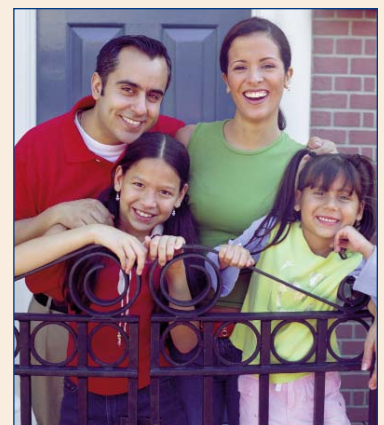
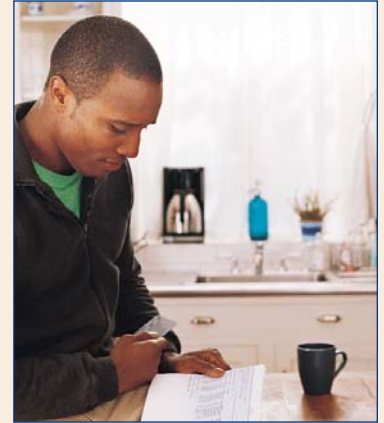


Tips for First-Time Home Buyers

Buying a home is one of the biggest investments of your life.

As a first-time buyer, you need to be informed about every step of the home-buying process. Use these tips to make your search and transaction run smoothly.

- ❑ **Define your needs versus your wants.** Before beginning your home search, determine what it is that you and your family truly need in a new home. It is important to prioritize needs over wants. You may need three bedrooms for a four person family, but you want a swimming pool. Some amenities may have to be sacrificed.
- ❑ **Check your credit rating.** Having a pre-approval for your mortgage in hand will give you strength in negotiating. The mortgage approval process is critical. Ask your Realtor about Coldwell Banker's mortgage programs.
- ❑ **Investigate the neighborhood.** Take the time to research the schools and community activities before you decide on a home. Also, check on local codes and building restrictions for the area. You may be surprised at what you can and cannot do to your own home.
- ❑ **Insist on a professional home inspection.** Investing a small amount of time and money into a home inspection can save you from numerous headaches down the road. Coldwell Banker's Concierge program can verify they have inspectors in your area.
- ❑ **Get help with the details.** Coordinating the many details of a move can be overwhelming for even the most experienced homebuyers. Whether it is arranging tours, researching neighborhoods, or even contacting the right movers, an experienced and full-service Realtor can help you with every step of the homebuying process.



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