

REAL ESTATE MARKET

READY, SET, BUY! PART 1 OF 3

BY RICHMOND REALTY RE/MAX THE WOODLANDS & SPRING

Get Ready to Buy a Home!

Whether it's a first-time homebuyer or a multiple-time purchaser, all have the same goal. Buyers dream about turning that new house into their own unique home that reflects their personal tastes and individual lifestyles. Like all other goals, good preparation goes a long way toward achieving success. The following acronym will help buyers develop a PLAN to streamline the process:

Pre-Qualification **L**ocation
Amenities **N**ecessities

The first step in purchasing a home is to be pre-qualified for a loan. Buyers typically must present a pre-qualification letter with an offer. In addition, prequalification helps buyers understand how much they can spend on a home. However, choosing the right lender is vitally important. A competent lender provides various loan options, educates clients, finds solutions for tricky situations, works efficiently,

anticipates problems, offers good interest rates and is supported by an excellent underwriting team.

Next, buyers should determine the location best suited for the needs of their household. In isolating the ideal location, buyers need to think about issues such as drive-time to and from work, school choices, medical needs, places of worship and lifestyle considerations. Narrowing down the right location is paramount in choosing a new home.

Though the location is an essential part of the plan, a smart homebuyer will also prepare a list of dream amenities. This wish list contains features that prospective buyers would love to have in a house that is within their budget. The best aspects of their existing homes should top the list. Collecting articles and ideas on the internet to resolve space, storage and organizational matters will also help to develop a broad wish list with varied options.

The list of amenities can be broken down into categories of necessities, strong desires and nice benefits. The necessities constitute a buyer's "must-have's" in a home. As Realtors, we always ask our clients to give us the list of must-have's. We then filter the search to view homes within our client's budget, in the optimal location and with the specific "must-have" criteria. Oftentimes, our clients are delighted to find that the homes we show them not only include their necessities, but also many of their dream amenities.

Develop a plan tailor-made for your household and lifestyle, and you will be ready to buy!



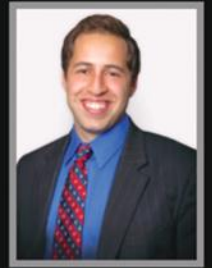
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