

Interview *Three*

*Most buyers lose money after the offer is signed,
not before. Six questions will tell you
which kind of agent you're about to hire.*

TERESA OVERCASH

BROKER-IN-CHARGE · NCREC LICENSED INSTRUCTOR · CLHMS

336-262-3111 · HOMESINTRIADNC.COM · 302 S STRATFORD RD, WINSTON-SALEM

The offer is the *easy* part.

Before you pick anyone, understand what you're asking them to navigate. Winston-Salem in fall 2026 is a two-tier market that will punish anyone running last year's playbook.

FALL 2026 SNAPSHOT	FIGURE	WHAT IT MEASURES
Median sale price, three-month trailing	\$293,853	What buyers actually paid
Zillow Home Value Index	\$265,029	Modeled value across all homes
Active listings, year over year	Up about 25%	Roughly twelve times the national pace
Listings carrying a price cut	22.9%	Sellers who have already adjusted
Sale-to-list ratio	Near 99%	Still tight at the low end

Sources measure different things over different windows. Which figure an agent quotes tells you which dataset they actually work from.

Most Winston-Salem buyers bleed thousands of dollars after the offer is signed, not before. The offer is the easy part. What happens over the next thirty to forty-five days — inspections, repair negotiations, appraisal, financing, title, survey — that is where the real workhorse earns their fee. If your agent goes quiet after the contract is signed, you have hired the wrong person.

TERESA OVERCASH

Every licensed agent in North Carolina passed the same 75-hour pre-licensing course. What separates a working broker from a name on a business card is entirely what happens after the license arrives in the mail.

HOW TO USE THIS GUIDE

3

AGENTS
TO INTERVIEW

6

QUESTIONS
ASK EACH ONE

7

FACTORS
IN AN OFFER

12

DUE DILIGENCE ITEMS
TO CALENDAR

Six things the best agents actually *do*.

WHAT THEY DO	WHAT GOOD LOOKS LIKE	WHAT WEAK LOOKS LIKE
1. Quote current data	Knows the median, days on market, and cut share for your submarket — Ardmore closes differently than Buena Vista	A round number, or last year's newspaper figure
2. Negotiate inspections	Triages the report into safety, structural, systems, cosmetic — with real costs attached	Forwards the whole report and asks for everything
3. Read leverage by price band	Adjusts offer price, fee, and terms to where your band actually sits	Same strategy at every price point
4. Compare offers past price	Scores every offer on certainty of closing, not just the headline	"This one's highest"
5. Drive due diligence	Written checklist day one, every deadline calendared	Waits for the buyer to ask what happens next
6. Have seen it before	Volume enough to have met your problem already	Has never handled an appraisal gap or a title defect

On number two, specifically

Every inspection report has somewhere between fifteen and sixty items on it. What happens next is where the money actually moves. On a \$300,000 Winston-Salem home, a competent repair negotiation is worth several thousand dollars — and a good one saves a deal that would otherwise have died in the first seventy-two hours.

The best inspection negotiation is one where nobody feels attacked. I don't send the whole report to the listing agent. I send a one-page repair request with three tiers — safety and structural at the top, systems in the middle, cosmetic acknowledged and dropped. That gives the seller a way to say yes to what matters and hold the line on what doesn't. Everybody keeps their dignity, the deal keeps moving, and you keep more of your down payment.

TERESA OVERCASH

Winston-Salem is at least *three* markets.

A buyer at the low end is competing. A buyer in the middle is negotiating. A buyer at the top is shopping a soft market. The best agents adjust everything — offer price, due diligence fee, appraisal-gap language, timeline — to match.

WHERE YOU'RE SHOPPING	WHO HOLDS LEVERAGE	HOW TO WRITE IT
Entry tier	Seller	At or slightly above list, strong fee, clean terms, move within days
Mid tier	Balanced	At or slightly under list, standard fee, watch days on market
Upper tier	Buyer-tilted	Meaningfully under list on aged inventory, request concessions
Luxury tier	Buyer	Real discounts on stale listings, negotiate repairs assertively

Ask where the lines actually fall — today

We've deliberately described these tiers by behavior rather than fixing them to dollar amounts, because **the thresholds move** — with the season, the submarket, and the month. A line that sat near \$400,000 in one ZIP this fall may sit closer to \$500,000 in another.

