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CHOOSING A REALTOR

How To Choose A Realtor

There are many Realtors and Real Estate Agencies to choose from. Make sure you pick one that has your best interest at heart.

Joey Peglar can help you in many ways, the following are just a few of the benefits of having a him on your side:

- Knowledge of the Business
- Knowledge of the Area
- Ability to Share their Professional opinion and advice with you







Mountain Home is a tight knit community where friends become family. Joey Peglar of Peglar Real Estate Group wants to make you feel at home.

Attention to detail, knowledge of the area, passion for real estate and the desire to find everyone their dream home are just a few of the characteristics that Joey has.

Call or Text Joey at 870.421.1233 to start your home buying process!





FINANCING





Financing

Financing is often the scariest part of the home buying process. Most people don't know where to start.

With many qualified and dependable lenders available, Joey has the relationships to guide you towards the best financing option for you.

Financing Quick Checklist

- Determine a Budget
- Get a pre-approval letter from your lender of choice (this is to protect you, and the seller)
- · Make an offer!



Financing

After you've made an offer, your lender will require an appraisal, and possibly an inspection.

If an inspection is not required by your lender, it is wise to have one done for your peace of mind.

Adding up the Costs

Did you realize that you can buy a home with no money down? There different types of loans available, from traditional loans with 20% down, all the way to loans requiring no down payment. Joey can help decide which one fits you best.

Budget	
Price Limit	\$
Appraisal	\$
Inspection	\$
Closing Costs	\$
Down Payment	\$
TOTAL	\$





Dream Home Checklist

Finding your new home can be quite the challenge, but with Joey's expertise, you're sure to find the dream house you've been looking for.

Make a list of your "must haves"

- Land or Subdivision?
- How many Bedrooms?
- Near the school?
- Lake Front? River? In town?
- Garage or Storage Building?
- Fireplace?
- Home office?
- Near good healthcare?
- Near good shopping?
- How many bathrooms?

Make a list of things that you need in a home and then start looking!







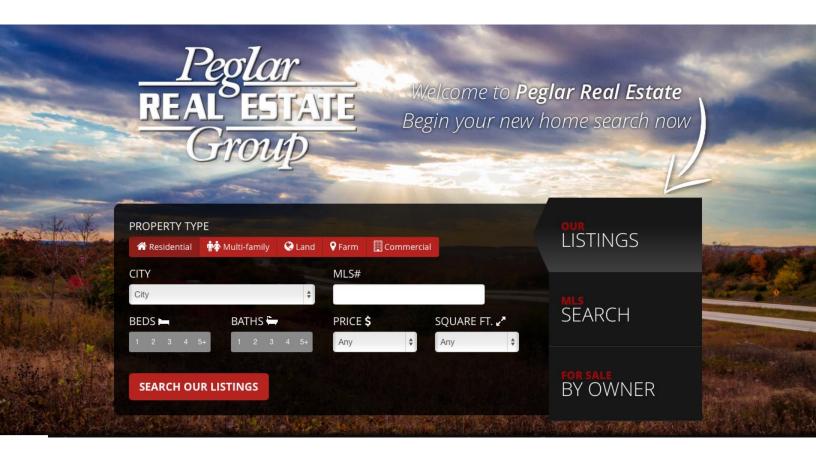


Research

You can do research on your own, especially with helpful sites like PeglarRealEstate.com

With the easy to use MLS system you can see what is on the market. Remember, Joey has access to more tools than those available to the public, and often knows of homes that may not be listed yet.

After you've made your list of things you need, give Joey a call at 870.421.1233, and let him work his magic!







NEGOTIATING

Negotiating

You've set your budget, and you know just how much you're willing to spend. Now it's time to negotiate to get the home you want.

Joey is an expert at negotiating, which is why it's important to have someone that has your best interest at heart on your side, in order to negotiate the best deal on your home.

Things To Remember

Joey is a trustworthy and experienced REALTOR® that knows many key negotiation points:

- Were there necessary repairs found during the inspection?
- · General maintenance issues to be addressed?
- Any Red Flags to consider?
- Not worth Asking Price?

These are key negotiating points to consider before you finalize the purchase of your new house.

If you are not comfortable with anything, it is okay to walk away and move on to the next home



PACKING



Packing

Packing can be the most challenging part of the entire process. If you're moving yourself, don't fret. Here are some key points to remember:

- Start in one room, box it up and specifically label it. You want to make sure you can find those coffee mugs once you're in your new house!
- Use plenty of packing materials! Newspapers, plastic bags, bubble wrap and peanuts make great packing materials.
- Boxes!! Many local stores will allow you to take their empty boxes that would otherwise go to recycle.



Packing

If you're looking to hire a moving company, Joey Peglar knows of reliable companies in the Mountain Home area to refer you too, and will even set up the entire process for you, start to finish.

If you choose to find one on your own, remember to look for companies that are:

- -Reliable
- -Have good reviews/ratings
- -Insured
- -Trustworthy

Once you pick a company, be sure to agree on a moving date and a delivery date. Especially if they contract out to third party entities.





IMPORTANT DETAILS



Important Details

Many things are often forgotten in the hustle and bustle of moving. Here are a few things to remember

- 1. Changing your address on your Driver's License
- 2. Registering to vote
- 3. Forwarding your mail
- 4. Contact your old utility companies for your shut off notices and to retrieve your deposits. This will be helpful when setting up your new services.



CLOSING DAY!



Closing Day



It's time to get the keys to your new house! You've signed all the paperwork and now it's time to move in!

Be sure to change any locks, security or garage codes for your safety and security.

Enjoy your new home! Joey can point you in the right direction for new places to eat, local farmer's markets, helpful places to get odds and ends and welcome you to the area.





Thank you!

We hope you have found this guide to buying a house in Mountain Home, Arkansas helpful.

For further questions, please contact Joey Peglar at 870.421.1233.

Or visit Peglar Real Estate online at www. peglarrealestate.com

