BUYING GUIDE

IMPORTANT THINGS TO CONSIDER WHEN BUYING A HOME

COURTESY OF

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Doing Nothing is Costing Something

Many times, the larger the decision, the more likely procrastination comes into play and doing nothing will cost something. Considering today's market that includes a global pandemic, financial volatility, and rapidly rising home prices, it is understandable that many people thinking about a home purchase are in a wait and see posture.

However, there is a cost connected to waiting and it may be a lot more than you think. The recent Home Price Expectation Survey 2022 expects appreciation rates to be 2.6 to 4% from 2024-2026.

Being a renter or even putting off moving to a larger home, could keep you from enjoying the benefit of that appreciation. If your down payment is in the bank, your expected earnings will be less than 2%. In a home, the owner has the benefit of leverage when a mortgage is used to finance the home.

Buyers are borrowing a large portion of the purchase price at rates above 6%, but the entire value of the home is appreciating at a higher rate and the profit builds equity for the homeowner.

Another major component for the owner is that the amortizing mortgage is being reduced with each payment that is made. As the home goes up in value due to appreciation, the unpaid balance goes down with principal reduction creating equity from two directions.

If you waited one year to buy a $350,000 home today, the price could easily be $378,000. A 10% down payment on this home at today's price is $35,000. If you could earn 2% on a certificate of deposit, it would be worth $35,700 in one year. If it used as a down payment on a $350,000 home that appreciates at 3%, the equity in one year would be $49,157.

Mortgage experts expect rates to settle near 6% by the end of 2023 which is near the current 30-year rate but even moderately increasing prices will make your payments higher. The real difference could happen in select markets that increase beyond the expected national average. Based on how long you intend to be in the home, it could make the overall housing cost much more. To run some examples of projections based on your own expectations and at the price you are considering, send us a request for a link to *Cost of Waiting to Buy.*

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OWNING MAKES SENSE

When comparing the cost of owning a home to renting, there is more than the difference in house payment against the rent currently being paid. It very well could be lower than the rent but when you consider the other benefits, owning could be much lower than renting.

Each mortgage payment has an amount that is used to pay down the principal which is building equity for the owner. Similarly, the home appreciates over time which also benefits the owner by increasing their equity.

There are additional expenses for owning a home that renters don't have like repairs and possibly, a homeowner's association. To get a clearer picture, look at the following example of a $350,000 home with a 10% down payment on a 6.27%, 30-year mortgage.

The total payment is $2,736 including principal, interest, property taxes, estimated property tax and mortgage insurance. However, when you consider the monthly principal reduction, appreciation, and maintenance, the net cost of housing is $1,705. It costs $1,295 more to rent at $3000 a month than to own. In a year's time, it would cost $15,500 more to rent than to own.

With normal amortization and estimated 3% annual appreciation, the $35,000 down payment in this example turns into $146,000 in equity in seven years. Owning a home makes sense and can be one of the best investments a person will ever make.

Use the Rent vs. Own with your numbers.

Total Monthly Payment (PITI + MIP)	**$2,736.36**
Less Monthly Principal Reduction	**$306.44**
Less Monthly Appreciation	**$875.00**
Plus Estimated Monthly Maintenance	**$150.00**
Net Cost of Housing	**$1,704.92**

