

A BORROWER'S GUIDE · NO. 05 · SERVING NC & SC

Moving to the *Carolinas*

A relocation buyer's guide for anyone moving to North or South Carolina, from out of state or across the region.

Whether this is your first move to the Carolinas or a move-up from the home you own now, a long-distance purchase has extra moving parts: timing two homes, touring from afar and closing on a schedule. This guide walks through it step by step.

WHY PEOPLE LOVE IT HERE

Charleston & the Lowcountry SC COAST	Historic streets, marsh views, beaches and a celebrated food scene. Nearby communities offer everything from walkable downtown blocks to quiet island living.
Charlotte NC PIEDMONT	A growing city with a busy uptown, greenways, pro sports and quick airport access, plus easy drives to Lake Norman and Lake Wylie.
Greenville & the Upstate SC UPSTATE	A lively, walkable downtown along the Reedy River, the Swamp Rabbit Trail and mountain views close by.
Hendersonville NC MOUNTAINS	Apple orchards, a classic Main Street and a relaxed mountain pace, a short drive from Asheville.
Asheville NC MOUNTAINS	Arts, music, breweries and Blue Ridge Parkway access, surrounded by mountain neighborhoods with their own character.
Boone & the High Country NC MOUNTAINS	Four seasons, hiking, skiing nearby and a university-town energy in the heart of the Blue Ridge.
The lakes NC & SC	Keowee, Hartwell, Norman, Wylie, Murray, Lure and more, with boating, docks and slower weekends on the water.

01 Your relocation timeline

Every move is different, but this is a typical path from first planning to move-in day.

01 3–6 months out

Research areas, talk with a mortgage broker about pre-approval, start gathering documents, and decide whether you'll buy before or after selling.

02 2–3 months out

Get pre-approved, choose a local agent, plan scouting trips or virtual tours, and if you own a home now, talk with a listing agent about timing.

03 1–2 months out

Make an offer, schedule inspections and the appraisal, line up homeowners insurance, and book movers.

04 Final weeks

Respond quickly to underwriting requests, avoid new credit or big purchases, set up utilities, and confirm closing logistics (in person or remote).

05 Move-in

Close, get your keys, update your address and driver's license, and enjoy your new Carolinas home.

02 Buying before you sell

If you own a home now, one of the biggest questions is timing. There are a few common approaches, and the right fit depends on your situation.

What is a bridge loan?

A bridge loan is a short-term loan designed to “bridge” the gap between buying your next home and selling the one you have. Depending on your situation, a bridge option:

- May let you buy your Carolinas home before your current home sells
- May let you use equity in your current home toward the next purchase
- May help you avoid making your offer contingent on selling, which can make it more appealing to sellers
- May reduce the need for two moves or short-term housing
- Comes in different structures for different situations, including primary home buyers and real estate investors

Programs, availability and terms vary and change; subject to qualification and lender approval.

Other approaches to discuss with me

- **Sell first, then buy:** clarity on proceeds, with the trade-off of possibly needing short-term housing
- **Contingent offer:** making your purchase dependent on your current home selling
- **Rent-back after sale:** arranging to stay in the home you sold for a short period after closing
- **Qualifying with both homes:** in some cases, carrying both housing costs for a time, depending on income and overall situation
- **Using other assets:** funds you already have available, reviewed with your financial advisor

RELOCATING WITH A VA LOAN?

VA loans may allow more flexibility on debt-to-income ratios than some other loan types. In some cases, a VA loan may make it possible to keep your current home (your departing residence) while buying a new primary residence, depending on entitlement, income and other factors. *Not affiliated with or endorsed by the U.S. Department of Veterans Affairs or any government agency.*

GOOD TO KNOW

Each option has trade-offs in cost, risk and timing. We'll compare them with your situation before you list or make an offer.

03 Getting pre-approved from out of state

- ☐ You can complete the whole application online and talk by phone or video
- ☐ A pre-approval letter from a Carolinas-licensed broker can help sellers and agents take your offer seriously
- ☐ If you're changing jobs for the move, share your offer letter and start date early
- ☐ Share your timeline so the pre-approval stays current while you shop

04 Working remotely: agent, inspections & closing

Your agent

- Choose a local agent who knows the areas you're considering
- Ask for live video tours and neighborhood drive-throughs
- Plan at least one scouting trip if you can

Inspections

- Hire a licensed local inspector and join by video
- Ask about specialty checks common here: termites (wood-destroying insects), crawlspaces, moisture, septic and wells
- Mountain and lake homes may need extra checks

Closing

- Ask the closing attorney or settlement agent early whether remote or mail-away closing is an option
- Plan for identity verification and notarized documents
- **Wire fraud alert:** always confirm wiring instructions by phone using a known number, never just by email

Insurance

- Get homeowners quotes early; coastal homes may need separate wind or flood coverage
- Check the FEMA flood map for the property

05 Documents to gather

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|---|---|
| ☐ Photo ID | ☐ Current mortgage statement and homeowners insurance (if you own) |
| ☐ Recent pay stubs and W-2s (and tax returns if self-employed) | ☐ Listing or sale contract for your current home, if applicable |
| ☐ Recent bank and investment statements | ☐ Lease or landlord contact if you rent |
| ☐ Offer letter if you're starting a new job | ☐ Explanations for any recent large deposits |

NEXT STEPS

Let's plan *your move.*



I'm Chelsea Reeder, a mortgage broker serving North and South Carolina, from the Upstate to Charleston and Charlotte, and up to Hendersonville, Asheville and Boone. I'd love to help you map out the timing and financing for your move, including options for buying before you sell.

If you have questions about anything in this guide, I'm happy to walk through your situation with you, at your pace and with no pressure.

CONTACT

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BOOK A 30-MINUTE CALL

<https://calendly.com/loanofficerchels/30min>

START AN APPLICATION

<https://communitymtgsolutions.com/borrower-portal?lo=c-helsea-reeder>

IMPORTANT INFORMATION

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