



# Home Buyer's Guide

## Secure a Home Loan

Visit a local lender to get pre-approved. This will help you understand your financial situation, lock in an interest rate, and prepare you to make an offer. Your lender should provide a letter of pre-approval and be in contact with your Realtor® to ensure a smooth transaction.

To have a lender contact you, fill out this short form and I will help with the pre-approval process.

## Choose a Realtor®

Did you know that not all real estate agents are Realtors®? Being a Realtor® holds a professional to a higher set of standards and grants them access to the local multiple listing service. Your Realtor® should also have the following skills:

- Great communication – identify your preferred method of communication
- Responsiveness; they should always call you back!
- Understanding – make sure they know what you're looking for and are willing to find you the right home
- Willingness to help with all of your real estate related needs (i.e. moving, house cleaning, home repairs)
- Knowledge of your market area

## Start House Hunting

Finding the right home can take time and patience. Rely on your Realtor® to find potential homes and schedule showings. It may take a few tries before your offer gets accepted, so move quickly and be willing to negotiate when you find the right one.



When touring a home, try to imagine yourselves living there. Try to look past small imperfections that can be easily remedied.

## **Make an Offer**

Work with your Realtor® to prepare a competitive offer. They will take comparable listings and current market conditions into consideration to suggest a strong asking price. Once your offer is submitted, you'll need to wait until your agent receives a response from the seller's listing agent. Be patient and communicate openly with your Realtor®.

*Once your offer gets accepted, check out our guide on the escrow process*