

Courtesy of:  
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## Home Buyers Report / Home Sellers Report

### **The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home...And How To Avoid Them**

#### **Home Buyers**

**Mistake #1:**

Not knowing how much they can afford before they make an offer. Get pre-approved by a lender so you know how much you can afford.

**Mistake #2:**

Not realizing whom the real estate agent represents. Most people think that the agent they are working with is working for them. But unless they are working as your buyer-broker, they represent the seller.

**Mistake #3:**

Not realizing that the wrong mortgage can cost thousands of dollars in needless interest and taxes.

**Mistake #4:**

Not discovering hidden defects before they buy a home. Get a professional home inspection.

**Mistake #5:**

Not knowing how much credit can affect their ability to buy a home. Your mortgage professional can help you prepare your credit file in advance.

#### **Home Sellers**

**Mistake #6:**

Basing their asking price on needs or emotion rather than market value. Many times, people make their pricing decisions based on how much they paid or invested into their home. This can be an expensive mistake. Overpriced homes take longer to sell and eventually net the seller less money. A Realtor can assist you in pricing your home correctly.

**Mistake #7:**

Failing to "showcase" their home. First impressions are most important. First, thoroughly clean your home for top dollar.

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**Mistake #8:**

Most traditional real estate agents want you to sign a long, listing contract with no way out. With me, you may cancel at any time, no questions asked.

**Mistake #9:**

Choosing the wrong agent. Don't be afraid to check out referrals of an agent.

**Mistake #10:**

Not knowing all of their legal rights and obligations. Real estate law is complex. The contract that you will sign is legally binding. Small items that are neglected in a contract can wind up costing you thousands of dollars. Consult a knowledgeable broker who understands the many details that could save you money.