



10 HOME BUYING TIPS

#1

DON'T finance new big ticket items before purchasing as this will affect your debt-income ratio negatively. This will hurt you when you seek the best financing rates and may affect how much you can afford. That 1/4 of a percent difference in interest rates may not seem like much, but over the course of 30 years, it can be **tens of thousands of dollars.**



A lush green outdoor patio with wicker furniture and a pergola. The scene is filled with vibrant green foliage, including large leaves and hanging plants. In the foreground, there's a wicker sofa with green cushions and patterned pillows. To the right, a round glass table is surrounded by wicker chairs, also with green cushions and pillows. The patio is covered by a wooden pergola structure, and the background shows more greenery and a wooden lattice wall. The overall atmosphere is bright and inviting.

#2

DO use Google Maps trip planner to see what your commute would be before & after work. Factor in the cost of fuel & car payments versus taking the Metro or bus. Put any savings into your home purchase budget! Practice your commute during normal work hours to ensure you can handle it. Be careful — even if it's just 5 miles that doesn't mean it'll be just 5 minutes!

#3

DO interview multiple agents - the home buying journey will typically take weeks to months. Be sure the agent you select is easy to work with and highly-skilled at finding you properties that fit your needs!





#4

DO get pre-approved before house-hunting so you know what you can and cannot afford - you may be surprised! A good lender can do this for you in as little as a couple of minutes, and it will save you hours of headaches down the line.

A modern, bright kitchen and living area. The kitchen features dark grey cabinetry, a stainless steel sink, and a countertop with a bowl of oranges. A dining table with chairs is visible in the background. The living area has a stone fireplace wall, a television on a black stand, and a large window. The floor is made of light-colored wood-look planks.

#5

DO consider up-and-coming areas. While they may not be your dream location today, places with high development will typically give you the best return on investment in 5, 15, or 30 years.

#6

DO factor in closing costs, title costs, mortgage insurance, HOA dues, property upkeep and taxes into what you can comfortably afford so you don't have any unaccounted financial surprises.

A dining room with a wooden table, blue chairs, a chandelier, and a display cabinet. The room is well-lit and features a mix of wood and blue tones. A large blue text box is overlaid on the left side of the image.

#7

DON't count on Zillow, Trulia, Realtor.com, etc. to be accurate.

These listings can be delayed by 2 business days - your dream home might already be under contract. Work with an agent with access to a wealth of off-market opportunities to ensure you see all potential future homes.

A modern bedroom with a bed, dresser, and artwork. The room features a light blue wall, a white dresser, a bed with a white and grey striped duvet, and a window with white curtains. A blue tufted ottoman is visible in the foreground.

#8

DO get the most value of of your purchase. A skilled agent will help you determine if you can get a sales price lowered or if you should seek non-cash incentives to make your purchase more favorable. These could be a home warranty, closing credit, furniture, and more.

A modern kitchen with a large island, stainless steel appliances, and light-colored cabinets. The island has a dark countertop and is surrounded by wooden chairs with patterned seats. The kitchen features a stainless steel refrigerator, a double oven, a gas stove, and a range hood. The cabinets are light gray with gold handles. The backsplash is made of light-colored tiles. The floor is dark wood. The lighting is warm and modern, with pendant lights and recessed ceiling lights.

#9

DO make a list of all your must-haves in order of their importance to you. It's likely your starter home won't have marble floors or a hot tub, but that doesn't mean you'll have to sacrifice the must-haves like location, square footage, etc. You can always add-on over time.

A photograph of a backyard patio. In the foreground, there is a brown plastic chair with a blue and yellow patterned cushion. To the left, a green outdoor sofa with patterned cushions sits on a stone patio. In the center, a wooden coffee table holds a lantern. To the right, another green outdoor sofa with patterned cushions is visible. The patio is bordered by a wooden fence. String lights hang across the top of the scene. A large tree trunk is on the right side. In the background, a brick house is partially visible.

#10

DO start planning sooner rather than later. Knowing you want to purchase in a year may seem like a long way out, but the sooner you have homes on your radar the more opportunities you'll have - and less stress and hiccups. Additionally, many sellers put their home on the market before they plan to vacate, so your dream home may already be on the market!

BONUS TIP! HIRE THE BEST REAL ESTATE TEAM IN THE DMV

The only way to truly find the home of your dreams and get the best deal is to have an experienced operator with a proven track record on your side. Schedule your no-obligation buyer consultation quickly and easily online — just click the button below!

**BOOK YOUR FREE
CONSULTATION NOW!**



**ORANGE
LINE
LIVING**

The logo for Orange Line Living features a white silhouette of a city skyline against a blue background. The skyline includes the Washington Monument as the central, tallest structure, flanked by other buildings. A white, curved swoosh arches over the skyline. The text "ORANGE LINE LIVING" is written in a white, serif font across the middle of the skyline.