



JoniHomes

All the Right Moves. All the Right Places.

AVOID THE FIVE MOST COMMON BUYER MISTAKES

1. FIND THE **RIGHT** BUYER'S AGENT/ADVOCATE

- Ask around and don't just rely on on-line recommendations. You need to find the **right fit** for you - someone who lends added value.
- Look for an agent who is knowledgeable and responsive -- someone who possesses the highest level of **market knowledge**.
- Make sure you hire an agent who will guide you through **every step** of the home-buying process.
- Find an agent who is '**plugged into**' the area, ready, willing and able to optimize your search at your pace, and skillfully negotiate your deal so you can achieve your best bet.
- Hire a licensed professional who specializes in buyer representation to act on your behalf. Unlike a listing agent, whose fiduciary duty is to the seller, the Buyer Agent **advocates for you** and patiently shepherds you through the sometimes arduous process of house hunting, due diligence and negotiations.

2. **COMMUNICATE!**

- Clearly define for your agent what your current space offers and what you want in your next property.
- Prioritize the wish list and your timetable.
- Describe your vision in writing.
- Be open-minded and **take advantage** of your Realtor's wealth of knowledge and favorite on-line resources.

3. GET **PRE-APPROVED** EARLY

- Ask your lender plenty of questions, so you have an accurate picture of your down payment needs, monthly outlay and up front costs.
- **Get pre-approved**
- Crunch the numbers, then crunch them again!
- Shop mortgage rates but be careful of the inconsistencies in products, the hidden fees and come-on rates of some lenders.

4. GET ALL YOUR DUCKS **IN A ROW**

- When well-priced properties or those 'priced to sell' come to market, they are likely to sell fast.
- Set an exit strategy from current home.
- Make sure to discuss **all the 'pieces of the puzzle'** before a written offer so you are all teed up to sound like the most solid buyer.
- Get estimates for all mortgage, insurance, closing and other moving costs so you will be ready to act with certainty and your offer can be presented with confidence.

5. BE THE **MOST ATTRACTIVE OFFER**

Not all offers are 'good' offers. An **expert buyer representative** will know how to structure an offer to make yours sound the most appealing to the seller.

THINKING OF RENTING OR SELLING?

CONTACT:

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