

WHAT TO KNOW BEFORE
BUYING
A HOME



LANCE
REALTY

"Earning Your Trust, Honored to Serve"

STARTING THE JOURNEY—

OF ACHIEVING

HOME OWNERSHIP!

At Lance Realty, our mission is to master the home-buying process, and we're here to support you every step of the way. We recognize that purchasing a home can be quite stressful, but with our expertise, we can guide you in the right direction.

With over 20 years of experience helping individuals like you find their homes, we have honed our skills in this process. Our professionalism, consistency, and dedication drive us to provide exceptional service to you.

This guide compiles insights from our extensive experience in real estate, designed to answer your questions and clarify any uncertainties—all while simplifying your journey. Contrary to popular belief, starting the home-buying process is actually quite straightforward! The information included in this Home Buyer's Guide will offer a solid foundation and outline what to expect when purchasing your dream home.

As Community Market Leaders, our passion lies in helping others. After reviewing this guide, if you have any questions or need clarification, please don't hesitate to reach out. Let us assist you in providing an outstanding service as we accompany you on one of life's most significant journeys.

BEST,

Barry Lance - **LANCE REALTY**

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CONTACT DETAILS

2976 E STATE ST
SUITE 120-251
EAGLE, IDAHO 83616
LANCEREALTY.COM
208-514-4465

AGENT CONTACT INFORMATION

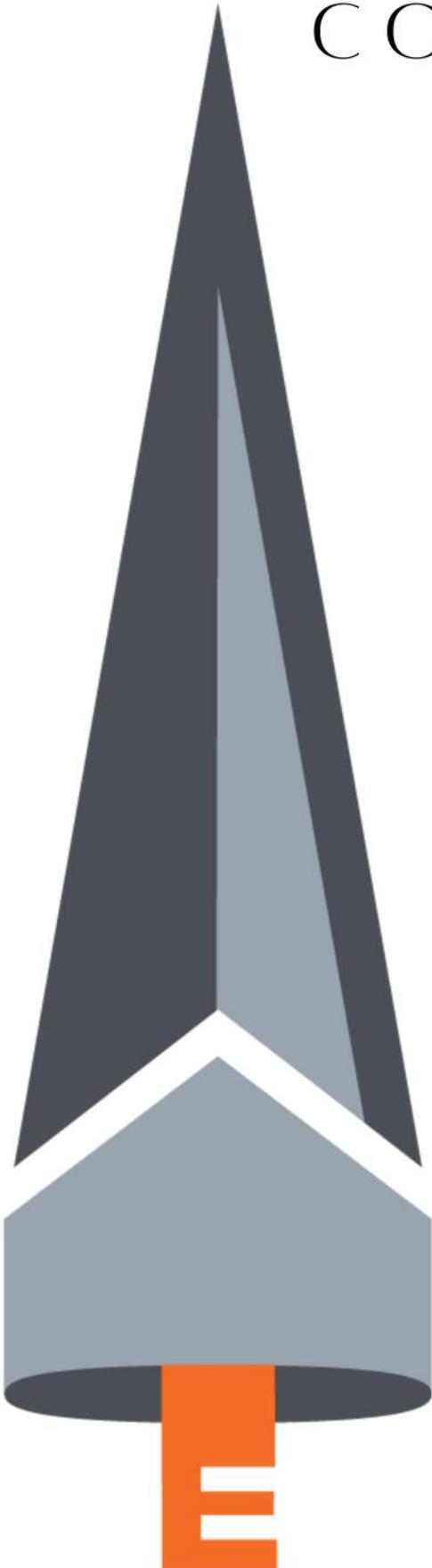
BARRY LANCE,
OWNER/BROKER/REALTOR®
BLANCE@LANCEREALTY.COM
208-488-1433

LIZ LANCE, REALTOR®
LLANCE@LANCEREALTY.COM
208-800-4424

BEHIND THE SCENES

BRYANT LANCE
VIDEO EDITOR
INFO@LANCEREALTY.COM

LAUREN THOMPSON
MEDIA SPECIALIST
LTHOMPSON@LANCEREALTY.COM



MEET THE TEAM

Barry dedicated several years to international business, where he led global campaigns and negotiated high-stakes deals across diverse cultures and time zones. This experience equipped him with a profound understanding of strategic marketing, cross-cultural communication, and the significance of positioning - skills that distinctly differentiate him in the real estate sector. He excels at marketing properties to the right audience, crafting compelling narratives that inspire action, and negotiating deals with both confidence and precision.

With over 20 years of experience as a Real Estate Broker, Barry's work extends beyond mere transactions. He emphasizes the importance of building long-term relationships and achieving results that align with his clients' objectives, whether they are first-time buyers, seasoned investors, or families seeking a new beginning.

Barry's passion lies in assisting people in making informed and intelligent real estate choices. He adopts a hands-on, data-driven approach and is deeply committed to serving his clients' best interests. Whether advising sellers on how to enhance their home's value or helping buyers navigate the complexities of a cross-state move, he infuses clarity, strategy, and a personal touch into every phase of the journey. Additionally, Barry is a loving father and grandfather who enjoys spending time with his awesome grandkids!



