

10 MISTAKES BUYERS MAKE

WHEN PURCHASING A HOME

1 Choosing a non-relational real estate agent.

Choose a professional who is clear about their dedication to serving your needs before, during and after the sale.

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2 Not getting pre-qualified before making an offer.

Make time to talk with bank or mortgage professionals to learn your lending options. Their questions about income, debt and other factors helps determine how much you can borrow for your dream home. Call me for a great referral!

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3 Not knowing all the costs.

Get an estimate of the closing costs from your agent or lender early in the process. Don't forget to ask about homeowner's association fees and insurance! Examine your settlement statement carefully before closing.

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4 Limiting your home search.

The homes you find online or in magazines may already be sold. Rely on your real estate professional to provide you with the most up-to-date information on what's out there.

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5 Thinking there is only one perfect home.

Remember, buying a home is a process of elimination, not selection. New homes hit the market daily, so consult your real estate agent for a comparative market analysis that shows properties for sale that are similar to your dream home.

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Not considering long-term needs.

Think ahead to consider what you will need in three-to-five years, or five-to-ten years. This may alter your search, depending on how long you plan to be in the home.

Not researching the community.

Make a list of your priorities when it comes to schools, power lines, neighbors, environment, etc. Get answers on these subjects before making an offer, so you have confidence in your purchase.

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Skipping a home inspection.

Trying to save money today could end up costing you tomorrow if you forgo a home inspection. Get a qualified inspector to detect issues you may have overlooked, so you know what to expect. I know a great one who can help!

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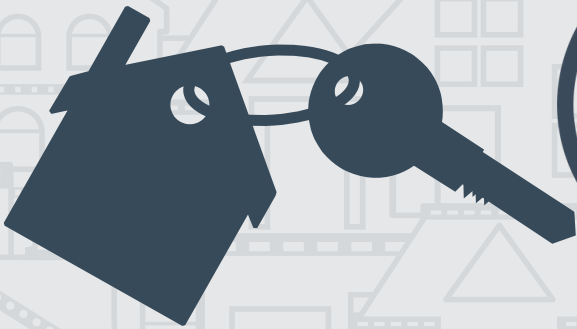
Overlooking insurance issues.

Purchase adequate insurance that fits your future home. Consult with an insurance agent for all your more in-depth questions.

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Not purchasing a home protection plan.

This is a mini insurance policy that usually lasts one year from the date of sale. It's relatively affordable, and it can cover basic repairs you encounter. Your real estate professional can help you determine the plan you need!



I'm here for you! If you're ready to buy, give me a call. We can navigate the process together, and I can connect you with other service professionals who can assist you along the way.

CENTURY 21

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