



Buyers, whether you're buying your first home or an experienced buyer, let our team find you the perfect property at a great value.

Buyer Advice

Buying a home is a significant and exciting decision. This list provides professional real estate advice and helpful home buying tips. When it's time to buy your home make Audubon Realty your first choice. You won't be disappointed!

1. **Contact a Real Estate Agent**

At Audubon Realty a Sales Associate can help you through the entire process of buying a home, starting with the mortgage and continuing through closing – and beyond. He or she can help you shop for the best interest rate and terms and, if you wish, suggest mortgage lenders. Here at Audubon Realty our mission is to provide personal, professional service and counseling while building lifelong relationships based on our passion and commitment to the community, each other and our clients.

2. **Get Preapproved For a Loan**

Contact several lenders and determine which one will give you the best deal or use one of our partner vendors. Obtain a copy of your credit report and your FICO score and, if necessary, do what you need to do to improve it. Dispute and correct any incorrect inquires, Pay off any unpaid debts...The higher your FICO score, the better interest rate you get. Your Audubon Realty agent can help with all of this

3. **Determine Your Price Range and Area(s) You Want to Buy In.**

By now you should have a good idea of how much home you can afford. This helps you narrow down your home search. You should also begin researching the neighborhoods in which you might want to live. Your Audubon Realty agent can help.

4. **Decide Which Amenities and Features You Must Have and Which Ones Would Be Nice to Have**

How many bedrooms and bathrooms do you want? Walk-in closets? Would you prefer a newer home or an older one? Is an updated kitchen important to you? Are hardwood floors a must? Which features would you be willing to give up if you find the otherwise-perfect home?

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5. **Begin Testing the Market**

Right here on Audubon Realty.com you can search listings that meet your criteria. Identify properties that seem to be a good fit for you, take an afternoon and go on a driving tour. See what's available in your price range and explore neighborhoods. Try not to call the listing agent that has the sign in the yard. That's why you have an agent to help you

6. **With Your Agent: Begin Looking at Homes**

Look at homes with a critical eye – does the floor plan work for you, is the property in good condition, would it be right for your lifestyle? In short, can you imagine yourself and your family living there?

7. **Take notes at each home you visit.** What do you like and not like? Narrow down your choices; re-visit homes in which you're interested. See them at different times of the day. Also, a fun thing to do is to keep a map of the areas you are considering and mark the homes you've viewed, either on GoogleMaps or a paper version. You may be surprised at your patterns. It's also surprising to revisit the map years later as your new area changes and you meet the people near you. We've had friends realize they looked at the same homes as some of their good friends.

8. **Make an Offer**

When you've identified the home you want to buy, act quickly and promptly be prepared to prepare a written offer quickly. Your agent will be familiar with market values and will help you arrive at a price that gives your offer the best chance of being accepted.

9. **Try not to become emotionally attached to a home.** Your offer may not be accepted for any number of reasons. Have backup homes in mind. Be prepared to negotiate through your agent with the sellers. This is why you have an agent - to serve as the non-emotional negotiator for you.

10. **You'll be asked to submit an earnest money deposit (certified funds, cashier's check)**

- a. Have the property professionally inspected.
- b. If necessary and property is not being sold as is, request repairs.
- c. Begin making moving arrangements
- d. Obtain homeowner's insurance.
- e. Contact utilities (phone, water, power.).
- f. A few days before closing, stage a walk-through.
- g. Obtain a cashier's check for the down payment and closing costs.
- h. Check with in Loan officer throughout process to insure the file is moving along

11. **Carefully read everything before you sign.**

12. **At Closing**

Make sure the terms and conditions of the loan statement are correct.