



The Carolina Jasmine

Charleston Home Review

AVAILABLE HOMES

1.800.336.3271 +Code



One of the lowest priced elevated homes on the Isle of Palms! Quiet neighborhood just a short walk to the beach and a few feet from the IOP Rec Dept! Only \$629,900! #2069



NEW PRICING
3 BR, 2 BA condo in West Ashley. Located at Concord at West Ashley, which is only 5 min to MUSC & Downtown. Best amenities in Charleston! #2009



Lovely 3 BR, 2 BA top floor condo in gated community. Spacious living room with fireplace. Kitchen has lots of cabinet & counter space. Great amenities! #2019



SOLD
SOLD—Lovely 3 Bedroom, 2.5 Bath home in Mt Pleasant. 2277 sq ft. Master bedroom down. Bonus room with closet. New privacy fence. #2169



2 condos available for sale at Southampton Pointe in Mt Pleasant! 1st floor 2 BR, 2 BA AND a 3rd floor 1 BR, 1 BA. Close to the beach, shopping, & Downtown. #2029



Great 3 BR, 2 BA starter home in Goose Creek. Brand new privacy fence just installed! Refrigerator, washer, & dryer convey! One year home warranty! #2059

For 24 hr recorded info on any of these properties, call 1.800.336.3271 + Code.



What's Happening in Charleston

May 23- June 8
Spoleto Festival USA

May 29-June 1
LPGA—Ginn Tribute

June 6-7
Sweetgrass Cultural Arts Festival

June 15
Father's Day



Contact me for all of your real estate needs!

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Recap: Top 10 Credit Do's & Don'ts When Buying a Home

1. **Don't Apply For New Credit.** Every time that you have your credit pulled by a potential creditor or lender, you can lose points from your credit score immediately.
2. **Don't Pay Off Collections of "Charge Offs."** If you want to pay off old accounts, do it through escrow, making sure that the debt is yours. Request a "letter of deletion" from the creditor.
3. **Don't Close Credit Card Accounts.** If you close a credit card account, it may appear that your debt ratio has gone up. Closing a card will affect other factors in the score, incl. credit history.
4. **Don't Max Out or Over Charge Credit Card Accounts.** Try to keep your credit card balances below 30 percent of their limit during the loan process. If you pay down balances, do it across the board.
5. **Don't Consolidate Your Debt.** When you consolidate all of your debt onto one or two credit cards, it will appear that you are "maxed out" on that card, and you will be penalized.
6. **Don't Do Anything That Will Cause A Red Flag To Be Raised By The Scoring System.** This includes adding new accounts, co-signing on a loan or changing your name or address with the bureaus.
7. **Do Join a Credit Watch Program.** Then, you may check your own credit reports regularly (you won't get dinged for a "hard" inquiry). Plus, if something unexpected does show up, you can address it promptly.
8. **Do Stay Current On Existing Accounts.** Like your mortgage and car payments, one 30-day late notice can cost you.
9. **Do Continue To Use Your Credit As Normal.** Red Flags are raised easily with the scoring system. If it appears that you are changing your pattern, it will raise a red flag and your score could go down.
10. **Do Call Your Loan Officer.** Your loan officer may be able to supply you with the resources you need to stop any derogatory reporting to the bureaus. Ask for details.

Community Highlight Scotts Creek



Scotts Creek is a new community in Mt Pleasant located off of Rifle Range Rd near Ben Sawyer Blvd, and is just minutes to Sullivan's Island, I-526, & lots of shopping & dining. The neighborhood will consist of 70 custom-built homes. Homesites are priced from \$250,000. Call 843-209-2866 for more information on the community including lot availability, site plan, & design guidelines.

Vacation Dates

I will be on vacation with no access to email or phone from June 20th thru June 29th. I will have another agent in my office covering for me in my absence. If you think you may need me during that week, please give me a call now at (843) 209-2866 so I can make arrangements for you! I want to make sure you still receive the best service possible!

Service Providers

Wanted

I have a list of great service providers that I use and/or recommend to my clients. If you know a great handyman, painter, lawn co., electrician, etc., please send me their contact info, and I'll be happy to add them to my list.

Thank you!

What is an Owner's Title Insurance Policy? Why Do You Need One?

by Daniel Vallini, Harvey, Casterline & Vallini, L.L.P

An Owner's Policy protects you, the purchaser, against a loss that may occur from a fault in your ownership or interest you have in the property. You should protect the equity in your new home with a title policy. It offers:

- Protection from financial loss due to covered claims that may be asserted against the title to your home up to the face amount of the title policy.
- Payment of legal costs if the title insurer has to defend your title against a covered claim.
- Payment of successful claims against the title to your home covered by the policy up to the face amount of the policy.

FEATURED LISTING OF THE MONTH



2388 Parsonage Woods Lane
Park West—Mt Pleasant
\$265,000

Fabulous Home in Park West

- 3 bedroom, 2.5 bath—1.688 sq ft
- Lovely corner lot on a pond
- Very spacious floor plan—nice kitchen, open living room with cathedral ceilings, spacious bedrooms
- Great neighborhood amenities!

Call 1.800.336.3271 Ext. 2079 for more information!



Dear Friends,

My office has moved...but just about a mile down the road! We're now located off of Long Point Rd right at the entrance to Belle Hall Plantation! Please take note of the new address to the right.

I'm also working out of our Isle of Palms office, as well! Once you come over the IOP Connector, the office is located on the corner just across the street. Just look for the Keller Williams Island Realty signs!

Please keep me in mind if you and/or anyone you know has any real estate needs! I'd love the opportunity to earn your business and help you and your friends buy or sell property in beautiful Charleston!

Sincerely,

Allison Carter

Allison Carter

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