



416homeforsale

Buyer's guide



Your complete Guide to your
successful Home-Buying Process.

www.416homeforsale.com

Buyers Consultation

Do you really need it?



I'm really looking forward to helping you find that perfect home!
As I'm sure you're hoping and expecting, home shopping is exciting and a lot of fun!

But it can also be stressful and aggravating at times.
Which is why I'm giving you this...

Clients, especially for first-time home buyers, don't always know what they really want. A buyers Consultation is needed to assist potential home buyers to discuss what they need for their home and in their potential neighborhood. This is the first move.

to initiate a step to get into your right home for your needs and lifestyle. A buyer's consultation is important to clarify your home needs and it and it also lays a clear foundation for a happy client and real estate agent relationship.



Get Pre-Approved

Do you know how much house you can afford? In order to find out you should talk with a lender and get pre-approved for a house loan.



Pre-approval helps you in other ways as well. Consider this scenario: A home seller gets two similar offers. One is accompanied by a letter from the buyer's bank that states that he or she has been pre-approved for a mortgage in the amount of the offer, The other applicant does not have much supporting documents to prove his or her case financially. Which offer do you think the seller will consider first?

A pre-approval letter shows sellers and real estate agents that you're a serious buyer and can give you a crucial edge over competing home shoppers. Working with a lender to get pre-approved for a mortgage is an important step in accurately determining your budget. Hence you see, why getting pre-approved is really important in order to start with approaching any home sellers.

Why hire a Real Estate AGENT?

A qualified real estate agent will have really good knowledge of the ongoing real estate market

A real agent agent is also aware about the trends of buying and selling and finding properties based on your required needs.

The experience that the agent has, also makes it easier and quicker for them to determine all the given information necessary for the sale/purchase.

Your real estate agent has your back whether you're a buyer or a seller. Agents have a responsibility to their clients. They all are legally obligated to put their clients' best interests first. You might not be so familiar with reviewing and a clear understanding the several documents involved to close any real estate offer.



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A realtor is not a salesperson. They introduce people to homes and make them fall in love with them. They're a matchmaker.....

Why do you need a Realtor?



You should be briefed thoroughly to get a clear understanding on the legal requirements as well. This is both ways regardless of whether you're buying or selling. Real estate agents will also have connections that you will require in other fields which help with the sale such as mortgage providers, surveyors and lawyers.



What kind of house do you want?



For some homebuyers, living in a particular neighborhood takes over all other priorities, but for others, the home itself matters more.

Ideally, you'll find the perfect home in the neighborhood you love at a price that's below your budget, but realistically, you will have to make some compromises if you have a long list of requirements.

How many bedrooms do you need? Do you want a garage? Is a walkable neighborhood important? Do you require nearby facilities? Are you searching for a child Friendly Area?



Keeping your list of “top priorities” will help you stay level-headed when searching for your home. As you search, you may shift some of your priorities. If you do, be sure to update your list and keep it with you as you search. Write it down so you are constantly updated and are well aware of what you need. It is easy to forget small details while keeping so many things in mind.



Key factors

that can help you decide
on your house

THE LOCATION

Once you purchase your house, You can always have things inside changes but you cannot change your home's location. When you go house hunting, consider location as an important factor to your home. Also consider factors like: Ease of access, Traffic noise and crowd, play areas, schools and public transportation.



THE SITE

Beyond location, look at the site of the home. Do you have lots of stairs to climb? Do the neighbors windows look directly into the home? Is the front yard suitable for kids or pets? Is access to the property safe regarding the curb driveway, or stairs to the front door?



THE WINDOWS & LIGHTING

Do you love a bright sunny room or do you love privacy? Look at your potential home with light and sunshine in mind. Look at locations of electrical outlets. Will they suit your lighting needs?

Get Pre-Approved

The next item on your list is to get a pre-approval for your mortgage loan. This is important for various reasons. It helps you determine whether you can afford everything on your list of priorities and requirements, what neighborhoods might be in and out of your reach.

Second, it shows your real estate agent that you are serious and ready to make an offer on the right home when you find it. You can begin your pre-approval process by checking your credit scores to see where you stand and by pulling your credit reports to ensure a smooth process

Beyond just knowing that you can get a mortgage, and for how much, getting preapproved will do a couple of other things for you:

You'll need it when you want to submit an offer on a home. And in those moments, time can be of the essence. If you need to rush to get pre-approved, you may lose the home if you can't get it in time.



Find your perfect home & Make an Offer

Now you've done your preparation and found a home that you would like to buy, the next thing to do is to put in an offer to the seller.



Note: if your offer is a no, Before making a second offer find out about any other offers that have been put forward, and if they are higher than your current bid, this will help you with how much to increase your offer to.

Hopefully, after your negotiation, you will have an offer accepted at a price that suits both the seller and you.