

Preferred Buyers

Before you walk through the door.

Now that you have taken the time to find a professional that truly listens, here are some simple steps that will make your home shopping process simpler and enjoyable.

- **Be a Smart Consumer.** Before you walk through the door of any home, talk to a trusted lender and learn about some of the financing basics. If you do not have one in mind, I can provide you with a list of my preferred lenders or loan officers.
- **Get Pre-Approved.** Once you choose a lender, get pre-approved. The process is simple and takes minimal time. This will allow you to target homes in a price range that fits your lifestyle. Even if the bank will give you a loan for \$500,000, do you really want to make those payments every month? Maybe you do, that's ok too! Once you find numbers you are comfortable with, we can focus on the features that you need for living.
- **What do you want?** Take a look at your lifestyle. What features are important to you? Is it the location, the quality of the home, the neighbors or features in the land? Be realistic, most of us can not afford everything detail we want, so make a list and place them in order of importance. If more than one of you will be involved in making the decision, have everyone sit down with their lists, then compare. The last thing you want is to find out down the road you purchased a house you do not want or does not fit your lifestyle.
- **Be Smart with your Credit.** Once you decide to purchase a home, keep your debt to a minimum. Do not make any major purchases or apply for new credit cards until your purchase is complete. While lending guidelines vary, typically your monthly housing costs should not exceed 28 percent of your gross monthly income.
- **Be Pre-pared to Shop.** Sometimes a home will sell quickly. Be pre-pared to view new properties quickly and make sure you are ready to make a fast decision, if necessary.
- **Keep Communication Open.** You need instant access to your agent and immediate communication can mean the difference between purchasing the property of your choice or having to settle. I would rather have the choice.

Making the Purchase.

How you write an offer on the property you chose ultimately determines whether you win or lose. Negotiations are about more than just the price. Here are a few of my keys to success.

- **Try to Minimize Contingencies.** Fewer contingencies mean a stronger offer. With that in mind, you should insist on some contingencies. Do you need a survey of the property lines? Is this contingent on the sale of another home? Each buyer and property is unique. This is where an experienced and educated agent pays for themselves and helps move you toward your goals.
- **Hire an Inspector.** It does not matter if the property is brand new construction or 100 years old, I would recommend a trusted inspector. I have seen older homes in superb condition and brand new homes that they forgot to hook up to the sewer system. Paying for an inspection now could save you thousands of dollars down the road.

- **Check Zoning and Covenants.** Do the zoning restrictions from the city or county allow you to use the property how you wish? Most neighborhoods contain Conditions, Covenants and Restrictions (CCRs). Are the CCRs going to allow you to build the garage you plan in the future, accommodate an addition to the home, or in some instances restrict the color your home can be painted? A professional agent will assist you in answering these questions and finding solutions.
- **Be Specific in Your Offer.** Your contract should cover specifically what items come with the house. Does the refrigerator stay? How about the curtains? Stained Glass Window? What about those speakers wired into the ceiling? Riding Lawn Mower? Be very specific about which items you expect to stay with the home.
- **Everything Should be in Writing.** Insist that all verbal agreements are put in writing into the final contract. This will help you avoid the stressful and sometimes costly issues later.

The process of purchasing a home is complicated, and may be one of the largest investments you ever make. You need a professional who not only makes the process as easy as possible, but who cares about your future. As an experienced buyer's agent, I offer customized tools that help organize these crucial deadlines and information to create a successful transaction.