# **Prepare First!**

Take time to Prepare First for your home buying experience, so you can make comfortable, effective decisions and buy your home with Confidence.

#### Here's some frequently asked questions about:

#### **Financing**

How do I choose the right lender?

What do lenders want to know? What about my credit?

What documentation must I provide to get a home loan?

How much can I pay for a home? How much can I afford?

How much cash do I need?

What are my financing options?

What is an LSU?

#### **Home Buying Process**

How do I get started?

What are the phases of home buying?

How can I find the best homes that meet my needs?

What's included in a Purchase Agreement?

What is Escrow?

What do I do during the Inspection period?

When, how do I "close"?

#### **Buyer Requirements**

Do I need a home inspection, an appraisal?

What is TRID, RESPA?

What are my obligations?

What causes delays?

#### My Expectations

How much does it cost to have a Realtor ® represent me?

What's an ABR? What will my Accredited Buyer Representative Realtor do for me?

How many homes can I review before I place an offer?

How do I chose the "right" home for me?

What protections do I have?

Can I change my mind?

When do I get my Keys?

### How will my Realtor® help me? Do I need a Realtor®?

As your Realtor (®): I will answer all the above questions and be your guide, your counsel, your negotiator, your resource, your partner and personal representative throughout the entire buying process.

Consider the questions above. What do you think? Do you need a Realtor ®?

## **Buy Your Home with Confidence!**

Experience thorough HOME BUYER PREPARATION before you engage your home search.

Edd Van Damme, M.Ed., Realtor ®, Accredited Home Buyer Representative

SEARCH HOMES INSTANTLY at  $\underline{www.BuyaPhoenixHome.com}$  and

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