

# *How to Find Your Perfect Home*

It can often seem elusive or impossible but finding the “*perfect*” home may not be as hard as it seems. Being prepared – just like doing your homework – will be your best bet. Below are a few easy steps to follow and after you set your parameters – you will be well on your way.

## *What can You Afford? What’s Your Purchasing Power?*

Let’s first begin by prequalifying for your home loan. As your Realtor®, I truly believe this should be your first step and there are a number of reasons why.

Getting pre-qualified for a home mortgage will not only tell you how much you can afford . . . it will let you know how much you will need as a down payment and for your prepaid items. Prepaid items are; taxes, interest and insurance amount you will need to pay at closing. A mortgage originator will be able to give you an estimate of these expenses to get you started.

When you submit a prequalification letter with an offer, sellers will realize that you are serious and capable of buying a home. As a result, they will be more apt to negotiate with you about the market price of the house.

If you don’t know a mortgage originator, I will be happy to give you three well qualified originator’s names. We work closely with mortgage originators and certainly know the best in the business.

## *Location, location, and location*

When searching for a home, knowing the area you desire to be in can make the task easier and faster. So before getting started with the house hunting, do a little neighborhood hunting first. There are a number of resources online, from municipal Web sites to forums and you can search current “Active listings on, [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com), 24/7 and it’s **FREE** for you to use! Pre-searching will give you good ideas of the neighborhood pricing and find out about prospective areas that may be right for you. Contacting a real estate agent is also another great resource in finding an area that can meet your needs.

**There's more to finding a home than just where it sits geographically.**

There are a lot of things to consider during the home search after defining the neighborhood and location. For most, a home is the most significant purchase they will ever make.

## ***Define Your Home***

Let's define the elements that you want in your home. It could be a garage, basement, extra bedroom or bath, a large kitchen, fireplace or open floor plan and more. *Choosing the style of home that you want is an important first step in finding the perfect place to call home.* You may also want to consider whether you prefer a single-level or two-story home. Many home buyers also factor in floor plans when searching for a house, including those that offer an open and flowing design or split floor plan.

Nobody knows the real estate business like a REALTOR®, so let me (Ron) and Weichert Realtors® 1<sup>st</sup> Choice help you in your search for the perfect home.

## **Tips for Choosing the “Right” Neighborhood**

It's truly all about, “Location, location, and location!” There is a reason this term is so commonly used within the real estate industry. *Location of a property is one of the most important considerations when selecting a home.* Location will affect the value of your home, your day-to-day life, and maybe even your safety. As important as it is to be in the right neighborhood, how do you begin choosing one?

**To begin finding the right home in the neighborhood that can best meet all your needs is to know what those needs are.** What is it that you and your family will need and want in order to have an enjoyable and functional lifestyle? Nearby facilities such as grocery stores, good schools, community centers, medical centers, travel time to and from work may be necessary for your family's needs, and do not forget, access to theaters, restaurants, and a vibrant nightlife may be more important to young professionals.

Remember, when researching and searching for a home, knowing the area you desire to be in can make the task easier and faster. Contact me anytime for help and assistance with your Pre-search and Searching for your ideal home!

## **Determine what's the best features of the neighborhoods are.**

1. Are there parks nearby / quiet areas?
2. Are the people friendly in the neighborhood?
3. Is the neighborhood clean?
4. Are there nice trees and foliage?
5. Do the lots have large or small yards?
6. Are there sidewalks?
7. Is it a safe neighborhood?
8. What are the market values of the homes in the area?
9. Are there many houses for sale?
10. How long ago was the community developed?
11. What is the average age of the people in the area?
12. Are there families with small children in the area?

Also, you may want to consider, what is the proximity to schools and are you in a good school district?

Whether you have children or not the school district could be vital to the desirability and resale of the subdivision.

Are there community events or organizations?

When you decide upon a neighborhood you will need to be sure as to whether there is a **Home Owners Associations** and if there are fees, and the costs of those fees, and what it covers?

**Finding your perfect dream home is only part of the step. Start with the neighborhood and the perfect house will come...**

**In conclusion**, you should know that the search for your perfect home is a journey and your ideal home will be changing as your needs and income change. **The greatest satisfaction will be at the journey's end and your new home's beginning.**

As always, if you are looking to **BUY or SELL a home in the, Alabama River Region, Pike Road, Montgomery, Prattville, Millbrook, Wetumpka**, and surrounding areas -- give me a call. **I can help you!**

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