

## 8 Steps to Buying a Home

1. Select a lender, hopefully someone who has been recommended to you. My clients have had better success with in-state lenders. Mortgage bankers as opposed to mortgage brokers have more control over the process. Mortgage brokers are middle men and have limited influence in the event that problems arise during a transaction. Start the loan pre-approval process.
2. Select an experienced real estate broker to work with. Often buyers chose an agent because they are a relative, friend, or friend of a friend. This can work out but in many cases it doesn't.
3. Speak face to face with the broker or brokers to get a sense of what they would be like to work with. The broker should ask a lot of questions to get to the bottom of what is important to you. You may or may not recognize the factors that are truly important to you. Questions bring these out.
4. If you have children, look into the school systems. There are publications that rate not only districts, but individual schools.
5. Drive the neighborhoods that you are interested in, particularly at night. You will also get an idea of the age and other demographics of an area. Check the police blotter to compare areas for criminal activity.
6. Drive from potential areas to your work place (or places). Make the drive at different times of day.
7. Widen your search as much as possible. The larger the area that you cast the net over, the better your odds of success.
8. When you know what you qualify for and have areas determined that you are interested in, start your search. Don't be easily discouraged. Competition for the limited number of homes on the market is ferocious. It requires patience and perseverance on your part as well as your broker's.