

# FREE REPORT # 4 From Esther Kalmbach

## BUYERS: How To Have A Smooth Home Purchase!

**Buying a new home can be an exciting time**, whether it's your first home or your fifth. However, your savings, your credit rating, and your financial freedom are all on the line when purchasing a new home. You want to feel comfortable when it is time to sign on the dotted line and feel good about the home you are about to purchase. It's important not to let your emotions cloud your judgment when you set out to buy what is most likely the largest single item of your life - your new home.

**Before you get to actually looking at homes**, take the time to establish your needs and wants. Make a careful assessment of what you absolutely must have in your new home compared to what would just be nice. Be as specific as possible when determining your needs prior to purchase. It will save you much time and concern to do this before looking rather than getting into a new home only to discover that it doesn't meet your needs.

**Determine how much you can afford** in a home loan and get pre-approved. Set up a budget for monthly payments and be realistic. By assessing your financial situation and getting pre-approved, you can be certain that when you select a new home, you will have the financial backing to get you in as quickly as possible. When considering the purchase of a home, don't just look at your current financial status. You will probably be in this home for years, and many things can change. Take your future into account as well, looking at such things as job changes and a growing family.

**Once you begin the process of searching for a home**, don't let emotions cloud your judgment. Just because a house has a nice lawn or some interesting architectural features doesn't mean it is the perfect one for you. While it is important to consider the aesthetics of a property, consider that much of what you see can be changed. Never judge a house by how the current owner has decorated. Most likely, whatever is inside the house will be gone when the seller leaves, and it will be up to you to paint and decorate.

**Take the time to view several homes.** This doesn't mean look at every house available on the market, but look at enough properties to get a good feeling that you aren't just making an impulse buy. When you find the right home, all the work you do in this process will pay off.

**Once you have selected a home that you feel is right,** inspect it thoroughly. Be sure the home is inspected by a professional home inspection company, and go over that report with a fine-toothed comb. By taking the time to do this before making the purchase, you can save yourself an endless amount of stress after the fact. Don't take anything for granted. There are many pitfalls that can surface during the process, and it's vital that you take care of these problems before you move in. When inspecting your home, check for working utilities so there are no surprises later on. Check out all costs and expenses before you sign anything. Taxes, insurance and homeowner dues may appear, and you need to know all of them. Ask as many questions as possible and be very conscious of details.

**Use your home-buying team as much as possible.** Align yourself with the right real estate professional and you will have an entire team of reliable lenders, title representatives and home inspection companies available to you. Each of these people should work hand in hand with you and each other for your benefit.

**Be sure to do a final walk through** once all the previous owner's furnishings have been moved to be sure of no surprises. Be absolutely positive the property is in exactly the same condition that you agreed upon in the contract. Things that could not have been spotted before are often unintentionally overlooked.

**Plan for flexibility.** Closing dates are not carved in stone. Allow for certain contingencies and always have a back-up plan in the event that delays occur. These types of circumstances are not at all uncommon in real estate transactions, so it is important that you are prepared for them.

**Any and all promises and agreements must be written.** If it is not in writing, then assume that it doesn't exist. Even the best of intentions can be unintentionally misinterpreted, so take the time with your REALTOR to be certain that all agreements have been signed on paper.

**Remember, your team will work best for you** if you are honest and up front with them. Take the time to select the right team of professionals to get you into your new home and do everything possible to make this an enjoyable experience. They will return the favor by getting you into your new home as smoothly as possible.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is 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? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

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

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

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

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