



5 Easy Steps
TO BUYING THE PERFECT HOME
(AND AT THE VERY BEST PRICE)



Step-by-Step Guide To:
Getting Your Dream Home

IT'S NEVER TOO LATE TO START

Your dream home is just 5 easy steps away.

Don't get left out and Don't get left behind.

Many people become disappointed by not buying their dream home today. Instead they wait until next year when they can save up another \$5,000 towards down payment in an effort to lower monthly payments. The sad thing is when they have finally saved up another \$5,000 then the value of their dream home has gone up another \$5,000 to \$10,000. Now, they're several thousand dollars worse off than if they would have purchased today. Home prices are expected to rise another several thousand dollars in the next couple of years. You can ride that tidal wave of appreciation by making inflation work for you, instead of against you.

Following the *5 Steps to Buying the Perfect Home* will save you time, stress, and money. Even if you don't plan on buying your dream home for another year or so, getting pre-qualified now helps you set your goals for saving your down payment. It also gives you plenty of time for correcting any credit situations. The easiest way to get started on your 5 Easy Steps is to contact the loan consultant at the end of this report.

Remember...Home Prices are going up everyday!

It Pays To Have a Great Team Behind You!





WHERE DO I BEGIN?

Buying a home can be a puzzling experience. It is the single biggest purchase in most people's lives and is filled with emotion, nervousness, and especially questions. Am I getting a good deal? Can I afford this house? Is this a good neighborhood? The list goes on and on. This report was designed to help answer these questions and give you a simple game plan that can make your home-buying experience a wonderful one. Following these 5 steps can save you thousands of dollars and takes the stress out of buying a home!

STEP 1: FIND OUT HOW MUCH HOME YOU CAN AFFORD

This may seem obvious to you but believe it or not, most people don't know how much home they can afford to buy. Would you go to the grocery store to do your weekly shopping if you had no idea how much money you had to spend? Probably not. You would probably look at your budget and stay within those basic constraints. The same thing holds true when buying a home, but on a much larger scale. Discovering how much home you can afford is called pre-qualifying. This is a very simple and painless procedure, which can usually be done over the telephone by an experienced mortgage professional called a "Broker".

The broker will review your income, debts and expenses to arrive at a fairly accurate estimation of how much home you can afford. There's no cost for this service and we are glad to do it. *Often, you'll qualify for much more home than you thought you would!*

We then go over exactly what your wants, needs and desires are and then custom tailor a loan especially for you and your needs. We call this our "Value Plan", giving you a loan amount, combined with favorable interest rates and comfortable payments makes moving on to step 2 easy.

STEP 2: PRE-APPROVAL - THE KEY TO SUCCESS!

Pre-approval means getting approved for your mortgage ahead of time. Don't confuse this with pre-qualifying. Pre-approval is where you actually apply for the loan and get approved by a lender for specific amount of money and a specific loan to value ratio. The loan to value ratio is the percentage of the loan amount in relation to the value of the home; the difference is your down payment. We have been able to get many of our customers their dream homes with **as little as \$500 to \$1000 down payment.** Now when you find your dream home, you only need an appraisal and you can close on your home in a couple of weeks! **This is a very valuable buying tool!** It gives you the negotiating power of a cash buyer, which often could save you thousands of dollars off the price of your dream home. Here's how...

You and another buyer both put offers on the same home at the same time but your offer is for \$1,200 less. The other buyer didn't get pre- approved, this means if the seller accepts their offer, they must take their home off the market for a month or more while the buyers go through this process. If they don't get approved then the sellers have to start all over by putting their home back on the market again.

Most people believe that a bird in the hand is worth two in the bush and would rather have your guaranteed offer of \$1,200 less with a quick, smooth cash-like closing. You just saved \$1,200! Imagine how much more negotiating power you would have on a distressed property where the sellers NEED cash fast, or on a foreclosed or repossessed property.

This really works!

Another advantage is that your Realtor will work extra hard for you, concentrating all his efforts on finding you your dream home since he knows you're already approved for a loan. The only thing standing between him and a sale is that he needs to find you your dream home. Pretty strong incentive right?

Also, if you have any credit blemishes or any other unique situations, we have time to take care of them before you enter into contract and start making moving plans. It will also give you tremendous peace of mind, and besides, it's something you need to do before buying a home anyway!

LC Mortgage will be happy to provide you with a pre-approval. Call today to arrange for a convenient appointment to get Lender approval.

