

Avoiding Financial Stress—

BUILD a PLAN of Action and Get Ready

Buying a home will probably rank as one of the biggest personal investments one can make. Being organized and in control will contribute significantly to getting the best home deal possible with the least amount of stress. It's important to anticipate the steps required to successfully achieve your housing goal and to build a plan of action that gets you there and results!

Before you build a plan of action, take the time to lay the groundwork for your decision-making process.

FIRST, ask yourself how much you can afford and willing to pay for a home . . . If you are not sure on the price, find a lender and get pre-approved. **Pre-approval** will let you know how much you can afford, allowing you to look for homes in your price range or comfort zone. **Getting pre-approved** also helps you to alleviate some of the anxieties that come with home buying. **You know exactly what you qualify for** and at what rate, you know how large your monthly mortgage payment will be, and you will know how much you will need for a down payment, plus closing costs. **Once you are pre-approved**, you avoid the frustration of finding homes that you think are perfect, but are not in your purchasing power!

SECOND, ask yourself where you want to live and what's the best location for you and/of your family!

THINGS TO CONSIDER:

- Convenience for all family members activities
- Proximity to work and schools
- Crime rate of the neighborhood and surrounding communities
- Local transportation
- Types of homes in neighborhood, such as;

Condos, town homes, Patio homes, co-ops, Newly constructed homes, traditional, contemporary, modern, etc.

You will find more needed information for Buyers on, www.RonSellsAlabama.Com and also use *Ron's MLS Web site to search for "CURRENT and Active" homes, [Click here](#). When on www.RonSellsAlabama.Com , under the Heading, you'll find a Grey bar with several links, to use Ron's MLS web site, click on "[Search ALL MLS Listing](#)."*

When you are ready to view homes are need additional information, I would appreciate hearing from you. I am as close as an e-message (Ron@RonSellsAlabama.Com) or call using my direct number: 334.**546-1410**. Like knowing my business statement, (*these files are virus free*) [Click here](#).

A MUST READ! ([These files are virus free.](#)) **“Why should you use Ron for your Realtor®/Broker”** [Click here.](#)

* **Need home buying tips,** [Click here.](#) And, why should you use a “Buyer’s Agent” to assist you with your home selection and purchasing venture, [Click here.](#) To contact Ron, email Ron using; Ron@RonSellsAlabama.Com or call him through his direct number: **334.546-1410**, *thank you in advance for considering using me as your Realtor/Broker, and contacting me!*

Thanks,



Ron

Ron P. Hidalgo
Realtor®/Broker *since 1984*
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WE ARE REALTORS® AND

WE TAKE PRIDE PROVIDING SERVICE

WHICH HELPS OUR CLIENTS OBTAIN THEIR

REAL ESTATE AND MORTGAGE GOALS!

OUR CLIENT’S NEEDS, ALWAYS COMES FIRST!

Ron thoroughly believes taking short cuts hurts his clients and he avoids using weak and fragile methods. Ron places strong ethics and professional principals representing Buyers and Sellers! Ron’s client’s needs always comes first!

A blue ink handwritten signature of Ron P. Hidalgo, written in a cursive style.

Realtor®/Broker since 1984