



QUESTIONS TO ASK WHEN BUYING A HOME

Full of questions? When buying a home: that's a good thing.
You have questions; I have answers!

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What if...? When...? How...? You'll have plenty of questions as you buy a home.

Whether it's your first home or you're an experienced buyer, each situation is unique. Asking questions is important!

Don't forget any of the important ones.

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WHAT TO ASK YOUR REALTOR®

Your real estate agent should be on your side. They are ready and waiting to field the majority of your questions as you navigate buying a home. Here are some questions you may want to ask them directly:

- How long have you been licensed to practice real estate?
- How many clients have you helped buy homes?
- How many homes do you typically close a year?
- Do you work full time or part time?
- Do you have any specialties or things you are known for?
- How many buyers are you working with right now?
- Do you work with sellers as well as buyers?
- What is the price range of homes you usually help people buy?
- Will I work only with you or with a team?

At the end of the day, a commission check will be headed their way. That gives you the right and responsibility to be sure they are a good fit for you.



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WHAT TO ASK YOUR LENDER

This may be in your first home buy, in which case you'll need to ask the right questions and understand terms about a mortgage. Maybe you've bought several homes. Things in the financial arena change a lot. This may mean that even though you've bought a home before, there is new information that you can learn from asking the right questions.

- What type of loan is right for me?
- What is the interest rate?
- What is the annual percentage rate?
- What are the discount points?
- What are the origination fees?
- What will the total costs be?
- Can I get a loan rate lock?
- Is there a penalty for prepayment?
- How much time is needed to fund?
- Can I get a better interest rate if I pay a higher down payment?
- What should I expect my monthly mortgage payment to be?
- What should I expect closing costs to be?



All of these questions will help clarify the process and avoid missteps with your lender.

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WHAT TO ASK ABOUT A HOME (PART 1)

Depending on where you are moving and what your price range and preferences are, you may be buying an old home, new home, building or something else entirely. Whether you're tucking away in a tiny home or building a palatial mansion, there are important questions to ask.

- How old is the HVAC, water heater and roof?
- Is this home in a flood zone?
- Why is the seller leaving?
 - Is anything included in the sale?
- Will any major renovations be needed?
- What is this home's comparative market value?
- How long has this home been on the market?
- Are there other offers on the home?
 - Are there foundational or structural issues?
 - Is it being tested for radon and checked for lead paint?



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WHAT TO ASK ABOUT A HOME (PART 2)

There are case-specific questions that may matter to you personally, including:

- Is this home in a good school district?
- Are there any local nuisances?
- What are the local amenities?
- Is there an HOA?
- What will the commute be like?
- What are property taxes like?



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WHAT TO ASK YOURSELF

The last important Q & A should happen with yourself, your spouse, your housemate or anyone else who's buying with you. It's important that you ask yourself questions like:

- What are my non-negotiables?
- What is the most I am able and willing to pay?
- Do I have a walkaway number?
- Do I want to negotiate?
- Am I willing to take on renovations or repairs?
- What is my highest priority?
- What are the lower priorities?

At the end of the day, going into a home buy knowing what you want and what you have to work with will help you avoid busywork and chasing rabbit trails.



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ASK ALL YOUR QUESTIONS

I HAVE ANSWERS! LET ME HELP YOU WALK
THROUGH THIS HOME BUYING JOURNEY.

Get in touch today to get answers to all of your major
questions and get you on your way into a new home.

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