BARRY LANCE
Owner/Broker/REALTOR®

MEET THE TEAM



LIZ LANCE
REALTOR®

Liz is the heartbeat of our operation and Barry's indispensable right hand. With her keen attention to detail and a true passion for assisting others, she ensures our real estate business runs seamlessly and our clients receive exceptional care.

Her expertise in design (be sure to ask her about staging!) and customer service adds an extra layer of strength to our team. Clients appreciate her warmth and calming presence, making their experience enjoyable. Whether behind the scenes or at the forefront, Liz plays a vital role in everything we do, enabling us to provide the personalized service our business is renowned for. She is also a caring mother and doting grandma to her wonderful grandkids!

BEHIND THE SCENES

LAUREN THOMPSON

Media Specialist



As the Social Media Marketing Specialist, Lauren plays a key role in building Lance Realty's online presence and driving engagement with prospective buyers and sellers. She manages content across many platforms. Her role directly contributes to increased visibility. Lauren is a loving wife and mother to her beautiful kids!

BRYANT LANCE

Video Editor



As a Video Editor, Bryant is an essential creative force behind the visual presence that drives Lance Realty. His work not only elevates our visual identity but increases reach, engagement, and conversions across social media platforms. His role makes a visual impact - making listings memorable and marketing efforts effective. In his spare time Bryant is a self-professed theater geek!

2026 HOUSING PREDICTIONS

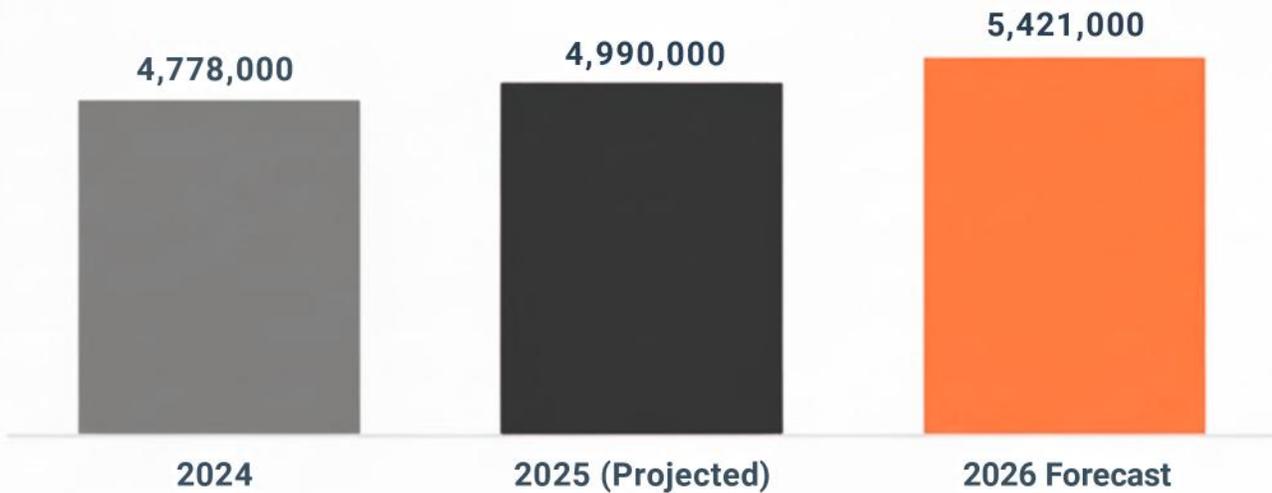
After several years of uncertainty and hesitation, 2026 is shaping up to be a turning point for the housing market. Momentum that stalled due to higher rates and affordability challenges is expected to pick up, and industry forecasts suggest more homeowners and buyers will be ready to make moves again.

As confidence improves and conditions stabilize, increased mobility could bring more homes to the market, more choices for buyers, and a healthier flow of activity overall. If you've been waiting for a sign that the market may finally be shifting, this could be it.

A market that's been idling may soon start moving again—and that renewed activity could create opportunities for buyers and sellers who are prepared. For many people, 2026 may be the year a long-delayed move finally becomes realistic.

