

# Listing Your Home: My Strategy

## The Home Buying Process

- ▶ Determine your budget & your "want list".
  - ▶ To estimate your budget, add up your total financial worth and then subtract all of the cost in the purchase.
  - ▶ To help you determine your "want list", consider property size, school district, neighborhood, & other amenities.
- ▶ Get pre-approved for a mortgage and choose what type of mortgage works for you.
  - ▶ Fixed Rate Mortgage: The interest rate stays the same for the entire term of the loan.
  - ▶ Adjustable Rate Mortgage: The interest rate is linked to a financial index and may fluctuate with market conditions. As such, payments may vary over the life of the loan.
- ▶ The fun begins!
  - ▶ Go over your information with me. Let me help you & use my resources to find your home. You might also want to use online resources to help with your home search.
- ▶ Writing the offer.
  - ▶ Once you decide on a property, I will write an offer that fits your needs. Sometimes negotiation is necessary before your offer is accepted.
- ▶ Inspection & Appraisal.
  - ▶ A home inspection is a good idea, and is often required by lenders. It will help ensure you that your new home is in good condition, and, if there are issues, you can ask that they are repaired before you take possession of the home.
  - ▶ An appraisal will be ordered by your lender to ensure that the property appraises for at least the amount of your loan.
- ▶ Closing.
  - ▶ At closing, money is exchanged, all paperwork and agreement are signed, and the title of the property is transferred,

*Welcome Home!*



*Buying a home can be overwhelming. Working through your budget and matching that with what is on the market is not easy. We know the market, and we know how to get you what you want while staying within your budget.*

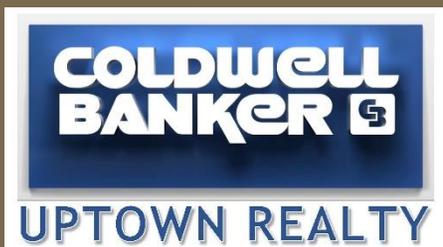
### Our Goals Are:

- ▶ To help you get the property you want.
- ▶ To help you get it *on time*.
- ▶ To make the process *easier for you*.

### Our Promise:

- ▶ We are a team. I will ensure an open line of communication and promptly respond to any questions or concerns you have.
- ▶ I will work with you to decide exactly what you want & can afford. I will show you homes promptly, & monitor the market for properties that meet your needs.

Lynn Bedford, PhD. | Your Trusted Real Estate Advisor



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