

Marketing an estate agency

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Buying your first home is one of the most exciting and demanding ventures you will ever undertake. It can become daunting but with the right information and proper guidance by a team of professionals from Hearth Inc, you will find this process exciting and rewarding. The Home Buying Process The first step in the home buying process is to determine whether you are financially and emotionally ready to undertake this challenge. Firstly, you will need to have a stable source of income to cover those monthly payments and an emergency savings as well as a good credit rating.

You will also need to guard against getting too emotionally involved in a house before you know that it is the right decision for you. When you get too emotionally involved in this decision you can often make critical mistakes that you may regret for a lifetime. Simply put, your heart will Cost you money; using your head will Save it! Once you are certain that you are ready for this venture, you can follow this step by step guide for buying a home: 1. Find out how much of a mortgage you can afford. This is calculated by taking into consideration your savings, household income, current debt and expenses. You will likely need to pay 20% of the purchase price as a deposit.

2. Get your loan pre-approved from a bank or financial institution. This will give you an indication of the price range in which to choose your home from. 3. Now you can go about finding a home of your dreams. It will pay to have a list of things that you need in your home and perhaps a list of your wants as well. You may also want to take into consideration the locality of your dream home too. For comprehensive information on how to find your dream home, we at Hearth Inc, invite you to attend our free information sessions for first-home buyers like you.

1. Once you have found the home you want, make an offer to purchase the property. Here, you must employ the services of a solicitor. 2. Now you can apply for your loan to be finalized and do any last minute checks. 3. Once your offer is accepted and the agreement of sale is signed by both the parties, you will become the proud owner of your first-home. Congratulations! Tips on searching for your perfect home Consider the following points to make your home buying experience manageable and successful:

1. Determine the area, suburb and the neighborhood that you want to live in
2. Work out and know your budget for your new home
3. Create a checklist of what you would like to have in your home
4. Have a look around to get a fair idea of what is available in the market
5. Keep a diary and make notes of all the prospective houses you have seen
6. Know the purchase options available and how they work
7. Know your finance options and shop around for the best deal
8. Find out the costs involved such as loan establishment fees, legal and conveyance fees, moving costs, insurances, any immediate repairs, need for furniture, etc
9. Know the people whom you are likely to deal with such as the real estate agent, loan officer, solicitor, etc

Need more information? We are holding free information sessions designed especially for first-home buyers like you. Come in and have all your questions answered by certified industry professionals and equip yourself with up to date market information.