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From The Desk of **Mel Gilson**
Fine Home & Estate Brokers

**Better
Homes**
and Gardens
REAL ESTATE

OLIVE BRANCH
Lakeland, Florida

Key House Buying Steps

1. Review your personal budget. Decide what **is** the maximum you want to spend each month on a home.
2. Determine how much you want to spend. (Principle, interest, taxes and insurance) Your agent and/or mortgage broker can help you determine your spending power based on your finances.
3. Do you have your down payment and closing costs in the bank?
4. What's your FICO score? Check it out at CreditKarma.com. It's Free and there's no obligation.
5. Interview at least 3 mortgage brokers and choose one. Use our interview questions.
6. Get pre-qualified and get a pre-qualification letter from you mortgage broker.
7. Determine the size and location of you new home.
8. Interview and hire an agent to represent you.
9. Search online or have your agent set up a custom search for you.
10. Maintain an open dialog with your agent. Tell them what you like and don't like.
11. Tour homes as often as possible with your agent.
12. Ask your agent for comps on homes you are interested in. This shows you how competitively they are priced.
13. Be prepared to make offers as soon as possible. Nice homes are moving quickly in this market.
14. Depend on your agent to keep you informed.