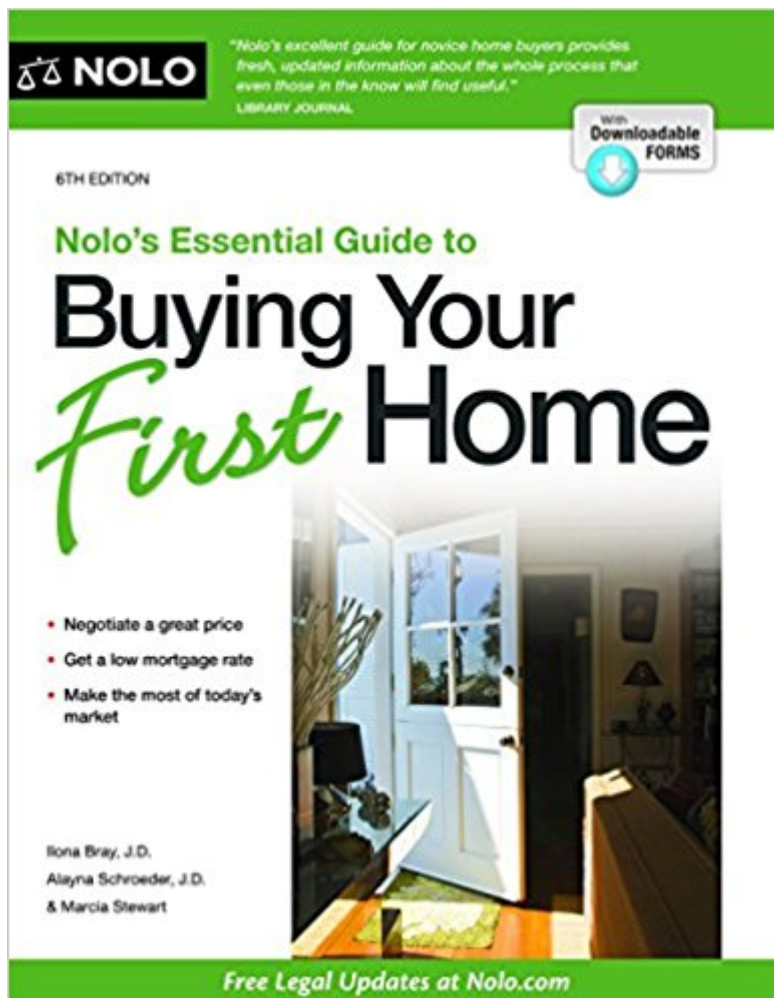




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# Nolo's Essential Guide To Buying Your First Home (Nolo's Essential Guidel To Buying Your First House)



## Synopsis

There's no place like home! The number of homes for sale is on the rise and mortgage rates remain near historic lows. That makes now a great time to say goodbye to your landlord. With Nolo's Essential Guide to Buying Your First Home, you'll not only find the right house for you, you'll have fun doing it. This book provides everything you need to: research the local market and listings decide between a house, condo, co-op, or townhouse create a realistic budget qualify for a loan you can truly afford borrow a down payment from friends or family protect yourself with inspections and insurance, and negotiate and close the deal successfully. You'll find insights from 15 real estate professionals—brokers, attorneys, mortgage specialists, a home inspector, a neighborhood researcher, and more. It's like having a team of experts by your side! Plus, read real-life stories of over 20 first-time homebuyers. Download the Homebuyer's Toolkit Dozens of downloadable forms and podcasts that will help you find your dream home, crunch the numbers, interview real estate professionals, inspect the house thoroughly, and more—available on Nolo.com (details inside).