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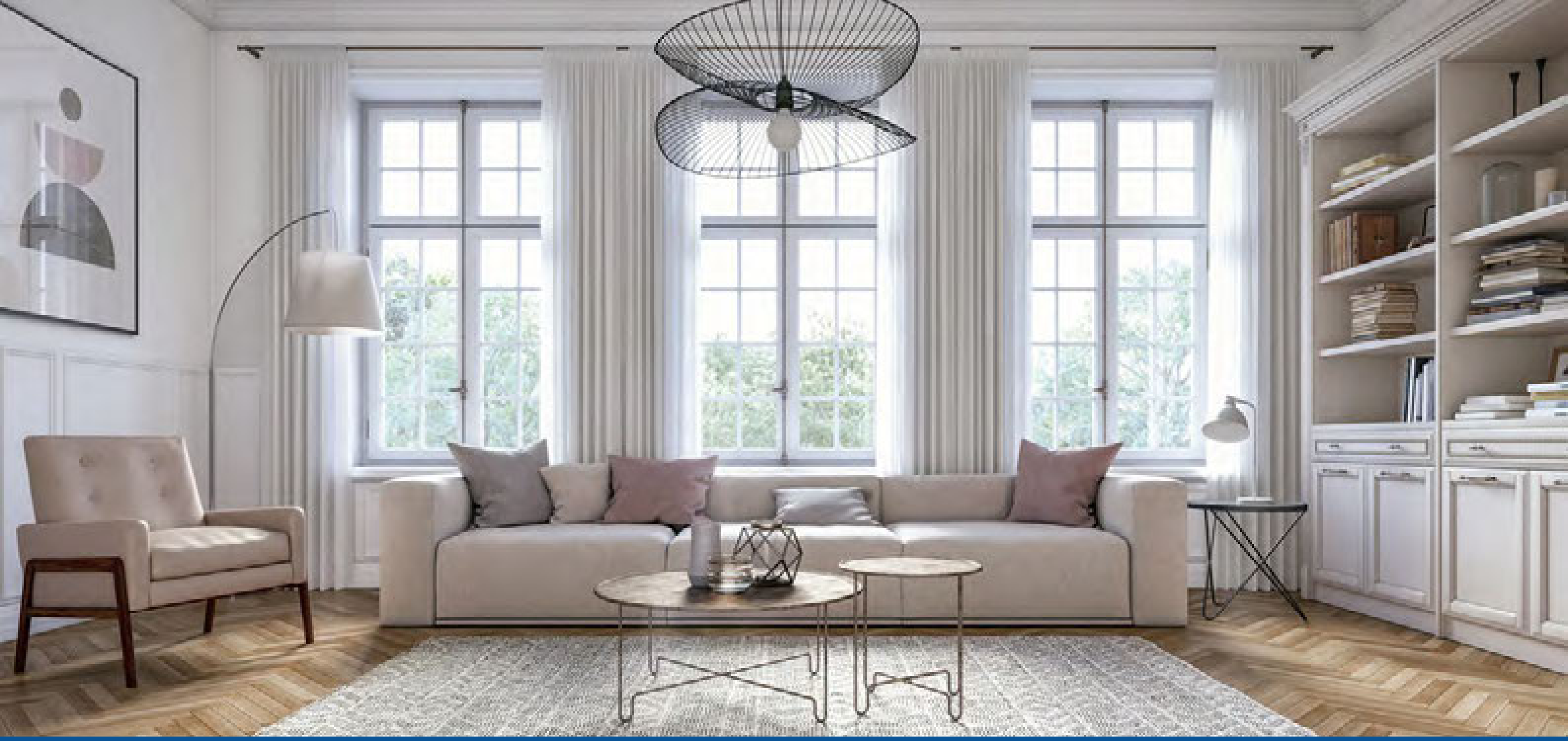

IT IS LIKE A HOME SAVINGS ACCOUNT

One of the big banks has a voluntary program available that transfers $100 each month from your checking account to your savings account. In a period of five years, the account owner would have over $5,000 in the savings. It is a form of forced savings.

Similarly, when a person buys a home with an amortizing loan, each month, a part of the payment is used to reduce the principal loan amount. Amazingly, almost $3,700 would be applied toward the principal in the first year of a $350,000 mortgage at 6% for 30 years. In five years, the loan amount would be reduced by almost $21,000 through normal payments.

The other dynamic in play is that while the unpaid balance is being reduced, appreciation increases the value. The difference between the two makes the equity grow even faster. Three percent appreciation on a $350,000 home would increase its value in five years by $55,000.

At the end of the term, the mortgage would be paid off. With an average of 3% appreciation, the asset would be worth nearly $850,000. If you continue to rent, the asset belongs to your landlord instead.

Many experts believe that the homeowner benefits from the forced savings of amortization and the leveraged growth that takes place in the investment. It has been observed in the tri-annual Consumer Finance Survey by the Federal Reserve Board that homeowner's net worth is 41 times higher higher than that of renters.

Rent or buy, you pay for the house you occupy…either for yourself or your landlord.

