

Talk to a REALTOR®, they're the EXPERT!

Buying a home is an important decision.

Your REALTOR® will access the MLS (Multiple Listing Service) to find the most up-to-date homes for sale that meet your specific criteria. Together, you will visit homes and open houses to find the right property for you. You will discuss all of the details involved in purchasing a home. From inspections to insurance, financing to closing, your REALTOR® has the knowledge and experience to navigate you through one of the most important purchases you will ever make.

Your REALTOR® has the proven negotiating skills needed to manage your home purchase. Your REALTOR® represents you — it's their duty to keep your best interests in mind. When you've narrowed down your home search to "the one," it is time to make an offer.



Consult with your REALTOR® about the next steps. Your REALTOR® will review the value of other homes in the area. They'll research how long the home has been on the market and how much traffic has been through the home to determine how quickly you should make your offer. They will help you purchase a home at the best possible price.

Talk to your REALTOR® about how the **\$8,000 First-Time Homebuyer Credit** works, how short sales and bank-owned properties differ from other homes for sale and provide information on why **now is a terrific time for you to purchase a home.**

Needs and WANTS. Now that you know where you would like to begin looking and what type of house to look for, it's time to refine your search even further. Use the following worksheet to determine your needs and wants in a home. List what you need in the first column. In the second column, list your wants.

FEATURES	NEEDS	WANTS	
		MOST	LEAST
Number of bedrooms			
Number of bathrooms			
Square feet			
Style of home (rambler, split-level, etc.)			
Modern kitchen			
Fenced-in yard			
Fireplace			
Garage (How many stalls? Attached?)			
Porch			
Windows (number, type)			
Wood floors			
Carpeting			
Other			
Other			



MAKE IT REAL
Use a REALTOR® 

R
REALTOR®

Ask your REALTOR® for a copy of the Home Buying Guide today for information on...

- Affording a home
- Household income/expense worksheet
- Saving for your down payment
- Finding a home
- Needs and wants chart
- The search is on
- The people you'll be working with
- The loan process

Or log on to firstmhome.com to download a copy.

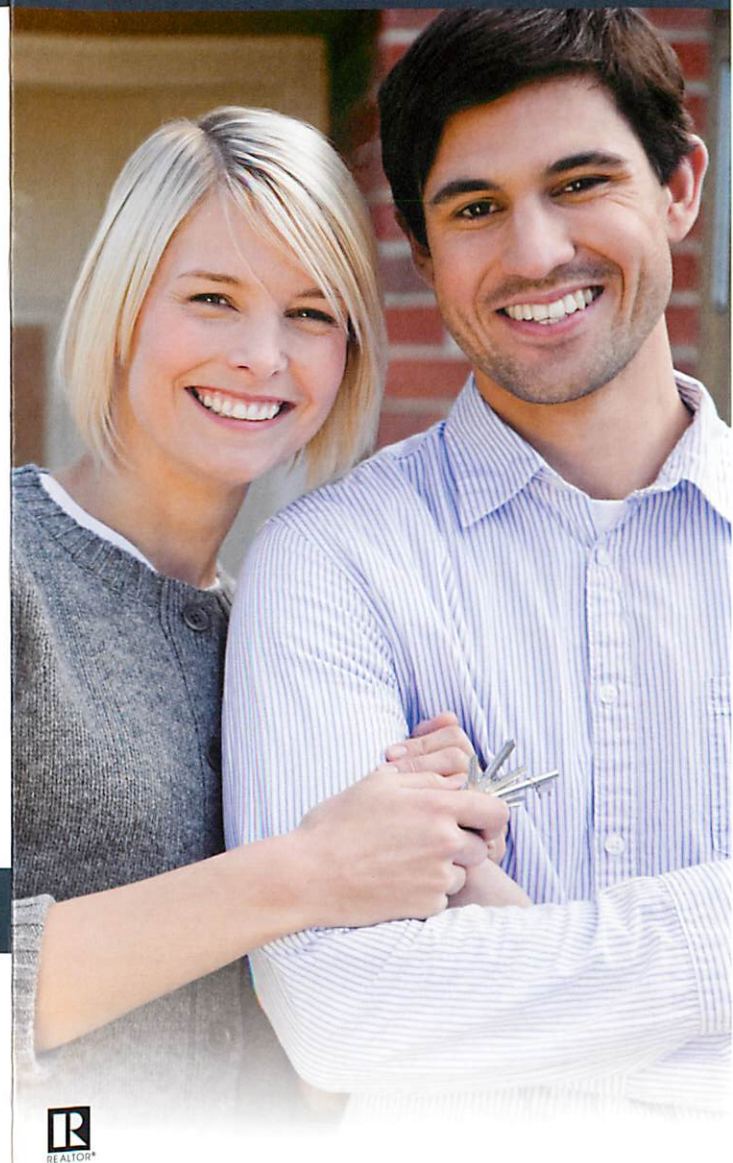


Your only concern should be where to rock in your new home...



log on to firstmhome.com

Questions about buying a home?



MAKE IT REAL Use a REALTOR®

Ask your REALTOR® about the \$8000 First-Time Homebuyer Credit!