

SOUND OFF *Lorraine Amaral*

How long does it take for a buyer to find the perfect home?

Once you have made the most important decision to purchase a home, your trusted Realtor will help guide you through all of the steps of your home buying process.

The timeline can vary depending on your actual motivation such as: Are you relocating into a new area or moving your family into a larger home staying within the same school district? Each buyer will have different personal wants and needs in purchasing a home.

Your Realtor can assist you with contacting lenders in your area. It is best to be pre-approved prior to searching for a home so you know what price range you



are looking in.

There are many unique loans to fit each individual. Conventional loans are more typical but require good credit and larger deposits. VA loans are excellent for veterans

and their families. Federal Housing Administration and Housing Development Fund loans are common among first-time home buyers with lower down payments. Speak with your chosen lender for the best advice on timing for your specific loan.

If paying cash, then your attorney and Realtor will advise you on the title and municipal reports needed.

Once pre-approved, the buyer and Realtor will start searching out homes and towns you prefer. Then begin narrowing down particular homes by criteria such as how many bedrooms, baths and square footage. Do you need up-

grades or are you willing to do a little cosmetic work? Do you require move-in condition? Home styles — such as do you prefer an open floor plan or upper-level bedrooms, colonial, Cape-style, specific neighborhoods, location to work and topography — all come into play to make these extremely important decisions easier for you.

Many of these decisions can be discussed in a sit-down meeting up front or within the first few visits. So if a buyer is very motivated they may only look for a couple of weekends. Some very organized buyers even can find the perfect house right away, while other buyers may actively search

the Internet and email directly with their agent on a longer term.

So don't be surprised if you fall in love with one of your first choices — it's not that uncommon. Then there are times where just nothing seems to be exactly what you were looking for.

Don't be discouraged — there is a home out there for everyone, and there is always new inventory to view. Your new house is out there waiting for you to make it a home. Whether you find it in a day or a year, it will be all yours and worth every minute.

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