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7 Reasons To Buy Now

1. The house payment with taxes and insurance is probably cheaper than the rent.
2. Rents will continue to rise making the difference even greater in the future.
3. Lock-in the principal & interest payment with a fixed-rate mortgage.
4. 30-year mortgage terms are available to most borrowers.
5. The mortgage interest deduction is intact for taxpayers.
6. The capital gain exclusion for principal residences up to $500,000 remains in place.
7. Prices are continuing to increase due to lower inventories and several years of low housing starts.

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Low Downpayment Options

It is increasingly more difficult for first-time home buyers to save for their down payment. Contributing factors include rising rents, rising home prices, student loan debt and flat wages.

Some would-be buyers cannot buy a home today but there is a large segment of them who are making decisions based on inaccurate assumptions.

Nine out of ten non-owners believe they need ten percent or more for a down payment. The typical down payment for firsttime buyers is six percent. VA has 100% loan programs as well as USDA for certain qualifying areas and buyers. FHA is known for 3.5% down payments. And FNMA and Freddie Mac have down payments as low as 3% and 5%.

There are gift provisions available for buyers who have an “angel” who would like to help them with their down payment.

There are ways to borrow against a person’s qualified retirement program for a down payment. It isn’t necessarily limited to the buyer but could include a relative. Interestingly, a son or daughter can borrow against their retirement to benefit the parents.

In some respects, having good credit and sufficient income is more important than the down payment. Don’t rely on “common knowledge.” Get expert advice and counsel to see if there is a way to advance your dream of owning a home.

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DOWNPAYMENT SOURCES

Saving the down payment may be unnecessarily keeping would-be buyers from getting into a home.
The funds may be available, and they were unaware they could access them.

The NAR Profile of Home Buyers and Sellers reports that 64% of first-time buyers got all or part of their down payment from savings. Less than 3% said that all or part of the down payment came from a withdrawal in their IRA and 8% from their 401k or pension fund.

Traditional IRAs have a provision for first-time buyers which include anyone who hasn't owned a home in he previous two years. A person and their spouse, if married, can each withdraw up to $10,000 from their traditional IRA for a first-time home purchase without incurring the 10% early-withdrawal penalty. However, they will have to recognize the withdrawal as income in that tax year. For more information, go to IRS.gov.

Allowable withdrawals from traditional IRAs can be from yourself and your spouse and your or your spouse's child, your or your spouse's grandchild or your or your spouse's parent or ancestor.

Roth IRA owners can withdraw their contributions tax-free and penalty-free at any age for any reason because the contributions were made with post-tax income. After age 59 ½, earnings may be withdrawn as long as the Roth IRA have been in existence for at least five years.

Up to half of the balance of a 401(k) or $50,000, whichever is less, can be borrowed by the owner at any age for any reason without tax or penalty assuming the employer permits it. There can be specific rules for loans from 401(k)s that would determine the repayment; interest is usually charged but goes back into the owner's account. You can consult with your HR department to find out the specifics.

A risk in borrowing against a 401(k) comes if your employment ends before the loan has been repaid. The loan may have to be repaid within as soon as 60 days to keep the loan from being considered a withdrawal and subject to tax and penalty. Even if you continue with the same employer, failure to repay the loan could be considered a withdrawal also.

Your tax professional can provide you specific information on how making a withdrawal from your retirement program might affect you. Additional information can be found on www.IRS.gov.

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Concessions Could Help

Sellers who last year were not willing to make any concessions, are much more likely to do so this year due to the softening of the market because of inflation and higher mortgage rates affecting affordability for buyers.

Concessions can take place in different forms. A seller could offer to pay the buyer's closing costs or pay points for the buyer to get an FHA or VA loan. Another option would be to pay for a 2/1 buydown that would lower the buyer's payments in the first two years of the mortgage.

Buydowns can be temporary or permanent and are achieved by pre-paying the interest at the time of closing. Typically, the seller will do this as an inducement to the buyer. While individual lenders set the price for permanent buydowns, a common rule-of-thumb would be two points, or two percent of the mortgage amount, to buydown the rate 0.5% for the life of the mortgage.

A more common type of buydown is a 2/1 where the payment is calculated at 2% lower than the note rate for the first year and 1% lower for the second year. The third and following years, the payment would be calculated at the note rate.

