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# Nolo's Essential Guide To Buying Your First Home



## Synopsis

Find the right house at the right price with insider tips and advice from the experts! Say goodbye to landlords and laundromats with Nolo's Essential Guide to Buying Your First Home. This timely title will help you find the right place to live and invest in -- and even enjoy doing it. Filled with interesting facts, real-life stories and insights, and common pitfalls to avoid, this book provides everything you need to select the right type of home for your family, the right mortgage, the right agent, the right inspections -- and much more. Get the inside scoop on:

- deciding between a house, condo, co-op or townhouse
- exploring your local market for the best value
- creating and managing a realistic homebuying budget
- qualifying for and securing financing
- getting the right inspections and insurance
- negotiating with sellers or new home builders
- successfully closing the deal

Read through the real-world experiences of over 20 first-time homebuyers, as well as valuable insights from a team of 13 real estate professionals, including:

- brokers
- attorneys who specialize in real estate
- a home inspector
- a neighborhood researcher
- a mortgage specialist
- and more!

Along with this step-by-step handbook, you'll get The Homebuyer's Toolkit, including dozens of forms and MP3s to help you find the right place, crunch the numbers, interview real estate professionals, and even borrow down payment money from your parents. The brand new edition of Nolo's Essential Guide to Buying Your First Home is fully updated to reflect the dramatically changed housing market, with emphasis on how to do the right kind of research before deciding on a price and the terms of your offer. It also includes a new discussion of what to expect when you're looking for financing. Are you a California resident? Check out How to Buy a House in California - Download forms for book at [nolo.com](http://nolo.com)

## Book Information

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## Customer Reviews

In case you missed the title of my review, I'm a second time home owner who's 32. And... I was stupid enough the first go round with my choice of purchase and in not getting a home inspection. The result of those poor choices resulted in the night of my mortgage signing I was ripping down ceiling to wall curtains only to find out the house had been flooded by rain and not even the previous owners knew of it because the curtains hid the damage. I'd walked the property multiple times while it was occupied and thought I could forego that oh-so-important inspection. Well, learn from me... DON'T DO IT! :) What I purchased was a 5th floor condo in a well established building. In the course of my ten year ownership the fees have increased almost yearly to nearly \$100 higher than the original fee upon purchase. We also were assessed several hundred dollars by the association to make necessary repairs to the building on top of those monthly maintenance fees. My recommendation: I don't care what condo you think of buying just don't do it! A very stupid choice all the way around. You can't build or add onto it when your family grows, your unable to avoid paying increased fees or assessments. It's almost worse than apartment living! Now to the book... It's really great. In case they don't let you look inside to see the contents page i'll break down the 15 chapters for you. 1- What's So Great About Buying A House? Investment Value, Tax Breaks, Rent vs Buy 2- What Do You Want? Figuring Out Your Needs. Neighborhoods, Lifestyle, Knowing the different types of houses, Common Interest Properties, Manufactured & Modular Homes, Dream List 3- Does This Mean I Have To Balance My Checkbook? Figuring Out What You Can Afford.

I have been saving money for a down payment for the last year to buy a new home. I discovered this book at just the right time in my life. There is tons of information on the net about the topic, but this book brings in all together from a trustworthy source. After going through this book it is like having a best friend who is an expert in real estate. This book covers all the bases. -How to figure out all your needs to put together a checklist on where to buy. -All the upfront costs, taxes debt/income ratio for lenders, etc. -Thinking outside the box like speaking to neighbors before you buy and checking out the environment/community from the aspect as if you lived there already. (which is a great idea often overlooked) -Selecting the real estate team: agent, banker, lawyer, inspector, etc. -A really in depth break down of your soon to be mortgage. -Outside sources of funding. -Finding the perfect property (tips, tricks, things to look out for) -Alternative options like Fixer Uppers/Foreclosures -Step by step break down of the offer and negotiation. -Closing tips (title

insurance, removing contingencies, what to say on the deed, etc)-Professional Property Inspectors-Homeowners Insurance and Warranties-Sealing the deal (all the final closing documents and tips at the finish line)-Tips after you claim your new home on how to settle in both on the financial and community front.-There is also a downloadable homebuyer's toolkit on the publisher's website.I know that I plan on keeping this book close for the next year for personal reference. If you are new to this experience and overwhelmed you literally can use this book as a guide to make it happen.

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