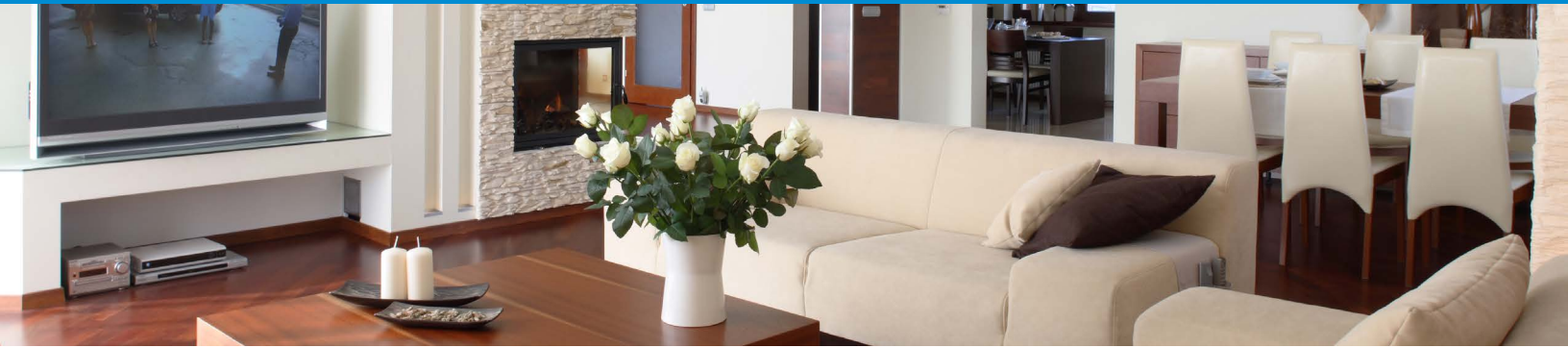


THE 9 THINGS YOU SHOULD DO WHEN LOOKING FOR A NEW HOME



When shopping for a home, it's easy to become focused on the aesthetics of a property and forget all of the other factors that will affect whether it's a good fit or not. To help you find the home that's right for you, here are a few things to keep in mind:

1. Visit your lender before you start looking to determine what you can afford.
2. Visit home shows or open houses sponsored by builders or real estate agents to find the style of home and neighborhood you desire.
3. Look at the quality of construction, especially cabinetry, carpeting, trim, and paint.
4. Always keep value in mind when shopping. Consider the factors that could potentially influence the price and desirability of the property, including, housing supply and demand, schools, new development, and the condition of neighboring homes.
5. Determine whether it will meet your needs now and in the future. For example, are there enough living spaces, bedrooms, and storage areas?
6. Think about the cost of maintenance and the amount of effort it will take to keep the property in top condition—both indoors and outdoors.
7. Consider the location of the home and whether it's ideal for your lifestyle. Is it near parks, shopping, transportation, or other places that interest you?
8. Read and make sure you understand everything in all contracts and forms that you sign. Keep in mind that if you negotiate a contract with an allowance to pay closing costs and/or pre-pays or a reduction in the sales price, you will not get money back at closing if the original estimated amounts are reduced for any reason.
9. Ask questions! Your REALTOR® and loan officer are there to help you with the home-buying process, so take advantage of their knowledge. No matter how simple or complex your questions are, it's important to get the answers you need in order to make an informed decision.

*Be sure to contact a REALTOR for home-buying advice.

For more information on how SWBC Mortgage can help you on your path to homeownership, visit us at www.swbcmortgage.com or call us at **1-800-460-6990**.



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