$400,000 Purchase Price, 80% loan-to-value @6.27% for 30 years | Cost of buydown - $8,099

	1st Year	**2nd Year**	**Remainder**
Payment Rate	4.27%	5.27%	6.27%
Principal & Interest Payments	$1,775	$1,992	$2,221
Monthly Savings	$446	$229	

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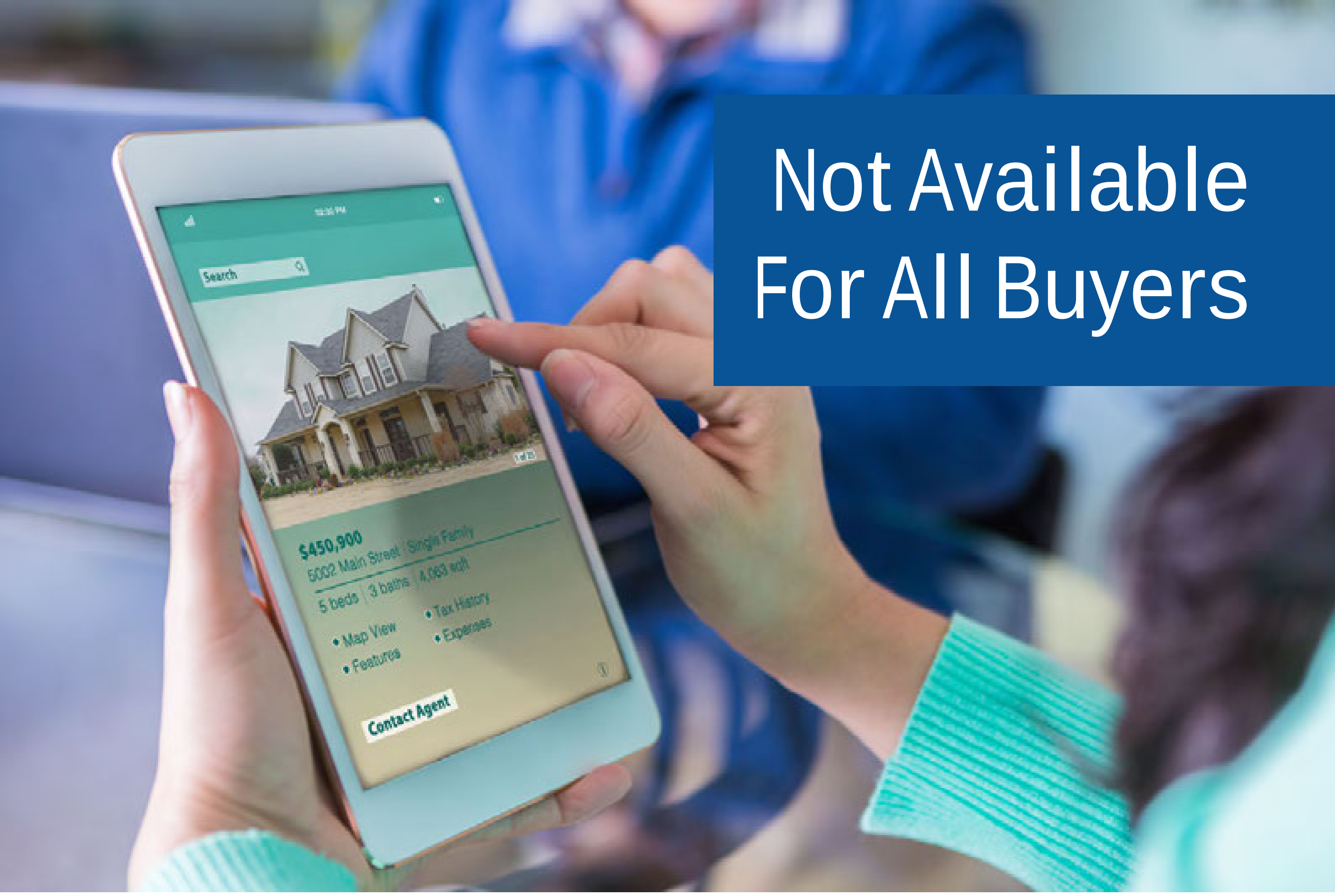

Not Available For All Buyers

Lenders regularly publish mortgage rates, but they may not be available for all buyers.

Imagine that the mortgage payment based on an advertised rate influenced a buyer to make an offer on a home. After negotiating a binding contract, this buyer makes a loan application and finds out that for any number of possible reasons, that rate isn't available.

