Compare the home. Check the costs.

Carnes Crossroads, Nexton and Cane Bay | Private planning worksheet

Keep this copy for yourself. Type into the boxes or print and write.

Record a source and date. Leave uncertain amounts blank; write the next question below.

Cost or question	HOME A	HOME B
Listing nickname		
	Amount + frequency / source + date	Amount + frequency / source + date
Mortgage principal + interest per month | lender estimate		
Property taxes per year | buyer assumptions		
Homeowners / flood insurance per year | insurer quote		
Association dues amount + frequency | association		
District / other assessment amount + frequency | City / closing		
One-time closing charges one-time | written closing estimate		

What is still unknown, and who can confirm it?

Ask the County about tax assumptions; the association about dues; the City and closing professional about parcel assessments; the insurer about coverage; Matt about the loan estimate.

Before you add anything

Normalize annual, monthly and one-time figures. Do not double count an assessment or escrow.
A seller's tax bill may not reflect a buyer's tax treatment. A 4% assessment ratio is not a tax rate.
A historical district announcement does not establish a current charge for every Carnes parcel.

Read the guide and official resources

Property-cost guide: thelocalledger.com/carnes-crossroads-neighborhoods-payment-guide/
Berkeley County Real Property FAQ: berkeleycountysc.gov/dept/realprop/faq_realprop/
City district context (March 22, 2024): use the source link in the guide above.

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843-589-1776 | NC & SC | General planning, not a quote, tax opinion or loan approval.

No data is sent by this PDF. Keep private documents out of public comments. Sources checked Oct 19, 2026.