

THE **INFORMED** Home Buyer/Seller™

Helpful Advice for Making the Right Move

Issue 3

Understanding the Home Buying Process

The more you know about the best way to reach a goal, the more likely you are to get the result you want. So, whether you're hunting for a new job, assembling a backyard BBQ, or training for a 3 mile run, you'll want to use a proven process to help you get there.

That certainly holds true when shopping for a new home.

There is a proven process to getting the home you want, in the neighborhood you want, at a price you can afford. Here are the highlights:

1. Get Ready

There's a lot you must do before you pack your energy snacks in the car and go looking at homes. If you own your current home, you must prepare that property for sale. You should also get financing for a new home pre-approved, so you know exactly how much you can afford.

2. Go shopping

Your next step is to view the right homes currently available on the market. It's a good idea to make a wish list of property and neighborhood features you're looking for in a new home. You may not be able to get everything you want, but you can probably come pretty close.

3. Make an offer

When you see a home you like, the first thing you'll need to do is to make an offer. This can be tricky especially if there are other interested buyers.

4. Get an inspection

Always get the home checked out by a qualified home inspector. A property may have issues, such as a foundation leak, that are not obvious during a viewing.

5. Prepare for the move

Once you've made the purchase, you need to arrange for moving and deal with other details, such as utilities, telephone, mail forwarding and so forth.

Want a smooth home buying process? Call today.

The Advantage of Getting Pre-approved

One of the best things you can do to ensure you get the home you want is to arrange for financing before you go shopping. This is often referred to as getting "pre-approved".

Getting pre-approved simply means that your lender has calculated how much of a mortgage they're willing to offer you, depending on your down payment and current financial situation.

There are two advantages to having a pre-approved mortgage. First, you know exactly what you can afford when shopping for a new home. Second, when you make an offer, you're likely to be taken more seriously.

Think, Act... Live!

"The biggest mistake people make in life is not trying to make a living doing what they most enjoy."

Malcolm Forbes

"All the resources we need are in the mind."

Theodore Roosevelt

"Personal relationships are the fertile soil from which all advancement, all success, all achievement in real life grows."

Ben Stein