



## **Sunday Column**

**By Kim Bragman, 2020 Chairman**

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### **Four ways to make the home buying process easier**

Buying a home is a time-consuming, yet exciting, journey. From approvals to finding the home you want to buy, your San Antonio area REALTOR® can help you at every step along the way.

Many people rely on a REALTOR® to assist with everything from scheduling showings to handling contracts, and that's a smart decision. Advice from your REALTOR® will help you out in the long run. But there's a lot you can do to make the process go smoothly. Here's how to get started.

#### **Get pre-approved by your lender**

This is an important step. When you get pre-approved for a loan, you will save time because you'll know exactly what homes are in your budget.

A bonus of pre-approval is that you give the sellers a greater degree of confidence that you're a serious buyer. And in some areas where houses are in great demand, that's a plus. You'll also have a better idea of how much you might expect to pay in closing costs and can start preparing.

#### **Decide what you really want**

It's hard to find the perfect home, but if you're realistic about your expectations, you won't be disappointed. Be prepared to adjust your expectations if you can't find the property you want in your price range.

If you're looking for a particular location, you may have to give up some of your desired amenities. Or, if you like the idea of a brand-new home, you should be prepared for the possibility that you won't get the heavily-treed backyard you've always wanted.

Spend time creating your list of priorities and then share that information with your REALTOR®. As your REALTOR® gains an understanding of your needs and wants, they'll be able to show you properties that fit your situation.

#### **Keeping an eye out for you**

Your San Antonio area REALTOR® is plugged into your local housing market and is always on the lookout for homes on your behalf. REALTORS® have access to tools like the Multiple Listing Service (MLS) and may also hear about new listings before they are publicly posted.

And if your San Antonio area REALTOR® wants to show you a home that seems different from what you are looking for, keep an open mind. Likely, your REALTOR® has advice on ways to make the property fit your needs.

**Don't waste time**

If you've discovered your dream house, take action. Real estate is tricky, and timing can be everything. Even a verbal acceptance of a contract means nothing unless there's a signature, so be available and act quickly.

Follow these steps and play an active role in your house-hunting adventure. In the end, you'll be an informed and happy homeowner.

For more information on buying or selling your home visit [SABOR.com](http://SABOR.com) and use a San Antonio area REALTOR®.

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