

Questions to ask when buying a home



Looking to buy a home?

It's important you ask the right questions (and I can help answer them!)

WHAT TO ASK YOUR REALTOR:

Your realtor is on your side and these are the questions you should ask before you buy:



- **How long have you been a licensed realtor?**
- **Do you work full time?**
- **How many clients have you helped buy homes?**
- **How many homes do you close a year?**
- **Do you have any special areas of focus?**
- **How many buyers are you working with right now?**
- **Do you work with sellers as well as buyers?**
- **What is your average price range?**
- **Will I work only with you or with a team?**

WHAT TO ASK YOUR LENDER

Your lender is here to provide any answers about finances! It is key that you understand your mortgage and financial implications, so you should ask:

- **What type of loan is right for me?**
- **What are the current interest rates?**
- **What is the annual percentage rate?**
- **What are the discount points?**
- **What are the origination fees?**
- **What will the total costs be?**
- **Can I get a loan rate lock?**
- **Is there a penalty for prepayment?**
- **How much time is needed to fund?**
- **Can I get a better interest rate if I pay a higher down payment?**
- **What should I expect my monthly mortgage payment to be?**
- **What should I expect closing costs to be?**



WHAT TO ASK WHEN HOUSE HUNTING!

If you've made it this far, this is when you can start to ask the fun questions! When you are looking at potential homes to buy, make sure you are asking the following:



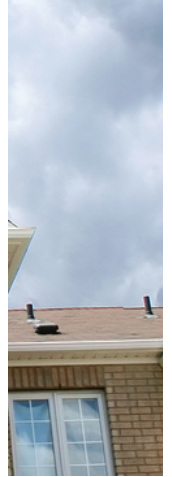
- **How old is the HVAC, water heater and roof?**
- **Is this home in a flood or fire prone area?**
- **Why are they selling?**
- **What is included in the sale?**
- **What is this home's market value?**
- **How long has this home been on the market?**
- **Are there other offers on the home?**
- **Are there structural issues?**
- **Has there been a home inspection?**
- **Are there any local nuisances?**
- **What are the local amenities?**
- **Is there an HOA?**
- **What are property taxes?**

QUESTIONS YOU NEED TO ASK YOURSELF

It's also important that you know exactly what you want when purchasing a home. Ask yourself the following:

- **What is my highest priority?**
- **What is a non-negotiable?**
- **Do I want to negotiate?**
- **What can I afford?**
- **Am I willing to take on renovations or repairs?**
- **What is my lifestyle?**
- **What is my commute?**





Need help answering these
questions?
I'm here to help!

Contact me and we'll get the ball rolling!