



STATUS

REALTY

Buying a home just might be the largest financial investment that you make during the course of your lifetime.

Below you will find the most Frequently Asked Questions (F.A.Q.) that Buyers ask me. I'd love to answer other questions that you might have, so please reach out to me!



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1 How much does it cost to use a REALTOR®?

As a buyer, it does not cost you anything to enlist the services of a REALTOR® to help you find a home. However, you want to make sure that the REALTOR® that you choose to work with is well-qualified. FACT: All REALTORS® are not created equal!

2 Can I buy a home with less than 20% down?

Yes! A loan officer can explain the various loan programs they offer, how much of a downpayment each requires and whether you qualify. They can also get you Pre-Approved so that you know how much home you can afford so you'll be ready to purchase.



3 How do I calculate my monthly mortgage payment?

Sales price, interest rate, taxes, insurance and downpayment amount can all impact your total mortgage payment. Your lender can help you set a maximum purchase price so that your monthly mortgage payments stay within a certain range.

4 What is the best platform to use for my home search?

Most homebuyers begin searching for homes online. But, that information is usually outdated. It is always best to enlist the services of a REALTOR® because they will have access to the MLS which is the best and most accurate source for properties!



5 What other costs are involved with buying and owning a home?

When you are ready to buy a home, you should have funds set aside for upfront costs like: earnest money, option fee and any inspections that might be needed. After you close, you will have your utilities, routine home maintenance costs and you might have Homeowners Association (HOA) dues to pay.

