



## COMMON MISTAKES TO AVOID DURING THE HOMEBUYING PROCESS

- RESEARCH YOUR OPTIONS
  - Take the time to research different lenders and compare their rates, fees, and terms.
- GET PRE-APPROVED

  Get pre-approved for a loan before you start looking for a home. This will allow you to know exactly how much you can afford and will prevent you from making offers on homes that you can't afford.
- 3 Make sure that you understand all of the costs associated with buying a home, including closing costs, taxes, and insurance.
- GET A HOME INSPECTION

  Get a home inspection before you commit to buying a home. This will help you identify any potential issues that may arise.
- NEGOTIATE

  Don't be afraid to negotiate when it comes to the purchase price of a home.
- DON'T OVEREXTEND

  Don't overextend yourself and make sure that your mortgage payments are something that you can comfortably afford.
- GET AN APPRAISAL

  Get an appraisal to make sure that the purchase price is comparable to the market value of the home.
- **GET A HOME WARRANTY**Get a home warranty to protect yourself from any unexpected repairs or maintenance.
- 9 GET HOMEOWNERS INSURANCE
  Make sure that you have adequate homeowners insurance coverage in case of any unexpected events.
- 10 UNDERSTAND THE LOAN PROCESS

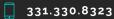
  Take the time to understand the loan process and all of the steps involved. This will help ensure that you are prepared and can avoid any surprises.

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