

DOs AND DON'Ts

WHEN BUYING A HOME

DOs

- Tell me if you are allergic to animals
- Be honest with your lender about child support, alimony, wage garnishments or any other payroll reduction
- Tell agents holding open house if you are working with an agent
- Tell me if you need to sell your current home before buying another one
- Realize it is possible to find what you are looking for the very first day you go out
- Realize there are no PERFECT homes. You will always be limited by income, zoning, inventory at the time, etc.
- Be honest with your agent and lender
- Be aware you may be under surveillance when viewing homes/properties. Assume you always on camera
- Get a home inspection - even if it is new construction
- Get approved from your lender before you look at homes
- Tell me what is most important to you in a home/property
- Bring your Driver's License to the closing
- Realize this is a very big purchase, but it is also an ADVENTURE. Enjoy it.
- Only spend what you are comfortable with. Just because you are approved for "X" doesn't mean you need to spend that much.

DON'Ts

- Don't quit or change your job
- Don't buy any large ticket items, especially if you will need to finance (i.e new vehicles, campers, furniture)
- Don't make large deposits of money that can't be traced
- Don't talk to Sellers directly - that's why you have an agent
- Don't lie to me about how you really feel. I'm here to help you find the RIGHT place, honesty is important.
- Don't make any major purchases, like booking a vacation (yup- this is on here SEVERAL TIMES so it really sticks)
- Don't hate on a property in front of the owners or while viewing it, you may be under surveillance
- Don't call the Listing Agent listed on the For Sale sign if you have an agent
- Don't go home to "sleep on it" if you are in a hot market (If you sleep on it, you might not sleep IN it)
- Don't co-sign on anything for anyone!
- Don't buy/order/sign up for things that will require a credit pull
- Don't change your name
- Don't have unrealistic expectations
- Don't tell people you bought a house before it has closed
- Don't believe everything you see on HGTV (most of that stuff is scripted or made up)
- Don't call me two minutes before a showing to cancel
- Don't get an out of state lender that doesn't know our market (if at all avoidable)