## Book Information

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## Customer Reviews

"Nolo's excellent guide for novice home buyers provides fresh, updated information about the whole process that even those in the know will find useful."—Library Journal  
"Takes the guesswork out of home buying—two thumbs up."—Elizabeth

Weintraub, Home Buying & Selling Guide, About.com – “Coming from a gal that knows tools, this book is a must-have tool for any home buyer.” Norma Valley, Host of "Toolbelt Diva" (Discovery Home Channel) "Buying a house for the first time can be an intimidating, and sometimes overwhelming, process. This Nolo guide takes readers on the journey from understanding the benefits of buying a house and deciding what they want to sealing the deal and settling in. Along the way, readers will learn about budgeting, the market, getting a mortgage, negotiating a deal and many other crucial steps. The book takes advice from fifteen different professionals, including brokers, mortgage specialists, home inspectors and more, in to account as it advises readers. Buying the book also allows readers to access the website where they can download forms and informative podcasts and stay up to date on changing trends in house buying." Eithne O'Leyne, Editor Ringgold, Inc. ProtoView" Attorneys and authors Bray et al. offer a guide to buying a home for the first time. They discuss the benefits of buying a house, figuring out homebuying needs and what is affordable, checking out the market, selecting a real estate team, getting a mortgage, loan alternatives, looking for a house, fixer-uppers and other types of houses, making an offer, closing, property inspection, homeowners' insurance and home warranties, sealing the deal, and settling in. Additional real estate professionals also provide advice, and other interviews are provided online, along with forms, checklists, and letters. " 6th edition review - Eithne O'Leyne, Editor, ProtoView"Synopsis: The ownership of a home is the largest financial investment most people will ever make. The number of homes for sale is on the rise and mortgage rates remain near historic lows. "Nolo's Essential Guide to Buying Your First Home" provides everything needed to: research the local market and listings; decide between a house, condo, co-op, or townhouse; create a realistic budget; qualify for a loan you can truly afford; borrow a down payment from friends or family; protect yourself with inspections and insurance; and negotiate and close the deal successfully."Nolo's Essential Guide to Buying Your First Home" offers insights drawn from 15 real estate professionals that include brokers, attorneys, mortgage specialists, a home inspector, a neighborhood researcher, and more. Plus "Nolo's Essential Guide to Buying Your First Home" is enhanced with the inclusion of real-life stories from over 20 first-time homebuyers. Readers should note that they can download from [www.Nolo.com](http://www.Nolo.com) a Homebuyer's Toolkit Dozens of downloadable forms and podcasts that will help them find their dream home, crunch the numbers, interview real estate professionals, inspect the house thoroughly, and more.Critique: Comprehensive, inclusive, and thoroughly 'user friendly' in organization and presentation, "Nolo's Essential Guide to Buying Your First Home" is very highly recommended, especially for community library collections." The Midwest Book Review, Taylor's Bookshelf

For anyone looking to leave apartment living behind and enjoy the investment and life benefits of homeownership. This fun-to-read guide makes the complicated process of buying a first home manageable, financially and otherwise. Helps avoid newbie mistakes and possible legal disputes. A favorite among readers, fully updated to reflect today's widely variable U.S. real estate market.

Gave it as a gift to a first time home buyer. Definitely helpful in the what do I do next phase once you decide you ready to buy a home.

An excellent resource for first time home buyers!! I highly recommend this book!

I'm a dedicated fan of Nolo books. I have been reading them for years. Even their Deduct It book on the latest tax laws put in plain English is a bible as far as I am concerned. All too often first time home buyers have this idyllic outlook on buying a home; it takes on a nirvana type of atmosphere. Unfortunately they look at homeownership as a panacea of good fortune blinding them to the many pitfalls that may await them. Only after getting screwed on their first property do they become astute buyers on their second one. This book shows you how to avoid that costly mistake and become an astute buyer first time around. It is written with contributions by teams of experts in the real estate sales, brokerage, and mortgage and home inspectors. It even includes input from experienced home buyers recanting their experiences. This is an absolute must read for buying a home. I'll never forget what Peter Lynch said in his book One Up On Wall Street. He said that before you buy any stock buy yourself a home. Nothing will give you a greater return than that. Plus with the tax breaks you can make up to 250k on your personal residence tax free. You no longer have to reinvest it either. This book contains so many topics of great interest there is no reason for me to go over the complete list of them. You can easily obtain the information covered in each chapter by clicking on the photo of the book in this listing, and it opens up the first chapter including all of the chapter titles and complete list of sub-topics covered in each of them. There is so much information it may seem overwhelming at first, but as you digest it, and then get into the search this wealth of information will be very handy to say the least. It is a real hand holder whether you are obtaining the mortgage, hiring a broker, a home inspector, even figuring out how much of a home and what type you will need. You can get expert advice from professionals in the industry, but exercise caution because depending on what you are looking at they may have an agenda. This book is your clear path to

knowledge you can depend on.

