

STRESSLESS HOME BUYING

Home buying should be stress less, exciting and fun! Looking for your dream home, keep in mind the following notes!

- ◇ **Searching, negotiating, and purchasing real estate** is not only a big financial commitment, it is also an emotional journey! It is critical your Realtor® of choice is both highly skilled and fits with you emotionally. Searching for a home is one of the most important investments you most likely make in your lifetime, and the Realtor® representing and working with you, should be a "Good Fit" with you. Good fit meaning, fits with you personally, trusting their professional skills and knowledge, and the Realtors® communication skills is above satisfactory for you.
- ◇ **Keep in mind**; there is no "right" time to buy, just as there is no "perfect" time to sell! When you find the home fitting your top "Needs & Wants," do not try to second interest rates or the housing market by waiting longer, why, because you risk missing the home of your choice and dreams! The real estate market usually does not change fast enough to make that must of a difference in price or negotiating factors warding procrastinations or second-guessing.
- ◇ **Sidewalk superintendants** – You should not ask for too many opinions, even though it is natural to want reassurance for such big decisions, but too many ideas from too many people will add confusion, and make it harder to make an intelligent decision. Focus on your wants and needs of your immediate family – the people who will be living in the home. Who knows better than you and your immediate family want fits your life-style, wants & needs, and financial obligations.
- ◇ **Accept that no house is perfect** – If the house of choice is in the right location and the yard a bit smaller or larger than you had hoped for . . . the kitchen may be perfect, and the roof is in need of repair. You should look at all the facts, which the house can give you, before culling it out of your short list. Make a list of your top priorities and focus on things that are "most Important" to you and see if the minor ones can be let go. Ron offers a "Trigger List" which helps his clients focus on their wants and needs, and factor in the high and low of what will help them make a house become their home.
- ◇ **Don't try to be a "Killer" negotiator** – Negotiation is definitely a part of the real estate process! However, trying to "WIN" with getting the best and lowest price, arguing for the seller to repair "Everything," leaving the flat screen television, the new Lexus at no value with the transaction, seller paying all closing cost, may be a bit harsh. This type of expectations may cost you the opportunity to obtain the house of your dreams, wants and needs.

◇ **You should remember that your house does not exist in a vacuum** – You should not get so caught up in the physical aspects of the house like; room sizes, kitchen, location of bedrooms, with or without a fireplace, etc. That you forget about the important factors and issues as noise level, location to amenities, and other aspects that also make an impact with your quality of life. Ron offers a “Trigger” list to help his clients with focusing on the details that is important to them.

◇ **PLAN AHEAD** – Do not wait until you have found your home of choice and make an offer before getting approved for financing, investigating for property insurance, (home insurance can be a transaction killer,) and you should also be prepared with a plan of action for your move. Be thoroughly prepared as possible before beginning your home search.

◇ **Factor in maintenance and repair costs in your post-home buying budget** – this also includes if you are buying a new home . . . there will be costs. Do not leave yourself short and let your home deteriorate, because monies have not been figured into, your budget.

◇ **Expect Buyer’s remorse and it will past** – Buying a home, especially for the “First Time” Home Buyer is a big financial commitment. However, it offers big benefits. Do not lose sight of why you wanted to buy a home and what made you fall in love with the property you purchased.

◇ **Choose a home fist because** – it fits your needs and you love it; then think about appreciation. While U.S. homes have appreciated an average of 5.4 percent annually (According to the National Association of Realtors®) from 1998 to 2002, a home’s most important role is to serve as a comfortable and safe place to live in. Home ownership is an important factor to almost every American, and their way of life.

WWW.ROMPELSALABAMA.COM