



Buying your Dream Home!

Buying a home is exciting and stressful! There are lots of resources to give you guidelines and tips on how to prepare, but here are the steps that I always recommend to my clients:

Get pre-approved:

Before you even contact your Realtor (unless you need a referral from them) call a mortgage lender and find out what you can afford. You will need this in writing anyway, before you can make an offer on a home. If you are paying cash, you will need to have proof of funds available at the time of offer as well.

Decide on a Realtor (me):

Find the Realtor that best suits you. If you don't already have someone you trust, make sure you interview a few to really be sure you are going to like working with them. During an interview, they should be listening to what you need and making notes. They should advise, but not dictate...it's your money and you have to live there! If you aren't sure of what you want, then they should be able to ask you enough questions to get you there. If possible, have a list of WANTS -vs- NEEDS and a list of CAN LIVE WITHOUT -vs- DEALBREAKER. Please don't allow your Realtor to rush you into a decision! Even though houses may be selling fast, it is NEVER a good idea to skip a step or agree to come up with more money. If your Realtor is rushing you into a decision, fire them! You have the right to do that.

Research Listings:

Even though your Realtor should be diligently looking on the MLS for you, they should also set you up on a Customer Portal that allows you to look on your own. The syndicated websites such as Zillow and Trulia are good resources but usually outdated when it comes to availability. Get set up on a portal for the most recent information!

Reserve Time!:

Pick a day when you have time and don't need to rush to look at homes. You want to be able to really look at a home and do your own naked eye inspection. Your Realtor should also be looking closely, they have more experience and can usually notice little things you may miss, acting as a pre-inspector (non licensed of course) for you! Walk around and feel the house, look at the surroundings inside and out and picture yourself living there before you decide. Visualization is a powerful tool!

Bring a Notebook:

Carry a notebook with you each time you look at homes. If you are able, print out the listings before you go, or ask your Realtor to bring you copies. You can write notes directly on the listing sheet, or in a notebook (preferred) and attach the notes to the listing. You are probably going to look at a lot of homes and will need notes to remember what you loved and hated about each one.