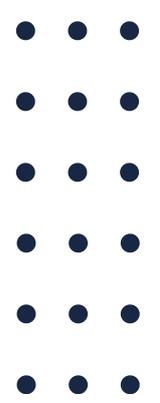




# MISTAKES TO AVOID WHEN BUYING A HOME

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## 1. BUYING BEFORE UNDERSTANDING YOUR BUDGET

Failing to fully understand your financial limits—including monthly payments, taxes, insurance, and maintenance—can lead to long-term financial strain.

## 2. SKIPPING MORTGAGE PRE-APPROVAL

Shopping for homes without a pre-approval can result in missed opportunities and weakened negotiating power.

## 3. CHOOSING AN AGENT BASED ON PERSONALITY

A friendly agent is not always the right agent. Experience, negotiation skill, and market knowledge matter more than likability.

## 4. IGNORING LOCATION AND LIFESTYLE FIT

A home can be changed; its location cannot. Overlooking commute, neighborhood dynamics, and future development is a common regret.

## 5. LETTING EMOTIONS DRIVE DECISIONS

Overbidding, rushing, or ignoring red flags due to emotional attachment often leads to poor outcomes.

This checklist is for general information only and is not legal, financial, or real estate advice. Real estate laws and requirements vary by location. The provider acts solely as a real estate referral agent and does not represent buyers or sellers. Buyers are free to choose their own licensed professionals at all times.

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## **6. WAIVING INSPECTIONS W/O UNDERSTANDING RISK**

Skipping inspections to “win” a deal can expose buyers to major, unexpected repair costs.

## **7. UNDERESTIMATING ONGOING OWNERSHIP COSTS**

Utilities, repairs, HOA fees, and property taxes are frequently underestimated.

## **8. FAILING TO REVIEW DISCLOSURES CAREFULLY**

Important issues are often disclosed in writing. Not reviewing these documents thoroughly can result in surprises after closing.

## **9. MAKING LARGE FINANCIAL CHANGES BEFORE CLOSING**

Changing jobs, opening new credit accounts, or making large purchases can jeopardize loan approval.

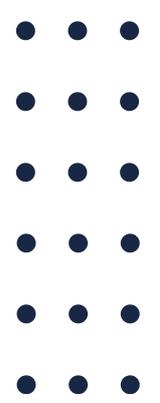
## **10. NOT ASKING ENOUGH QUESTIONS**

Assuming instead of clarifying terms, timelines, or responsibilities often leads to confusion and delays.



# MISTAKES TO AVOID WHEN SELLING A HOME

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## 1. OVERPRICING THE PROPERTY

Pricing based on emotion rather than market data can result in longer time on market and lower final sale price.

## 2. CHOOSING AN AGENT WITHOUT PROPER VETTING

Not all listing agents offer the same level of marketing, pricing strategy, or negotiation skill.

## 3. NEGLECTING NECESSARY REPAIRS & PREPARATION

Deferred maintenance and poor presentation can significantly reduce buyer interest.

## 4. UNDERESTIMATING FIRST IMPRESSIONS

Poor staging, clutter, or unprofessional photos can deter buyers before they ever schedule a showing.

## 5. IGNORING MARKET TIMING AND CONDITIONS

Failing to understand current market dynamics can lead to unrealistic expectations.

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## 6. BEING EMOTIONALLY ATTACHED DURING NEGOTIATIONS

Personal attachment often interferes with objective decision-making and deal progress.

## 7. REJECTING OFFERS WITHOUT UNDERSTANDING TERMS

The highest price is not always the best offer. Terms, contingencies, and buyer strength matter.

## 8. FAILING TO DISCLOSE KNOWN ISSUES

Non-disclosure can lead to legal issues and failed transactions.

## 9. POOR COMMUNICATION OR SLOW RESPONSES

Delayed responses to buyers, agents, or requests can cost opportunities.

## 10. NOT HAVING A CLEAR PLAN AFTER THE SALE

Selling without a defined next step—whether buying, renting, or relocating—can create unnecessary stress.

Most real estate problems are not caused by the market itself, but by avoidable mistakes made along the way. The right preparation, guidance, and representation can dramatically reduce risk and stress. If you would like help choosing the right real estate professional for your specific situation, I can personally connect you with a vetted, experienced agent who fits your needs.

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