

# Five secrets for first-time Homebuyers

## Secret #1

You should get a homeowner's insurance quote before you make an offer on your home. It doesn't take long, and will give you a more accurate estimate of your monthly payment.

## Secret #2

Visit the home at least once during the day and once after dark before making an offer. You may notice different things about the house and neighborhood at night that won't be apparent in daylight, such as bad lighting or noisy neighbors.

## Secret #3

You'll be asked to supply a full month (at least) of bank statements to your lender. Any of your deposits can be questioned, so make sure you can remember and explain all activity in your account for the months leading up to your purchase.

## Secret #4

Take inventory before you buy. Take note that each room has overhead lights, window treatments, ample outlets and more. The cost of adding overhead lights, blinds or outlets for each room can add up quickly.

## Secret #5

It may be easy to work with the inspector, insurance agent or lender your realtor suggests, but you should get a second opinion from an experienced homebuyer. Having three options to compare is a good rule.



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