We have been looking for a new home for over a year. The one thing I truly forgot is to the degree to which a realtor will and can be deceitful. We invested a great deal of faith in our first realtor ... and it took us a few months to realize that she was not "our friend," did not have our best interest at heart, and truly would do/say ANYTHING to make a sale. Luckily, we were able to switch to a new realtor (a retired couple who work as a pair and sell homes for a hobby). The situation is better now. This is all to say ... if you are looking for a home and it is 1.) your first, or 2.) it's been quite a while, this book is for you! Do not invest faith in your realtor (even if he/she seems "super nice" ... they are working for themselves. Believe that). Invest your faith here ... and in the way this book makes the reader feel empowered to ask the right questions and conduct the right research. Let's say it's been a while since you purchased your current home. This book is going to show you how to research your potential home and neighborhood online. And, let me tell you, there are invaluable tips here. What I thought was truly brilliant was the author noting that JUST because one has chosen an upscale neighborhood, one shouldn't feel comfortable. The author said to go online and check out the surrounding neighborhoods. Are they crime-ridden and low-income? If so, your posh neighborhood may very well become a magnet for crime. To be frank, I never considered this ... and the author is completely right! And, yes, for however distasteful it may seem, you want to investigate these details. When we inquired about neighborhoods, our realtor repeatedly told us things like, "Safe as any other" or "Look around at these beautiful homes." Then, we would go online and the outside areas would be lit in red. You need to do your research. This book is going to help you do that. And, yes, first-time buyers, this text is going to really break-down some confusing concepts: even something like the difference between a condo and a townhouse (which can be confusing). And, if you are leaning toward a "planned community," this text also reminds readers of the legal stretches the CC&Rs can extend to ... like limiting IF you have pets, what type, the maximum height/weight, etc. Even the ability to smoke in one's home. And, of course, there is also an explanation of why these things are fantastic for some families (we like the extra "policing" of planned communities, but it's easy to see how some would not). All of this is detailed for the reader. Do know that the language used is reader-friendly. It is for lay people with limited knowledge of the field. This is exactly what one wants and is most welcome. You may know some of these details, but I'm willing to bet you don't know all. And one missed detail can be a costly mistake. For me, this was a phenomenal refresher ... and even taught me a little something about neighborhood searches. For a new home buyer ... this would be simply invaluable. Do not hesitate to invest in this

text. Keep your realtor at arm's length ... and this book held tight!! Good luck in your house search!

I actually bought my first home over 9 years ago and I'm looking to buy a home again this year. The first time around I didn't know much and what I learned I've forgotten in the intervening years so I was legit excited to read this book and prepare for my next home purchase. As I've already bought a home I did not need the sections extolling the benefits of home ownership but the structure of the book makes it easy to skip these sections. I found the sections on finalizing the purchase contract, closing information and the downloadable forms to be most useful. I think my biggest issue with this book is that I'm very financially conservative and it includes several sections such as how to use family loans (which I don't particularly agree with) and one sentence reads, "for example, you may be able to augment your down payment with a loan from a family member, or even enter into a cobuying arrangement with a friend." Whaaaaa? The beginning also insists that home buying is a solid financial choice that will provide return on your investment. This is just not a guarantee anymore as I, and many others can attest after buying in 2007/2008. I would have preferred the book stuck to actual legal issues and skipped the opinion pieces scattered throughout. Overall, if you skip what I call the opinion sections it has some excellent information on the process and paperwork required to buy a house. I would recommend it for people buying their first home or people (like me) who haven't bought in a while and need a refresher.

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