Even if the person does financially qualify for a loan at a higher interest rate, it will not be the payment that the buyer expected when the contract was negotiated.

Lenders evaluate several factors such as the borrower's credit score, debt-to-income and loan-tovalue ratios. These variables are used to assess the risk associated with the repayment of the loan. While mortgage money is a commodity, it isn't priced the same way items are that involve cash for goods. The lender puts up the money today based on a promise from the borrower to repay over a long term, possibly up to thirty years.

The simple solution to avoid surprises such as the one described here is to get pre-approved at the beginning of the home search process. Since pre-qualification is not the same, call if you'd like a recommendation of a trusted mortgage professional.

Your Credit Score Components

PAYMENT HISTORY	AMOUNTS OWED	LENGTH OF CREDIT	NEW CREDIT	TYPE OF CREDIT
35%	30%	15%	10%	10%

Credit scores are used by lenders to measure the credit worthiness of borrowers. While there are several different companies that offer scores, the FICO, Fair Isaacson Corporation, is the model that is used most often.

There are five key components that determine the overall score or rating. The most emphasis, 35% of the overall score, is placed on payment history which reflects whether the borrower paid on time and as agreed by the terms of the credit. Being late, missing payments or going into default would have adverse effects on this part of the score.

The second largest component, 30%, is credit utilization or the amount owed in relation to amount available. A person might have a $4,000 outstanding balance on available credit of $20,000. This would be a 20% ratio and would be considered acceptable. Owing $15,000 on $20,000 of available credit would be a 75% ratio and would negatively affect this part of the credit score.

The combination of all five areas make up the total score which lenders use to determine credit worthiness. Another confusing issue is that all credit scores are not mortgage credit scores. This particular score determines not only whether the lender will make a mortgage but at what interest rate.

The best place to get your credit score if you're planning on purchasing a home is from a trusted mortgage professional. This person will be able to suggest things to improve your score if necessary. Buying a home is one of the largest investments in most people's lives; it is really not a do-it-yourself activity.

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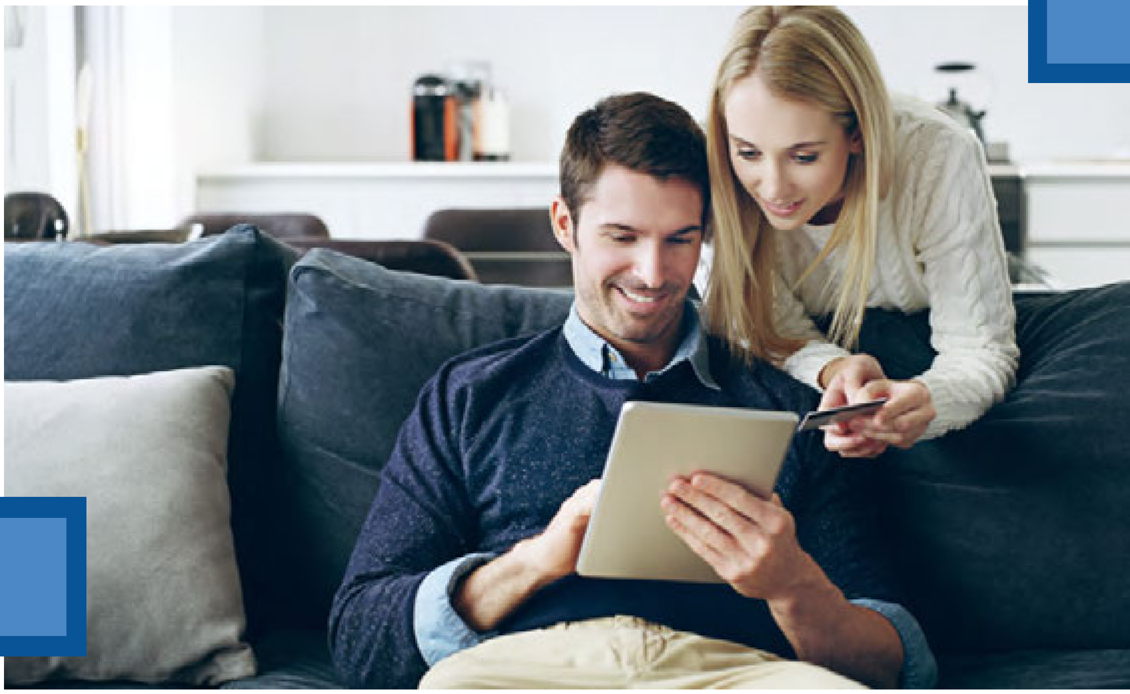
PRE-APPROVAL IS GOOD FOR EVERYONE



