

PRE-HOME SEARCH

Best practices to achieve the optimum results for your home buying experience!
Here are a few simple suggestions to consider prior to home shopping...

CHOOSE A LENDER AND GET PRE-APPROVED

This is an extremely important step. If you don't have a preferred lender, our team will help you. We work closely with great local lenders that will walk you through the lending process. (From current rates to lender guidelines.) This will enable you to decide on a comfortable budget and how best to proceed.

CONSULT WITH YOUR LENDER BEFORE MAKING ANY MAJOR CHANGE

Making a big purchase, such as a car, boat, etc., may impact your debt to income ratio and in turn affect your pre-approval. Also, consult with your lender if you are contemplating a job change. These examples are some of the many things that may alter your purchasing power.

CREDIT REPAIR (IF APPLICABLE)

If during your pre-approval process, your lender obtains information that negatively impacts your credit, a credit repair company may be able to assist you. We realize credit scores may often times be improved relatively quickly using a professional company. Ask our team about companies we recommend.

CONSULT WITH KERNAHAN & ASSOCIATES

Our team is here for you every step of the way! From pre-approval to beyond the close of escrow. We find sitting down and having a conversation that relates to your goals, your timeline and your needs, will create a positive buying experience for you and help reduce stress.

WHAT ARE YOUR "MUST HAVES" IN A HOME

Sit down with any and all decision makers and decide on your top three, four or five "must haves" in a home; rank them in order of importance. This will allow us to focus on your priorities as we search for the best home for you!

BRING FRIENDS AND FAMILY MEMBERS

Who in your family will want to be involved in the process of finding and buying a home for you? The earlier you identify them, the more prepared our team will be to make sure everyone is kept in the loop. We understand that family members and close friends like to provide input. We welcome everyone that is important to you.

SCOUT NEIGHBORHOODS & RESEARCH SCHOOLS

Our team recommends driving through neighborhoods of interest at different times of the day, during the week and on weekends, to get a good feel of your potential new neighborhood. www.greatschools.org is an excellent resource for school districts and school ratings.

UNDERSTAND YOUR COSTS ASSOCIATED WITH A PURCHASE

There are many costs associated with your home purchase. From home inspections to escrow fees, title insurance and more. We will discuss down payment options, along with the other fees to be certain you are clear about monies needed to purchase a home of your choice.

WHAT IS YOUR IDEAL TIME FRAME?

Our team will assist you in understanding the process and some potential time constraints when buying a home. While each escrow is different, our experience with today's market conditions and lending requirements will guide you through a comfortable time frame and help reduce unnecessary stress. This will not only include standard practices for moving through the home buying purchase, but will also consider your current home situation.

START DECLUTTERING

The big move will come before you know it! It's never too early to plan ahead. Start by decluttering. Why move it, if you don't use it? Perhaps have a garage sale, run an ad on Craigslist or donate items. Don't forget our team constantly moves people. When the time comes...we are happy to assist you with acquiring some moving boxes. The earlier we start, the better for you!

RESEARCH MOVING COMPANIES

We are also here to refer you to moving companies. Companies our client's have used and recommend. Keep in mind the summer months can be busy. Preparing in advance will help reduce the stress of a last minute need or possibly missing out on a preferred moving company.

ASK A LOT OF QUESTIONS!

How fast are homes selling in our local market? What type of home is selling the fastest? Am I likely to face a multiple offer situation? How will I know what price to offer? What happens if the appraisal comes in lower than the purchase price? What is a reasonable escrow period in today's market? What inspections are recommended?

All in all, the more we know about you and your goals and the more you know about our team and today's home buying process, the better your results will be. Not to mention, minimize the stress of moving!

WE LOOK FORWARD TO WORKING WITH YOU!