Home Sales Are Expected To Rise

Total Home Sales Forecasts



Sources: Fannie Mae, MBA, NAR

HOME PRICES ARE EXPECTED TO RISE AT A HEALTHIER PACE

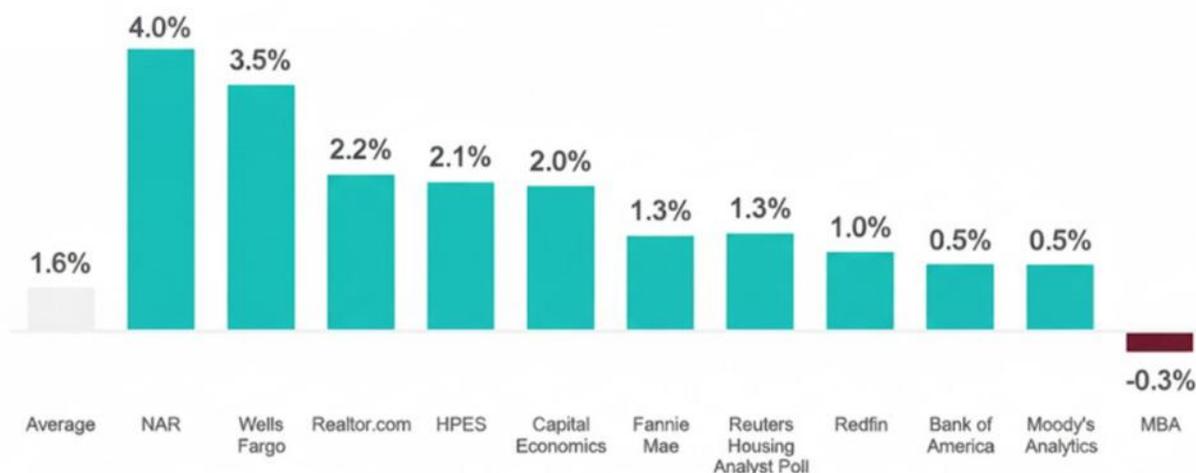
When it comes to home prices, the outlook for the year ahead is far more balanced than what we've seen in recent cycles. National forecasts point to continued price growth, but at a much slower and more sustainable rate. As mortgage rates have eased from their early-2025 highs, more buyers are beginning to step back into the market. That renewed demand helps support prices and puts a floor under values—even in areas where prices have softened slightly. In other words, while some markets may experience small dips, a widespread price collapse simply isn't expected.

It's also important to keep recent history in mind. Home values surged dramatically over the past five years. Because of that, even markets seeing modest pullbacks today are still well above where they were just a few years ago.

That said, real estate is always local. Inventory levels, buyer demand, and regional job growth will all influence how prices behave in individual cities and neighborhoods. Areas with more homes for sale may see flatter appreciation, while tighter markets could still experience stronger gains. Prices are expected to move up nationally, but without the runaway spikes of the past. For buyers, that means less pressure to rush. For homeowners, it means values are projected to remain stable and continue growing—just at a pace that's far more grounded.

Home Prices Will Rise Moderately at the National Level

Price Forecasts for 2026 as a Percent Change



Source: Realtor.com

THE SHIFT IN AFFORDABILITY

If rising interest rates or home prices put your moving plans on hold, now may be the right moment to revisit the math. Buyer affordability is improving across most of the country, specifically in 39 of the top 50 housing markets, marking the seventh consecutive month where purchasing a home has become more manageable.

Instead of speaking in headlines and percentages, let's translate what this shift actually means for you. When we break it down into real numbers, you can clearly see how these changes impact your buying power and what they could mean for your next move.

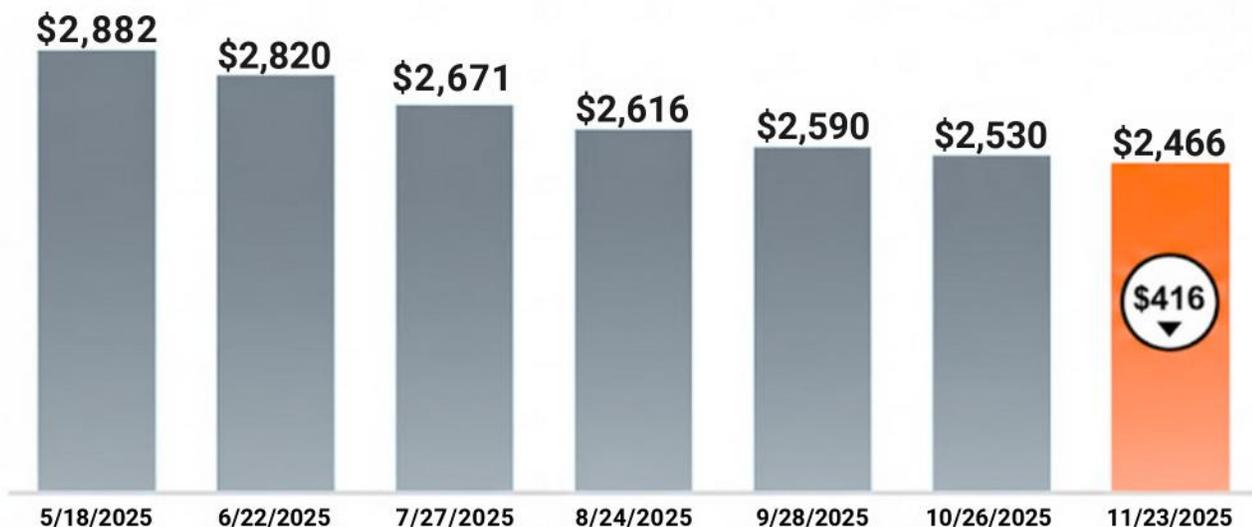
Monthly Mortgage Costs Are Easing

One of the most noticeable changes showing up right now is what buyers are paying each month. Recent data from Redfin indicates that the typical mortgage payment on a median-priced home has dropped meaningfully, about \$416 less per month compared to just a few months ago.

That kind of reduction can make a real difference in day-to-day budgeting and overall affordability. Below, you can see how this downward shift in payments is starting to open doors again for buyers who felt priced out earlier this year.

Significant Decrease in Mortgage Payments Over 7 Months

Average Monthly Mortgage Payment Trend



Mortgage Rates May Keep Moving Lower

For most buyers, nothing has mattered more than where mortgage rates are headed. After topping out near 7% in early 2025, rates have generally been drifting downward—and current projections suggest that trend could continue into 2026.