Buyer's mortgage pre-approval is good for everyone in the transaction. It saves time, money and removes the uncertainty of knowing whether the buyer will be qualified after negotiating a contract. The directbenefits include:

- Looking at "Right" homes - price, size, amenities, location
- Find the best loan - rate, term, type
- Uncover credit issues early - time to cure possible problems
- Negotiating power - price, terms, & timing
- Close quicker - verifications have been made

There is significant difference in having a trusted mortgage professional take a loan application and run all the necessary verifications compared to going through calculators on a lender's website. Beside the peace of mind, the cost of being pre-approved is a bargain and generally, limited to the cost of the credit report.

Even if a person has been pre-approved, a second opinion from a different lender may be a good option. It can verify there is a good deal or you'll discover that you can improve it. Either way, it works to your advantage.

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Discover the Right Lender

There is no shortage of lenders ready and willing to take your application fees to start the loan process. Without having to use a search engine, they're listed on a variety of websites, many of which have nothing to do with real estate.

Doing business with a full-time professional who specializes in residential loans like you're trying to get is important. You want the loan officer to be familiar with local conditions, values and practices.

There is a huge advantage to be able to sit across the table from someone you're doing business with and look them straight in the eye. It's difficult to make an informed decision based on a website and a phone call.

It's to your benefit to have a loan officer who has the experience to put the unusual transaction together. With ever-changing underwriting guidelines, the unexpected is now commonplace. Here are a few questions that will be helpful in selecting the right loan officer.

A real estate professional can be your best source of information and can recommend a lender.

- What percentage of your business are FHA, VA & conventional mortgages and how long have you been doing them?
- What percentage of your loans close on time according to the sales contracts?
- Will my credit score affect my interest rate?
- Will you help me select the best loan product for me regardless of what types you have to offer?
- Are there prepayment penalties on any of the loans we're considering?
- Are there any restrictions on refinancing of any of the loans we're considering?
- When is my loan rate locked-in? Is there a charge for that? Is there a float-down option?

Thoughts on Credit and Getting a Mortgage

Credit plays a huge role in getting a mortgage because it is a variable that helps the lender determine the likelihood that the loan will be repaid on a timely basis. Credit bureaus evaluate people's credit worthiness using a FICO score. The higher the score the better the borrower's credit.

The mortgage rate charged to a borrower depends on their credit score. There is an inverse relationship between credit score and interest rate changed. The higher the score the lower the rate and the lower the score, the higher the rate.

Two separate buyers with the same income, purchasing the same price home may both be approved by the lender, but they may be charged different interest rates based on their credit scores.

You could save thousands of dollars over the life of a loan by improving your credit score by just a few points. A $350,000 mortgage at 6.5% has a principal and interest payment of $2,212.24. By improving your credit score to qualify for a 6% rate, it would save $113.81 a month.

Over the life of the mortgage, that would save $40,972 in interest. Improving your credit score to shave 0.25% off the rate would make it worthwhile.

Credit utilization is the percentage of total credit used compared to the total credit available. If you have a $2,500 balance on a credit card with $10,000 available credit, your utilization rate is 25%. Ideally, it should be 10% or below. This ratio accounts for 30% of a person's FICO score.

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Thoughts on Credit and Getting a Mortgage Cont.

Credit utilization is calculated using the balance on the monthly statement so paying it off in full every month could still result in a high CU score. Some credit counselors suggest paying down the balance before the end of month statement comes out. A trusted mortgage professional can make specific recommendations like how to improve your credit utilization.

Your credit score can be adversely affected if your credit limits are lowered. You may have the same monthly outstanding balance you have had for years but it now becomes a larger percentage of your available credit, and your score goes down. In the example used earlier, if the available credit was lowered to $5,000 and your balance is $2,500, the credit utilization is now 50%.

