

# The Team to Build Before You Buy

Avista Realty Group Ltd.



# 1. Real Estate Agent

Buying a new home can be confusing and overwhelming, regardless of whether you're a first-time homebuyer or not. However, the process will feel less daunting with an experienced real estate agent by your side.

From finding the ideal home in your price range to knowing how much to offer on a house, your real estate agent is there to make your home buying experience as smooth as possible. Call us today to help with the process from the preparation to the closing. Your qualified realtor works with you.

## 2. Mortgage Lender



Deciding on how to finance your home — and with whom — is an important decision. And with a handful of loan types and mortgage lenders out there, you'll want to thoughtfully choose the company you work with. Be sure to get prequalified prior to looking for homes.

A mortgage lender will let you know how much you can afford and the loan amount you qualify for. This way you can get pre-approved to show sellers that you're a qualified and serious buyer, and you'll know exactly how much you can afford.

# 3. Financial Advisor



Buying a new home is a huge financial decision and long-term obligation. That's why it's a good idea to speak with a financial advisor prior to making such an important decision. You would want to do this if you are pulling out investments to use for your down payment. Be sure to know what it costs you to get your funds.

They'll assess your financial situation and help you determine if now is the right time for you to buy a new home. If it is, they can also help you budget for expenses that come with homeownership.

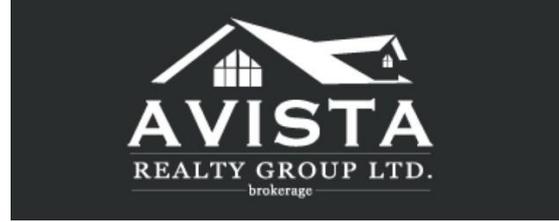
# 4. Home Inspector



As a homebuyer, you'll want to cover your bases and protect yourself from any future issues or expenses for major repairs. So once you have a conditional offer, or maybe before you submit an offer, you'll want to hire a home inspector to thoroughly inspect the home — there may be hidden issues that only a professional home inspector can uncover such as structural issues.

Be sure to know what you are buying. An inspector works for you and your interest. A fully informed buyer is the best way to be.

# 5. Home Insurance Company



Since buying a new home is likely one of the biggest purchases you'll ever make, you're going to want financial protection. Home insurance typically protects your home and personal property if it's damaged by fire and other natural disasters, as well as theft.

Most standard home insurance policies include four essential protections: structural coverage, personal belongings coverage, liability protection, and coverage for additional living expenses. The coverage you'll need will depend on the location of your home, its age, and condition.

# 6. Home Appraiser



A home appraisal is an unbiased and professional evaluation of a home's value — and is required by lenders before issuing a mortgage. Typically, the appraisal occurs once the seller has accepted your offer. Your lender will hire an appraiser.

Factors like the size of the home, quality, condition, and presence or absence of key features impact the home's value. Hiring an experienced and credible appraiser is important to know the accurate value of the home and to ensure you are not over-paying above the fair market value (this protects you and your lender).

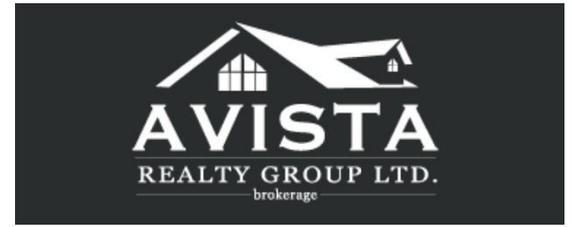
# 7. Real Estate Lawyer



For a smooth home purchase and to help mitigate risk, your real estate lawyer takes care of all the title searches, tax arrears, ownership, and of course the most important..transfer of keys and money. A real estate lawyer can be particularly important to help you navigate documents or resolve any disputes that arise.

Let's say the home you're purchasing was a part of someone else's estate or the property is owned by the bank. These situations can be complex and best dealt with by a knowledgeable real estate lawyer.

# Home Ownership



Everything is done. You made your offer, you worked through the conditions and now it is time to transfer the keys and money. You will be owning a home.

Make sure you have some funds set aside for incidental moving costs, or repairs / renovations you may want to do.

Prepare your move in advance and enjoy home ownership. It is a lifetime of memories that you will make at your HOME!

WELCOME HOME.