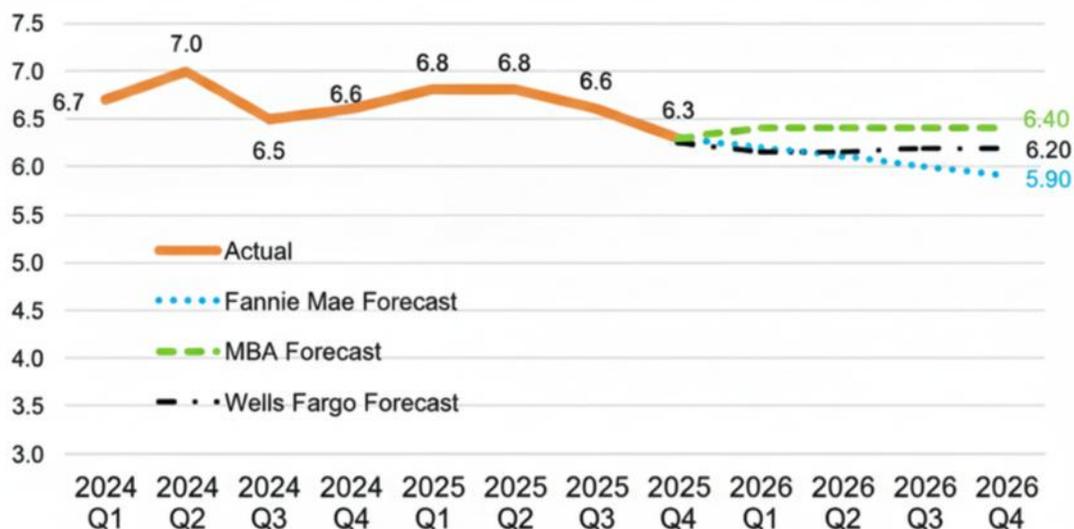
That said, experts aren't calling for a dramatic drop. Instead, the expectation is gradual improvement, with some ups and downs along the way as new economic data is released. Short-term fluctuations are likely, but the broader direction still points slightly.

Here's the part that often gets overlooked: rates don't need to fall dramatically to make a difference. Even a modest decline can noticeably reduce your monthly payment. When you compare today's rates to where they were around 7%, many buyers are already looking at hundreds of dollars in monthly savings compared to earlier this year.

That kind of change can be enough to shift affordability, expand your buying power, or simply make a payment feel more comfortable. While patience still matters, the progress so far is meaningful—and it's already helping some buyers move forward with confidence.

Mortgage Rates Could Ease in the Year Ahead

The 30-Year Fixed Rate and Rate Projections



Fannie Mae, MBA, NAR

GOOD NEWS FOR BUYERS: MORE HOMES TO CHOOSE FROM

It's no secret that the last few years have been tough for buyers. But right now, there's a major upside making it easier to find a home within your budget: inventory levels are improving.

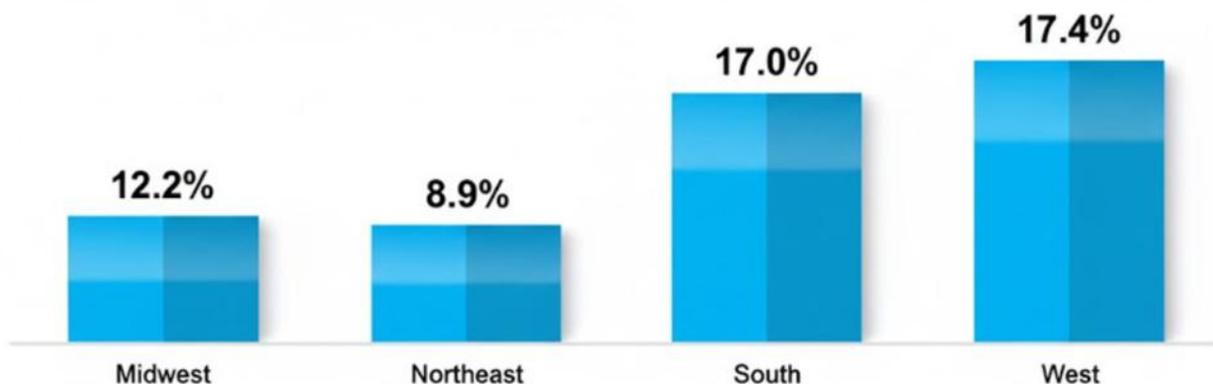
Inventory Is Rising Nationwide

Buyers are finally seeing more options, and it's happening across the entire country. New data from Realtor.com shows that the supply of homes for sale has climbed meaningfully in every major region of the U.S.

Compared to this time last year, inventory is up at least 8% nationwide. The biggest jump is in the West, where the number of available homes has surged by nearly 18% year over year. That kind of increase can dramatically change the experience for buyers who felt stuck with limited choices before.

More homes on the market means less pressure, fewer rushed decisions, and a better chance of finding a property that actually fits your needs, not just the only one available. For many buyers, this shift alone is enough to make the market feel approachable again.

