



192 N. Lincoln Drive
Troy, MO 63379

T: 1-636-462-5555
F: 1-636-528-2855
www.meyerlistings.com

GINA PRALLE

Your Real Estate Specialist Serving
Lincoln County & Surrounding Areas!

Direct: 636-262-0986
gina@meyerlistings.com



Take Charge When Buying a Home

If you approach the home buying process intelligently and with confidence, you are much more likely to buy a house you'll be proud to call home.

Approaching the task of buying a home can be overwhelming; there's so much to consider:

- How much house can I afford?
- How can I find the best loan?
- Where will I come up with a down payment, and how much will I need?
- Should I buy a new or resale home, and which will go up in value?
- Should I work with an agent or look at homes on my own?

And these questions are just the beginning. Buying a home is one of the largest financial transactions in your lifetime - do your research so you know what you're doing.

Here are the two most important things to remember no matter where you are on the road to home ownership:

1. You can and should understand everything that is happening in the home buying process.

There is nothing that is so complex that it can't be easily explained to anyone with average intelligence. Just because you don't apply for a thirty year mortgage once a week doesn't mean you have to take the first one that comes along. You'll need to learn some new terms, apply some new concepts and take the time to understand what you're getting into.



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If, at any point, something happens that doesn't make sense to you, simply demand a full and complete explanation. If it still doesn't make sense, seek help from someone you trust like your CPA, your banker or maybe an online real estate columnist.

2. In the world of real estate sales, YOU are the most important person in the entire process.

It's easy to think that everyone else carries more weight than you. The agent talks fast and has an answer for everything. The lender may decline your loan application, and on and on.

But the truth is that you, the buyer, are the one person in the transaction that makes it all happen. If you decide to not buy, the entire process comes to a grinding halt.

So flex your consumer muscle and take command of this process. Surround yourself with a team of professionals that you have confidence in and make them work for you.

Approach home buying with intelligence and confidence, and by doing your homework, and you are more likely to buy a house you're happy with and to know that you made the right decision.