



10 Things to Take the Trauma Out of Homebuying

1. Find a real estate professional who's a good fit for you. Homebuying is not only a big financial commitment, but also an emotional one. It's critical that the practitioner you choose is highly skilled with advance designations, has great references, solid experience and a good fit with your personality. Like every profession – not everyone is equally skilled or trained. Interview and empower yourself to make the right selection.
2. Remember, there's no "right" time to buy, any more than there's a right time to sell. – the real question is "Is it the right time for you"? If the time is right for you to find a home now, don't try to second-guess the interest rates or the housing market by waiting. Changes don't usually occur fast enough to make that much difference in price, and a good home won't stay on the market long.
3. Don't ask for too many opinions. Family, friends and co-workers will all offer advice based on what happened to them and share their 'horror stories'. The problem is that some of their experiences could have been avoided if they had chosen the right professional to advise and guide. This process is a complicated one but with the right professional providing you with facts, statistics, market information and solid options/alternatives – you will have the proper tools to make educated decisions without pressure to act.
4. Accept that no house is ever perfect and you can't expect the seller to make an old house brand new. Your primary objective is to secure a property that is structurally sound and mechanically in good working order. Focus in on the things that are most important to you and let the minor ones go.
5. Don't try to be a killer negotiator to the point where you blow your own great deal. Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price may lose you the home you love. If you find a property that is perfect for you and your family - \$5,000 over 30 years means NOTHING in the big picture.
6. Remember your home doesn't exist in a vacuum. Don't get so caught up in the physical aspects of the house itself—room size, kitchen—that you forget location, neighborhood, amenities, noise level, etc., that have a big impact on what it's like to live in your new home.

7. Don't wait until you've found a home and made an offer to get approved for a mortgage, investigate insurance availability, and consider a schedule for moving. Presenting an offer contingent on a lot of unresolved issues will make your bid much less attractive to sellers. You should be Pre-Approved (not pre-qualified) so that your loan is in process – before you even start looking at property.
8. Factor in maintenance and repair costs in your post-homebuying budget. Even if you buy a new home, there will be some costs. Don't leave yourself short and let your home deteriorate.
9. Accept that a little buyer's remorse is inevitable and will pass. Buying a home, especially for the first time, is a big commitment, but it also yields huge benefits like tax breaks, deductions and equity building potential. This will be the BEST money you ever spend since it functions like a piggy bank with benefits!
10. Choose a home first because you love it; then think about appreciation. Over the long haul (7-10+ years) historically, property has always increased in value. It is one of the BEST investments a person can make.

When the time is right for you ...
We would love to interview to be your Buyer Agents.
We have the power to move you!

Adorna & Jenna Carroll
ABR – Accredited Buyer Representatives
SRS – Seller Representative Specialists
SRES – Seniors Real Estate Specialists
Adorna@AJCarrollTeam.com
Jenna@AJCarrollTeam.com
<http://www.AJCarrollTeam.com>