



The Definitive Guide To Buying Your First Home: The Most Important Things to Know Before Buying a Home

Stephanie A Knight

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Purchasing your very first home is an important piece of the American Dream. The confusing financing, credit and credit score worries, contradictory real estate information, and a confusing group of experts-with everybody wanting something from you –may take something that could be one of the greatest experiences of your life and instead turn it into a dreadful event! Now, very experienced real estate experts, Stephanie Knight and Robert Price teach you everything you need to know about purchasing your first home-or your fifth- with the Insider's Secrets that have helped thousands. Learn about narrowing your wants and needs in new home, finding the right Realtor®, finding and securing the correct mortgage lender, negotiating the best terms and pricing, home inspections, what to expect at the closing, how to set up your own team of experts who will be looking out for only you. Learn the keys to be successful in buying the property you want and Insider Secrets that will take you from just wanting a house to making that dream a reality! Purchasing a house is frightening enough as it is, but when you are surrounded by a bad economy, foreclosures and news stories of a credit crisis, many potential buyers give up the American Dream without even trying. Today's potential homebuyers have advantages that buyers a few years ago lacked: * There is a multitude of houses for sale, * Home prices have become more affordable because of the market or low rates, * Mortgage lenders have money to lend and interest rates are at the lowest rates in 50 years. This step-by-step guide will show homebuyers how to take advantage of the current market conditions to buy a home that is both a refuge from the tough times and a worthwhile financial investment. Includes information on: * Buying vs. renting * Financing and Finding the best Lender * Choosing the right Realtor® * Choosing the best neighborhood for your family and your needs * Understanding legal, tax, insurance issues, contracts, inspections, HOAs, buyer's and seller's agents, and much more. From the most trusted name in real estate, here is the latest edition of the indispensable guide that helps first-time buyers land the home of their dreams. Stephanie Knight has established herself as a trusted real estate expert. In this new book, she offers pages of new and up to date material addressing all of the current trends home buyers need to stay on top of, including: • The new construction housing boom and how home buyers can make the most of it • Mortgage lending innovations, such as low down payment financing and the ability to finance 100 percent of the purchase price, or getting renovations included in your mortgage. • The dangers facing first-time home buyers when purchasing without a broker, using discount Internet-based services, and buying first homes as investments. • The latest information on asbestos, mold, radon, and other bio-environmental hazards and new, inexpensive testing methods any home buyer can use.

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