

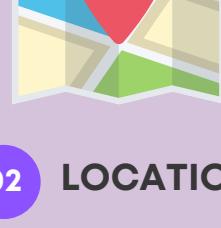


The 5 keys to Buying a House

01 GET PRE-APPROVED



If you want to be taken seriously in your home search, you need to be pre-approved by a lender. This shows you've taken the necessary steps financially to qualify for a mortgage. In our competitive market, Home Sellers won't bother with buyers who haven't been pre-approved, nor will Realtors even work with them.



02 LOCATION

Take a walk! Go a few blocks in every direction & look around. How do the houses look? What about the yards? Does it look like it's being built up & refined, or getting run down? Chat up any neighbors! If what you see makes you uneasy, reconsider buying a there. You should also take a look at the neighborhood's crime ratings and median home prices.



03 USE AN AGENT

If you're serious about buying a home, hire a Realtor. There's no reason not to. This person is a professional who will not only schedule and accompany you on showings, but guide you through the entire buying process. Realtors work on commission, which is typically asked of the seller to pay. Nothing to lose!

04 DON'T SKIP THE HOME INSPECTION

If the home looks flawless, it may be tempting to pocket the \$1000 you would spend on inspections. Don't. Home inspections are worth the investment. They can flag problems you may not otherwise see and give buyers peace of mind. Never buy a home without seeing professional inspection reports by a reputable company.



05

SET UP MULTIPLE VIEWINGS



If you find a home you like and you have time to consider making an offer, it's important to visit the house a couple times before deciding. Check out the house on a sunny day to determine how much natural light it gets. If possible, do the same when it's raining to confirm that the basement or windows don't leak. Look under the house if you can. Thorough viewings will tell you about condition and let you know what it's like to live in the house year-round.



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