



Home Buying Tips and Advice

Before you start shopping:

- Come up with a budget to determine what kind of monthly mortgage payments you are comfortable with.
- Save up for a downpayment (this will vary with the type of loan you are approved for) and consider creating a special savings account for emergency funds that can be put towards unexpected home repairs.
- Get pre approved with a lender (ask me for my recommendation of a great Mortgage Broker).
- Inform me of your wish list of the items that are most for you to find in a home.
- Ask me what areas of town have the best schools where homes tend to hold a higher value.
- I will then help by sending you a list of homes I think best suit the criteria you have given me and then the search will begin!

Once we have located the right home for you:

- In a seller's market be ready to write a competitive offer. Rest assured you will receive my best advice to give your offer the best chance of being accepted.
- Whether you are a cash buyer or getting financing it is always recommended to have a home inspection, including a well and septic inspection, if applicable.
- After the home inspection, I will guide you through the repair request negotiations.
- Once repairs are agreed to, we will give the lender the thumbs up to order the appraisal.
- Then, we'll wait for lender to complete the loan process and for loan documents to be sent to the title company.
- The title company will call to get you scheduled to sign loan docs and approximately 1 day after signing with the title company, they will record the deed into your name and we will give you your keys!
- Congratulations on your new home!!!