Nationwide Real Estate Inventory Shows Strong Growth
Percentage Increase in Active Listings, Year-over-Year

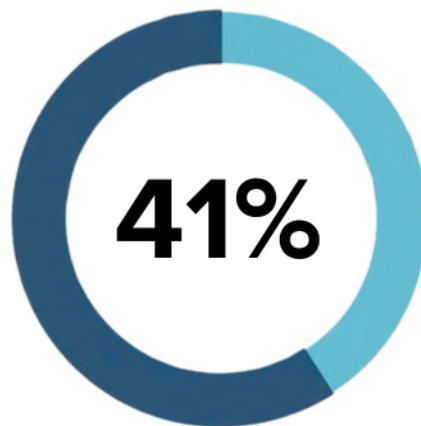


Why New Construction Could Be a Strong Play Right Now

If you're hoping to lower your monthly payment, secure a better interest rate, or stretch your buying power further, there's one option that deserves a closer look: newly built homes. That's a big reason more buyers are shifting their attention toward new construction, and it has very little to do with trendy finishes or modern layouts.

The real advantage right now? The deals.

Builders are sitting on more completed and near-complete homes than they've had in years. That increased supply gives buyers leverage in two important ways: more homes to choose from, and more motivation for builders to move inventory before starting their next phase. As a result, many builders are rolling out aggressive incentives to get homes sold. We're talking about meaningful perks like price reductions, mortgage rate buydowns, and assistance with closing costs, benefits that can have an immediate impact on affordability. It's no surprise that buyers took notice. By fall of 2025, new home sales reached their strongest pace in more than two years as buyers recognized the opportunity and acted on it.



of builders cut prices.
A record high.

Builders Are Adjusting Prices, and Expectations

According to data from the National Association of Home Builders, incentives are now the norm rather than the exception. Roughly 65% of builders are offering some type of buyer incentive, the highest share seen in the past five years.

One of the most common strategies? Price cuts. About 41% of builders have reduced prices outright, signaling a greater willingness to negotiate than many buyers might expect. When combined with financing incentives, this can significantly increase what your budget can accomplish.

The takeaway is simple: if you're open to a newly built home, your money may go further than you think. An experienced local agent can help you identify which builders are offering the strongest incentives, and which opportunities make the most sense for your goals.

In today's market, new construction isn't just about something new. It's about finding value where sellers are most motivated.



Builders Are Sweetening the Deal With Lower Rates

Here's a detail many buyers miss: purchasing a newly built home can come with a lower mortgage rate than buying a resale. Builders are actively using financing incentives to keep homes moving, and one of the most powerful tools they're offering right now is a rate buydown.

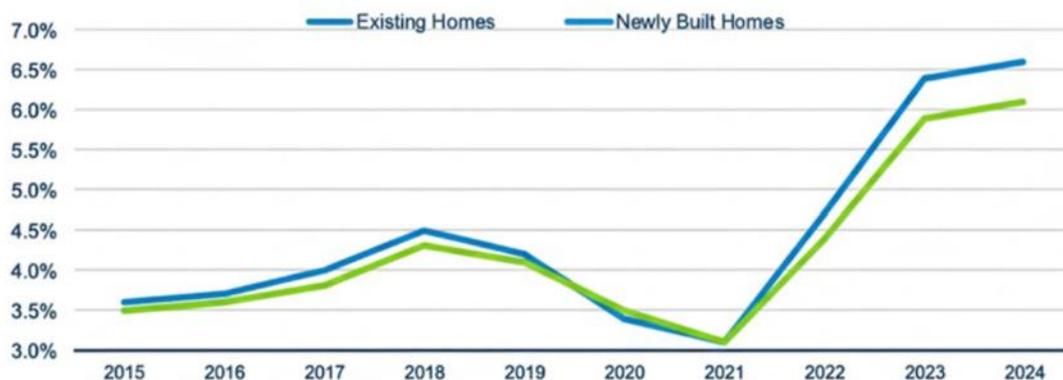
These incentives allow buyers to lock in a reduced interest rate, which can translate into noticeable monthly savings—often making a new home more affordable than an older one at the same price point.

According to data from Realtor.com, during 2023 and 2024, buyers who chose new construction secured mortgage rates that were about 0.50% lower on average than those purchasing existing homes. That difference may sound small, but over time it can have a meaningful impact on both monthly payments and total interest paid.

If high rates or tight monthly payments have kept you on the sidelines, new construction incentives could be the opening you've been waiting for. Between price adjustments and rate support, these offers can make the numbers work in ways that weren't possible before—and that's something worth paying attention to.

Buying a Newly Built Home Could Come with a Lower Mortgage Rate

Average 30-Year Mortgage Rates by Home Type



Source: Realtor.com

COMMONLY USED TERMS

MLS

The Multiple Listing Service (MLS) is a computer-based platform that offers real estate professionals comprehensive listings of homes currently available for sale. Much of this information is accessible to the public through websites such as Realtor.com and Zillow.

APPRAISAL

An appraisal refers to the process of determining the value of an asset, in this instance, a house. A qualified appraiser conducts this evaluation by inspecting the property, considering the original purchase price, and comparing it to recent sales of similar properties.

APPRECIATION

Appreciation refers to the rise in value or worth of an asset or property, driven by external economic factors over time, rather than being a result of improvements or additions made by the owner.

ASSESSED VALUE

The assessed value is the monetary amount assigned to your home by a public tax assessor for city and/or state tax purposes. This value is distinct from both the appraised value and the market value.

