

## Home Buying Tips:

- 1) **Target an Area** that you & your family can agree on together; the sooner you realize your ideal location, the sooner your chances are at finding a home that's right for all of you!
- 2) **Choose a Lender** that will work fast and efficiently; ask your agent who they work best with; most of the time if you love your agent, you'll love their **referral!**
- 3) Budget your finances realistically; (**what can I afford?**); ask yourself honestly & give yourself enough room for unexpected surprises; owning a home is more than just taxes & mortgage payments. Think ahead; "What if the furnace goes out?"
- 4) **Find an Agent** that specializes in your target area
- 5) Make a list of wants & needs in your home, listing them from most important to least important
- 6) Set aside time to meet with your agent and go over your goals and dates to purchasing
- 7) NEVER over budget; read # 3!
- 8) Think about the home structurally and financially; walls can be re-painted; Don't walk away from a great home, just because it needs carpet and paint; These things are replicable & if you do it yourself, you'll consider the cost trivial!
- 9) Ask for an **inspection**; it's typically 400.00\$ on top of your other expenses, but it may end up saving you 10x's that; If you can't afford an inspection, you usually can't afford the house!
- 10) Manage your time well; the home buying process can be draining, so don't overwhelm yourself, this is a very important time & should be fun!
- 11) Ask TONS of **questions**; no question is a BAD question, the more information you have the better your chances of making good decisions!
- 12) Take your time & make sure you are not rushing into a home you don't love
- 13) Communicate with your lender regularly; gather any & ALL financial records to make your qualification process faster & easier for everyone
- 14) Look into **Grant Programs** that can find you MONEY & help you get into your home
- 15) Try NOT to look past problems in the home; just because it has granite doesn't mean it's a great home, especially if the roof is bowing and buckling. Be honest about the home, good & bad, keep a **home quality list**

**Buying Check List**-Get Organized before you Buy your Home! Use this helpful **CheckList** (shown below) to, make notes about each property, keep track of what each home needs & what you liked & disliked!

CHECK LIST SHOWN BELOW

## PROPERTY COMPARRISON CHECK LIST

MLS # \_\_\_\_\_

Address \_\_\_\_\_

Price \_\_\_\_\_ \$\$\$

Beds \_\_\_\_\_ Baths \_\_\_\_\_

Square Ft. \_\_\_\_\_

Lot size \_\_\_\_\_

Garage space \_\_\_\_\_

Parking \_\_\_\_\_

Positives \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Negatives \_\_\_\_\_

\_\_\_\_\_

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### How much work needs to be done?

Area \_\_\_\_\_

Work \_\_\_\_\_

\_\_\_\_\_

Area \_\_\_\_\_

Work \_\_\_\_\_

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Area \_\_\_\_\_

Work \_\_\_\_\_

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Area \_\_\_\_\_

Work \_\_\_\_\_

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Area \_\_\_\_\_

Work \_\_\_\_\_

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**Overall Rating 1 2 3 4 5**

**NOTES**

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Area	Rating
<b>EXTERIOR</b>	
Roof	1 2 3 4 5
Siding	1 2 3 4 5
Structure	1 2 3 4 5
Foundation	1 2 3 4 5
Parking	1 2 3 4 5
Out Buildings	1 2 3 4 5
<b>INTERIOR</b>	
Bedrooms	1 2 3 4 5
Baths	1 2 3 4 5
Dinning	1 2 3 4 5
Kitchen	1 2 3 4 5
Living #1	1 2 3 4 5
Living #2	1 2 3 4 5
Walls	1 2 3 4 5
Rooms layouts	1 2 3 4
Floors	1 2 3 4 5
Overall appearance	1 2 3 4 5