

## **BUYER TIPS**

### **Before you start looking**

- Talk to a lender before you start to look at houses. If you receive a pre-qualification letter from your lender it shows the agent that you are a serious buyer and ready to purchase.
- Pick a qualified Realtor to help you find a home. Don't jump agent to agent just because their name is on the sign outside the house you like. Choose a few agents interview them and choose the one you feel most comfortable with.
- Don't forget to calculate all the costs in buying a home. Try to stay at the lower end of your budget because there could be hidden fees or costs involved.

### **Once you start to look**

- ASK questions! There are never enough questions.
- Do research on the area of town you want to live in, how far from work, family, shopping etc
- Keep an open mind about each house you look at. Know the difference between cosmetic and structural issues.
- Choose a great floor plan over great curb appeal. You spend more time inside than out. • Consider features that will function for your family and choose a home that meets those needs.
- Look past the interior decorating or cosmetic improvements. Chances are the décor is going with the seller. Look at the actual structure of the house.
- Make a list of you needs and wants. Once you have your list go over it again and decide what is most important to you and your lifestyle. Decide which ones are musts and which ones you can live without, so you are able to narrow down you search.
- In choosing a home you need to consider whether you want new or pre-owned home. Pre-owned homes usually have mature landscaping, and an established neighborhood. They also may require more upkeep or maintenance. New homes may require less maintenance but you will most likely have to put in some landscaping and endure nearby construction.

### **Before you buy**

- Hire a licensed inspector to evaluate your chosen homes condition. Be an informed buyer.