CONTINGENCY

A contingency refers to clauses within a contract that specify that some or all terms will be modified or rendered invalid upon the occurrence of a particular event, typically by designated dates leading up to the closing.

HOME INSPECTION

A thorough evaluation of a property's condition. A home inspector reviews various aspects of the property, including its heating and cooling systems, plumbing, electrical systems, water supply, sewage, and certain fire and safety concerns.

ESCROW

Escrow refers to the process of a neutral third party holding funds or documents before finalizing your home sale. Typically, this is managed by a title company.

CLOSING COSTS

These are all settlement or transaction fees that home buyers and sellers must pay at the conclusion of escrow when the property is transferred.

TITLE

Ownership of Real Estate or Personal Property
In the case of real estate, ownership is represented by a warranty deed (or other relevant document) that is recorded in the county recorder's office.

BUYING PROCESS

1

PREPARATION

Assess finances, check credit, start saving, set goals, prioritize wants vs needs, choose an agent. Working with a trusted real estate agent early on can help you navigate the process with confidence and clarity.

2

FINANCING

Get financing in order before house hunting. Pre-qualification vs Pre-approval, find a lender, avoid costly mistakes.

3

HOME SEARCH

Time for fun! Explore different styles, dream big, discover new neighborhoods. Narrow down options based on budget, needs, and preferences, saving time and frustration. Schedule showings, offer insights on neighborhoods, schools, and market trends.

4

MAKE AN OFFER

Craft a strong, competitive offer by analyzing market data, recent sales, and property's condition to determine a fair price. Provide guidance on areas such as counteroffers, contingencies, establishing timeframes, setting prices, and outlining other terms.

5

ESCROW

Once all parties have signed the contract, we will initiate escrow, and the agreement will be officially under contract. At this point, the buyer will conduct inspections, and we will support you in negotiating any necessary repairs.

6

CLOSING

We will collaborate with the lender and the Title company based on the terms specified in the contract to ensure a seamless title transfer. Congrats! You made it!

STAGE 1: PREPERATION

LAY THE GROUNDWORK

ASSESS YOUR FINANCES

Review your income, debts, and monthly expenses to determine how much home you can afford.

CHECK YOUR CREDIT

A higher credit score can secure you better loan terms. Get a free report and resolve any issues.

IDENTIFY NEEDS/WANTS

Identify your must-haves, like number of bedrooms or location, and separate them from your nice-to-haves.

START SAVING

Down payments, closing costs, and moving expenses can add up. Set aside savings early.

CHOOSE AN AGENT

A great agent is your guide, negotiator, and advocate throughout the process.

GOALS & OBJECTIVES

Why are you buying? Are you selling your home? Upgrading? Downsizing? Is it a job relocation? Moving closer to family? Closer to work? Better schools? Why are you buying right now?

This can be a particularly stressful period, and we want you to know that our team is dedicated to ensuring this process goes as smoothly as possible. We strive to prioritize you and your family at all times. Our passion lies in assisting you, and we are delighted to guide you through every step of the home buying journey.

THE GREAT COMMISSION RESET

WHAT BUYERS MUST KNOW

Key Change: *No More Public Buyer Agent Commission Offers on the MLS*

Before August 17, 2024:

- Sellers often offered a commission to buyer's agents (typically 3%) through the MLS.
- That amount was advertised publicly (Zillow, Realtor.com, etc.).
- The seller paid both the listing agent and the buyer's agent, out of their proceeds.



After August 17, 2024:

- Commissions to buyer's agents can no longer be advertised in the MLS.
- Sellers can still offer compensation, but it must now be privately negotiated as part of each individual offer.
- There's no obligation to pay the buyer's agent, unless agreed upon in the contract.

WHAT THIS MEANS FOR BUYERS

1. Sign a Buyer Representation Agreement Early

Required: You must sign a buyer agency agreement before your agent can show homes or represent you.

What It Covers: Services provided, fee structure, and your agent's role.

2. Understand Your Agent's Compensation

Key Shift: Sellers are no longer required to automatically pay buyer agent commissions.

What This Means: You may be responsible for your agent's fee—fully or partially—or negotiate with the seller to cover it.

3. Talk to Your Lender Early

Why: Agent fees cannot be included in your mortgage.

Impact: You may need to reduce your price range or offer amount to budget for the commission.

4. Be Strategic With Offers

In a Competitive Market: Offering to pay your agent's fee yourself could strengthen your offer.

Commission Is Now a Negotiation Point: It may appear as a line item in your offer if you're asking the seller to contribute.

5. Choose the Right Agent

Look For: Market expertise, strong negotiation skills, and a clear value proposition.

Why It Matters: You're investing in their services directly—make sure you're getting excellent support.

6. Expect Fewer Commission Incentives

Some Listings: May no longer include buyer agent commission.

Your Agent's Role: Help assess whether a seller may still be open to contributing



STAGE 2: FINANCING

Get Your Finances Ready Before House Hunting

Before you begin searching for homes, it's essential to ensure your financial situation is in order. If you're unsure of your credit score, now is the perfect time to check it. Should you find discrepancies, request your free annual credit report from myFICO.com and correct any errors you discover!

