

When Buying a Home, Absolutely DO NOT:

- QUIT your job
- CHANGE your job
- BUY any large ticket items or make any major purchases (like anything over \$100)
- MAKE large deposits into your bank accounts (all funds need to be traceable)
- SPEAK with the sellers directly
- FORGET to get a gift letter and a bank statement for funds
- FORGET to tell the person who is giving you the gift that you will probably need a gift letter and some proof (usually a bank statement) that they had the money to give
- FORGET to tell us if you are allergic to animals
- WITHHOLD any information from your lender about child support, alimony, wage garnishments or any other payroll reduction
- GET advice from friends or family that have not purchased in the last year (the rules change almost daily)
- WAIT to see everything else that is on the market
- TRASH talk the property in front of the owners
- CALL the other agent on For Sale signs
- ATTEND open houses and new construction without me
- FORGET to tell me if you have a house to sell
- DELAY paperwork because you are irritated by the frequency and number of requests from your Mortgage Company
- LOOK for a lender on the internet that offers a 0.001 interest rate or is outside of the area
- FORGET... IT IS POSSIBLE to find what you are looking for the very first day you visit properties (this happens more than you think...)
- GO home to sleep on it (in a hot market, if you sleep ON it, you might not get to sleep IN it)
- WAIT to find the absolute PERFECT house. You will always be limited by income, zoning, inventory at the time, and/or legislation and or property taxes.
- FORGET the 80/10/10 Rule! If you find a house that has 80% of what you are looking for, 10% of things you can change and 10% of things you can live with, it' a KEEPER.

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