



Buyer's Tips

Figure out how much you can afford.

Use our on-line mortgage calculator and how much can I afford calculator to determine your price range. Check your credit report (available free at www.annualcreditreport.com). This is the time to clear up any errors that may appear.

Get pre-approved for a mortgage.

Pre-approval gives you peace of mind that you are shopping within your price range and gives your potential seller's confidence that your sale will go through to closing. Shop around for mortgage rates, points and programs. Speak with more than one mortgage broker for the best loan for your circumstances.

Decide what you need and want in a home.

How many bedrooms, what neighborhood or area do you prefer, what type of home, price range, size of home and yard.

Research.

If you are new to an area, check on-line for information about your new location or speak with local residents.

Search for homes in the MLS.

Once you have determined the parameters of the home you want and the area you want to look in, you are ready for an on-line search. There are many on-line resources including MLS, Century 21.com, Zillow, Trulia and more.

Work with a Realtor® who knows the area.

Find a Realtor® that meshes with your personality, who knows the area and understands your needs. Once you have narrowed down your selection, your Realtor® can take you on a tour of the homes you are interested in.

Make an offer and negotiate.

Your Realtor® can help you determine a fair market value of the home.

Finalize the deal.

A well chosen Realtor® and mortgage broker will make the final details smooth and easy. Appraisals and inspections will be done. You must purchase homeowner's insurance prior to closing. Plan you move and get packing.

Close the purchase.

Your Realtor® will discuss the settlement details with you prior to the closing appointment including your final costs and the process of making the final payment. A final walk through should be scheduled prior to the closing for a final inspection.