

Realtor® Tips for Finding & Buying Your Dream Home

Provided By



Buying a home can be an exciting time, whether it's your first or fifth purchase. The process can be challenging, but the results will be rewarding. Here are a few tips to help you down that road. So you can live where you love, and love where you live.



Never judge a home by its pictures.

Photos can be deceiving. Seeing a home in person is essential.

Bones over beauty.

Look past the cosmetic aspect of a home. A home with good bones is easy to live with and update over time.

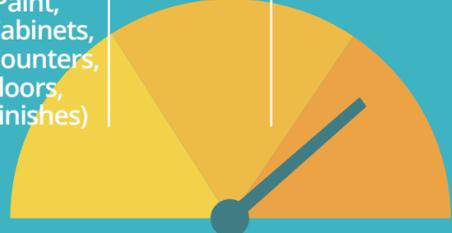
The Change Scale

EASY | **HARD** | **IMPOSSIBLE**

Cosmetic Features (Paint, Cabinets, Counters, Floors, Finishes)

Structure and Layout

Neighborhood and Location



Always Work with a REALTOR®

Your agent will guide you through the process and advocate on your behalf so you can go from shopping for a house to owning one.

Drive your potential neighborhood day and night.

You'll get a real feel for what it's like to live there.



Ask your agent about Down Payment Resource

You may be eligible for one of many down payment assistance programs! DownPaymentResource.com

Think of your Budget over the long-term.

A difference of a few thousand dollars in price now could work out to just a few dollars per month when spread out over a 30-year mortgage.

No Splurging!

on new furniture (or anything else) after mortgage approval. Increasing your debt at this crucial time may disqualify you for the home loan.

Get pre-approved ASAP.

Start the application process before you find your home, because in this market, all sellers will demand it.



Consider buying at 10% to 20% below your top price to maintain flexibility in your budget

Short sale shortcut

Have your REALTOR® find out who the lender(s) are and how far into the process the seller is. If the lender has already set a price through appraisal, it can cut weeks or even months out of the approval process.



Explore all financing programs

to see what will most benefit you as a buyer. Programs may include:

- Low down payments and low interest rates for first time buyers
- 100% financing for USDA area
- 100% financing for veterans



Check to see if you're eligible for down payment assistance at:

DownPaymentResource.com

Saving for a down payment can be daunting. But there are valuable programs to help today's buyers.

Ask your Realtor® about Down Payment Resource today!



Don't wing it.

Work with a qualified REALTOR® who understands the process and will guide you every step of the way.

Call Your Local Real Estate Agent Today!