

## A 'Do' List for Prospective Homebuyers

For most Canadians, buying a home is the most significant investment of their lives. And although real estate sales in 2008 are continuing strong with prices still on the rise, your local **Coldwell Banker®** sales professional will tell you that today's market still presents many genuine real estate opportunities for homebuyers. Housing inventory is moving up in most major centres across the country, leading to a more balanced market. Historical data demonstrates that purchasing a home has proven a sound long-term financial investment. However, homebuyers – especially first-time buyers -- are often understandably anxious when it comes time to making what could be the largest purchase in their life. **Coldwell Banker Real Estate LLC** has come up with some simple "do" and "don't" lists to make the process easier for everyone dreaming of homeownership.

### The Homebuyer 'DO' List:

- **DO** utilize free online tools to arm you with as much knowledge as possible. For example, the Home Price Comparison Index available at <http://www.coldwellbanker.com> offers buyers a way to compare average housing costs in over 400 markets across North America.
- **DO** access and closely review your credit score. A sound financial track record and solid credit score can help lock in a loan and lower interest rates. Check your records in advance to catch any errors ahead of time, and to better understand how lenders may perceive you.
- **DO** explore mortgage pre-approval. Getting this early green light will help others involved with your purchase that you are serious about home ownership – and well-qualified.
- **DO** line up your "all-star" team of professionals before game day. A team of experienced professionals will be key to making the home buying process simple and seamless. Start by interviewing and selecting a sales representative who you "connect" with. Your local **Coldwell Banker®** sales professional can help you identify suitable lawyers, mortgage lenders, home inspectors and others who play a role in the process.
- **DO** anticipate your future needs and buy for lifestyle. Try to anticipate how long you'll live in your next home and plan for major lifestyle changes when possible. What may make a perfect starter home for a couple might not work as well when children come into the picture.
- **DO** hone in on your housing priorities. Your ideal home may have a porch, a pool and five full baths. But before you start looking, make sure to separate your "must-haves" from your "nice to have's," so you know where you can compromise to meet your budget.

Wondering about the "Don't" list? Stay tuned for our next column, or better yet, contact your local **Coldwell Banker** real estate professional now to learn more.

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