

8 Things You Should Do Before You Buy a Home

1. **Make a commitment.** Have a heart-to-heart conversation with yourself and with whomever you will buy this property. Make sure this is what you want to do. If you're buying with someone else, make sure your values are aligned, that your concerns are shared, that you have a plan if the partnership doesn't last. If you decide to move forward, make a commitment to stay involved in the process. You will need to make decisions that affect your financial and personal well-being. Do your homework, ask good questions, get answers.
2. **Create a budget.** Figure out how much you are willing to spend on housing (mortgage payment(s), property taxes, hazard insurance or HOA dues, utilities, maintenance, etc.)
3. **Check your credit.** Fix any errors. Ask us how to do this.
4. **Get a referral to a Certified Mortgage Consultant.** Work with someone whom you trust and who provides excellent education, advice, and service.
5. **Get pre-approved.** Know what purchase price you can afford, understand the income tax benefits of ownership, and create a plan for how much you will put down, how much you will borrow, and how you will repay the loan.
6. **Ask us for a referral to a phenomenal real estate agent.** Work with someone that you like and trust. Get a sense of what is available in your price range and what neighborhoods you might like to live in.
7. **Trust the people you hired.** You've surrounded yourself with people that you felt would help you with your loan and with your purchase. If you're second-guessing those decisions, make changes now. We believe that the home-buying process is too stressful to be worrying about who is doing your loan or handling your transaction. If you're not working with us, we hope you'll work with someone with whom you have a good rapport.
8. **Go shopping.** This is the fun part of buying a home. Enjoy the process!