

A local Realtor will help you buy your new home

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Let's talk about the home buying process.

Purchasing your new home can be the one of the most stressful experiences you will have, as well as one of the most exciting experiences you will have. The more information you have going in will help to foster the exciting experience it can be.

Usually what happens is the home buyer will begin the process by scouring the internet in their local market looking for their perfect home. Once they find their "perfect" home they call the Realtor© to see the home. Usually, it is here that the Realtor© explains the reality of needing to have a pre-qualification letter in place to make an offer.

It is a good idea to start the home buying process by speaking with a Realtor© first. Your Realtor© can explain the process as well as give you the contact information for some local lenders. Speaking with more than one lender will give you the feel of the loan process. You want to interview them and pick the lender you feel most comfortable with. You and your lender will be on quite a journey together, so it is a good idea to pick the one you are comfortable talking to.

The same information is true of finding the right Realtor©. There are many Realtors© out there. You want to find the Realtor© you will be comfortable talking to about many different topics of the home buying process. If you already have a Realtor© remember to ask many questions to become familiar with the home buying process.

The relationship between you, your Realtor©, and your lender is vital for a successfully smooth transaction.

Remember, you will be in a professional relationship with these individuals for a while, you need to be truthful in your conversations with them and vice versa. Open communication both ways will also help you

have a smooth transaction.

Your lender will explain the different loan options to you. There are different loan types with different qualifications needed. Different loans will also have different down payment qualifications. One huge thing to remember is that not all homes will qualify for all loans. That is where the help of your Realtor© comes into play.

Stay tuned for more explanations and guidance about the home buying process.

Donna DeWolf is a wife, mother, licensed preacher, and serves on the worship team at her church. She is a business owner, property manager, and real estate broker. She began her real estate career in 1995, and has been a Del Norte County resident since 1981.