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## Helpful tips for buying a new home

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1. New home builders often have their own lenders and title companies. They will offer you incentives to use these services usually in the form of a showroom credit or price reduction. However the builder's lender may not be able to offer you as good a rate or even close your loan. It may seem like a good deal up front but this is not always the case.
2. The most important choice you make when buying a new home is the lot you are going to build on. Some of the most important things to consider are.
  - Location in the subdivision
  - Elevation
  - Direction your home will face
  - Proximity to pool or sport court
  - Traffic flow
  - On street parking
  - Power lines or other easements and obstructions
  - The view
  - Can your model of home be placed on your chosen lot
3. The showroom is a place some builders will send you to pick out your paint colors, flooring, blinds etc. **BE CAREFUL.** The choices you make here can add several thousand dollars to the cost of your home and make it difficult to resale or even jeopardize your ability to qualify for a loan. Remember you are paying interest on all of your choices. You may save a lot of money by having upgrades installed after you buy.