

TRICKS OF THE TRADE:

25 INSIDER SECRETS ON HOME BUYING

Realtors have the inside scoop. Here are 25 tips from seasoned real estate pros to help you buy a home.



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Buying a new home is a big decision, but a little know-how will help you find your dream house in no time.

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FINANCES FIRST

Before you fill your calendar with open houses to attend, you'll need to get your money matters in order. The state of your finances will dictate how much house you can afford, what kind of mortgage rates you'll qualify for, and the kinds of offers you can make in a competitive buyer's market. Give yourself a head start with these tips:

LET YOUR MONEY STAY PUT

Avoid big purchases in the months leading up to mortgage approval.

CHECK AND STRENGTHEN YOUR CREDIT

Your credit score will affect your mortgage rate and your odds of getting approved.

GET PRE-APPROVED

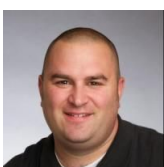
Get pre-approved to speed up the process and let sellers know you're serious.

FACTOR IN SLEEPER COSTS

Aside from saving for a down payment, you'll need to factor in "sleeper costs." This includes closing costs, home inspection costs, property taxes, and moving fees.

CREATE A REALISTIC BUDGET

Determine a budget you're comfortable with before you start house hunting.



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BEFORE YOU LOOK: RESEARCH

The last thing you want is to close on a new home only to be blindsided by unexpected issues. Diligent research done upfront can save you time and a lot of heartaches. Consider the following:

DECIDE ON A LOCATION

Start by choosing your ideal location. This will help narrow down your search.

SCHOOL DISTRICTS MATTER

Even if you don't have or plan on having children, school districts will affect the long-term value of your home.

SPEND TIME IN THE NEIGHBORHOOD

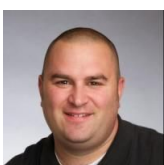
Visit the neighborhood at different times of day to get a feel for the community.

MAKE A WISH LIST

Decide on the features you can't do without before you start your search.

BROWSE LISTINGS ONLINE

Searching online before you hit the pavement will let you see what's out there and help narrow down your search.



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HAPPY HOUSE HUNTING TIPS

House hunting takes patience, perseverance, and an open-minded approach. Keep the process fun and exciting with these tips:

WORK WITH A LOCAL AGENT

An experienced real estate agent can help you navigate the home buying process from start to finish.

SET ASIDE TIME FOR HOUSE HUNTING

The average homebuyer sees at least ten homes before making a purchase. Set aside enough time to find your dream home and prevent house hunting fatigue.

VISIT OPEN HOUSES

A house can look and feel different in person than what you see online. Visit open houses to experience your options in person.

STAY FLEXIBLE

Don't forget to visualize the possibilities. You'll likely want to change up paint colors and make renovations (big or small) to make a house your own.

TAKE YOUR OWN PHOTOS

The professional photos you see online might not capture every aspect of a home. Take your own photos and make notes about each home so you'll remember them later.



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A FEW THINGS TO KEEP IN MIND

Your new investment should always be in your best interest. Consider the following:

HOA FEES AND RULES

Check to see if a house is part of a Homeowner's Association and factor any related costs and rules into your final decision.

PROPERTY TAXES

Do diligent research and inquire about property taxes in the area. It's important to factor these costs into your budget to avoid unexpected expenses.

YOU CAN'T PREDICT THE MARKET

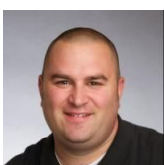
The real estate market ebbs and flows, but ultimately, it's unpredictable. Plan the timing of your search around factors like your own financial readiness, rather than trying to beat the market.

BIDDING WARS

If you end up in a bidding war for your dream home, you might be tempted to overspend. It's always best to stick to your budget and avoid financial hardship down the line.

FUTURE DEVELOPMENTS

Consider whether future developments in the area could impact property values or your quality of living. This is especially true if your potential new home is surrounded by undeveloped land.



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HOUSE TO HOME: FINAL CONSIDERATIONS

The final steps of home buying can be stressful, but this part of your journey doesn't need to be unpleasant. With an expert at your side and some insider knowledge, you can close like a pro. Follow these tips for a smooth transition:

PREPARE FOR CLOSING

It can take over 40 days to close on a home. Research or ask your agent about the closing process so you can plan ahead.

AVOID BORDER DISPUTES

The last thing you want is a border dispute with your new neighbors. Consider a land survey before closing to ensure everyone is on the same page.

HOME INSURANCE

Avoid closing hiccups by getting all the necessary home insurance squared away early on.

THE LENGTH OF YOUR HOME LOAN

While a 15-year mortgage means you'll pay it off faster and reduce interest payments, it can increase your monthly costs. Take the time to consider which kind of mortgage is best suited to your financial needs.

DO A FINAL WALK-THROUGH

Homebuyers are usually entitled to a final walk-through within 24 hours of closing. Don't skip this opportunity to ensure everything is in order and that all agreed-upon repairs have been made to your satisfaction.



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The home buying process can be overwhelming and exhilarating. With a qualified real estate agent on your side, you'll have the support you need every step of the way. Whether you're unsure of where to start or you need a tough negotiator, nothing beats experience.

If you have questions about buying a home or you're ready to start your journey, give me a call! I'm always happy to answer questions and offer expert advice.

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