

2026

Buyer's Guide

 COLDWELL BANKER | CAINE





WHY CHOOSE A CB CAINE AGENT?

At Coldwell Banker Caine, we believe homebuying should not only be a rewarding experience, but also a personal one—always guided by your priorities. That’s why our **agents deliver results** that matter to you. Supported by almost a century of real estate expertise and equipped with the best tools, training, and market knowledge in the industry, our agents are committed to creating a homebuying experience that’s tailored for you and optimized for your specific needs.

When you partner with a Coldwell Banker Caine agent, you’re choosing **a trusted expert** who will guide you through every step of the homebuying process.

Whether you’re ready to buy or exploring your options, we’re here to **help you achieve** your homeownership goals with nothing less than the highest level of service and care. When you work with us, looking out for you is our number one job.

YOUR AGENT FOR EVERYTHING

YOUR KNOWLEDGEABLE GUIDE

We simplify the buying process and help you understand different styles and options, neighborhood amenities, and market trends, so you feel confident in every decision.

YOUR MARKET EXPERT

We stay on top of current trends and market shifts, providing you with up-to-date insights on property values, neighborhood growth, and investment potential so you can make the best decisions for you.

YOUR PROPERTY SPECIALIST

With an expert eye, we'll help you assess each property's condition, identify its true value, and guide you through considerations like potential improvements or long-term marketability.

YOUR GOAL-SETTING PARTNER

We help clarify your real estate goals, navigate the local market, and organize the necessary documentation to make strong offers.

YOUR NETWORK CONNECTOR

You gain access to our trusted network of agents, sellers, mortgage brokers, attorneys, and developers, and stay in the loop about exclusive off-market properties.

YOUR SCHEDULING CONCIERGE

We'll coordinate showings that fit your schedule and keep you updated on open houses, making the search as convenient as possible.

YOUR SHOWING ADVISOR

Whether attending showings with you or on your behalf, we offer valuable insights and a fresh perspective throughout the process.

YOUR NEGOTIATION ADVOCATE

Count on us to submit offers on your behalf and negotiate skillfully to help you secure the best possible terms for your new home.

YOUR CONTRACT NAVIGATOR

From managing the negotiation process to ensuring every contractual detail is handled, we guide you through each step with care and expertise.

YOUR LENDING LIAISON

We provide guidance in choosing lenders and assist with financing applications to ensure you feel supported from start to finish.

YOUR CLOSING COORDINATOR

We support you all the way to the closing table—streamlining the closing process and addressing any last-minute details.

YOUR LIFELONG RESOURCE

Whether you're curious about market trends or planning to sell in the future, we're always here to support your real estate journey.

With a Coldwell Banker Caine agent by your side, you'll have a trusted partner who's dedicated to your success and bringing your homeownership dreams to life.



BACKED BY THE BEST

From land to luxury and first-time buyers to investors, we're dedicated to excellence—and it shows.

\$1,090,555,095

2025 Sales Volume

Average Sales Prices That Are

40%

Forty Percent
Higher Than GGAR¹

12%

Twelve Percent
Higher Than SAR¹

9%

Nine Percent
Higher Than WUAR¹



2,670

Total Transactions in 2025

220

Agents

7

Offices
Across the
Upstate

100,000

Coldwell Banker Caine has helped
more than 100,000 families make
their next move.

HIGHER

Per Agent Productivity²

¹ Based on information from the multiple listing service of Greenville, SC, INC. for the period January 2025-December 2025. Based on information from the multiple listing service of Spartanburg, SC for the period January 2025-December 2025. Based on information from the multiple listing service of The Western Upstate Association of Realtors for the period January 2025-December 2025.

² Based on information from the multiple listing service of Greenville, SC, INC. for the period January 2025-December 2025.

LOCALLY ROOTED, BACKED BY THE WORLD'S #1 REAL ESTATE BRAND

Rooted in the Upstate for over 90 years, we're more than real estate professionals — we're your neighbors, local market experts, and community champions. That's why Coldwell Banker Caine is a top two percent Coldwell Banker affiliate, and the Greenville office currently holds the #1 ranked office in South Carolina.

As part of Coldwell Banker, the most recognized real estate brand in the world, we provide unmatched resources, expertise, and a legacy of trust to guide you through the home-buying process.

