

LEGEND REAL ESTATE & FINANCE

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How to Buy a Home

Even if you are not buying your first home, it is important to have a plan or a strategy.

The Basic Goals Are:

- Determine your price range
- Find the best Home for you
- Negotiate the best purchase
- More...

Determining your price range:

Buying your new home is probably the largest single purchase you will make. It will be important to get the best home for your money. To accomplish this we need to determine your goals early on so that most of our effort is focused on meeting them.

- You do not want to study the market in an attempt to know as much as a Realtor. You have neither the time nor enough access to the necessary information. Focus on your goals...getting a good price on a home that meets your needs
- Getting pre-qualification for a mortgage can be very helpful in two areas. You will gain a better understanding of your price range and you will gain an important asset when making an offer to buy a home. This is a first step towards developing an effective negotiating strategy

Finding the best home for you:

Often the first actual step searching for a new home is to review a list of homes currently offered for sale that cover your price range. If you have special needs such as a school district ratings, age of the home or the size of the lot, this may even determine which city is best to search. This review will give you a good idea of what type of homes are in your price range and will help you see if your goals are reasonable.

It is important that you work with a top real estate agent such as me. My experience will allow you to focus on finding your best home rather than finding out why a particular neighborhood is not your best choice. I can also help prevent you from missing the opportunity to buy the home that is best for you. If you spend too much time studying the real estate market, you will not be making effective offers on homes that you want and will see them sold to other more prepared buyers.



Negotiating the best purchase:

Homes are not always sold to the highest bidder. By matching your goals with the goals of home sellers, I can save you money. In addition, you may not be aware of other considerations such as taxes, which I can warn you about, improving your decision.

More:

After you have found the best home, have made an offer, have negotiated an offer both you and the seller agree to, there is still a lot of "red tape" that needs to be taken care of. I will show you ahead of time most of the steps that will be taken and give you an estimate of the times and cost associated with each. I am also a form of insurance that will help you overcome any obstacles. During the time between having an offer accepted and moving into your new home, many unforeseen events can occur. Most likely I will have dealt with most of these previously and will have both contingency plans and the knowledge to handle them the best way possible.