STEP 3: GET FREE PROFESSIONAL HELP

Now that you know how much house you can afford to buy and how much money you'll need to close, it's time for the **fun part...Finding your dream house!** If you're like most people these days, you don't have much time to go driving around looking at several homes just to find out that most of them aren't at all what you're looking for. This is where it pays to use a Professional Real Estate Agent. The seller of the home usually pays the commissions for the Realtors so it's like **you're getting the services of a professional for absolutely free!** Let them weed out all the homes you're not interested in. You only spend time seeing the homes with true potential. Taking a little time in the beginning to get the right people on "your team" will save you time, effort, money and grief later on.

Here are some tips for finding and choosing the right Realtor:

- Ask friends and family for names of Realtors that have done a great job for them in the past. (Be wary of using a Realtor that is a relative or close friend unless they are extremely qualified. It could cause a very uncomfortable situation, especially if you're unhappy and need to fire them).
- Ask a qualified mortgage professional for the names of his favorite Realtors. It is very important that your mortgage broker and real estate broker work well together. Any mortgage broker that is active should have a good relationship with many of the more respected Realtors in town and will be happy to refer you to them. LC Mortgage has a Realtor referral system and we can give you the names of the Realtors that we work very well with. Our network of Realtors specialize in all areas and price ranges.
- Drive the area. If you already have a good idea of where you want to buy, drive around in that area and look for the one or two really prominent Realtor signs. Chances are strong that they know a great deal about the strengths and weaknesses of that area and which ones are offering the best deals.
- Interview the Realtors. This is very important. You are about to enlist this person to represent you in possibly the biggest purchase of your life. You must feel comfortable with their knowledge, experience and integrity. Don't be shy to call and ask them questions, not only about their experience and what they can do, but also about themselves so you can get a real feel for that person. You need to feel comfortable with the person helping you to find your dream home.

STEP 4: FINDING YOUR DREAM HOME QUICKLY

Now it is time to put your Realtor to work finding your ideal dream home. The key is to be very specific when describing your home requirements. This helps the Realtor narrow it down for you. There is no reason to look at 100 homes when you can find your dream home in a narrowed down selection of only 4 or 5.

After driving by the potential homes your Realtor suggests, choose the ones that most closely resemble your desired home from the outside. Your Realtor will then give you a tour inside these homes and when you find your dream home, your Realtor will help you negotiate the best deal.

This is the surest, quickest and most effective way to find your perfect home and can save you months of searching.



STEP 5: NEGOTIATE THE LOWEST SALES PRICE

So you and your Realtor have found the perfect house, in the perfect neighborhood, - your dream home. You know you can afford it because you're pre-approved ... Great! Now comes the negotiation. Remember that a home purchase is a free market; arms length transaction between a willing seller and an able buyer, the price is whatever you two agree upon.

It is usually best to allow the Realtor to negotiate on your behalf. They have experience in negotiating on properties and can usually do a better job. Keep in mind that Realtors do this for a living. They will work with you by pulling up all the comparable sales in that area in the past year and discussing with you the proper strategy for your offer. The average home sells for close to 95% of the asking price. Being pre-approved can help you increase that difference.

Since there are so many factors that go into each negotiation, it would be difficult to outline them all here - every sale is unique. Your Realtor should be able to answer all your real estate questions. If you don't have a Realtor because you're buying a home that is for sale by owner, or if you have any questions about these 5 easy steps to getting your dream home, give us a call at (832) 483-5145 and we'll be glad to help. Remember ... we are "People Helping People".

This questionnaire, which was prepared by the National Association of Realtors, can help you (and your real estate sales professional) assess your housing requirements.

Type of Home:	Existing Ranch Two-story Traditional	New Split-level Other Contemporary	
Constuction:	Brick Cement Other	Wood Siding Cedar Shingles	
Lot:	Size _____	Type _____	
Rooms (No. and Type):	Bedrooms _____ Dining _____ Basement _____	Bath _____ Family _____ Other _____	
Extra:	Fireplace Porch	Garage Air Conditioning	
Heat:	Forced Air Other	Radiators	
Fuel:	Gas	Oil	Other
Neighborhood:	_____		
Transportation Requirements:	_____		
School Requirements:	_____		
Church:	_____		
Price Range:	\$ _____ to \$ _____		
Cash Down Payment:	\$ _____ to \$ _____		
Special Requirements or Preferences:	_____ _____		
Family Members (how many):	Adults _____	Children _____	
Name:	_____		
Address:	_____		
Telephone:	_____	Date:	_____

"The Next Level in Mortgage Service"



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