Our acclaimed Coldwell Banker Global Luxury® program is among the most successful names in high-end real estate, powered by agents in 50 countries who deeply understand this unique market's intricacies and clientele.

In 2025, Coldwell Banker sold over \$260 million in luxury listings every day. Our luxury agents are certified to provide unrivaled service to their luxury clients and are connected to a referral network of 100,000 Coldwell Banker Global Luxury® agents worldwide.

For our clients buying in this exclusive price point, there is no partner better suited to bring you success.



COMMUNITY IS OUR COMMITMENT

AT COLDWELL BANKER CAINE, WE ARE COMMITTED TO:

- Fostering inclusion in our industry and in the communities we serve.
- Contributing to the Upstate's dynamic growth by caring for the community and being active participants in the culture around us.
- Providing equal professional service to all, without regard to race, color, religion, gender (sex), disability (handicap), familial status, national origin, or other state and local protections, such as sexual orientation, gender identity, military status, and source of income, of any prospective consumer or resident of any community.
- Respecting the diversity and differences within the Coldwell Banker Caine consumer base and remaining informed of those differences in order to provide truly remarkable service.
- Engaging in the community as leaders, board members, advocates and volunteers.





5,016

Volunteer Hours

97

Organizations

Agents Served On

45 BOARDS

Financially Supported

190 Organizations

\$685,000 Donated Over the
Past Six Years





HOW DO YOU WANT TO BE REPRESENTED?

The goal of your Coldwell Banker Caine agent is **to provide the best possible service**, whether you're a customer or a client. The chart below breaks down the key differences, so you know exactly what to expect at each level of representation.

	CUSTOMER LEVEL SERVICES Transaction Brokerage	CLIENT LEVEL SERVICES Agency Representation
Compliance with all State and Federal Laws Including Fair Housing	★	★
Explanation of Agency Relationships	★	★
Honesty and Fairness	★	★
Disclosure of Known Material Adverse Facts	★	★
Accounting/Handling of Monies	★	★
Loyalty - Representing you and your best interests within the law		★
Obedience - Obeying your lawful instructions		★
Limited Confidentiality: <ul style="list-style-type: none"> • Motivation • Acceptable Terms • Anything Requested to Remain Confidential 	★	
Full Confidentiality		★
Services Provided:		
• Skill, Care, and Diligence	★	★
• Analysis of Needs/Features		★
• Market Analysis Based on Training and Market Knowledge		★
• Showing Properties	★	★
• Providing Information Found in Public Records (as requested)	★	★
• Preparation and Presentation of Offer/Counter Offers in a Timely Manner	★	★
• Counsel in Negotiating Terms to the Contract		★
• Advice to Benefit Your Position		★
• Facilitate Closing Process	★	★
• Management of Closing	★	★
• Negotiation of Repairs		★
• Cooperation with Attorney, Vendors, Lender, and Other Parties	★	★

PARTNERING WITH YOUR AGENT

THE PATHWAY TO SUCCESS



BUYER CONSULTATION

The first step in your home-buying journey is a buyer consultation with your Coldwell Banker Caine agent to **define your goals** and understand your buying power. During this meeting, your agent will discuss your priorities, timeline, and must-have features—whether it's a specific neighborhood, school district, flexible workspace, or a fenced backyard for kids and pets. This is your opportunity to ask questions, helping you create the vision of your dream home.

Buying Power

Understanding your buying power is about having a clear picture of your financial capabilities when buying a home.

Your agent can connect you with a trusted lender who will help you break down costs, including the down payment, closing fees, and monthly mortgage payments. They'll ensure that you factor in all the necessary expenses so you can **confidently search for homes within your budget**. By working with you closely, your agent helps ensure that you're not only financially ready but also prepared to move forward when you find the right home.

Needs vs. Wants

Using tools like the Home Finding Needs Worksheet, your agent will help you prioritize what's most important. From the size and layout of the home to neighborhood features like proximity to schools, healthcare, or coffee shops, they'll help you identify the details that matter most. Whether it's a huge backyard, a maintenance-free property, or access to a community pool, your agent ensures that nothing is overlooked.

By **leveraging their local expertise** and market knowledge, your agent helps you refine your search criteria, making the process quicker and more efficient. With their guidance, defining your dream home becomes not just fun but also focused and productive, bringing you one step closer to finding the perfect fit.



