



DO THESE

- ♥ DO make sure that you have selected the “best agent for you” and that you have SIGNED PAPERS that assure your working relationship: your agent will be more committed to do for you as is best for you if they are sure they have your commitment to them
- ♥ DO tell me what is MOST important to you in buying (or selling)
- ♥ DO use your legal name (name on drivers license) when signing all documents (Sr, Jr, III, etc)
- ♥ DO get pre-QUALIFIED with a lender (preferably a local lender you can see face-to-face)
- ♥ DO tell your agent and lender if there is ANY CHANGES to YOUR CIRCUMSTANCES (job, marital, health) ASAP
- ♥ DO get a gift letter and a bank statement that proves funds available
- ♥ Do TELL the person giving you the gift that you will need a gift letter and proof that they had the money to GIVE and that there is NOT a REPAYMENT attached to the gift
- ♥ DO tell me if you are allergic to animals, mold, smoke or anything else critical to your health in our search for your next home
- ♥ DO be completely honest with the lender about your financial situation: your real income, child support you pay or receive, alimony you pay or receive, wage garnishments or other payroll deductions, savings account balances, etc
- ♥ DO talk with more than one lender (2 is good, 3 is better)
- ♥ DO make the offer(s) - If you find something that meets your criteria, write it and at least get the negotiation started!
- ♥ DO tell me if you need (or want) to sell your house BEFORE you can buy
- ♥ DO TRUST YOUR AGENT – they are WORKING FOR YOU AND YOUR BEST INTEREST – always
- ♥ DO realize that you COULD find exactly what you are looking for on the first day out
- ♥ DO follow the 80/10/10 Rule: If you find a house that has 80% of what you are looking for, 10% of things you can change and 10% of thing you can live with – IT’S a KEEPER!
- ♥ DO be prepared to write a letter of explanation if the lender requires (for medical bills, or other items that may affect your overall credit profile)
- ♥ DO realize that the clock is ticking: Date of contract to when the Seller(s) receive – to the home inspection – to the lender required application – to the appraisal – to the closing
- ♥ DO understand that there can be – WILL BE delays in the process, out of our control or otherwise
- ♥ DO get a HOME INSPECTION
- ♥ DO get a home warranty – whether the Seller is offering / paying for; or, you purchase as the Buyer, the peace of mind for the inevitable is “priceless”
- ♥ DO use a REAL ESTATE ATTORNEY – if you want / need to use an attorney
- ♥ DO arrive on time for all showings and understand that if the home is occupied, they may be waiting for our arrival to leave and /or they have other showings at other times and delays can cause issues with multiple people at the house at the same time

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