

BUYING A HOME IN THE COUNTRY, THE CITY OR BY THE SEA THERE ARE A SOME THINGS YOU REALLY SHOULD CONSIDER!

1. **FIND AN AGENT YOU KNOW, LIKE AND TRUST** - You might meet an agent at an open house that you click with. Or you can get a referral from someone you trust who has an on going relationship with an agent. If you are moving away have your local agent set you up with someone in your new town. Or, call me, I have access to a great network of agents all over the country. Don't be afraid to walk away from an agent you don't believe has your best interest in mind. Each state handles your legal relationship to a real estate professional differently. As a general rule you will be given an explanation of your states options (in writing) and you will be asked to sign that you have received this notice. **Make sure you are comfortable with and understand any agreement your agent has you sign.** Most contracts are flexible, as are most agents - If you are feeling pressured to commit to an extended period of time, don't until you are sure this is a person you want to work with. (If you find your self in a situation that is totally unpleasant speak with the manager of the company.)
2. **HAVE A 5 YEAR PLAN** - Are thinking about starting a family next year? Is retirement just around the corner? An agent can help you ask the **right** questions.
3. **BE SURE TO BE PRE-QUALIFIED IN WRITING** - The first thing you should do is speak to a loan officer to find out exactly how much money you can borrow, and how much you will have to have in cash to close. The mortgage company can look at your situation and find the best program for you. They will also give you a document stating that if everything it correct and remains the same you qualify to buy a home at a certain price. You do not want to start looking at homes that you cannot afford. And when the time comes to make an offer you do not want to be in second place for lack of a piece of paper. Know the track record of your lender!
4. **KNOW ALL THE COSTS INVOLVED!** - Closing costs, condo fees, taxes, insurance, agent fees, appraisal, title work, attorney fees, moving costs, etc.
5. **KNOW THAT THERE IS NOT A PERFECT HOUSE OUT THERE** - There are many really great ones - and they become perfect when you make them home. When you identify that property, have your agent do a market analysis for you to compare recently sold property with property still on the market - make sure you get a good value.

6. **DO YOUR HOMEWORK** - make a list of your concerns - neighborhood, schools, hospitals, crime rate, neighbors, environmental conditions, power lines, transportation, animals/pets etc. Ask you questions before you make your offer!!! Go to the town hall or the police department! Be sure this is a town you want to live in.
7. **BE SURE TO HAVE A HOME INSPECTION** - They find things that regular people don't think to look for - It could save you a lot of money in the long run.
8. **KNOW YOUR TIME FRAME** - Do you need to move next week or next year? Do you have a lease. Can you get out of it if you find the really great house? Do you need to sell your house - Timing??? Pricing???
9. **KEEP TRACK OF INFORMATION GATHERED AND HOMES SEEN!** Take notes on what you like and don't like about houses! Tell your agent!!!
10. **DRIVE THROUGH NEIGHBORHOODS AT SEVERAL DIFFERENT TIMES OF THE DAY** - Walk around and talk to people. Listen to the traffic - or birds - or waves - or trains - or kids - or dogs - or maybe listen to the quiet. None of these are good or bad they are simply the sounds of Home.
11. **AND VIRTUALLY ALL TRANSACTIONS HAVE AT LEAST ONE PROBLEM!!** Some bumps are deep others are a minor inconvenience - Know that with the right help, 99.9% are resolvable!
12. **BOTTOM LINE!** Buying a home is exciting and complicated.

DON'T GO IT ALONE!