THE SEARCH BEGINS

With your goals and budget in place, the search for your dream home officially begins! While you may already be browsing homes online, your Coldwell Banker Caine agent will use their expertise and professional resources to uncover even more opportunities—including CB Caine exclusive and coming soon properties, and For Sale By Owner options that might not appear in your personal search.

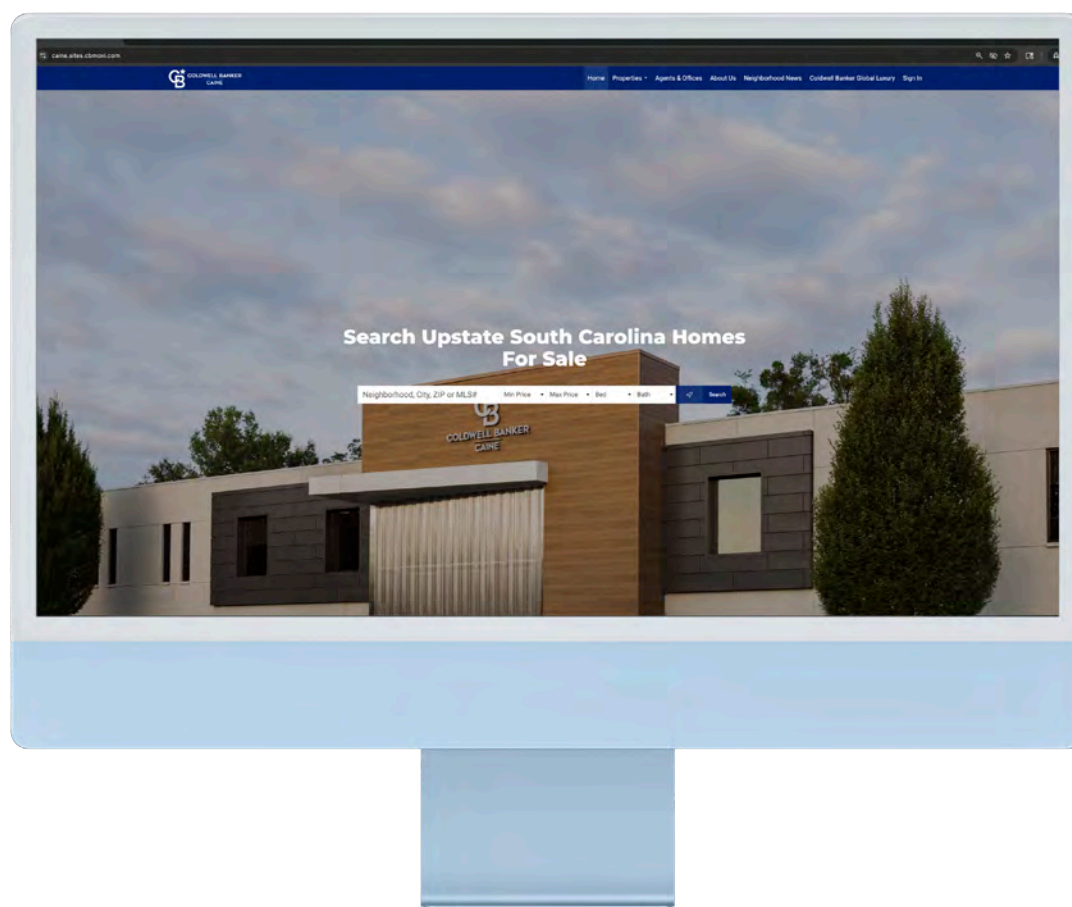
Beyond simply finding listings, your agent brings a critical, unbiased eye to help you assess each property. They'll help you evaluate the feasibility of potential renovations, understand zoning rules, and guide you through what to look for when touring homes. They'll ask diligent questions and ensure you're fully informed about each option.

Through a thoughtful process of elimination, your agent will **help you focus on properties that truly meet your wants and needs**. By reviewing listings, visiting neighborhoods, and discussing options together, they'll make sure you don't waste time on homes that aren't a good fit.

Using platforms like cbcaine.com, your agent will provide you with access to the most up-to-date listings directly connected to the MLS. You can save searches, favorite homes, and receive real-time updates tailored to your preferences.

Your search may also include attending open houses to explore homes in person. Your agent will keep you informed about upcoming opportunities and **can provide valuable insights** about the properties and neighborhoods, ensuring that your time is well spent.

