

# HOME BUYER'S GUIDE

Six Steps to Finding the Right Home for Your Family





## Home Buyer's Guide:

### Six Steps to Finding the Right Home for Your Family

At Bowen Agency Realtors, our primary goal is to find each and every buyer the right home.

We've worked with thousands of buyers over the years, and one of the biggest mistakes that we've found is that a home buyer can continue to look for that "ideal" house while passing up perfectly good houses in the process. If this is your first house, chances are it will not be the last one that you will buy. As you delay your purchase, home prices will probably continue to rise and quite possibly, interest rates will too.

Having stated that, you should not rush into the biggest financial transaction of your life without careful consideration. With good planning, you can join the millions of other families who own their own homes and are taking advantage of the many benefits that are available to homeowners.

**Here are six helpful steps to help get you started ➡**

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## Rate Your Preferences

Scale: A = must have, B = high priority, C = medium priority, D = low priority

- ☐ Style of house - one story, two story, split level, etc.
  - ☐ Size of yard
  - ☐ Specific town or School District
  - ☐ Number of bedrooms
  - ☐ Proximity to work
  - ☐ Proximity to stores, schools, parks, restaurants, theaters, supermarkets
  - ☐ Number of baths
  - ☐ Bath in master bedroom
  - ☐ Eat-in kitchen
  - ☐ Separate dining room
  - ☐ Finished Basement
  - ☐ Non-Finished Basement
  - ☐ Fireplace
  - ☐ Garage (1 car, 2 car) or Carport
  - ☐ Windows in the kitchen
  - ☐ Windows in the bathrooms
  - ☐ Lots of closet space (walk-in closets)
  - ☐ Trees on the property or in the neighborhood
  - ☐ Adequate storage (attic, crawl space, etc.)
  - ☐ Parking for you and guests
  - ☐ Air-conditioning
  - ☐ Children in the neighborhood
  - ☐ Porch or deck
  - ☐ Type of heating system
  - ☐ City water or well water
  - ☐ Dishwasher, garbage disposal
  - ☐ Fuse Box or Circuit Breakers
  - ☐ Septic system or sewers
  - ☐ Maintenance free windows, gutters, trim, siding
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## Get Pre-Approved For a Loan

It is always helpful to get pre-approved for a loan before you start viewing homes with the serious intention of buying. The pre-approval process involves meeting with a lender and authorizing them to examine your current financial situation and credit history. On the basis of this examination the lender will provide you with a document that details how much you can borrow to buy a home. .

The benefits of pre-approval include:

- You'll have information about what you can honestly afford and you will be able to plan accordingly.
  - As a qualified, motivated buyer you'll be taken more seriously when you make an offer on a home.
  - Lenders can tell you whether you qualify for any special programs, especially if you are a first-time homebuyer.
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## View Homes and Be Ready to Commit

One key to the home search process is knowing what you're looking for – which is why the list of rated preferences is so important!

Among other things, that means distinguishing between “must-haves” and “like-to-haves”.

There are many benefits to starting the search process on Bowen Agency Realtor's website. You can view many homes and their details, and take photo and video tours.

However, it's also important to view homes in person. While their property details may seem similar online, homes can actually be very different in terms of layout, design, workmanship and other aspects.

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### Make an Offer and Be Willing to Negotiate

Now that you've found the home you'd like to buy, it's time to make an offer. Bowen Agency will work with you to determine an offer price and put it in writing to the seller and the seller's agent. Generally speaking, the seller can accept your offer, reject it, or counter it to initiate the negotiation process.

Successive counter-offers, with deadlines for responding and meeting conditions, will be exchanged between you and the seller until a mutually-satisfactory pending agreement is reached or the negotiations breakdown.

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### Secure Your Financing

Once you have a pending agreement, it's time to go back to your chosen lender to finalize your mortgage details so you can close the deal. This means finalizing your down payment, interest rate, regular payment schedule and any other financial conditions associated with the closing.

If you've already been pre-approved with a lender for a certain loan and home purchase, this phase of buying your new home should be a relatively straightforward matter.

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## Close the Deal

If you've efficiently taken care of everything connected with purchasing your new home, the experience of taking ownership will be a positive joy with no surprises.

Bowen Agency Realtors will lead you through getting a title search, the final walkthrough and finally the Closing process. The closing process can vary from state to state, but regardless of where you're closing, all of the terms of the purchase agreement must be met prior to closing. Closing is simply the time to sign legal and bank documents and receive the keys to your home.

Before closing, make sure that you have:

- A fully executed purchase agreement including all necessary addendums.
- A down payment in the form of a check or money order
- A home inspection or inspection waiver
- Request for repairs or release
- Appraisal of the property by the bank
- Lender required repairs
- Loan approval
- Homeowners insurance
- Septic tank/sewer inspection or waiver
- Land survey or waiver
- Clear title to the home and property (i.e. no liens)

During the closing, the buyer will sign legal and bank documents and have documents notarized. The documents will then be sent to the buyer, seller, lender, and local Courthouse for permanent filing and safekeeping. A record of the transaction (buyer, seller and purchase amount) will also be printed in the local newspaper.

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## Contact Us!

For more information and to start the process, contact us directly. Just call or stop by one of our three convenient locations in Lewisburg, Sunbury, or Selinsgrove.

We look forward to serving you.

### Lewisburg Real Estate Office

Brookpark Station, Suite 5  
2470 Old Turnpike Road  
Lewisburg, PA 17837

Phone: (570) 523-2165  
Toll Free: (800) 258-8167  
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[lewisburg@bowenagency.com](mailto:lewisburg@bowenagency.com)

### Sunbury Real Estate Office

155 S. Second Street  
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### Selinsgrove Real Estate Office

Courtyard Offices, Suite 110  
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