



Home Buying Summary Booklet

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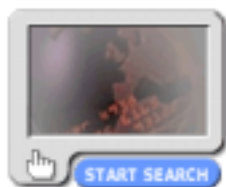
presented by:
<http://www.SayHomeBuy.com>



SUMMARY HOME BUILDING INFORMATION

Get Ready to Buy (link to: www.SayHomeBuy.com)

Buying a house is major undertaking. There are certain steps that must be completed. Understand what you need before starting your home buying search.



SayHomeBuy.com

1: Understand the Process

understand how the home buying process works with our quick summary checklist

2: Analyze the Home Buying Numbers

do a quick review of the numbers to determine how much you need to buy a home

3: Review these Home Affordability Tips

use these affordability tips to raise the money you need and qualify for financing

4: Get Qualified for Financing

what's needed: 1) good credit; 2) low debt ratios; and 3) steady employment

Search for Homes (link to: www.SayHomeBuy.com)

Once you understand the process, it's time to look for a home. What type home, in what kind of neighborhood, and under what market are issues reviewed in this section:

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1: Use Our Home Search Directory

search homes: real estate listings, for sale by owner (FSBO), foreclosures, new home construction, classified ads, and other on-line listings.

2: Find an Agent

find and select an agent to work with you in your home search

3: What You Should Know About Home Location

understand location issues. You want to protect your home purchase.

4: Making the Offer

how best to negotiate the offer and what goes into the contract

Financing and Closing (link to: www.SayHomeBuy.com)

Your final step is to arrange financing and go to closing:

1: Arrange Financing

apply for financing: review mortgage loan products, go over the mortgage loan process, negotiate mortgage rates, and see what's needed for the application.

2: Going to Closing

review the home closing process and understand closing costs

3: Moving Into Your Home

use our complete moving-in guide with moving-in checklist

4: Home Buying Weekly Tip

review our weekly home buying tips and fix-up guide

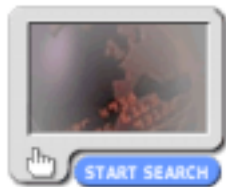
HOME BUYING STEPS

STEP 1: Analyze the Numbers

The first step in the home buying process is to analyze your position. You need to determine how much home you can afford based on your current income and financial status.

Topics: analyze the numbers — budget for home buying — view affordability tips

www.SayHomeBuy.com/step1.html



[SayHomeBuy.com](http://www.SayHomeBuy.com)

STEP 2: Search for Homes

Where to start: use our extensive directory to search for homes

Topics: search homes — find an agent — review location issues — view home styles

www.SayHomeBuy.com/step2.html

STEP 3: Making the Offer

Making the offer to buy the home: review negotiation tactics, when you move on the offer and how best to make an offer once you review and inspect the home.

Topics: making the offer — completing a home inspection

www.SayHomeBuy.com/step3.html

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STEP 4: Understand the True Costs of a Mortgage

The true cost of a mortgage includes: 1) principal repayment; 2) interest payments; 3) local real estate taxes; and 4) hazardous insurance and other fees.

Topics: review mortgage cost components — calculate true costs.

www.SayHomeBuy.com/step4.html

STEP 5: Arrange for Home Purchase Financing

What's need to finance your home: 1) qualifying debt ratios; 2) good credit; 3) mortgage loan selection; 4) rates and points; and 5) the completed application

Topics: about mortgage loan types — qualifying for financing — submit your application.

www.SayHomeBuy.com/step5.html

STEP 6: Home Closing and Settlement

What's needed to close: summary guide on closing, closing cost estimates, going to settlement, taking possession, and buyer rights.

www.SayHomeBuy.com/step6.html

STEP 7: Moving In

Time to move into your home: guide for moving, moving checklist, moving budget. Another guide for home owners looking to sell their existing home.

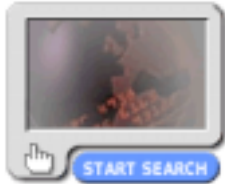
www.SayBuild.com/step7.html

HOME SEARCH DIRECTORIES

SEARCH REAL ESTATE LISTINGS (MLS)

Search the MLS listings from real estate agents. Click your state and community to view listings.

www.SayHomeBuy.com/mls



SayHomeBuy.com

SEARCH "FOR SALE BY OWNERS (FSBO)" LISTINGS

Many home owners are opting to sell their homes without an agent. Sometimes you can negotiate a lower price with a FSBO when no agent broker is involved.

www.SayHomeBuy.com/FSBO

SEARCH FOR FORECLOSURES

You can sometimes find a great deal on a home foreclosure or government auction. These homes can go fast, so be prepared to move when needed.

www.SayHomeBuy.com/foreclosure

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SEARCH NEW HOME CONSTRUCTION

View our directory of home builders segmented by state and community. You can view on-line new home construction communities and home styles.

www.SayHomeBuy.com/building

SEARCH CLASSIFIED ADS

Don't forget to search the classified ads. Many home sales and open houses are listed daily for particular neighborhoods.

www.SayHomeBuy.com/classified

FIND AN AGENT

Don't have time to do a thorough search? Get the help of an agent to do the search and arrange viewing. You don't pay a price for the service; the seller pays the agent's fee.

www.SayHomeBuy.com/agent-buy.html

OTHER QUICK LINKS

HOME CENTER LINKS		NOTES
<input type="checkbox"/>	Home Buying Guide http://www.SayHomeBuy.com	
<input type="checkbox"/>	Home Building Guide http://www.SayBuild.com	
<input type="checkbox"/>	Home Selling Guide http://www.SayHomeSell.com	
<input type="checkbox"/>	Moving Into Your Home http://www.SayRelocate.com	
<input type="checkbox"/>	Remodeling Your Home http://www.LetsRenovate.com	
<input type="checkbox"/>	Making Some Home Improvements http://www.SayImprove.com	

DEBT / CREDIT MANAGEMENT GUIDE		NOTES
<input type="checkbox"/>	Building and Sustaining Your Credit http://www.SayGoodCredit.com	
<input type="checkbox"/>	Budget Management http://www.SayPlanning.com/budget/	
<input type="checkbox"/>	Lowering Your Bills http://www.SayLowerBills.com	

OTHER LINKS OF INTEREST		NOTES
<input type="checkbox"/>	Financing Home Construction http://www.PickMyMortgage.com	
<input type="checkbox"/>	College Planning Center http://www.OfftoCollege.com	
<input type="checkbox"/>	Student Financial Aid Tips http://www.SayStudent.com	
<input type="checkbox"/>	Smart Consumer Financial Guides http://www.SayLending.com	
<input type="checkbox"/>	View What's New in Rebate Credit Cards http://www.SayCards.com	