

# 5 TIPS TO HELP HOMEBUYERS WIN

(and 2 things to always avoid)



## STEP 1: Finances First.

Start with mortgage and affordability calculators to understand what factors impact affordability and what homebuyers can realistically afford monthly as mortgage rates rise. Research downpayment assistance programs. Get pre-approved for a mortgage versus getting a pre-qualification or an unverified pre-approval.



## STEP 2: Hire the Right Agent.

Buyers who mean business should hire the right professional for the job. A trusted local agent can act as an expert guide during the homebuying journey and share informed, objective advice and emotional support along the way.



## STEP 3: Shop Smarter With Tech.

Virtual 3D home tours and interactive floor plans give shoppers an immersive experience of a home.



## STEP 4: Make Your Strongest Offer.

Cash is king in today's hot market, but it's not the only way to win the deal. According to Zillow research, 41% of agents say a cash offer is the most effective strategy for landing a home. When that's not an option, agents say, they've sweetened the deal with a higher downpayment or more earnest money to get their client's offer to stand out.



## STEP 5: Close the Deal.

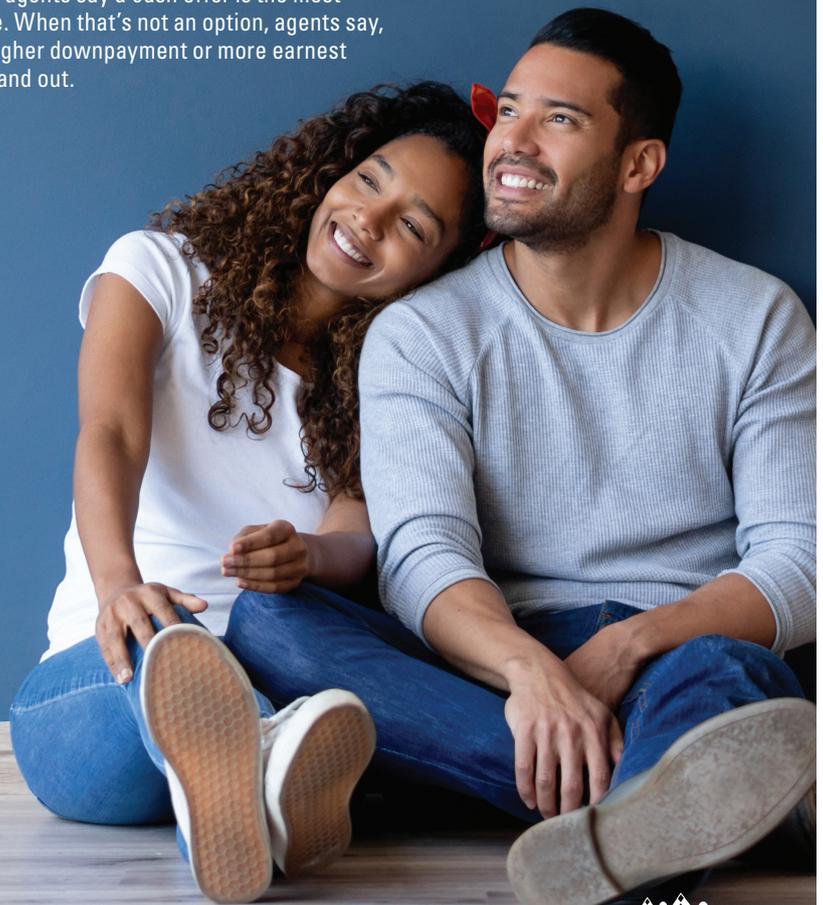
Closing costs can add 2%–5% more to a home's purchase price. To reduce those costs, buyers can shop online for qualified title and escrow companies and compare ratings and customer reviews.



## BUYER BEWARE: Two Strategies to Avoid

Buyers would be wise to avoid two risky and unnecessary moves: Waiving an inspection contingency and writing a letter to the seller. An inspection can identify major structural, mechanical or safety issues, which could be extremely costly to repair and cause buyer's remorse. So-called "love letters" can reveal demographic information about the buyer and unlawfully sway a seller, putting buyers, sellers and agents at risk of violating the Fair Housing Act.

Source: Zillow.com



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