



## Avoid Common Buyer Errors

Shopping for a new home is an emotional experience. It is, however, also a business transaction, and must be treated as such. When you have a systematic plan before you shop, you'll be sure to avoid costly errors. Here are some tips on making the most of your home purchase.

### Get the information you need

What price do you offer a seller? Is the seller's asking price too high? Is it a deal? Your own research is important, as is the assistance of a Realtor®. I can offer an unbiased opinion on the value of a home. Without knowledge of the market and other home values in the neighborhood, your offer could be too much. Or worse, you could miss out on a great buying opportunity if your offer is too low.

### Buy YOUR home

What do you need and want in a home? It sounds simple, but clearly identifying your needs leaves you in a much better position to find a home that will make you happy. How much space do you *really* need? Too small and you may feel like you live in constant clutter. Too big and maintenance may become too daunting. Write down all of your wants and needs and then share your list with me. We will work on finding not just a great home, but a great home for you!

### Check the title

Before you sign any document, we will be sure the property you are considering is free of all encumbrances. I can research to ensure that there are no liens, debts, undisclosed owners, leases or easements against the title.

### Minimize the unexpected

For \$300 - \$500, a professional inspector will conduct a thorough inspection of the home. Their expertise can mean the difference between uncovering major flaws before or after you own a home. Make the final contract subject to the report's findings.

### Get pre-approved

It only takes a few days to get financing pre-approval. When you are shopping for a home, this gives you more power. A seller is more likely to consider an offer from a serious buyer.

### Remember additional costs

Along with the funds for the purchase of a home, you'll need funds for items such as loan fees, insurance, legal fees, surveys, inspections, etc.

### Take a deep breath

Before you sign, ensure that all documentation clearly reflects your understanding and the conditions of the transaction. We will be sure that nothing has been forgotten!

**Most Importantly – ASK QUESTIONS! It is VERY important that you understand the process of buying your home. There is no such thing as a bad question.**