

In preparation for our initial meeting, and to use our time as effectively as possible, I would ask that you be able to provide me with information so that I can best understand your needs. You see, I know you probably already have a picture in your mind of what the “perfect” house (townhouse or condo) to meet your needs looks like (.. and if you don’t, don’t worry, some of the following questions may help!). What I need to do is to get that picture transferred into my head.

The following categories have a number of suggestions, but please don’t limit yourself in letting me know what is best for you:

“Must Have’s” (in other words, “I won’t buy a house unless it has/is”)

- ___ or more bedrooms
- ___ or more full bathrooms
- ___ or more half baths
- ___ a garage with ___ or more spaces
- ___ in a particular school district
- other “must have” or special needs criteria:
- ___ finished basement
- ___ a nice back yard
- ___ quiet streets
- ___ brick construction
- ___ central air conditioning

“Must Not Have’s” (in other words, “I won’t buy a house if it”)

- ___ on (or backs up to) a busy street
- ___ is near high power lines
- ___ needs renovation/updating
- ___ has little natural lighting (“dark”)
- ___ steps
- ___ no ground floor or basement units (in a condo or coop building)
- other “must not have” criteria:
- ___ is a certain style (“I hate ramblers”)
- ___ has no basement
- ___ had pets living in the house
- ___ a small lot
- ___ well and/or septic service

“Preferences” (in other words, “I would be *really nice* if my house had this, but it is not a “must have”)

- ___ up-dated kitchen/baths
- ___ off-street parking
- ___ near shopping
- ___ kitchen/family room combination
- other “preferences”:
- ___ walk-out basement
- ___ walking distance to Metro/MetroBus
- ___ near parks and playgrounds
- ___ be less than 5 years old

“Where” (in other words, what dictates where you will buy your next house...)

- ___ minutes drive time to work
- ___ short commute to an airport
- ___ urban
- ___ rural
- ___ I don't have to get on the Beltway to go to work
- other “where” criteria:
- ___ walking distance to Metro
- ___ in these particular zip codes (best)
- ___ suburban
- ___ a quiet, tree lined street

“How Much” (in other words, what are you *pre-approved* to borrow or how much of a *loan commitment* have you received....)

In today's home buying environment, you are at a distinct disadvantage if you are not at least pre-approved for a loan. It is best if you actually have a loan commitment from your lender of choice. If you already have this kind of commitment, please bring this documentation from your lender to our initial meeting. If you have not gotten this far, and haven't spoken with anyone at this point, now is the time to start. Below is a Lender List for your reference and review. Whether you ultimately choose to use one of these financial institutions, or one of your own choosing, it is vitally important that get started immediately. We will need this information at our initial get-together. If you already have done this work, you can use this group as your “comparison other” list. I am a proponent of getting approvals from more than one lender. That way, when you do have a contract on the home you wish to purchase, you can let lenders compete to determine who will provide you with the best terms and conditions for your mortgage.

Finally, what three things can I do that will provide you with the greatest benefit?

1. _____
2. _____
3. _____