

TAMARA CELESTE

— THE HOME BUYING COACH —

50 QUICK HOMEBUYING TIPS

1. START SAVING EARLY
2. CHECK YOUR CREDIT
3. KNOW YOUR BUDGET
4. DON'T GET NEW CREDIT
5. DON'T CLOSE CREDIT ACCOUNTS
6. DON'T MAKE ANY LARGE PURCHASES (CAR, FURNITURE, ETC.)
7. PAY BILLS ON TIME
8. DON'T CHANGE JOBS
9. DON'T GO OUT ON LEAVE OF ABSENCE
10. GET PRE-APPROVED
11. COMPARE MORTGAGE RATES
12. COMPARE MORTGAGE TYPES
13. GET ALL OF DOCUMENTS YOUR LENDER REQUESTS OVER WITHIN 24 HOURS OR LESS
14. WATCH YOUR DEADLINES
15. DON'T GET UPSET ABOUT THE PROCESS
16. HIRE YOUR OWN REALTOR
17. LET YOUR REALTOR KNOW YOUR EXPECTATIONS, COMMUNICATE!
18. COOPERATE W/YOUR LENDER, REALTOR
19. DON'T LEAVE YOUR REALTOR (for FSBO, or new construction)
20. REMEMBER YOUR REALTOR, LENDER WORK FOR YOU, YOU ARE THE BOSS!
21. LOOK AT HOMES ON TUESDAY OR WEDNESDAY
22. PLACE YOUR OFFERS BY THURSDAY MORNING
23. DON'T BUY A HOME ON A BUSY STREET
24. BUY THE SMALLEST HOME IN THE NICEST NEIGHBORHOOD
25. DON'T LET PAINT AND A LITTLE DIRT BLUR THE POSSIBILITIES
26. THINK ABOUT RESALE
27. DON'T FEEL LIKE HAVE TO LOOK AT 50 HOMES IF YOU HAVE ALREADY FOUND "THE ONE".
28. WHEN YOU FIND "THE ONE" ACT ON IT QUICKLY.
29. BUY A HOME WARRANTY PROTECTION PLAN
30. HAVE A HOME INSPECTION
31. IT'S NOT PERSONAL, IT'S BUSINESS!
32. DON'T BE AFRAID TO NEGOTIATE
33. DISTINGUISH YOUR "MUST HAVE'S" AND YOU "LIKE TO HAVES"
34. DON'T OVERIMPROVE THE HOME
35. IF YOU NEED THE SELLER TO PAY SOME OF YOUR CLOSING COSTS THEN YOUR OFFER SHOULD BE GOOD.
36. TAKE EVERYONE'S ELSE OPINION WITH A GRAIN OF SALT
37. DRIVE AROUND THE NEIGHBORHOOD ON DIFFERENT DAYS/TIMES
38. COMPARE THE PROS AND THE CONS OF LIVING IN AN HOMEOWNERS ASSOCIATION
39. LOOK INTO HAVING MORTGAGE INSURANCE REMOVED ONCE YOU HAVE EQUITY
40. REFER YOUR REALTOR/LENDER/HOME INSPECTOR TO FRIENDS & FAMILY
41. MAKE ONE EXTRA PAYMENT A YEAR TO PRINCIPAL AND REDUCE YOUR MORTGAGE BY 6 YEARS.
42. FIND A GOOD HANDYMAN
43. KEEP UP WITH HOME MAINTENANCE
44. KEEP A CUSHION TO PREPARE FOR REPAIRS
45. BE REALISTIC
46. KEEP AN OPEN MIND
47. BE FLEXIBLE
48. BE REASONABLE
49. DON'T SWEAT THE SMALL STUFF
50. ENJOY THE PROCESS!

