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## Tips for a Stress-Free Home Purchase



1

### **Get a Head Start**

Make sure your finances are in good standing. Gather and review financial documents, such as bank statements, pay stubs, tax returns, etc. Be sure to pay your bills on time and avoid making large purchases. A poor financial history could jeopardize your chances of getting a mortgage loan. Also, be mindful of the funds required to purchase your home: a down payment, closing costs, and moving expenses. The sooner you begin saving, the better.

2

### **Retain A Professional**

Real estate agents have a wealth of knowledge and industry connections that you'd never be able to pull off alone. An agent will be with you at every turn, from recommending a mortgage lender to negotiating the best purchase price. Generally, the seller is responsible for paying the real estate commission, which means you get a personal guide and all their resources at no extra expense.

3

### **Maintain Open Dialogue**

Effective communication is key. Do you prefer text messages or emails over phone calls? Let your agent know what communication method works best for you. Be clear about your must haves and deal breakers from the beginning. If you have questions or concerns at any time during the process, be sure to promptly address them.

4

### **Be Nimble**

The homes you view may not check all the boxes on your wish list. In fact, there may be some things you just don't like. This doesn't mean it can't become your perfect home. Don't compromise on major requirements but understand finding a home that meets all your criteria is unlikely. Keep in mind that if it's something repairable, the seller may be willing to offer a credit for repairs.

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### **Stay Calm, Alert and Confident**

Buying a home is one of the most important investments you'll ever make. Don't get too attached to online photos, visit the property before making impulsive decisions. It's possible the first offer you make may not get accepted. Don't grow weary! Remain confident and steadfast, knowing the right property is out there for you.

**Our Title Professionals gather information needed to close and disburse funds once the sale goes through. We ensure the Buyer has clear title to the property and help Homeowners protect their property rights through the purchase of title insurance.**