

## GUIDING BUYERS THROUGH THE PROCESS

**BUYING A HOME** can be complicated, particularly when it comes to securing the best loan to help complete your purchase. My role is to represent YOUR interests at all times, and help guide you through this process.

### THINGS YOU CAN DO TO HELP ME HELP YOU:

1. Part of my job is to search daily for listings (current and new) that fit your needs. I will promptly bring these to your attention. Should you uncover a home on your own, please CALL ME instead of another real estate agent. If an agent contacts you, tell him you are already working with me, as I am looking out for YOUR interests.
2. Mortgage financing today is complicated. Loan approvals have lots of conditions. PLEASE...
  - DO NOT quit your job during the purchase process.
  - DO NOT transfer jobs.
  - DO NOT buy a “big ticket” item, like a car, boat, new furniture, during the purchase process.
  - DO NOT make any “hard to identify” deposits into your account.
  - DO NOT die during the transaction!
  - IDEALLY, you should be “pre-approved” for a loan before you start to look. This makes you a much stronger buyer in the seller’s eyes. AND you may be pleasantly surprised at how much home you can actually afford, possibly enabling us to look at a much larger selection.
3. Looking at homes and neighborhoods can be fun, but sometimes tedious. Be mindful of this should you decide to bring children along with you. Please hold their hand as you tour.
4. I’ll try to show you a number of homes and areas that seem to fit your needs. Those needs will become clearer to both of us as we look at more homes. Even if you don’t like a particular property, let me know anything about it you *did* like -- that way I can better refine our search.
  - Do you have any allergies that need to be brought to light before looking at homes?
  - This is a technological world -- while inside the home, DO NOT say anything you wouldn’t want the sellers to hear you say. This includes, “I love it!”
  - DO NOT post your thoughts about homes we see to any social media websites.
5. When we find the perfect home, we’ll need to move quickly. Offers must be in writing, so bring your checkbook with you for the initial down payment. In today’s competitive market, it’s a good idea to make your “best offer” your *first* offer. I will guide you throughout the home buying process, before *and after* you find your next home.