From "Someday" to "Welcome Home"

Buying your first home in Greenville, SC

This guide is for anyone renting or moving to the Greenville area who wants to own a home but isn't sure where to start. Inside: what each area feels like, what buying really costs, every step from pre-approval to keys, and the mistakes that trip up first-timers.

No pressure. No jargon. Just the real answers.

INSIDE

02 About Me

03 What Each Area Is Known For

04 My Home Wish List

05 What It Really Costs

06 Getting Pre-Approved

07 Step by Step

08 Touring & Making an Offer

09 Inspection to Closing

10 Things Nobody Tells You + Next Step

THE GAME PLAN



About Me



On a road trip, my wife and I stopped in Greenville for dinner and fell in love with the city. Within a year, we'd moved our family here. Now we're welcoming people who want to do the same.

Born in Beaufort, SC, and raised near Chattanooga, I went overseas at 20 and found my calling serving God. That led to 10 years of missions in more than 30 countries, then serving the local church in South Florida, until God called me to real estate.

These days, I'm married to my best friend, Paige, and we're proud new parents to our baby girl. We love trying Greenville's restaurants and breweries. I'm happiest on a hike, on a run, or around a campfire. At home, I'm baking sourdough, tending my plants, or diving into a good movie or new series. I go all in on the things I love, and I bring that same energy to every client.

10/10

"There's no one I trust more. I'd definitely buy a house from him."

— My wife

★★★★★

"I've believed in him since day one. I can't recommend Michael enough."

— My mom

👍👍

"I could hang out with him all day."

— My daughter, probably

For me, real estate is less about houses and more about the people moving into them. I've been the buyer and the seller, and I know how stressful it can be. The truth is, buying a home should be full of joy and excitement, as you begin to picture your life in a new place. My goal as an agent is to be someone you can trust, who's in your corner from the first showing to the day you get the keys, and long after. — Michael

What Each Area Is Known For

Downtown
the heart of it all

$500K+ MEDIAN · **Central** LOCATION

Historic homes on walkable, tree-lined streets, plus townhomes.

Dunean
historic mill village

$310K MEDIAN · **5 min** DRIVE

Renovated 1910s mill cottages and new infill homes.

Wade Hampton
established and central

$300K MEDIAN · **10 min** DRIVE

1950s–70s brick ranches on mature, tree-filled lots.

Berea
budget-friendly

$295K MEDIAN · **15 min** DRIVE

Established neighborhoods at some of the lowest prices nearby.

Taylors
near the mountains

$340K MEDIAN · **15 min** DRIVE

Ranch homes on bigger, wooded lots near Paris Mountain.

Mauldin
easy commute

$314K MEDIAN · **15 min** DRIVE

Subdivisions and townhomes with sidewalks, right off I-385.

Five Forks
upscale suburbs

$550K MEDIAN · **20 min** DRIVE

Planned neighborhoods with pools, tennis, and larger homes.

Powdersville
room to grow

$320K MEDIAN · **20 min** DRIVE

Newer subdivisions, many on larger lots.

Travelers Rest
trail town

$360K MEDIAN · **20 min** DRIVE

Walkable in-town homes, plus acreage toward the mountains.

Piedmont
river town

$305K MEDIAN · **20 min** DRIVE

Older mill homes and more land along the Saluda River.

Easley
more for your money

$295K MEDIAN · **25 min** DRIVE

Bigger yards, older in-town homes, and rural acreage.

Greer
between two cities

$345K MEDIAN · **25 min** DRIVE

New-construction neighborhoods and a historic downtown.

Simpsonville
planned neighborhoods

$365K MEDIAN · **25 min** DRIVE

Sidewalk-lined subdivisions, pools, and new construction.

Fountain Inn
small-town charm

$330K MEDIAN · **30 min** DRIVE

Affordable new construction and a walkable downtown.

Not sure where you fit?

Drive times are to downtown, without traffic. Medians are approximate and shift over time. Ask me for current numbers on any area.

My Home Wish List

The best first question isn't "what can I afford?" It's "what are you excited about?" A porch for morning coffee? Walking to dinner? A yard for the dog? Write it down before you tour.

Bedrooms _____ **Bathrooms** _____ **Monthly payment** _____

Move by _____ **Areas I like** _____

My anchor *(work, church, family)* _____ **Drive time** _____

Must-haves *(3 max)*

the things you'd move for

Nice-to-haves

wins a tie between two houses

Deal-breakers

ends a tour early



Mistake to skip:

Weekend-only commute tests. *I-385 at 8 am on a Tuesday is a different road than on a Sunday. Drive it at the hour you'll really go.*

Send it my way!

Snap a photo of this page and DM it to **@yourgreenvilleneighbor**. I'll put together a short list of homes and areas that fit.

