

## **TOP 10 Buyer tips!**

Do understand your credit score! It's really important  
[www.freecreditreport.com](http://www.freecreditreport.com) is an  
excellent place to start



**Pre-qualify** with a lender. If you don't know who to call – call a Realtor to get a name. Having a pre-approval letter gives you a “leg up” in negotiating!

**Work with reputable lenders.** You should not be charged excessive fees. Online brokers can be a hardship. They are harder to contact, deal with, and get issues resolved quickly. Also, beware of really low rates – but you pay a large fee upfront. Too good to be true – usually is!

**Save! Save! Save!** A higher down-payment gets you better credit terms and will lower your monthly payment for the next 30 years!

**Look around!** If you've found the perfect house – go back and drive through the area at 5:30pm and see what its like after work? Go through on a sunny Saturday afternoon – see what that is like. Make sure to drive through other streets surrounding to insure you approve of the total area! Check local websites for predator/sexual offender records of where they live/work.

**Red flags!** Always remember – whatever you find quirky, odd, or concerning – so too will the next buyer (when you sell). Be sure that you are totally comfortable with these items and/or you can change/improve them. Adding landscape barriers to eyesores, changing the paint color, etc...

**Check out** the other homes in the neighborhood. If your realtor advises against looking at other homes in the area first – even with what seems to be valid excuses...that's a sign that you are possibly being steered to a particular property for a reason that only benefits the agent.

**Short Sales/Foreclosures/REO properties.** Understand these terms. Ask your Realtor to help guide you as these purchases have their own terms and rules. Also, be aware that homes that have been foreclosed and are now REO – may not have working plumbing, electricity, etc. This adds extra costs to your purchase. You may get a “deal” – but be sure to understand what that DEAL is.

Find **a Realtor that makes you feel comfortable.** Educates you, is upfront and honest with you, and gives you their full attention. Keep shopping – until you find the right one. Interview them! (***see questions to ask your agent***) This is a big investment – possibly your biggest ever! Don't leave anything to chance.

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