Any agent who gives you a hard dollar boundary should be able to tell you what data it came from and when. That question alone is a useful interview filter.

The practical version

If you're shopping the entry tier, don't expect the seller to blink — come prepared, come fast, and skip the low offer. If you're in the upper tier looking at a home that's been listed sixty-plus days, walk in with data and ask for what you need.

An agent who treats every offer the same leaves money on the table in one direction and loses houses in the other.

Due diligence is a paid negotiation *period*.

Ask most first-time buyers what due diligence is and they'll describe an inspection. That is a small part of it, and the misunderstanding is expensive.

Your offer becomes an enforceable contract the moment it is signed, dated, initialed, and **communicated back to the final party**. Delivery of the fee is a separate step and has nothing to do with contract validity. Once enforceable, the clock starts — terminate before the deadline and you lose only the fee; terminate after, and your earnest money is at risk too.

ITEM TO CALENDAR	TYPICAL COST	WHY IT MATTERS
General home inspection	\$425 – \$650	Systems, structure, safety
Termite / wood-destroying insect report	\$85 – \$150	Critical in older Forsyth stock
Radon test	\$125 – \$200	Parts of Forsyth run elevated
Sewer scope	\$225 – \$375	Clay lateral risk in older neighborhoods
Well and septic testing	\$350 – \$700	Outside city sewer — and check permitted bedroom count
Appraisal	\$500 – \$700	Lender-ordered, buyer pays
Title search and insurance	\$800 – \$1,400	NC attorney conducts
Survey, if required	\$400 – \$900	Boundaries, encroachments, easements
HOA documents	\$0 – \$200	Budget, reserves, minutes, litigation
Insurance quote	Quote only	Flood zone, roof age, carrier appetite

THE TEST

Ask any agent to show you their due diligence checklist **in writing**. If they can't produce one, they don't have one — and you'll be the one remembering the deadlines.

Typical Triad ranges. Also free: confirm HVAC and water heater ages, and pull county permit history.

The highest number doesn't always *win*.

Get more than one offer on a well-priced home and the decision gets harder, not easier. The best offer is the one most likely to actually close on the day it says it will.

FACTOR	WHAT IT TELLS YOU
1. Sale price	The headline — but headline price and net proceeds are different numbers
2. Due diligence fee	Non-refundable to you. The clearest measure of how committed this buyer is.
3. Earnest money	Held in escrow; returns to the buyer if they terminate inside the window
4. Financing strength	How far underwriting has actually progressed — see the note below
5. Down payment	Larger equity cushions reduce appraisal risk
6. Appraisal-gap protection	Whether the buyer covers a stated shortfall, and how much
7. Closing timeline	Faster generally means more certainty and less carrying cost

How to weigh financing correctly — and lawfully

Evaluate the **documented strength of the specific offer**: how far underwriting has progressed, whether the pre-approval is full or preliminary, verified funds, the appraisal-gap terms, and the contingencies actually written into the contract.

What you should not do is apply a blanket preference for or against a category of loan. **Treating FHA or VA buyers as categorically weaker creates real fair housing exposure** — those programs correlate with protected characteristics, and a policy of disfavoring them can be discriminatory regardless of intent. A well-documented FHA buyer with a fully underwritten approval is frequently a safer bet than a conventional buyer who has submitted nothing.

Judge the file, not the loan program. That's both the fairer standard and the more accurate one.

Run correctly, this matrix explains why a lower offer with a strong fee, verified funds, and a short timeline can beat a higher one that may not survive underwriting.

Six questions. Ask all three *agents*.