What It Really Costs *more than the mortgage*

3 numbers
to know before you offer

Median sale price: what homes like yours actually sell for. **Days on market:** how fast homes move, and how long you have to decide. **Sale-to-list price:** how much room there is to negotiate.
They change month to month, so I'll pull current numbers for the areas you like.

Earnest money *when your offer is accepted*	Usually about 1% of the price. It's held in a trust account and credited to you at closing. If you back out under a contingency in your contract, like financing or appraisal, you can generally get it back. If you simply default, the seller can keep it.
Due diligence fee *only if you walk away*	You don't pay this upfront. South Carolina's standard contract lets you back out for any reason during due diligence by paying the seller a fee you set in your offer, often a few hundred dollars up to about $1,000. Sellers weigh it when comparing offers.
Home inspection *during due diligence*	You choose your inspector. I'm happy to share ones I trust, but look into them and pick who you want. Rates vary (roughly $300–$500 for most homes, plus a CL-100 termite letter), so shop around. Check they're licensed at llr.sc.gov. You usually pay on inspection day.
Appraisal *after contract, through your lender*	Your lender picks the appraiser, not you or the seller. The fee counts toward your closing costs, though many lenders collect it upfront when they order the appraisal. Comes in low? See page 9.
Down payment *at closing*	Probably less than you think: as little as 3% on many conventional loans, 3.5% with FHA, and 0% with VA or USDA if you qualify. SC Housing also offers forgivable down payment help (page 6).
Closing costs *at closing*	Plan on about 2–4% of the price. That covers lender fees, the closing attorney, title insurance, and prepaid items like your first year of homeowners insurance and tax escrow. You can ask the seller to cover part of them in your offer.
Moving + setup *after closing*	Truck, utility deposits, and the first hardware-store run. One step that saves real money: apply for South Carolina's 4% property tax ratio right after you move in. Skip it, and your home is taxed at 6%.

Do this

Keep a cushion after closing. Don't spend every dollar getting in the door; the water heater doesn't check your bank balance before it quits.

Getting Pre-Approved

PRE-QUALIFICATION

An estimate.

a good start, not the finish line

the one you want!

PRE-APPROVAL

Paperwork checked.

A lender checked your paperwork, and sellers take it more seriously.

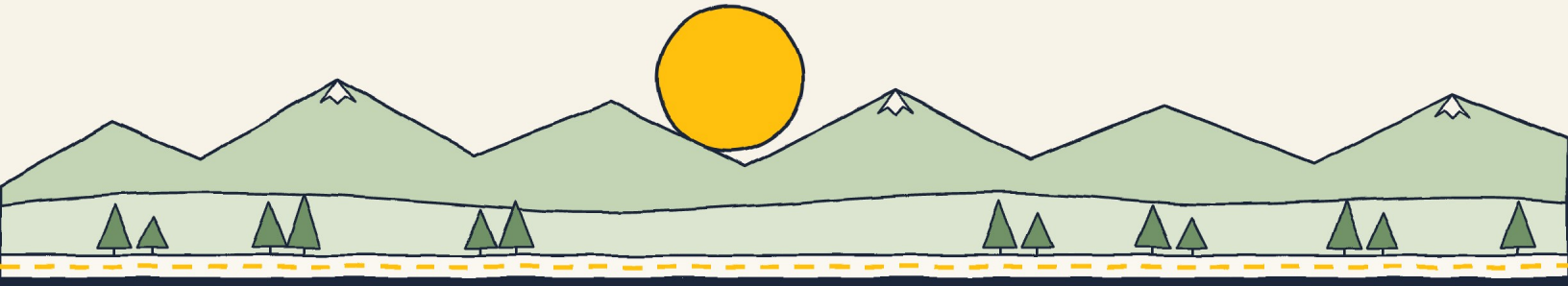
Talk to 2–3 lenders	Compare their official Loan Estimates side by side, not just the rate. Most lenders I've talked with will pre-approve you at no cost. If one wants an upfront fee just to pre-approve you, keep calling. There are plenty of great lenders who don't charge one.
Your letter has an expiration date	Most pre-approval letters are good for 60 to 90 days, and some for as little as 30. Check the date on yours. If it runs out, your lender will usually ask for updated bank statements and income info and pull your credit again.
First-time buyer help	Ask about SC Housing's Homebuyer Program. It offers down payment assistance that can be forgiven if you stay in the home, with income and price limits by county. You apply through one of SC Housing's lending partners, so ask them for the current terms.
Moving from out of state?	You can start pre-approval before you move. Ask your lender how a new job offer letter affects it.

Do this

Get pre-approved early, even if you're just browsing open houses. It tells you your real budget and means you're ready to offer the day you find the one.