With their knowledge and experience, **you'll feel confident in every decision** you make as you move closer to finding your perfect home.



MAKE AN OFFER

When you find a home that feels like the perfect fit, it's time to make an offer. Your Coldwell Banker Caine agent will guide you through this exciting step, ensuring **every detail of your offer is well-prepared, strategically crafted and in line with your best interests.**

An offer typically includes more than just the price—it's a comprehensive proposal that outlines your intent to purchase. This includes:

- **Proof of Funds or Pre-Approval:** Demonstrating your financial readiness.
- **Earnest Money Deposit:** A good-faith deposit to show your commitment.
- **Termination Fee:** Protection for both parties during specific timeframes.
- **Purchase Price:** The amount you're willing to pay.
- **Financing Details:** Type and amount of mortgage (if applicable).
- **Contingencies:** Appraisal, inspections, and mortgage commitment.
- **Seller Concessions:** Requests such as seller-paid closing costs or warranties.
- **Personal Property:** Items to include or exclude in your offer (e.g., appliances or fixtures).
- **Closing and Occupancy Dates:** Target timelines for ownership transfer.

Your agent will explain the nuances of these components and help you evaluate current market dynamics. If the market is competitive, they'll help you structure a compelling offer that stands out, **maximizing your chances of success.**

When it's time to move forward with your chosen home, your agent will connect you with Dotloop, a tool that simplifies the process of signing agreements and managing important documents. Their guidance ensures that every step of your journey is seamless, so you can focus on securing the home of your dreams.

If the seller counters your offer, your agent will **provide advice and offer expert negotiation** on your behalf every step of the way. Once all parties agree on the terms, sign, and deliver the paperwork, you're officially under contract to purchase your new home!



NAVIGATE INSPECTIONS, REPAIRS, AND APPRAISALS

Licensed inspectors will thoroughly examine the home to identify potential issues. Once the inspection is complete, your Coldwell Banker Caine agent will help you review the report and craft a list of requested seller repairs. Negotiations may follow, as sellers might counter based on their ability to make repairs. Once all parties agree on a repair list or revised contract terms, the seller must complete these repairs before closing. Rest assured, your agent will **negotiate and act in your best interest** during the process.

Your agent may advise that you keep a reserve of funds for maintenance and repairs after move-in, as the seller's obligations end at closing, and you may have different needs as the new homeowner.

Appraisals

For mortgage purchases, lenders usually require an appraisal to assess the home's value. Cash buyers may opt for one as well. If the appraisal comes in lower than the agreed price and the contract includes an appraisal contingency, your agent will present options. Buyers and sellers may renegotiate terms, explore alternate loans, or challenge the appraisal. Every situation is unique, and your agent will **provide clarity and support** to ensure this process goes as smoothly as possible **to achieve your desired outcome**.

CLOSE THE DEAL AND CELEBRATE

You're almost there! Here are a few key steps to wrap up the closing process, with your Coldwell Banker Caine agent guiding and reminding you along the way.

Final Walk-Through

Your agent will schedule and accompany you on a final walk-through to confirm that all repairs have been completed, the contract is fulfilled, and the home is in the agreed-upon condition—vacated and clean.

At Closing

The attorney or closing coordinator receives your mortgage funds, down payment, or cash payment for the home. They will calculate the total amount you need to bring to closing, including your down payment, closing costs, and any earnest money already paid, which will be clearly outlined in the closing disclosure provided by your lender. The attorney will record the transfer of the deed into your name.

Once the deed is recorded, the home is officially yours. You will receive the keys to your new home, and the seller will receive their proceeds. The seller's mortgage will be paid off, and they will have no further obligations toward the property.

Congratulations, it's time to move into your new home! If you need assistance with painters, contractors, movers, or any other vendors, your agent will be **happy to recommend trusted professionals** to assist with your move-in and any home improvements.

Don't forget to obtain important items from the seller like garage door openers, remote controls, appliance/technical instructions, apps, passwords and warranties and any other items to help you settle into your new home. Remember, after closing, the home is yours and all repairs, etc, are the new homeowners' responsibility.



REPRESENTING YOU WOULD BE AN HONOR

Your Coldwell Banker agent is a trusted real estate professional that's fully committed to guiding you to a home where you can truly thrive.

We work hard to be the very best and earn your partnership for life, because you deserve an agent and an experience that puts you first.



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