



5 Things to Decide Today if You Plan to *Buy a Home in 2016*

Maybe you're a fan of New Year's Resolutions or maybe you write out your goals regularly throughout the year. Either way, if buying your next home is on that list here are five things you can do starting right now that will help make that goal a reality before the end of 2016.

Know Why You Want to Move: There are no wrong reasons, and no matter why you're moving we're here to help. But experts say that the best way to avoid "buyer's remorse" and to ease the decision making process is to be clear on your desires and motivations, and that certainly applies to shopping for your next home.

Know What You Won't Agree To: Establishing your "non-negotiables" before you apply for a loan or shop for a home can save you a lot of deliberation later. You might list the minimum or maximum size of the yard, or number of bedrooms. You might have already set your upper end budget number for monthly payments, or for the purchase price of your new home. Knowing what you can't live without and what you won't live with will help you ask the right qualifying questions to spend time only on worthwhile possibilities.

Know the Neighborhoods You're Interested In: If you know the city well you may already have a list of areas where you want to live. If you're moving to a new city, or haven't explored outside of your own neighborhood, then make a list of the characteristics that are important to you. Maybe you want a multi-cultural neighborhood with community playgrounds. Or maybe your priority is on its walkability or proximity to shopping. If you have school-aged children then availability of quality education and activities will likely be important. Whatever your priorities are, list them now to refine your search for your dream home.

Know When You Want to Move Having a deadline increases the chances of making any dream a reality, but that's not the only reason to establish an ideal time for your move. There are lots of other factors such as weather, seasonal real estate pricing trends, school semesters, job demands, and so on that can influence your ideal window of time for a move.

Know What the Roadblocks Might Be Every goal will face challenges, but they don't have to stop you if you're prepared. If you're planning on downsizing you can start clearing out the stuff you wouldn't choose to take with you. If you're considering a move that will take you further from your work you might start planting seeds for the possibility of working remotely at least part of the time. If you know your credit needs some attention before you apply then now is the right time to

connect with one of our Certified Loan Officers – we can give you a proactive plan to get you in the best position possible by the time you're ready to apply.

Finally, don't wait to start conversations with the people you'll rely on to help. For instance, if you wait until you're ready to apply for a loan before you sit down with one of our Loan Officers you might miss out on opportunities to improve your credit, get a better rate, qualify for one of the many special financing programs available, or just get that loan finalized in time to close on your dream home when you want to. Of course we're here to finance homes, but our role is much larger than just finding money for you. We can help you strategize your application process and prepare the materials you'll need to apply long before you're ready to buy a home.

We're here if you need to close on your dream home fast (we are, after all, the "home of the 8 Day Close") and we can help you get the right mortgage for you even when your credit isn't great. ∞

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