Buying in *Savannah*

Everything I walk my clients through, from first coffee to front door keys.

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A note before we start

Buying a home is one of the biggest milestones of your life, and it can feel like a lot. That's exactly why I made this guide. It's everything I walk my clients through, in plain English, so you always know what's happening and what comes next.

A little about me: I moved to Georgia from just outside Nashville, earned my marketing degree from Georgia Southern, and have worked in hospitality since I was 15. Taking care of people is what I love most, and I take the trust you put in me seriously. Protecting your money and helping you build wealth through real estate matters a lot to me.

Read the roadmap first, scribble questions in the margins, and bring them to our first coffee. There's no such thing as a silly question here.

I can't wait to help you find your spot in Savannah.

xo, Clovia

No pressure.

Your timeline, your decision. My job is to help you feel confident.

No jargon.

If I say something confusing, stop me. I'll explain it differently.

No silly questions.

Text me anytime, even at the stage where you're just curious.

01 *The roadmap*

From first coffee to front door keys

Seven steps. Most financed purchases close about 30 to 45 days after your offer is accepted, and cash can be quicker.

1 Coffee chat

We talk through your goals, budget, timeline, and the neighborhoods on your list, and I walk you through everything ahead. Your part: Share your wish list and sign a buyer agreement so we can start touring.

> *In Savannah, the seller typically pays the buyer's agent commission. I'll walk you through the agreement before you sign a thing.*

2 Get pre-approved

A lender looks at your income, credit, and savings so you know what you can comfortably spend. Your part: Talk with two or three lenders I introduce and compare their Loan Estimates.

> *A pre-approval makes your offer so much stronger than a pre-qualification.*

3 Tour homes

In person or on FaceTime, and I'll point out what the listing photos don't show you. Your part: Tell me what you love and what you don't. The more honest, the faster we find it.

> *Anything near the marsh, we check the flood zone and get insurance quotes early.*

4 Make an offer

I pull recent sales, we decide on price and terms together, and I negotiate for you. Your part: Choose your price, earnest money, due diligence period, and closing date.

> *In Georgia, due diligence is your window to inspect the home and ask every question.*

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Due diligence

Inspections, the appraisal, and any repair conversations happen here. Your part: Come to the inspection, read the reports, and lock in homeowners insurance.

> *Inspection findings can turn into repairs or a credit from the seller.*

6

Closing prep

Your lender finalizes the loan while the closing attorney handles title work. Your part: Send your lender what they need quickly, and hold off on new credit or big purchases.

> *Wiring instructions come from your closing attorney. Always call their office at a number you've verified before you send money.*

7

Keys!

A final walkthrough, then you sign with the closing attorney and it's yours. Your part: Bring your ID and verified funds. Then celebrate.

> *If it's your primary home, filing for homestead exemption with Chatham County can lower your property taxes.*

"Scammers go after homebuyers with fake wiring instructions. The real ones come from your closing attorney, and you should always call to confirm."

Before you send any money, call the attorney's office at a number you've verified yourself, never one from an email. I'll remind you at every step.

Getting pre-approved

Start here before we tour. It tells you your real budget and shows sellers you're serious.

Ways to pay for your home

Conventional. Not government backed. Down payment options vary, and putting 20% down avoids private mortgage insurance.

FHA. Government insured, with lower down payment options and more flexible credit guidelines.

VA. For eligible veterans, service members, and some surviving spouses. Often no down payment required.

Jumbo. For loans above conforming limits, which comes up a lot with waterfront and golf community homes.

Cash. No lender, which can mean a quicker close. You'll show proof of funds with your offer.

What your lender will ask for

- [ ] Photo ID
- [ ] Recent pay stubs
- [ ] W-2s and tax returns, usually two years
- [ ] Recent bank and investment statements
- [ ] If you're self-employed, business returns and a profit and loss statement
- [ ] VA buyers, your Certificate of Eligibility (your lender can help)

Questions to ask every lender

What rate and fees are you quoting? Can I see a Loan Estimate?

How much cash will I need at closing?

