

How I Can Help You

Experience, guidance, and professional responsibilities

Serving South Carolina's Coast and Upstate



John Rackley

Real Estate Broker | Real Broker, LLC

I start by listening. What matters to you becomes the foundation for our work together.

30+ YEARS OF REAL ESTATE & LENDING EXPERIENCE

A broad perspective to help you understand your options, ask the right questions, and make informed decisions.

Buying or selling a home involves more than finding a property or agreeing on a price. It means weighing costs, understanding your choices, and making decisions that fit your circumstances.

What My Experience Means for You

A broader view of the purchase

My real estate and lending background helps me explain how the property, financing, closing costs, and contract terms fit together - and identify questions to discuss with your lender.

Help looking beyond the asking price

We consider ownership costs and matters worth investigating, including HOA fees, assessments, insurance, flood exposure, maintenance, and rental restrictions.

Practical guidance for your next stage of life

I help you consider how location, layout, upkeep, and ongoing costs may fit your plans for relocation, retirement, downsizing, or a second home.

Perspective on coastal and Upstate properties

I help clients compare communities and property options in both regions with their goals in mind.

Attention to the details

I track contractual dates, coordinate communication, and help address questions. When an issue calls for specialized advice, I help you connect with the appropriate professional.

Buying, Selling & Financing

If You Are Buying

- Clarify your priorities and identify suitable properties.
- Compare homes, recent sales, competing listings, and market conditions.
- Prepare an offer and negotiate price, contingencies, repairs, concessions, and other authorized terms.
- Obtain available disclosures and identify matters for further investigation.
- Coordinate with your lender, inspectors, closing attorney, and other professionals.
- Navigate new construction, including builder comparisons, independent inspections, walkthroughs, and follow-up on requested corrections.

My goal is to help you understand both the opportunities and the questions before making a commitment.

If You Are Selling

- Develop a pricing strategy informed by comparable sales and current competition.
- Identify preparation priorities and present your home's features clearly.
- Coordinate marketing, listing exposure, showings, and feedback.
- Evaluate offers beyond the purchase price, including financing, contingencies, concessions, and timing.
- Negotiate authorized terms and coordinate the transaction through closing.

We will discuss your goals, your timeline, and the choices involved so you can make informed decisions throughout the sale.

UNDERSTANDING FINANCING

I maintain my South Carolina mortgage loan originator license and draw on my lending experience to explain loan programs, down payments, closing costs, mortgage insurance, and how financing may affect a purchase.

For applications, personalized loan terms, qualification, and approval, I refer you to qualified, licensed lenders who can evaluate your circumstances. You remain free to choose your lender and other service providers.

Let's Talk About What You Have in Mind

You do not need to have every detail figured out before we talk. Whether you are ready to move forward or simply exploring possibilities, we can start with your questions and what you hope to accomplish.

COMMITMENTS & CREDENTIALS

My Professional Responsibilities

You can expect clear explanations, honest communication, attention to the services we agree upon, and guidance about when to seek specialized advice.

My responsibilities depend on whether you are a represented client under a written agency agreement or a customer receiving assistance without representation. Dual agency, when permitted and consented to in writing, limits representation.

Understanding Your Representation Options

Learn how South Carolina defines brokerage relationships and what each means for you as a buyer or seller.

View the South Carolina Brokerage Relationships Disclosure (PDF)

For represented clients

- Promote your interests and follow lawful instructions within our agency agreement and applicable law.
- Exercise reasonable care and diligence, and recommend expert help when a matter exceeds my expertise.
- Communicate actually known material adverse facts, subject to applicable law.
- Protect confidential information during and after representation, subject to legally permitted or required disclosures.
- Present written offers and counteroffers promptly and account appropriately for money and property received.

In dealings with clients and customers

- Explain brokerage relationships and provide the required South Carolina disclosure form at the first practical opportunity after substantive contact; explain the scope of services.
- Treat parties honestly, avoid knowingly false or misleading statements, and disclose known material facts as required.
- Comply with applicable fair housing, civil rights, licensing, advertising, and other laws.
- Follow brokerage procedures for entrusted funds and transaction records.
- Address conflicts of interest and obtain required disclosures and written consent.

Credentials & License Information

SC Real Estate Broker #98521 | [Verify with SC LLR](#)

Mortgage Loan Originator NMLS #161352 | [NMLS Consumer Access](#)

ABR® - Accredited Buyer's Representative: buyer representation.

SRS® - Seller Representative Specialist: seller representation.

SRES® - Seniors Real Estate Specialist: needs of buyers and sellers age 50+.

PSA - Pricing Strategy Advisor: pricing and comparative market analysis.

RENE - Real Estate Negotiation Expert: negotiation training.

The Scope of My Guidance

Brokerage services do not include legal representation, tax advice, certified appraisals, engineering opinions, or home inspections. A comparative market analysis is not a certified appraisal. Services do not guarantee property condition, investment returns, loan approval, or future value. Disclosures do not replace buyer inspections or specialist evaluations.

A broker license does not itself make me the broker-in-charge. Firm supervision, office management, and trust-account oversight are assigned to the designated broker-in-charge. Services are provided within my licensing authority, company policies, and our written agreement. This overview supplements, and does not replace or expand, the brokerage agreement, required disclosures, or any agreement with a lender.

Legal references | SC Code §§ 40-57-30, 40-57-135, 40-57-350, 40-57-370, 40-57-380: [Title 40, Chapter 57](#). Mortgage licensing and origination, as applicable: [Title 40, Chapter 58](#) and [Title 37, Chapter 22](#).