

FREE REPORT # 2 From Esther Kalmbach

BUYERS: Saving Thousands When You Buy Your Home!

Buying a home is a great investment, possibly the largest investment you will ever make, so it seems logical that you would want to invest your money wisely when the time comes to purchase a new home. The following report will tell you simple but often-overlooked procedures that will allow you to maximize the dollars you spend on your new home.

Most homebuyers have two primary considerations when they start looking for a home. First, you want it to meet your needs and desires, and secondly, you want to get the best buy possible to obtain your new home. Successful homebuyers emerge from a sale with the features they want in their new home at the best price available in the market.

For starters, you must know what you are looking for in a home. You must have a list of needs as well as a list of desires, but be sure when choosing the actual home that you go with the one that fulfills most of your needs. It is not uncommon for someone to start out with very specific needs and wants but fall in love with a home offering different features. Ideally a house will come along that has all of your needs and desires, but sometimes that doesn't occur. Be careful not to get caught up in the excitement of home shopping and end up with a home that is not as close to perfect as possible.

You should be pre-approved for a loan by a professional mortgage lender. By understanding what you can afford, you will not spend time looking for homes that are out of your price range. You also need to understand the various financial aspects of the sale, from whether to spend more up front or make a smaller down payment and work with a larger loan. There are several costs to consider in the process of buying a home. Your REALTOR can recommend a reputable mortgage lender who has the reputation of providing excellent service and good rates.

Choose your Agent wisely. Any agent will show enthusiasm and will want to help you locate your new home; they need

- A. Experience at assisting buyers in locating the best home.
- B. Ability to use technology to search the market thoroughly.
- C. To review with you comparable home sales in the area you choose.
- D. Information pertaining to new homes coming on the market that other agents do not know of.

Working with a full-time professional real estate agent is a must. Choose your agent by asking questions of him or her. Find out how knowledgeable they are about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates to assist your new buyer with financing? A good listing agent can get your house sold quickly at **TOP DOLLAR** and help you find a new home.

Thank you for requesting a copy of this “FREE REPORT”

For prompt, courteous, professional service, call Esther Kalmbach:

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Visit my web site at: www.oceanproperties.com

Have questions, need advice you can count on or just want to discuss this further?

Don't waste any more time; pick up the phone and call me now! I'm here to help!

I appreciate you as a client and a friend. I appreciate your business, your loyalty, trust and your referrals. It is my goal to provide the very best counsel, advice and service possible for your real estate needs. If I may ever be of assistance to you, a relative, friend or co-worker please don't hesitate to call me. I look forward to the opportunity to serve you.TM