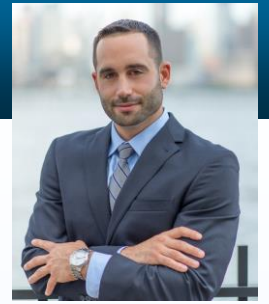


Buying a Home

Whether you've spent years saving and preparing to buy a home, or you're unsure if you can afford it, the questions surrounding home buying can feel endless. You can find answers – and peace of mind – by working with a RE/MAX agent. Here are some tips to help you become your own landlord through home buying.

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Hire a real estate professional. An important first step in selecting a home buying professional to help you find your dream home and fine-tune your financial expectations. Working with a buyer agent is worth consideration because he or she is legally responsible for representing the buyer's interest in a real estate transaction. As your RE/MAX real estate agent, I can guide you through every step of home buying.

Shop for mortgage rates and terms and get pre-qualified for a loan. Early on, you'll want to get pre-qualified for a mortgage loan which determines how much you can afford. Within this budget, we will be able to search for homes that meet your specific requirements. This will save you time and help make the home buying process smoother.

Outline what you want. The next step in home buying is to create a realistic idea of the property you'd like to buy. Outline what you need versus what you want. I can then show you houses that meet your criteria.

Visit properties. Now you're ready to visit houses. I will arrange showings to visit the homes that meet your expectations. Be sure to keep track of the properties you've seen. Each time you venture out to see new properties, revisit your notes to eliminate any that do not meet your standards.

Make an offer. Once you've pinpointed your dream house, it's time to get serious about the financial and contractual side of the purchase. Let me guide you through this sensitive home buying process. Because you and the seller have different goals, rely on my experience and expertise to bring order and calm to the process – and help both parties reach a favorable outcome.

Contact an attorney to represent you during attorney review period. Purchasing a home involves a lot of paperwork, most of which are contractual documents that will legally bind you to the numerous terms and conditions. For this reason it is important to have a good attorney representing you – someone to protect your rights and interests.

Arrange for a home inspection. After your offer is accepted you can then set up a home inspection. It's common to find problems, including leaky roofs, cracked walls, insect infestations and foundation problems. I can help you find a reputable inspector, and will negotiate to get you the most for your money once the inspector's report is final. If you negotiate repairs as part of the purchase, ask for a "walk through" before finalizing the home buying paperwork. Ask me about home inspection plans, which may save you money in the near future.

Close. Before your closing date, make sure you've made all necessary deposits and complete the paperwork – including mortgage, title, homeowner's insurance and any other paperwork required by local or state governments when home buying. I will be there to help you complete that closing checklist and avoid any last-minute snags.

Prepare for life in your new home. Before rolling out the welcome mat, consider some moving basics: arranging for an alarm company, turning on electricity, water and gas, cleaning or replacing the carpet, and notifying your local post office of your new address. The best time for renovations is often before you move in.