



Home Buyer's Cheat Sheet

How to Win in Today's Market (Without the Stress!)

3 Things to Do Before You Look

1. Get Pre-Approved (Not Just Pre-Qualified) – Know your real budget (and show sellers you're serious).
2. Check Your Credit – A 720+ score gets you the best rates. Need a boost? Ask me how.
3. Save for Hidden Costs – Closing fees, inspections, and repairs add up (aim for 3-5% extra).

Red Flags to Avoid

- "As-Is" Listings – Could mean costly hidden problems.
- Homes Sitting 60+ Days – Why hasn't it sold? I'll investigate.
- Super Low Property Taxes – Might mean outdated assessments (your bill could jump later).

Insider Tips to Win

- ✓ Off-Market Homes Exist! – Many sellers avoid the MLS. I track these daily.
- ✓ Write a Personal Letter – Helps in bidding wars (I'll draft one for you).
- ✓ Shop Rates from 3+ Lenders – A 0.5% difference = \$30K+ saved on a \$300K loan!

Your Home-Buying Timeline

1. Week 1: Get pre-approved + pick neighborhoods.
2. Week 2-3: Tour homes (I'll set up alerts for new listings).
3. Week 4: Make offers (I'll handle negotiations).
4. Week 5-6: Inspections + paperwork (I'll keep it smooth).

Bonus: Ask Me About...

- Down Payment Assistance Programs (You might qualify for free \$\$\$).
- "Date the Rate, Marry the House" (How to refinance later if rates drop).

Need a custom game plan? Let's chat!



 **747-249-8760** |  <https://thebadmoshomes.com/> **DRE:02237195**