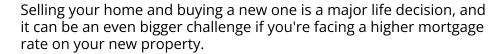


How to Sell, Buy, and Come Out on Top!



While it may seem daunting, there are steps you can take to ensure a successful home sale and purchase, even with a higher interest rate.

#### 1. Start with a Plan

Determine your budget, how much you can afford in terms of a new mortgage payment, and what you're looking for in a new home. Consider working with a mortgage professional to create a plan.

### 2. Research Your Options

Look into different types of mortgages, including adjustable-rate loans, or consider paying points to lower your rate. You may also want to think about making a large down payment or look at a shorter-term loan, such as a 15-year mortgage, which typically have lower interest rates.

#### 3. Build up Your Savings

If you're facing a higher mortgage rate, it's important to have a solid financial cushion. This can help you cover unexpected expenses, such as repairs or maintenance on your new home. Consider building up your savings by cutting expenses or taking on a side job.

#### 4. Get Pre-Approved for a Mortgage

Before you start shopping for a new home, get pre-approved for a mortgage. This will give you a better idea of what you can afford, and it will also make you a more attractive buyer to sellers.

#### 5. Negotiate the Sale

When you receive offers on your home, work with your agent to negotiate the best possible sale price for your home and the best terms when you find a home to purchase. This can help you maximize your profit and make it easier to afford your new mortgage payment.

In summary, selling your home and buying a new one can be a complex process, but with careful planning, research, and negotiation, you can successfully navigate a higher mortgage rate and find the home of your dreams.



Dan Forbes Broker/Owner 676030 512-516-4666

How can I help you?



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How can I help you?