1 What's the median sale price in my target submarket this month — and which source?

A working broker knows the number cold and names the dataset. “Which source” is the real question; anyone can memorize a figure.

2 What share of active listings currently has a price cut?

Signals whether they read the market weekly or read the newspaper occasionally.

3 Walk me through your last three inspection negotiations.

Details, dollars, how the request was framed. Vague answers mean vague experience — this is the question that separates people fastest.

4 How do you compare multiple offers beyond price?

You want to hear a structured method. If the only answer is “we take the highest,” keep interviewing.

5 May I see your due diligence checklist?

In writing, now, in the interview. Producing it takes ten seconds if it exists.

6 How many transactions did you close last year?

There's no magic number, but experience compounds. Ask what the volume has taught them — appraisal gaps, title defects, lenders pulling a clear-to-close late.

The bonus question

“What license and certifications do you hold?” A base NC license means someone passed a 75-hour course. An NCREC Licensed Instructor is approved by the state to teach other agents contract law and NC transaction mechanics. A CLHMS designation requires documented sales performance in the top 10% of the local luxury market.

Neither is required to sell a house. Both signal someone who took the extra reps.

Here's what you get if you hire *ours*.

Credentials that took decades

NCREC Licensed Instructor. CLHMS — Certified Luxury Home Marketing Specialist. Top 1% nationally ranked producer. Thirty years of active production. Creator of the Results Reset™ agent coaching program.

Brokerage scale behind every file

Realty ONE Group Results operates eight North Carolina offices with more than 280 agents, and the firm has closed over 10,000 North Carolina transactions across thirty years. **When your file hits an obscure issue, someone in the firm has already seen it** — and that is the practical value of scale, not the number itself.

Systems that are written down

Every buyer goes through the Buyer Success System. Every seller goes through the Seller Success System. Both are written, both are calendared, and both are identical whether you're our first client this week or our fiftieth. **A process you can read is a process you can hold us to.**

Coverage that doesn't hand you off

Winston-Salem, Greensboro, High Point, Kernersville, Clemmons, Advance — and out to Wilkes County and the North Carolina High Country. If your search stretches across the region, you keep the same agent instead of being referred to someone in a market we don't know.

Anybody can show houses. The value shows up in the forty-five days after the contract. When the appraisal comes in low, when the underwriter asks for one more bank statement at four on a Thursday, when the survey turns up a fence two feet over the property line — that's when you find out whether you hired a working broker or a name on a sign.

TERESA OVERCASH

Interview us the same way you'd interview anyone else. Ask all six questions. If our answers aren't the strongest you hear, hire the agent whose are.

REALTY **ONE** GROUP RESULTS

Same day. From Teresa, not an *assistant*.

*Text or email and you'll hear back the same day. No pressure, no scripted call
— just a conversation about whether we're the right fit for what you're
actually trying to do. Bring the six questions.*

CALL OR TEXT

336-262-3111

EMAIL

teresatedder@gmail.com

ONLINE

homesintriadnc.com

TERESA OVERCASH · BROKER-IN-CHARGE · CLHMS · NCREC LICENSED INSTRUCTOR

REALTY ONE GROUP RESULTS · EIGHT NC OFFICES · 280+ AGENTS

© 2026 TERESA OVERCASH · EQUAL HOUSING OPPORTUNITY

Current as of September 2026. Market figures come from several public sources measuring different things over different windows; median sale price, modeled home value, and list price are not interchangeable. Price-band descriptions are behavioral, not fixed dollar thresholds — those move by submarket and season. Cost ranges are typical Triad estimates and vary by property and provider. Real estate commissions are fully negotiable and are not set by any association, MLS, or law. Offer-evaluation guidance addresses the documented strength of a specific offer; sellers and their agents must comply with federal, state, and local fair housing law, and blanket preferences based on loan program may create discriminatory effects. Closing and production figures describe Realty ONE Group Results firm-wide activity across thirty years unless stated otherwise. Not legal, tax, or lending advice. Information deemed reliable but not guaranteed.