MISTAKE TO SKIP:

Spending the max. *Your approval amount is a ceiling, not a target. Pick the payment you're comfortable with.*



Step by Step

from first coffee to keys

1. **First conversation**
   Your goals, your list, your budget
   — *one cup of coffee (or several, if you're like me)*
2. **Pre-approval**
   A lender reviews your finances
   — *often just a few days*
3. **Touring**
   See homes in your top areas
   — *depends on you*
4. **Offer**
   Price, terms, earnest money, due diligence
   — *1–3 days to negotiate*
5. **Due diligence**
   Inspection, insurance quotes, decisions
   — *often 10–14 days*
6. **Appraisal + loan approval**
   Lender confirms value and final approval
   — *runs alongside step 5*
7. **Final walkthrough**
   Check the home before signing
   — *1–2 days before closing*

Closing
Sign, fund, get keys
— *often 30–45 days after your offer is accepted*

Do this

Respond fast. When your lender asks for a document or I send something to sign, try to turn it around the same day. When I bought our home, getting things back within a day kept everything moving, and a speedy reply can make all the difference in closing on time.



MISTAKE TO SKIP:
New credit mid-deal. *No new car, card, or furniture financing until after closing. Lenders always notice the truck.*



MISTAKE TO SKIP:
Moving money without a paper trail. *Large, unexplained deposits slow your loan down. Ask your lender before you move funds.*

Touring & Making an Offer

the South Carolina way

On tours	Bring your list, and take a short video of each home. When I bought our home, I can't tell you how many times I rewatched the video of it. Every time, I fell a little more in love with the house.
What's in an offer	Price, earnest money, the due diligence period and any fee, your closing date, and your financing details. I'll walk you through each line before you sign.
Competing without overpaying	A solid pre-approval, a flexible closing date, and clean terms often matter as much as price.
New construction	Many new subdivisions have an on-site sales agent who represents the builder. You can bring your own agent; ask how the builder handles that before your first visit.

know your deadline!

The due diligence period

Your window to inspect, get insurance quotes, and decide, often 10–14 days. Know your deadline to the day. If you and the seller can't agree, you can walk away in this window by paying the seller the due diligence fee you agreed to. Once your contingencies are met, your earnest money usually **"goes hard,"** meaning it's no longer refundable.

Do this

Decide your walk-away number before you see a counteroffer, not after.

MISTAKE TO SKIP:

Waiting on pre-approval. *Open houses are a great way to learn what you like. Once you're ready and serious, get pre-approved so you can offer the day you find the one.*



Inspection to Closing *almost home!*

Go to the inspection	You won't be there alone. I go to every inspection with my clients, so you'll have a second set of eyes and someone to help you sort out what really matters. Ask the inspector which items are safety issues and which are normal upkeep.
Repair requests	Focus on the big systems: roof, HVAC, water, electrical, structure. Skip the cosmetic list.
Insurance	Get homeowners insurance quotes early in due diligence. They can change your monthly budget.
Low appraisal	Your options depend on your contract. You may renegotiate, cover the gap, or walk away. Talk it through with your agent and lender.
Closing attorney	In South Carolina, a real estate attorney handles the closing and pulls together the documents from the buyer, seller, agents, and lender. Ask early who will handle yours.

don't skip this one!

Watch for wire fraud

Before you send any money, call your closing attorney at a phone number you found yourself and confirm the wiring instructions. **Never trust instructions that arrive by email alone.**

Do this

Do the final walkthrough with your inspection report in hand. Check that agreed repairs are done.

MISTAKE TO SKIP:
Skipping inspection on new construction. *Brand-new doesn't mean perfect. New homes still get inspected.*



Things Nobody Tells You

(about your first home)

Surprise #47
You now get to buy a lawnmower. *Congratulations?*

Surprise #3
It's almost a rite of passage to eat pizza on the floor your first night home.

Surprise #4
South Carolina's 4% tax rate isn't automatic. *You have to apply* with the county.

Surprise #301
Change the locks first. You have no idea who has a key.

Surprise #118
The hardware store becomes your new favorite weekend spot. Just ask my wife. *It's basically our date night now.*

Surprise #1
How fast it starts to feel like home.

Real Estate → English

your official translator

Contingency
A fancy word for "only if."

Escrow
A piggy bank your lender keeps for your taxes and insurance.

Earnest money "goes hard"
That money's not coming back.

PITI
Principal, interest, taxes, insurance. Your real monthly payment.

YOUR NEXT STEP

Tell me what you're excited about.

Send me one message and we'll turn your "someday" into a plan, even if you're not ready to tour homes yet. Call, text, email, or DM me.



In your corner to turn "someday" into "welcome home."

(423) 635-1275
michaelleutwyler.re@gmail.com
@yourgreenvilleneighbor

This guide is general information, not legal, tax, or lending advice. Confirm loan details with your lender and contract terms with your agent and closing attorney.