

Your Home

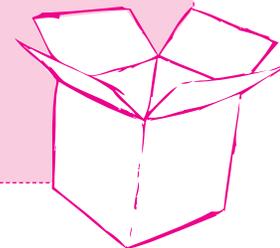
HOME SWEET HOME

Home buying is an exciting part in the creation of a new family. Use these checklists to begin thinking about what is important to both of you in your new home.



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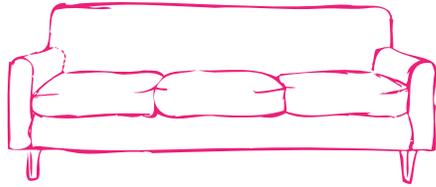
<p>Age of Home _____</p> <p><input type="checkbox"/> Townhouse <input type="checkbox"/> Single Family <input type="checkbox"/> Other</p> <p>Number of bedrooms _____ Number of baths _____</p> <p><input type="checkbox"/> Living room <input type="checkbox"/> Dining room <input type="checkbox"/> Fireplace <input type="checkbox"/> Washer/dryer outlets <input type="checkbox"/> Laundry space <input type="checkbox"/> Finished basement <input type="checkbox"/> Attic <input type="checkbox"/> Patio <input type="checkbox"/> Backyard fence <input type="checkbox"/> Landscaping</p>	<p><input type="checkbox"/> Gas heat <input type="checkbox"/> Electric heat <input type="checkbox"/> Central air</p> <p><input type="checkbox"/> Near work <input type="checkbox"/> Near expressways <input type="checkbox"/> Near public transportation <input type="checkbox"/> Near churches <input type="checkbox"/> Near schools <input type="checkbox"/> Near shopping <input type="checkbox"/> Near airport <input type="checkbox"/> Neighbor's property maintained <input type="checkbox"/> Sidewalks <input type="checkbox"/> Garbage collection <input type="checkbox"/> Street lights <input type="checkbox"/> Traffic volume</p>
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Home Buying Timeline

<p>2-4 months</p> <ul style="list-style-type: none"> • Start mortgage pre-approval process • Find an agent • Begin property search • Compare houses • Choose home • Make an offer • Purchase contract 	<p>4-6 weeks</p> <ul style="list-style-type: none"> • Monitor mortgage process • Arrange homeowners insurance • Make moving arrangements • Make address changes 	<p>1-3 weeks</p> <ul style="list-style-type: none"> • Arrange for utilities at new home • Start packing • Verify mover • Verify closing details with agent • Verify any final mortgage details
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We know that buying or building a home can be an intimidating task, and may not happen immediately once you're married. Follow these tips to make it a smooth and enjoyable time!

<i>Determine how much you can afford</i>	
<p>The first thing you need to do is sit down and take a look at your finances. You need to determine how much you can afford to put down for a house, as well as determine how much you can afford for monthly mortgage payments. A good idea is to get pre-approved for a loan. By doing this, you will have a better idea of what price range to browse.</p>	
<i>Shop for a loan</i>	<i>Look for a home buying program</i>
<p>Don't jump at the first person to offer you a loan. Shop around a little bit for the best price, and do some negotiating to get the best loan you can.</p>	<p>Home buying programs can be especially helpful for first time buyers.</p>
<i>Decide the size of home you need and how long you plan to live there</i>	
<p>If you are planning on moving in the next few years, it may be in your best interest to rent for a few years before buying. If you want to have children in the next few years, you need to take that into account when searching for your new home.</p>	
<i>Shop for a home</i>	<i>Make an offer</i>
<p>Be open minded when shopping for a home. Look at a range of options to see what will work best for you.</p>	<p>If you are using a real estate agent, discuss a fair offer. The seller may counter offer, at which point you will need to negotiate a price.</p>
<i>Get a home inspection</i>	<i>Find homeowners insurance</i>
<p>It is important to make your offer contingent on a home inspection. This will help you avoid buying a home that has a lot of costly problems.</p>	<p>It is important that you obtain homeowners insurance before finalizing your buy. Shop around for the best deal.</p>
<i>Sign the papers</i>	
<p>Finally, the time has come to close on your house! This is an exciting step, but be sure to read all the paperwork before you sign!</p>	