Pre-Qualification vs. Pre-Approval

- **Pre-Qualification:** This is an informal assessment indicating that you “might qualify” for a loan. It’s a non-committal evaluation provided by the lender or mortgage broker.
- **Pre-Approval:** In contrast, this is a formal, written determination from the lender or mortgage broker regarding a specific loan amount. Securing pre-approval enhances your negotiation power and leverage in the process.

Finding a Lender

Not every lender is right for you. Here is a lit of questions to help in the decision making process.

- Ask what their current turns time is and consider if that works for you.
- What types of loan programs do they offer and specialize in?
- What are the fees associated with the loan they are offering?

We also have preferred lenders and can provide that list upon request.

How Mortgage Rates Affect Your Monthly Payment

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
\$250,000	7.5%	\$1,748	-
	7.0%	\$1,663	\$85
	6.5%	\$1,580	\$168
	6.0%	\$1,499	\$249
\$450,000	7.5%	\$3,146	-
	7.0%	\$2,994	\$152
	6.5%	\$2,844	\$302
	6.0%	\$2,698	\$448
\$650,000	7.5%	\$4,545	-
	7.0%	\$4,324	\$221
	6.5%	\$4,108	\$437
	6.0%	\$3,897	\$648

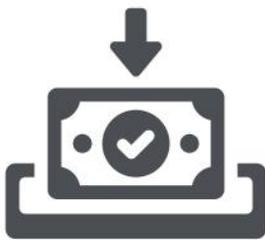
AVOID THESE MISTAKES AFTER APPLYING FOR A MORTGAGE



Don't change bank accounts.



Don't apply for new credit or close any credit accounts.



Don't deposit cash into your accounts before speaking with your bank or lender.



Don't co-sign other loans for anyone.



Don't make any large purchases.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.



STAGE 3: HOME SEARCH

The Best Part of Buying a Home? The Search!

You're not just buying a house, you're searching for your perfect place. Whether it's a cozy craftsman, a sleek modern build, or a charming fixer upper with potential, this where the fun starts!

Explore Different Styles

From bungalows to farmhouses, discover what fits your vibe.

Discover New Neighborhoods

Get to know the communities, coffee shops, parks, and schools.

Dream Big

We'll help you balance wish lists and budgets.

Visualize Your Life There

Imagine holidays, lazy Sundays, and backyard BBQ's.

Feel That "This is it" Moment

You'll know when it happens!



STAGE 4: MAKE AN OFFER

THE OFFER PROCESS

We will help you draft and submit a formal purchase offer to the seller. This includes not just the proposed purchase price, but also important terms like the amount of earnest money, desired closing date, and any contingencies (such as financing, appraisal, or home inspection). We will use our market knowledge to advise on a competitive yet strategic offer based on recent comparable sales and the property's condition.

Once submitted, the seller has three options potentially leading to further negotiations before both parties reach a mutual agreement.

OPTION 1 - ACCEPT THE OFFER AS WRITTEN

OPTION 2 - DECLINE THE OFFER

OPTION 3 - COUNTER OFFER

If you the seller mostly agrees with the offer but wish to modify a few specifics, they can present a counteroffer to the buyer with revised terms. You can engage in negotiations as many times as necessary until an agreement is reached, or until one party decides to walk away.

**ONCE AN OFFER IS ACCEPTED BY BOTH PARTIES,
YOU ARE UNDER CONTRACT.**

Congrats!

STAGE 5: TITLE & ESCROW



SCHEDULE INSPECTIONS

During the inspection period, a comprehensive examination of the house is conducted by a reputable home inspector.

Following the home inspection, potential issues may surface, often leading to another round of negotiations for repairs or credits.

- The buyer may request that certain repairs be completed or ask for a credit to cover the necessary work.
- Don't worry about minor issues. A dripping faucet or a dirty air filter can be easily remedied. We have a list of licensed professionals ready to assist with any repairs you may need.



SCHEDULE APPRAISAL

The buyer's lender will arrange for an appraisal of the property to deliver an unbiased estimate of the home's value. If the appraisal falls short of the agreed-upon purchase price, here are several options for moving forward:

- Seller lowers price to appraised value
 - Buyer pays the difference out of their pocket
 - Buyer/Seller split the difference
 - Challenge the appraisal
 - Order a second appraisal
 - Cancel the contract
-

TITLE SERVICES

A title signifies the legal right of ownership to a property. A clear title guarantees that there are no liens, claims, or disputes that might affect the transfer of ownership. Title companies perform comprehensive searches to verify the property's history and confirm that it is free from encumbrances, ensuring a smooth and secure transaction.

ESCROW SERVICES

Escrow serves as a neutral holding area for funds and essential documents throughout the sales process. Acting as intermediaries, escrow agents facilitate communication among buyers, sellers, agents, and lenders, ensuring that all contractual obligations are fulfilled and that the transaction is completed successfully.





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SCAN ME



STAGE 6: CLOSING

At closing buyers will review and sign closing documents. You will sign a stack of legal documents, including: Closing Disclosure: Summarization of final loan terms, interest rate, and closing costs.

Buyer's you will sign a promissory note, a promise to repay the loan, a Deed of Trust or Mortgage, pledging the home as collateral and Title Documents that transfers legal ownership from seller to buyer.

Final Walkthrough

- Within 72 hours prior to closing, buyers will conduct a final walkthrough of the home to assess its condition.

