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## FIVE ESSENTIALS FOR FIRST TIME HOME BUYERS

### 1. Don't go on Blind Dates

Don't be set up. Assess in great detail what you are looking for in a home. The more strict and structured you make your needs/wants list beforehand, the less likely you are to be blinded when you view a house.

You may get excited by the glass tile tub surround but don't overlook the fact that one of your requirements was an attached garage. That tile is pretty, but it's not going to keep your car warm and dry all winter long!

Set strict priorities and you are far more likely to get a house that you can have a long-term relationship with.

### 2. Don't go Alone

Having a real estate professional on your side will help you during every stage of the home buying process. From getting advance notice of newly listed properties, skilled negotiation, and help with paperwork, having someone on your side is extremely important.

### 3. Buy a Lifestyle as well as a House

Owning a home is a major life adjustment. Not only do you have to keep in consideration the layout of the house itself, but you will need to consider the surrounding areas as well. Things such as the locations of schools, churches, doctors, parks and anything else you consider important to your lifestyle should be taken into account.

You will not spend every minute of your time in your home and therefore you need to look at the overall picture when purchasing a house.

### 4. Your House Will Also Own You

Buy within your means.

When you get pre-approved for a mortgage, focus on seeing that number as a **maximum**.

Getting pre-approved for an amount slightly higher than you were considering spending in the first place can be very tempting with the new options that a higher price range opens up. Page 2 of 2

Buying even a little out of your means can make a big impact on your finances for years to come. Particularly as a new homeowner, you may be surprised by the increase in utilities, and the burden of expenses like property taxes and maintenance.

Don't over-extend yourself.

Remember: "House-Broken" can happen to people, not just pets!

## **5. Have Fun!**

Despite the potential drawbacks, buying your first house is an exciting, enjoyable, life-changing event!

Owning your own home can have an overwhelmingly positive effect on your finances, your lifestyle, and your well-being.

Enjoy shopping for a home and making plans about redecorating, landscaping, and planning rooms.

You only get to buy your first house once, so don't forget to enjoy the ride!