How long does your approval usually take?

Will you pick up the phone if we're on a tight timeline?

What it really costs

The price is just the start. Here's what to budget for, and when each one usually shows up.

Cost	*What it is*	*When*
Earnest money	A good faith deposit with your offer that goes toward your purchase at closing.	With your offer
Inspections	A general home inspection and termite letter, plus roof, HVAC, or sewer checks if needed.	Due diligence
Appraisal	Most lenders require one to confirm the home's value supports your loan.	Due diligence
Insurance	Homeowners insurance is required with a loan. Coastal homes may also need flood or wind coverage.	Before closing
Closing costs	Lender, attorney, and title fees, plus prepaid taxes and insurance. Your lender will estimate these for you.	Closing day
Down payment	Depends on your loan type.	Closing day
HOA or club dues	Some communities have regular dues, and some add transfer or membership fees.	Closing and ongoing
Moving and setup	Movers, utility deposits, and those first few hardware store runs.	Move-in

> *Budget notes. Jot down your numbers as your lender shares them.*

03 *The fun part*

Touring and making your offer

I'll help you look past the staging and see the house for what it really is.

What I'm looking at while you fall in love

- [ ] Age of the roof, HVAC, and water heater
- [ ] Water stains, soft spots, or musty smells
- [ ] Drainage and how the yard slopes
- [ ] Flood zone and elevation near the marsh
- [ ] How the house handles our humidity
- [ ] Termite history and past treatments
- [ ] HOA or club rules
- [ ] Street noise and what's next door

> *Take a video walking through each home you love. By the fourth house, they all start to blur together.*

How to write a strong offer

Be pre-approved.
Sellers take ready buyers seriously.

Price with data.
I pull recent comparable sales so your number is grounded.

Use your terms.
Earnest money, due diligence length, and closing date can make your offer stand out without overpaying.

Move quickly, not rashly.
Good homes go fast here. We'll be ready so you can decide with confidence.

Homes I'm loving

Due diligence, decoded

This is your time to learn everything about the house. We'll plan it before we ever write the offer.

Inspections to consider

General home inspection.
Structure, roof, plumbing, electrical, HVAC, and more.

Termite letter.
Checks for wood destroying insects. Lenders often require it.

Specialty checks.
Roof, HVAC, sewer scope, septic, or a dock inspection for waterfront homes.

Survey.
Confirms boundaries, especially helpful on waterfront and older lots.

Coastal insurance, the short version

Get homeowners quotes during due diligence, not after. Ask whether the home is in a flood zone and whether your lender will require flood insurance.

Ask the seller for an elevation certificate if they have one, since it can affect flood pricing. And always ask about wind and hurricane deductibles.

"After the inspection, we'll sit down with the reports and decide together: ask for repairs, ask for a credit, or move forward as is. I handle the negotiating."

Closing day, and every day after

Closing week

- [ ] Confirm the closing time and place with me
- [ ] Call your closing attorney at a verified number to confirm wiring instructions
- [ ] Send or bring verified funds
- [ ] Move utilities into your name
- [ ] Final walkthrough together
- [ ] Bring your photo ID
- [ ] Sign, get your keys, and celebrate

After you move in

- [ ] File for homestead exemption with Chatham County if it's your primary home
- [ ] Update your address with USPS, your bank, and work
- [ ] Change the locks and garage codes
- [ ] Save your closing documents for tax time
- [ ] Set reminders for HVAC service and pest control

> *I'm still here after closing. Need a plumber, a painter, or a brunch rec? Text me anytime.*

Things you're probably wondering

Do I have to sign an agreement before touring? Yes. A written buyer agreement is now required before we tour together, and I'll explain it in plain English first.

How is my agent paid? Here in Savannah, sellers typically pay the buyer's agent commission. It's spelled out in our agreement, and we'll talk it through at our first coffee.

Can I buy from out of state? Absolutely. Video tours, neighborhood videos, and coordinating with the closing attorney on signing options if you can't be here.

Ready when you are.

Let's grab coffee and map out your search. No pressure, just a plan.

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