Payment history is the largest contributor and counts for 35% of an individual's FICO score. It is an indication of your likelihood of paying on time and as agreed for your debt, especially mortgages, credit cards, student, and car loans, among others.
A big shock to some borrowers is to find out that while they may have never actually incurred a late fee because of a grace period, their score could be dinged because it was not paid on time of the actual due date.

Americans are entitled to a free annual credit report by law from the major credit companies: Experian, TransUnion and Equifax. AnnualCreditReport.com is the source for these federally authorized reports. During the Covid-19 pandemic, they are offering free weekly reports.
Even if you are not buying a home or getting a mortgage currently, it is a good routine to check your credit report periodically to discover signs of identity theft early.

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How Long Do I Have to Wait

The question concerning people who've had a foreclosure, short sale or bankruptcy is when they will be able to qualify for a mortgage loan. It takes different amounts of time to heal credit scores based on the event.

The following chart is meant to be a general guide for how long a person might have to wait. During this waiting period, it's important that the person be current on all payments and maintains a history of good credit.

A recommended lender can give you specific information regarding your individual situation and can make suggestions that will improve your ability to qualify for a mortgage. We want to be your personal source of real estate information and we're committed to helping from purchase to sale and all the years in between.

	FHA	VA	USDA	FNMA/Freddie	Mac Jumbo
Foreclosure	3 years	2 years	3 years	7 years	7 years
Deed-in-Lieu of Foreclosure	3 years	2 years	3 years	2 years 4 years 7 years <80% 81-90% >90%	7 years
Short Sale	3 years	2 years	3 years	2 years 4 years 7 years <80% 81-90% >90%	7 years
Chapter 7 Bankruptcy	2 years	2 years	3 years	4 years	7 years
Chapter 13 Bankruptcy	1 year	1 year	1 year	2 years	7 years

WHAT TO AVOID BEFORE CLOSING YOUR NEW HOME

It's understandable; you're excited; you've found the right home, negotiated a contract, made a loan application and inspections. Closing is not that far away, and you are making plans to move and put personal touches on your new home.

Even if you have an initial approval on your mortgage, little things can derail the process which isn't over until the papers are signed at settlement and funds distributed to the seller. The verifications are usually done again just prior to the closing to determine if there have been any material changes to the borrower's credit or income that might disqualify them.
Most lending and real estate professionals recommend NOT to:

- Make any new major purchases that could affect your debt-to-income ratio
- Buy things for your new home until after you close
- Apply, co-sign or add any new credit
- Close or consolidate credit card accounts without advice from your lender
- Quit your job or change jobs
- Change banks
- Talk to the seller without your agent

Your real estate professional and lender are working together to get you into your new home. It's understandable to be excited and feel you need to be getting ready for the move. Planning is fine but don't do anything that would affect your credit or income while you're waiting to sign the final papers at settlement.

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The “Right” Agent and The “Right” Home

Some buyers think that finding the right home is the critical part of the buying process and that’s how they determine which agent to use. While that is important, there may be a broader skill set to consider for your real estate professional.

The most recent NAR Profile of Home Buyers and Sellers indicate that 49% of buyers want help in finding the right home to purchase. There was a time when the public didn’t have access to all the homes on the market, but the Internet has changed that.

Helping to negotiate the price and terms of sale were identified by almost 24% of the buyers. No one wants to pay more than is necessary.

The next largest area of assistance that buyers value has to do with financing and the paperwork. Even if a buyer has been through the process before, it very likely could have been several years and things have probably changed.

Since an owner’s cost of housing is dependent on the price paid for the home and financing, a real estate professional skilled in these specialized areas can be invaluable in finding the “right” home. An agent’s experience and connections to allied professionals and service providers is equally important.

Ask the agent representing you to specifically list the tools and talent they have available to address these areas.

Writing a Successful Offer in a Low Inventory Market

With at least 40% less homes on the market currently than there were a year ago, serious buyers have probably experienced the disappointment of losing a home they wanted to buy from increased competition. Today's buyers are looking for ways to improve their odds of being the best contract without having to use the purchase price as their only tool.

Buyers should reconsider, rethink, and re-evaluate their "must have" features and amenities. It is probably unrealistic in a normal market to think you can have the perfect home at the price you want but in today's market it is less possible. List the things you must have and the things you would like to have and prioritize them. Try to identify the critical from the convenient.

