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Home Hunting Guide

Your guide to finding the home of your dreams



Know Your Housing Needs

What kind of house do you prefer? Do you lean toward a certain architectural style? Do you want a one-story home or two? How many rooms? How much square footage?

These are questions you need to answer in advance, before you start house hunting. You need to know this information, and your real estate agent does as well.

- Be flexible. Here's a universal truth of home buying: you will never find an existing house that has every single thing you want. But you will find a place that has most of the things you want, and possibly all of the things you need. There's a big difference between needs and wants. One is a deal breaker, the other is not. If you find a house that meets all of your needs and some of your wants, you've probably found your new home.

- Be realistic about the pricing. Everyone has a budget, and at times, it may limit the features you can afford when buying a home. If you want a three-bedroom home with at least 2,500 square feet, but your budget is more in line with a two-bedroom home of 2,000 square feet, you'll have to make some compromises. Being pre-qualified with Plains Commerce Bank helps you limit your shopping to the types of homes you can afford.

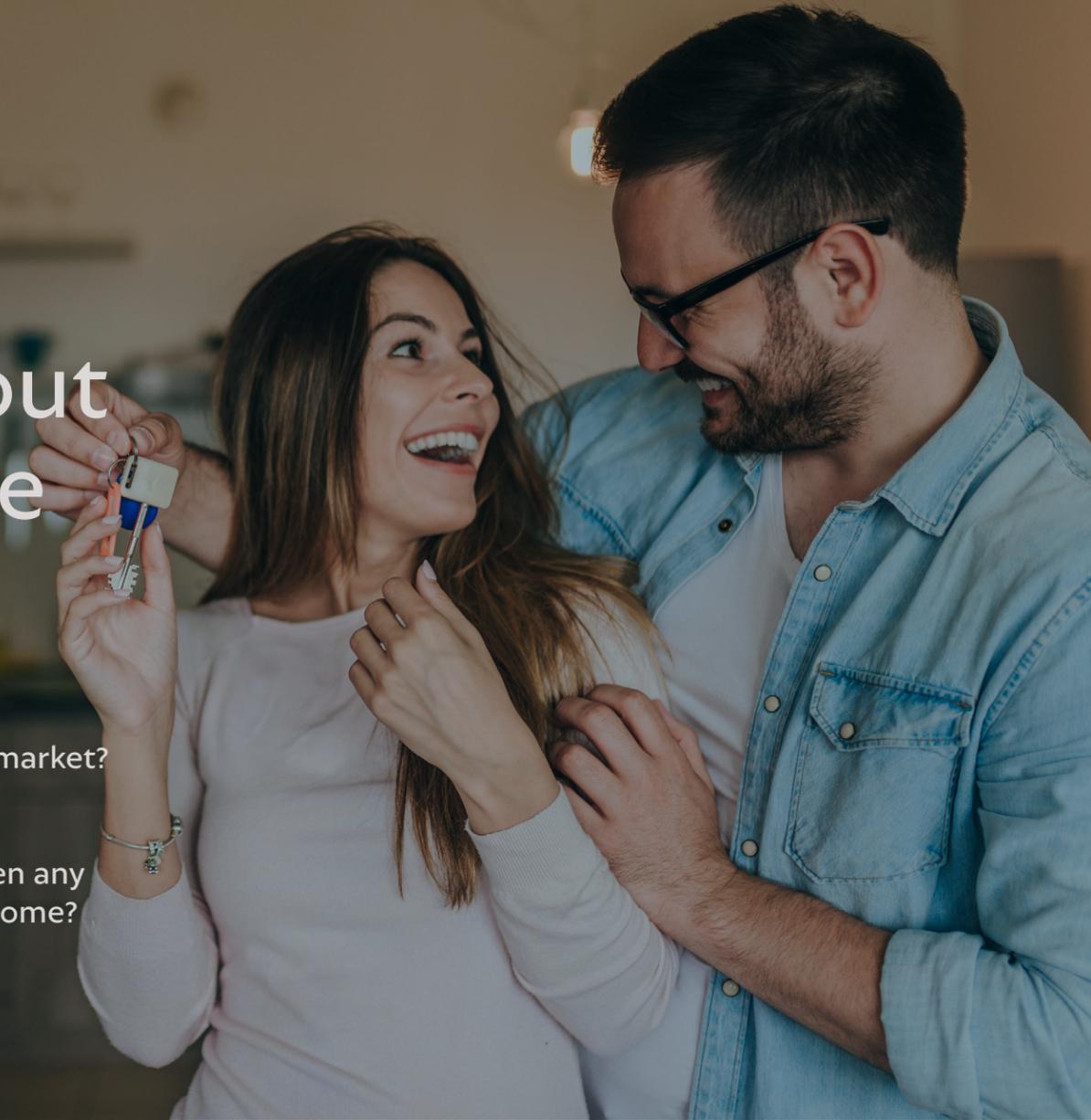
- Be committed to meeting your needs. There are things you simply can't do without. If you're moving up from a two-bedroom home because your family has outgrown it, then a three-bedroom home is a must-have item. You can't compromise on this.

- Be forward thinking to the home's potential. When creating your list of needs, focus on the things you cannot change. A home with "nice carpet" should never be on your list of must-have items. You can always replace carpet down the road. Your list of needs should only include things that would be hard or impossible to change (the location, the lot, the size of the home, etc.).

- Be open to options. Try to avoid painting a picture in your head. The homes within your budget will never live up to it. If there's a big discrepancy between (A) what you can afford and (B) what you see in your head, you're going to have a long and frustrating home search.

8 questions to ask about each home

1. Have you received any offers?
2. When does the seller want to move?
3. When is the seller looking to close?
4. Is the seller flexible on price?
5. How many days has the home been on the market?
6. Has the price changed?
7. What are the average utility costs?
8. Are there any known issues? Have there been any renovations or recent repairs made to the home?



House Hunting Checklist

Property Address:

Best Features:

Biggest Downfalls:

Notes:

Flooring, Windows & Ceiling

FLOOR

Age? _____

Condition? _____

WINDOWS

Condition? _____

CEILING

Condition? _____

Rooms

Y N

Natural Lighting?

Even Floors?

Smoke Detectors?

Carbon Monoxide Detector?

Up-To-Date Systems

Hire Home Inspector
[before purchase]

Electrical

A/C

Heating

Security

Plumbing

Water

Sewer Insulation

Roof

Y N

Sagging Roof Line?

Discoloration?

Holes?

Walls

Y N

Stains?

Need Re-painting?

Soundproof?

Stairs

Y N

Creaky?

Signs of Damage?

Doors

Y N

Open & Close Properly

Weather Proofed

Working Doorbell

Foundation, Driveway, & Pool

FOUNDATION

Visible Cracks? _____

DRIVEWAY

Visible Cracks? _____

POOL

Visible Cracks? _____

Above Ground? _____

Garage

Y N

Functional - Manual?

Functional - Remote?

N/A

Bathroom

Y N

Stain-free?

Mildew/Mold-free?

Leak-free?

Cabinet & Storage Space?

Working Fans?

Functioning Toilet?

Kitchen

Y N

Stain-free?

Mildew/Mold-free?

Leak-free?

Cabinet & Storage Space?

Working Fans?

Working Garbage Disposal?

Siding

Y N

Paint Peeling?

Cracks/Splits?

Landscaping & Curb Appeal

Trees - Condition? _____

Lawn [front] - Condition? _____

Lawn [back] - Condition? _____

Fences - Condition? _____

Landscaping - Condition? _____