

THE **INFORMED** Home Buyer/Seller™

Helpful Advice for Making the Right Move

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BEWARE of home hunting *Burn Out!*

House hunting can be a grind. If you're not careful, it can easily take both an emotional and physical toll on you.

At the beginning, you and your family will be fueled by excitement, desire and enthusiasm – the raw ingredients of adrenaline. That's what keeps you going.

After a while, however, a long day of viewing homes with fidgety kids and an empty stomach can leave you exhausted. When that happens, even the most ideal home can seem undesirable.

Since you don't want exhaustion to result in a missed opportunity, it's important to pace yourself. Here are some tips for doing just that.

- When it comes to endurance, everyone has their limits. If a child or spouse is looking tired, take a break. Just because one person is able to see a lot of homes in quick succession doesn't mean everyone else in the family will have the same stamina.
- Never house shop on an empty stomach. Make sure everyone has a good breakfast, lunch, or dinner before heading out.
- If you have young children, find out where the local parks and playgrounds are located. These are great places to take a break and let the kids play for a while.
- Keep some bottled water and perhaps some light snacks in the car. You never know when someone's stomach will begin to grumble.
- During an all-day excursion, avoid the temptation to eat a large lunch at a restaurant. It may make you feel sluggish and tired in the afternoon.

If you've been househunting for several weeks, all the homes may start to look alike. If this happens, take a few days off. It will help to restore your perspective.

Mortgage Payments Can be **Deceiving**

You see a great home. You pull out your mortgage calculator and start punching in the numbers. The estimated monthly payment is displayed on the screen. You think, "Yep, we can afford that!"

Can you?

It's easy to be seduced by a mortgage payment calculation. However, mortgage payments aren't the only costs of owning a home. You also need to consider:

- Property taxes
- Home insurance premiums
- Electricity costs
- Maintenance (especially a factor in older homes.)
- And more.

If you don't, you could end up spending hundreds of dollars more per month than you originally expected.

Call today for help calculating the true cost of home ownership.

Think, Act... Live!

"To succeed in life you have to take chances. If Michelangelo didn't take chances, he would have painted the floor of the Sistine Chapel"
Neil Simon, Pulitzer Prize winning playwright

"It's a funny thing about life, if you refuse to accept anything but the best, you very often get it."
Somerset Maugham, Author

"Deciding to buy a home is like falling in love. It's intoxicating, energizing, and scary..."
Alan Perlis & Beth Bradley, Authors of
The Unofficial Guide to Buying a Home