

## Get your home search off to the right start!

Deciding to purchase a home is an exciting time, but it can also bring along a whole list of questions. Where do you want to live? How many bedrooms and bathrooms do you need? How much home can you actually afford?

Even if you don't have all the answers right now, these helpful hints can make the homebuying process rewarding and fun!

### Contact a qualified real estate agent and a real estate attorney early on

Real estate agents are knowledgeable in every aspect of the house hunting process. They can access comparable sales in your price range and have data that you may not even realize you will need, until you do. So, it's best not to go it alone. They can help narrow your search and are usually compensated only if a sale takes place and even then, the seller generally pays.

Real estate attorneys can help protect you when purchasing a home. Selecting a real estate attorney in advance is a good idea so that once your offer is accepted, you can move through the process quickly.

### Be realistic when making an offer

Listen to your real estate agent when deciding a price to offer. Market conditions can influence what the seller will/will not accept and what you can realistically expect to pay. For example, competitive markets might generate several offers on the property you want, so it's important to come to the table with a strong initial offer to maximize the chances of it being accepted.



### Buying a home is exciting—and a little stressful

Buying a home is an exciting time, but there will be bumps along the way. Surrounding yourself with professionals is key to help you navigate the twists and turns. Negotiations, last minute bids, document signings and inspections are just a few of the moving parts that go into the home purchase process. Don't get discouraged if you run into issues. Rest assured, Freedom Mortgage professionals will keep you and your needs a top priority!

### Don't prepare to move too early

Allow enough time between leaving your current residence and moving to your new home. Closing dates can be delayed for a number of reasons, so plan for a 15-30-day cushion. Without a cushion, you might have to place your belongings in storage and book a hotel room or stay with family or friends before you're able to move into your new home. Paying for a few more weeks in your rental might be more cost-effective than the alternative.

## Call your Freedom Mortgage loan officer for more information!

RT1045(0120)

**Asha Rampersad**  
Licensed Real Estate Salesperson



646-247-9789  
516-354-6500  
asha.rampersad@elliman.com



Douglas Elliman Real Estate

390 Franklin Avenue  
Franklin Square NY 11010

**Charles Sikorski**  
Senior Loan Officer  
NMLS# 92237 - Branch NMLS# 1246615

631-827-5977  
631-549-8188 x 4181  
freedommortgage.com/charles-sikorski  
charlie.sikorski@freedommortgage.com



Freedom Mortgage

175 Pinelawn Road Suite 400  
Melville NY 11747



This is informational only and should not be relied upon by you. Douglas Elliman Real Estate is not a mortgage lender. Contact Freedom Mortgage to learn more about your eligibility for its mortgage products. Freedom Mortgage Corporation, NMLS #2767, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054 Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Freedom Mortgage is not affiliated with the U.S. government, HUD, FHA, VA, or any other government agencies. We do not provide legal, tax or investment advice. Licensed Mortgage Banker - NYS Department of Financial Services and Exempt Mortgage Loan Servicer Registration. Equal Housing Opportunity. (www.nmlsconsumeraccess.org). For complete licensing information, visit [www.freedommortgage.com/state-licensing](http://www.freedommortgage.com/state-licensing). © 2021 Freedom Mortgage Corporation.