



FIRST STEPS TO BUYING A HOME

1. Get your credit in order

Good credit is essential when buying a home. A poor credit score can lead to a higher interest rate and, by extension, a higher monthly payment. Dings on your credit—e.g., an old debt that's been turned over to a collection agency, or a high credit card balance—can even prevent you from buying a home. Before you start house hunting, pull your credit report (Annual Credit Report.com is a reputable and free service) and address any problems dragging down your score.

2. Get pre-approved

Before setting foot in a home, find a reputable lender and get pre-approved. Let us be clear: This is not a simple pre-qualification; a pre-approval uncovers exactly how much house you can afford and is an essential component of a successful offer letter.

3. Fill your cash reserves

Don't just save up for a down payment. Make sure you've stuffed your emergency fund, too. In addition to having the down payment in your bank account, you should have an emergency fund that amounts to several months of what the mortgage payments would be. Also, don't forget about closing costs.





THE BASICS

1. What part of town (or country) do you want to live in?			
2. What price range would you consider? No less than \$ but no more than \$			
3. Are schools a factor and, if so, what do you need to take into consideration (e.g., want specific school system, want kids to be able to walk to school, etc.)?			
4. Do you want an older home or a newer home (less than 5 years old)?			
5. What kind of houses would you be willing to see? One story 2 story 2+ stories townhouse condo Single family residence Other: New construction Resale 6. What style house appeals to you most?			
contemporary traditional			
tudor colonial			
modern no preference ranch			
7. How much renovation would you be willing to do? A lot A little None!			
8. Do you have any physical needs that must be met, such as wheelchair access?			

HAPPY CLIENTS REALTY GROUP

THE LOT

WOULD LIKE TO HAVE

MUST HAVE

Large yard (1 acre or more)	
Small yard (less than 1 acre)	
Fenced yard	
2 Car Garage	
3 Car Garage	
4+ Car Garage	
Attached Garage	
Detached Garage	
Extra parking	
Patio/deck	
Pool	
Outdoor Kitchen	
Other buildings (barn, shed, etc.)	
Special view?	



THE INTERIOR

9. How many bedrooms must you have? ____ would you like to have? ____

10. How many bathrooms do	you want?			
11. How big would you like yo No less than Bu				
12. What features do you want to have in your house?				
	MUST HAVE	WOULD LIKE TO HAVE		
Carpet				
Ceramic tile				
Hardwood floors				
Eat-in kitchen				
Separate dining room				
Formal living room				
Family room				
Separate laundry room				
Fireplace				
Master on the first				

NOTES:

Any ideas or wants you have that aren't mentioned in this wishlist...





THANK YOU!

Thank you for choosing to put your trust in me for the process of buying and/or selling your home. Every member of my team is committed to ensuring that ALL of your real estate needs are not just met, but exceeded! I've created this book for your convenience and we hope that it will be a valuable resource. While the entire process is outlined for you here, please know that I will be staying in constant contact with you throughout the process. Your experience will be unique and I will adjust our service according to your wants and needs. My focus is on your complete satisfaction.



Ali Palacios GRI, ABR, MCNE, TAHS, ASPRE, HARRL, CSMS, SMP Broker Happy Clients Realty Group ali@happyclientsrealtygroup.com Mobile - 832-418-0670 www.ilovehappyclients.com