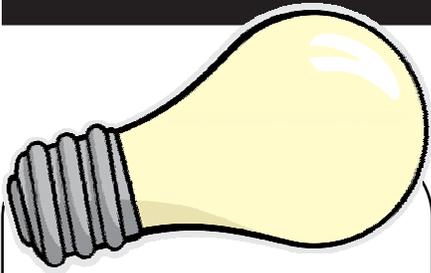


Ed Zoller's

HOME FINDER NEWSLETTER



Get The Home YOU Want! Just What Is It You Want?

When building or buying a home, it helps to decide just exactly what you NEED and what you WANT. Once you have a price in mind, THEN start looking. If you do it the other way around, you'll fall in love with a home that you can't afford and none in your price range will ever measure up to it.

Location, location, location! Don't you wonder why people always ask about location first? Well, it's the hardest thing to change about a home once you buy it. However, there are things besides the neighborhood that you need to consider. Things like size of the lot – do you really want to mow those five acres or is it worth it to be that far from those nosy neighbors?

Dinner anyone?

Think about your lifestyle in relationship to the kitchen and dining room.

The Three Things That Scare You Most About Buying a Home



Buying a home must be up there with public speaking and the remake of *The Exorcist* for frightful experiences, but many of us will buy a home, speak publicly and watch that movie again and again in our lifetimes.

By giving you a few of the “behind-the-scenes” secrets, we hope to help you deal with the three things that scare you most about buying a home.

The Cost

The greatest fear that people have about buying a home is being able to afford it. This is what keeps us awake at night – calculating and recalculating how many lunches we have to pack instead of going out with the gang, to be able to make the mortgage payment.

The behind-the-scenes secret to dealing with this fear is working with a great Lender and getting pre-approved BEFORE you start looking at homes, and

being realistic about what you're willing and able to spend.

The Lender will give you a range of loan options available and if asked, will give you a realistic projection of what you can REALLY afford, considering your budget and lifestyle.

The Commitment

Women like to stereotype men as having a fear of commitment – but when it comes to buying a home, we're all susceptible. Buying a home usually means committing money and time (at least a year – usually more like five years) to being in one spot.

If you're just finishing a degree or training, or you're not sure that you'll be in the same position for awhile, you may consider waiting until your life is a little more stable.

Do you actually cook? Do you need that full gourmet kitchen with stainless steel appliances and lots of cabinet space? Do you need room in the kitchen for eating in – or will you always use the dining room?

What's on TV tonight?

Do you need separate living and family rooms? In some states, like Florida and California, lifestyles are pretty relaxed all around and rarely do we find that we need a formal living room. Many family rooms need to be large enough to accommodate computer stations as well as the entertainment center, complete with video games and surround sound.

Nite Nite, Sleep Tight...

The thing that really draws the attention of a home buyer is the master suite. Think about the size of your furniture; do you need extra room for a crib? Do you need a sitting area or study? Separate walk-in closets for you and your spouse?

Where's MY room?

Do you need more bedrooms? One for each kid or guest? Do they each need their own bathroom or can they share? Where are these rooms in relation to the master suite? Is there a room dedicated as an office or a gym?

Having gone through this list – you're well on your way to finding your new dream home

The behind-the-scenes secret to dealing with the fear of commitment is in buying a home that will resell easily – that has features that other people will want. In addition, you can get a two-step mortgage that allows you to pay a fixed rate for a certain period of time, and a flexible rate later on – so you can get out of the loan easily after the first step.

The People

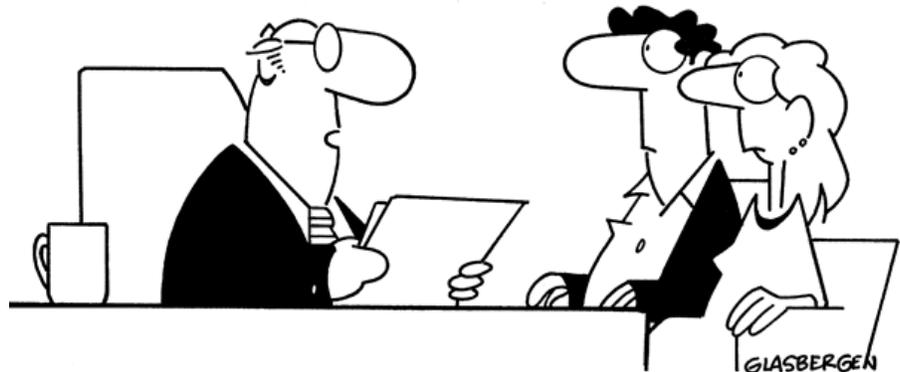
Who can you trust in this home-buying process? This is a big investment we're talking about. And it seems that everyone is out to make as much money as possible OFF of you! There are sellers, real estate consultants, lenders, builders, movers, and attorneys, all of whom may be

strangers, and have a vested interest when you buy a home. It's easy to be afraid they'll take you to the cleaners.

The behind-the-scenes secret is to check their references. Really. Many lenders and real estate consultants operate on a "By Referral Only" basis – in which they ask clients to refer them to others they know are buying a home. Those who offer "lifetime relationships" and other services (like free reports and seminars on buying or selling homes) are already striving to meet your needs.

In reality, they are NOT all out to get you – because in the long run, the BEST business strategy is to make sure that you get what you need and want in a home.

MORTGAGE DEPT.



"Your children are quite young and likely to wet the bed. Technically, that puts you in a flood zone so your interest rate would be higher."

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