



COMMANDMENTS OF BUYING A HOME



Here are a few tips you should follow when buying a home.

NATIONAL HOMEOWNERS MONTH TIPS



THOU SHALT HIRE A REALTOR

Hire a Realtor who is going to work for you. They are experts at negotiating the contract. Realtors should be able to effectively **advocate, listen, educate** and **communicate** during your time together.



THOU SHALT NOT GET EMOTIONAL

You might put an offer on a home you really want and lose out to another bid. It just means a better home is waiting for you! **Know you're limits** and don't impulse buy!

THOU SHALT NOT HIDE THEE'S TRUE BUDGET

Know what you **truly** can afford so your agent can send you the most fitted properties. If you can afford more than you are saying, you could be missing out on some amazing homes.



THOU SHALT NOT WAIVE INSPECTION

Unless we have an "as is" situation, you should **ALWAYS** have a home inspected to check for underlying and sometimes costly issues.



THOU SHALT NOT BE A BUYER DIVA

No home is perfect. Look for the potential. You can change and fix many of these superficial things.



THOU SHALT BUDGET

Know all the costs involved when closing on a home, some of which include, title fees, loan application fees, attorney fees, etc. Your lender should go over these costs with you.

THOU SHALT NOT JUST LOOK AT THE RESIDENCE

You're not just investing in a home, but also a community. Know the property values, if there are any development plans, what are the zoning restrictions, etc.



THOU SHALT NOT KEEP YOUR LENDER WAITING

Once there is an accepted offer, there is a **timeline**. Do answer all your lender's requests so they can keep the process moving without hold ups and without **delays** in closing times.



THOU SHALT NOT CHANGE JOBS

Lenders need to verify employment and if you change jobs before closing it could change your loan qualification. Do not disrupt cash flow or buy big items.



THOU SHALT NOT ABUSE YOUR REALTOR

Your realtor **ALWAYS** has your best interest in mind. Be compassionate of their time and efforts, they are working hard for you to accomplish your dream of homeownership. Listen. Respect. Ask Questions.

