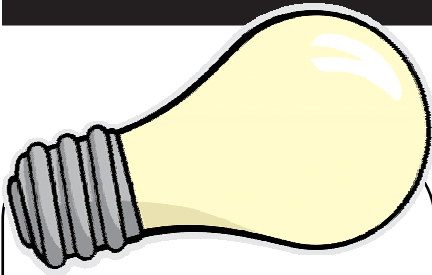


Ed Zoller's

HOME FINDER NEWSLETTER



How Can I Remember Each Home When I've Seen So Many?

The key to success in buying a home is similar to the key to success in anything: planning and organizing. The process will take you through the four steps that will help you remember the homes you've seen and help you choose the best one for you.

1. Map it out.

Step one in the planning process is to find a map of the area or town where you're looking. Mark the places that are important in your decision-making process – schools, parks, grocery stores, malls, or if you commute – where the train stations are or the best way to get to get to the interstate.

Then, as you visit each home, place a mark on the map, and see how it fits in with your overall plan of location, location, location.

Four Ways To Beat The Stress Of Buying A Home...



1. Begin with the end in mind.

Have an ultimate scenario of where you're trying to be. What will life be like when you get there? How will it be better than where you are now? Dwell on that picture and write it out, fill up at least a page about how it feels in the new place. This is imperative.

Having the goal in front of you at all times energizes you to achieve it, in spite of setbacks and frustrations. Emotions will run high and you need an anchor. You must focus on that future goal when anxiety threatens to get the better of you.

2. Be flexible.

In your monetary calculations, overestimate by a thousand dollars. In this market, anything can happen between contract acceptance and closing. It could be the inspections reveal areas of concern that the seller is unwilling to fix or the repair costs are

higher than the amount limited in the contract.

Or the interest rate changes which affects the necessary down payment and closing costs you'll need to come up with. As your real estate team, we'll strive to tie up loose ends as quickly as possible, but remember there is no perfect world. Most buyers feel a bit overwhelmed when taking on a new mortgage and the responsibilities of a new home.

We've seen many buyers get angry when it seems like the cost just keeps going up. Anger is caused when reality doesn't match up with the expectations you had in your mind. If you anticipate this happening in advance, you won't get angry. In fact, it'll probably go better than you expected.

2. Keep the listing sheets.

For each home you visit, the real estate consultant should give you a listing sheet. This contains vital information about each home –the address, list price, lot size, number of bedrooms and bathrooms, and extras.

3. Take notes.

As you walk through the house, take notes on the back of the listing sheet about memorable things. Make sure you note the date and time you visit. You may want to sketch out the floor plan while you're there.

You should also take your "wish list" with you and check off the items that are "must haves" and "nice to haves." This will help keep you from getting distracted by a great or horrible decorating job.

4. Take photos.

You're always welcome to take photos of the exterior, but make sure to ask before taking any inside – not everyone wants to "share" their personal lives with others. Taking pictures can go a long way to reminding you what a home looks like – and how it fits into the neighborhood. It also lets you look at it later, after your first impression, when you want to look more at the details.

Polaroid has a small reusable camera for about \$15 that will provide you with a photo right then and there. Use adhesive backing to stick it right on the listing sheet.

3. Trust in the process.

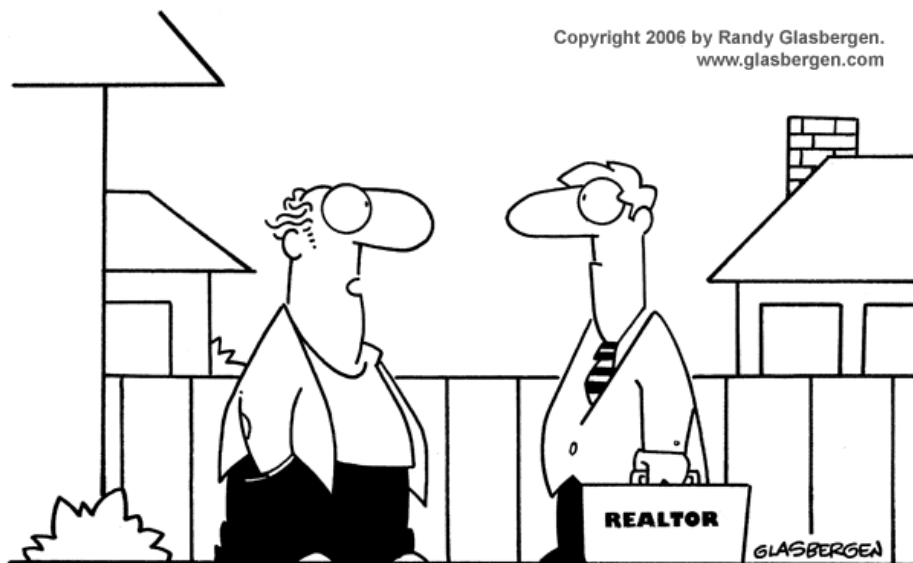
There's just so much to do, it's easy to panic. You wonder if it will ever work out. In fact, when we bought our house, we couldn't eat for a day, we felt so sick to our stomachs! You think you're taking a big chance, but the truth is you're *giving* yourself a big chance.

Even though you can't see every step of the way, as you move towards your goals, the way opens up. We know that you haven't moved in a long time and it's a major upheaval in your life. But we've been there many times before, and we'll be looking out for you. Trust that we know the way to get you there.

4. Get knowledge.

One thing you'll probably feel during this transition time is being out of control. It feels like everyone else has taken over your life. The seller, your Lender, the appraiser, the inspectors, all have the power to say *yes* or *no* to your moving plans.

We'll try our best to let you know ahead of time what your expenses will be, and what the unknowns are. We'll tie down the loose ends as soon as possible. We'll try to get your loan approved within a reasonable time frame. We'll educate you as best we can and let you in "behind the scenes" so you won't ever feel stupid or out of control.



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"We're asking for three million dollars, but if it doesn't sell quickly, we're willing to settle for forty thousand."

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