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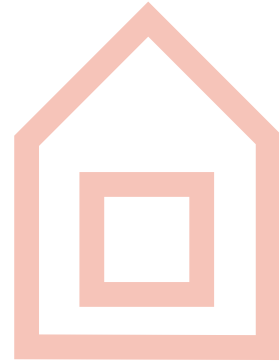
HOMEBUYER CHECKLIST

FINDING YOUR NEW HOME!

CobblestoneRealtyNW.com

**Terri
Hisdahl**

Looking for
your



DREAM HOME?

Helping clients find the perfect new home is what we do every day!

To get you started in the right direction, we've put together this Special Report that provides a simple checklist to get you ready for this exciting adventure.

Feel free to print it out as your go-to reference.

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STEP 1

Select a Lender & Get Pre-Approved

Your home search cannot begin without first speaking to a mortgage lender. You may want to talk to 2 or 3.

Once selected, get pre-approved. The process is easy and can be done over the phone.

It will provide a quick glimpse into what you can afford.

STEP 2

Set your Budget

After the pre-approval, you'll learn what you can afford.

Now it's time for your lender to "run the numbers" which includes not just the mortgage but the additional expenses that come with homeownership.

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Typical expenses include one-time fees as well as recurring costs.

One-time fees include:

- down payment
- home inspection
- origination fees
- appraisal fees
- termite inspection
- closing costs
- moving expenses

Recurring costs include:

- mortgage payments
- utilities
- maintenance costs
- HOA fees
- home repairs
- lawn care



STEP 3

Create your Wish List

Every buyer has different needs.

Take the time to think about what you want in your new home.

How many bedrooms?

How many bathrooms?

Square footage?

Style of home?

Age of home?

Swimming pool?

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**Want a copy of my
comprehensive
WISH LIST to get
your creative
juices flowing?**

**It's YOURS
for the asking ...**



STEP 4

Make the Right Offer

Having the right real estate agent is critical to making the right offer.

She will explain to you several factors to consider:

- comparable home sales
- condition
- location
- amenities
- how long the home is on the market
- what you can comfortably afford



STEP 5

Inspections

Shortly after your offer is accepted, you will have the opportunity to have your new home inspected and will receive a detailed report.

Review the report and discuss any questions or concerns with your real estate agent.

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Buyer Tip

Don't be alarmed if the inspection report is long. A good report will typically be 25 or more pages.



STEP 6

Closing Day

Congratulations!

This is the day you get to move into
you dream home.

Best wishes to you & your family
for many happy years there.

Want to Know More?



If you'd like more information about the homebuying process, contact me today!

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