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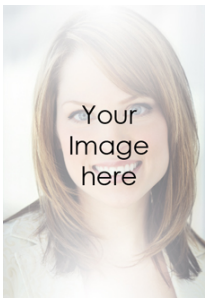
6 commonly overlooked homebuyer decisions

In the market for a new home? Follow these insights to prevent common homebuyer headaches.

1. **Get pre-approved before you go shopping.** Learn what you qualify to borrow before you start looking at homes. A lender's pre-approval sets the price range for your home and the costs of ownership for your budget.
2. **Avoid big-ticket purchases when applying for a mortgage.** The mortgage amount approved is based on debt-to-income ratios for monthly payments you owe on debts. Avoid purchasing big-ticket items on monthly payment plans, such as a car or furniture, until after you acquire your home.
3. **Distinguish your wants from your needs.** Make a list of must-have features and amenities you'd like but can live without. Organize the list by your priorities to quickly weed out homes and avoid buyer's remorse.
4. **Look beyond minor cosmetic issues.** Don't let the color of the walls or the floor discourage you from making an offer. Focus on the overall picture. Market conditions may let your agent negotiate a credit to cover the costs of some upgrades.
5. **Understand the full cost of homeownership.** Homeownership is not just your monthly mortgage payment. Unlike renting, a homeowner needs to budget for payment of property taxes, home insurance premiums, maintenance or HOA fees, and increased use of utilities.
6. **Ask the right people for advice.** When faced with a challenge during the process, trust your agent. They are the expert, trained and experienced to help you make the best decisions.

Call to set up an appointment today. Let's talk through how I can smooth out your home-buying experience.



Your Name

DRE Lic #
555.555.5555
youremail@mail.com
yourwebsite.com

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