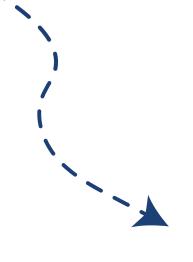


HOME BUYING DEEP DIVE

A Comprehensive Guide for Buyers Agents: Securing Clients and Sourcing Homes





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NEED AND WANTS

LOCATION

Preferred neighborhoods or areas

Proximity to work, schools, public transport, amenities



TYPE OF HOME

Single-family home, townhouse, duplex, unit.

Desired square footage, number of bedrooms and bathrooms



FEATURES

Yard size, garage, pool, etc.

Special requirements (e.g., accessibility features)



NITIAL CONSIDERATIONS



NITIAL CONSIDERATIONS

FINANCIAL PREPARATIONS



BUDGET

Maximum purchase price, down payment (10-20% of purchase price), LMI awareness below

MONTHLY COSTS

Mortgage payments, property taxes, insurance, utilities, strata fees.





CREDIT RATING

Pre-approval, ability to secure loan.



CURRENT MARKET CONDITIONS



HOUSING MARKET TRENDS

Buyer's market vs. seller's market, average home prices in desired areas.

ECONOMIC INDICATORS

Interest rates, local economic conditions, employment rates.



MARKETRES EARCH



MARKETRES FARCH

NEIGHBORHOOD ANALYSIS





Safety and Crime Rates Understand local crime statistics and trends.



School Quality

When a campaign is officially launched, the website must include campaign-related information







Community Amenities

Assess availability of parks, shopping centers, and public services.



Understand Different

Metrics

Research planned infrastructure and commercial projects.





CURRENT MARKET CONDITIONS

LENDERS

Research and compare lenders.



PRE-APPROVAL PROCESS



Required documents (income verification, credit history), pre-approval letter.

FINANCING



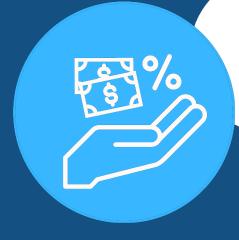
LOAN OPTIONS

TYPES OF MORTGAGES

Fixed-rate vs. adjustable-rate mortgages.



FINANCING



INTEREST RATES AND TERMS

Comparison of interest rates, loan term lengths (15-year vs. 30-year).



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