The next step is to put together your "home" team. You are the captain of this process, but it is essential to have a strong first officer and that is your real estate agent. This professional will oversee the process, advise you on current market conditions and normal procedures. Your agent will even help you assemble the rest of the team like mortgage officer, title, insurance, warranty, inspectors and can recommend service providers.

Your agent can advocate your cause personally to the listing agent by personally delivering the offer and expounding on your strong points to lobby your position. Obviously, your agent will not share anything that you do not expressly give them permission to.
Even before you write the offer, your agent can inquire with the listing agent about any preferences of the seller not mentioned in the listing agreement as well as to use the proper contract forms and addendums.

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Writing a Successful Offer in a Low Inventory Market Cont.

The following list of suggestions are provided for your consideration realizing that some may not be appropriate for your individual financial situation or comfort level.

- Get pre-approved from a local lender and include documentation with offer to purchase.
- Have lender phone and email listing agent to expound on pre-approval.
- Increase the amount of earnest money.
- Acknowledge flexibility on closing and occupancy dates.
- Eliminate unnecessary contingencies.
- Waive the appraisal and have proof of funds to meet the difference in the purchase price.
- Avoid concessions like asking the seller to pay the buyer's closing costs or points.
- Avoid including personal property to go with the sale unless specified in listing agreement.
- Purchase "as is" with right of quick inspection to cancel contract if condition is unacceptable.
- Shorten time frames on necessary contingencies.
- Attach proof of funds for down payment or full purchase price if cash.
- Arrange bridge financing to be able to pay cash.
- Buyer should pay their own normal closing costs.
- Write a personal note to the seller explaining why you like and want their home. Some listing agents are advising sellers to not accept them due to potential discrimination liability.
- Escalation clause ... offer to pay $X,000 more than highest acceptable offer up to a limit.
- If you physically sign the offer, use a contrasting color ink to add a personal touch. If using a digital contract, change the font and color to distinguish the signature.
- Make your best offer first because they may not make a counteroffer.

When a new listing hits the market, it is commonplace for there to be a rush of interested buyers that result in multiple offers. It is prudent for you to research and consider which of these ideas you can implement before you find the home; it is much better to have more time to make these decisions, especially, if it involves a mortgage officer or an attorney.

Your real estate professional will be able to tell you if these suggestions are viable and may be able to offer additional recommendations.

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FACTS OR MYTHS

"It's impossible to get low down payment loans." – MYTH!

FHA down payments are 3.5% and VA is 0%. In some areas, there may be some 0% down payment USDA loans available. FNMA and Freddie Mac have 3% down payment programs.

"It takes perfect credit to get a loan." - MYTH!

There is a relationship of better rates to better credit but many issues on a credit report can be explained or corrected. The way to know for sure is to speak to a reliable lender.

"If I've had a bankruptcy or foreclosure, I can't qualify." - MYTH!

Credit history following a bankruptcy or foreclosure is very important and there can be extenuating circumstances. It only takes a few moments with a reliable lending professional to find out if your individual situation will allow you to qualify for a new mortgage.

"Getting pre-approved is expensive." - MYTH!

Usually, the only expense to getting pre-approved is the cost of the credit report which could be around $35. The advantage is that you will know that you qualify for a particular mortgage amount.

"Adjustable Rate Mortgages are more expensive than fixed rate mortgages." - MYTH!

Adjustable Rate Mortgages can be less expensive than fixed rate mortgages if the buyer's circumstances warrant it. If a buyer is only going to be in a home for a few years before selling, it can be determined if an ARM loan will result in the lowest way to finance the property. There are many variables and you need to be aware of them before deciding which type of loan to finance your home purchase.

"All lenders are the same." - MYTH!

Reliable lending professionals will explain the entire process before collecting fees, quote fees upfront, have competitive products, do what is necessary to get the loan approved, and close at the locked rate and terms. Ask for recommendations from recent borrowers.

"I should wait to qualify until I find a home." - MYTH!

It can take time to qualify for a mortgage especially if there are issues that need to be corrected. The best interest rates are only available for the highest credit scores. It is to your advantage to start the qualifying process early in your home search.

Buyers and Sellers need solid information to make good decisions. Call us with your questions or to get a recommendation of a reliable lender who can give you the real facts.

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