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## Important Tips For Home Buyers

By **Samuel Murray**

If you are considering buying a home or have spent many years saving in preparation of buying a home, the questions and process involved in buying a home can be extremely stressful. As exciting as it is to begin looking for your new home, there are many unexpected costs and details to be considered before contacting a real estate agent. Home buyers should be aware of every aspect involved in purchasing a home before they take that big step towards home ownership.

You will want to get the most value possible for your money. You should be aware of every detail in regard to the home you wish to purchase. Home inspections can reveal many hidden flaws and problems that could cost you thousands of dollars in repairs. Be aware of your right to a home inspection and contact a professional, licensed home inspector.

Compare the mortgage terms and interest rates offered by various mortgage lenders. Even a slight difference in your interest rate can add up to thousands of dollars over the length of your mortgage. A pre-approval from the lender of your choice will not only give you added confidence when shopping for a new home, but could give you added leverage when bargaining with the seller. A pre-approval will let you know the exact amount you are approved for and will save you time after your offer has been accepted by the seller.

Using a buyer agent is an excellent way to help protect your interests when shopping for a home. A buyer agent will be responsible for helping you get the best deal possible on your new home. While shopping for a home, be aware that certain features can adversely affect the resale value of the home. Detached garages and swimming pools can actually lessen the value of the property. Protect your investment by educating yourself on the home buying process and the way property is appraised.

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You can make the home buying process fast and painless if you take some precautions along the way. Choose your lender carefully. Interest rates and closing costs vary from lender to lender and the difference could mean thousands of dollars over time. There are numerous flexible loan programs available. Finding the loan that will best suit your long term needs will be of great value to you when it is time to sell the home. Just a half point difference in your interest rate will translate into a lot of money over the years.

Keep in mind that there are additional costs involved in purchasing a home. Homeowners association fees, furniture, annual heating and cooling costs, and homeowners insurance need to be considered when planning to purchase a new home. Buying a new home does not have to be stressful and frustrating. Make sure you know the facts and your home buying experience will be quick and painless.

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### **Home Staging: Take Care Of The Essentials First**

**By Jeanette Joy Fisher**

You want your home or investments houses to sell for the highest possible price, and in the shortest amount of time. Here are a few good tips for making sure that happens, before you employ home staging strategies.

First, make sure that your home's curb appeal is at least as good, and preferably better than the other homes that are for sale in your area. Buyers often drive around in the neighborhoods they're interested in, and if they see a home that looks great from the street, they'll generally follow up with a phone call or visit. Make sure your home is one of those that catches home buyers's eyes from the street.

If your home needs paint, carpet, a new roof, or any other relatively major repairs, do them BEFORE any buyers visit your house. Just telling people you intend to repair or replace something does no real good. They only see the old situation. Home buyers don't visualize the new one, nor should they have to. Do the work before anyone comes to see your home.

#### Stage the Set, Not the Home

Home staging doesn't mean bringing in a truck full of furnishings. Your goal is to make a setting that inspires the buyer's imagination. Home buyers who visualize their own furniture in the home are one step away from signing the contract. You can achieve this by making your home "feel like home" with a few well-chosen accessories in major areas like the entry, living room, and kitchen.

#### Prepare Your Paperwork

Make sure you have all the information about your home that a potential buyer might want. That's where a nicely printed, attractive flyer can prove invaluable. It covers all the pertinent information about

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the home itself and the financial details. Buyers can take the flyer home and use it to make their decision, even when you're not around to answer their questions in person.

Remember, buyers, especially first-timers, often need some help when it comes to buying homes. Provide them with all the help they need to make the purchase. Seek help from a mortgage broker with making a financial flyer that gives the buyers details like suggested down payment and monthly payments.

Taking care of these details well before any buyer visits your home can sell your home more quickly and for a higher price.

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Jeanette Fisher, interior design instructor, invites you to join our Free Home Sellers Teleseminar:

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Home Staging Info:

<http://homestaging.us>

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