



AVOID COMMON BUYER ERRORS

DELEON SHEFFIELD COMPANY

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Avoid Common Buyer Errors

Congratulations! You have decided to purchase a home, or are thinking about buying one. You'll be joining the ranks of thousands of families who realize that home ownership offers a number of benefits including building equity, saving for the future, and creating an environment for your family. When you own your own home, your hard-earned dollars contribute to your mortgage. The equity you earn is yours. Over time, your home will increase in value.

This report will help you create a systematic plan before you shop so you'll be sure to avoid these costly errors. These tips will also help you make the most of your home purchase. Please contact us if you have any questions about buying a home in Tampa or elsewhere in Florida.

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Shopping for a new home is an emotional experience. It is, however, also a business transaction, and must be treated as such. Three of the most devastating things that can go wrong are:

- * Paying too much
- * Losing a dream home to another buyer
- * Buying the wrong home

When you have a systematic plan before you shop, you'll be sure to avoid these costly errors. Here are some tips on making the most of your home purchase.

Avoid Common Buyer Errors

Get the information you need

What price do you offer a seller? Is the seller's asking price too high? Is it a deal? Your own research is important, as is the assistance of a Realtor®. A professional Realtor® can offer an unbiased opinion on the value of a home, based on many factors and a great deal of information. Without knowledge of the market, your offer could be too much. Or worse, you could miss out on a great buying opportunity. Hire the right person and trust that person to represent your interests.

Buy YOUR home

What do you need and want in a home? Sounds simple, but clearly identifying your needs and bringing an objective view to home shopping leaves you in a much better position. How much space do you really need? Too small and you may feel like you live in constant clutter. Too big and maintenance may become too daunting. Outline all of your priorities, and work on finding not just a great home, but a great home for you.

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Check the title

Before you sign any document, be sure the property you are considering is free of all encumbrances. As a part of his or her services, a Realtor® can supply you with a copy of the title to ensure there are no liens, debts, undisclosed owners, leases or easements against the title.

Update the survey

Before the purchase is completed, an updated survey is essential. This report will indicate boundaries and structural changes (additions to the house, a new swimming pool, neighbor's new fence which is extending a boundary line, etc.), and will guarantee that you are indeed getting what you pay for.

Minimize the unexpected

For \$300 - \$500, a professional inspector will conduct a thorough inspection of the home. Their expertise can mean the difference between uncovering major flaws before or after you own a home. Make the final contract subject to the report's findings.

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Get pre-approved

It only takes a few days to get financing pre-approval. When you are shopping for a home, this gives you more power. A seller is more likely to consider an offer from a serious buyer.

Remember additional costs

Besides the funds for the purchase of a home, you'll need funds for items such as loan fees, insurance, legal fees, surveys, inspections, etc.

Take a deep breath

Before you sign, ensure that all documentation clearly reflects your understanding and conditions of the transaction. Has anything been forgotten? Don't rush. You could lose money, financing, or even the sale if you attempt to push things through too hastily.

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At DeLeon Sheffield Company, we are with you from start to finish: facilitating your housing, transportation, introduction to additional needed professional services (Financial Planners, Attorneys, CPAs, Cleaning Services, local Recreation, schools, and healthcare providers), and walking you through the buying or selling process line by line. We provide you with a highly professional personable Realtor, your individual Concierge, who is there to service all of your Realty needs, keeping your best interest at heart, just like family.

**Let us help you find,
purchase, and settle into your
new home !**

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