

# Going House Hunting?

**READ THIS FIRST. BY NOW, YOU'VE WEIGHED THE BENEFITS AND DECIDED THAT HOME OWNERSHIP IS RIGHT FOR YOU. HERE'S HOW TO PROCEED...**

## **MAKE A LIST. CHECK IT TWICE.**

House hunters who carry a *priority list* are less likely to make a costly mistake. For instance, they'll remember that a backyard with a play area for their children is more important than a backyard swimming pool – even when they're home shopping on a sizzling day when a pool seems irresistible.

## **DON'T TORTURE YOURSELF.**

Looking at homes that cost above your mortgage price range is an exercise in futility. No matter what your income, some homes are genuinely above your reach. **If you're not sure how much you qualify for, get pre-approved.**

## **TAKE IT ONE DAY AT A TIME.**

Limit the number of homes you see in one day. Corporate relocation buyers from out of town – who may have to survey a new market in only days – may look at as many as 12 homes per day. But in-town buyers should look at no more than five homes in a single session. The buyer who looks at too many houses gets confused. Write down your thoughts about a particular property for review later.

## **MOM! ARE WE THERE YET?**

Leave the kids home when you go looking. Bringing children with you on a house tour put undue pressure on the buying process. Young children tend to get interested in other kids' toys or small objects around the house you're viewing. Teenagers, often vocal in expressing their boredom, can be even more distracting.

Should your children have a say in the final selection of a home? Perhaps, but only after you've had time for a focused search to narrow your list of possible candidates.

## **BE AFRAID OF THE DARK.**

It's nearly always unwise to make an offer on a property

you've seen solely after the sun has set. Darkness could disguise many of the property's external flaws, such as problems with the roof or cracks in the home's walkways. Many busy homeowners like to glimpse a property in the evening after work. But if they like the place, it's crucial that they return for a second look during the daytime before they commit to a written offer.



## **JUDGING A BOOK BY ITS COVER**

It's not unusual for prospective buyers to pull into a driveway and tell their agent that they see no point in walking inside. Don't reject a home simply because it lacks appeal from the street. Once you're in the driveway, it will take only a matter of minutes to get a sense of the interior. And every home you see in your price range expands your knowledge of the market, improving your chance of making the right choice in the end.

## **READY TO GET PRE-APPROVED?**

**Call Charley Farley at Compass Mortgage  
at (603) 471-9300**

or apply online at [www.charleyfarleyhomeloans.com](http://www.charleyfarleyhomeloans.com)



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