



6 STEPS TO BUYING YOUR HOME

A Curtis Real Estate Outline For How To Buy Your Home

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1.

LENDING FEES Understand how lenders get paid. Banks are not always best. Either are mortgage brokers. Banks don't build those big building not charging you for a loan. Just because they have a low origination fee doesn't make it a good loan. I will teach you how they are paid and thereby what you are really paying. Banks and mortgage brokers play by different rules and I will help you navigate your mortgage options to find you your personally best loan.

2.

GET PRE APPROVED and know you budget - Don't go look at house that turn out to be out of your price range. This will make you not appreciate what you can afford. Get not only approved for a amount but understand what your total payment will be with this loan. You will likely be approved for more payment than you can afford. Don't be broke because of your house.

3.

BE READY TO BUY and pay full price if needed - New listing and certain markets are VERY HOT right now. Be ready to put in a full price offer if needed. This isn't HG TV. You can't get a low ball offer accepted unless the conditions are right.

4.

UNDERSTAND LEVERAGE Leverage is a powerful negotiating tool. Some transaction you will have leverage as they need to sell. Some times the sell will have leverage as they have multiple buyers. We create leverage at multiple times in the transaction. Understanding this is very important.

5.

FIND YOUR OWN HOUSE. Buy houses that are not listed for sale. YES this is very possible and we frequently find the best deals on houses that are not for sale. I will provide you with reference who we have done just this thing for. In a hot market getting ride of the competition is key to getting the best deal for you. We also find that our clients get a house they really want vs the best available house as they are picking out the houses that they want and not picking from a list of available houses.

6.

KNOW YOUR GOAL for buying. If you can accomplish your goal buy the house if you can't don't. To often people get caught up in only the price. Let us explain why your goal for buying is the most important thing to consider. When you are selling and buying this is even more important!