What to Bring to Closing:

- Government issued photo ID
- Any remaining funds due at closing

Who Will be There at Closing?

- You
- Your agent (Barry/Liz)
- Escrow Officer

Congratulations!

**IT WAS A LOT OF HARD
WORK BUT YOU ARE
NOW OFFICIALLY
CLOSED!**



THE BIGGEST MISTAKES BUYERS ARE MAKING TODAY

Waiting for the “Perfect” Moment

Many potential buyers are hesitating, hoping for a drop in home prices or mortgage rates. However, the reality is that attempting to time the market is akin to predicting the weather months ahead—there are simply too many variables at play. As Rick Sharga, CEO of CJ Patrick Company, wisely advises:

“Don’t try to time the market — it rarely works with stocks, and almost never works when it comes to buying a house. Only buy what you can reasonably afford given whatever the current market conditions are.”

In essence, concentrate on what you can manage—your budget, objectives, and timeline. If it makes sense for you at this moment, that is what truly counts.

Stretching Your Budget Too Far

It's easy to become infatuated with a home that exceeds your budget, but just because a lender allows you to borrow a certain amount doesn't mean you should. When considering additional costs such as insurance, taxes, and maintenance, overextending your financial limits can lead to significant stress down the road.

Bankrate offers sound advice:

“Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for.”

Stay within a comfortable budget, rather than chasing numbers that seem appealing on paper. Long-term peace of mind will always outweigh short-term pressure.



Ignoring Financial Assistance

Many buyers believe they are solely responsible for covering upfront costs, but this isn't always the case. There are various programs available to assist with down payments, closing costs, and more. The issue? Most individuals are unaware of their existence. According to Realtor.com, nearly 80% of first-time buyers qualify for down payment assistance, yet only 13% take advantage of it. This represents a significant missed opportunity.

Consult with a trusted lender or agent; whether you are purchasing your first home or your fifth, you might be leaving money on the table.

Bypassing the Experts

One of the most critical mistakes to avoid is attempting to navigate the process alone. Homebuying is complex, and having a strong team—including an experienced agent, lender, and advisor—can save you time, reduce stress, and save money.

A knowledgeable professional will help you sidestep common pitfalls, clarify your options, and ensure you're making wise decisions at every stage. Don't try to do it all by yourself; rely on those who manage this process daily.



5 Powerful Reasons You *Shouldn't* Buy a Home Without an Agent

Your Agent Is Your Competitive Edge

Purchasing a home is a significant commitment—both financially and emotionally. Therefore, having the right agent by your side is not just beneficial; it's essential. An excellent agent will guide you through each step of the process, prioritize your best interests, and help alleviate the stress that comes with making one of the largest investments in your life.

Most buyers share this sentiment. According to a recent survey by Bright MLS, a substantial majority of individuals view a trusted agent as an indispensable part of the homebuying journey. When the stakes are so high, you want someone in your corner who truly understands the process.

1. You Gain A True Expert in Your Corner

Purchasing a home is a significant undertaking, and the process is continuously changing. A knowledgeable agent is up-to-date with the latest regulations, trends, and tools, guiding you through each step. You won't have to navigate it all by yourself.

2. They Understand Your Local Market Thoroughly

An agent does more than just show you properties—they provide insight into your market. They're aware of what's selling, what's lingering, and where the best opportunities lie. With their help, you can cut through the clutter and concentrate on what truly matters for your objectives.

3. They Assist You in Making the Right Offer

What is the home's actual value? Is the listing price reasonable? Are there any hidden concerns? An experienced agent will guide you in structuring a solid and sensible offer—ensuring you don't overpay or overlook crucial details.

4. They Manage the Contracts and the Fine Print

The real estate process involves a significant amount of paperwork, filled with terms, deadlines, and disclosures that are easy to miss. Your agent will ensure you understand exactly what you're signing and why it's important.

5. They Serve as Your Negotiator and Advocate

From the initial offer to the final walkthrough, your agent represents your interests. They will negotiate on your behalf, facilitate communication with the seller's side, and safeguard your interests throughout the journey.

TOP REASON YOU'D LOVE TO OWN A HOME?

ACCOMPLISHMENT



Feeling proud of your achievement

APPRECIATION



Home values usually rise, and that makes owning a home a good investment

TAX BENEFITS



Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

STABILITY



Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

WEALTH BUILDING



Growing your net worth as your home value climbs and you pay down your mortgage

TIME TO PACK

MOVING TIPS

NUMBER 1

Update your mailing address at USPS or fill out a change-of-address form at your local post office.

NUMBER 2

Change address with important service providers (i.e. banks, credit companies, subscriptions and others).

NUMBER 3

Create a list of people who will need your new address. Notify them formally or simply by emailing those who should be informed.

NUMBER 4

Contact utility companies and make sure they're aware of your move date, and arrange for service at your new home.

NUMBER 5

Ensure you have insurance coverage for any of the items your moving company won't be transporting for you.

NUMBER 6

Clean out small appliances. This will make them easier to pack, move, and plug in at your new place.

NUMBER 7

Check with the HOA or condo board about any restrictions on using the elevator, exits or entrances for moving, if applicable.

NUMBER 8

Pack an "Open First" box. Include items you'll need most (i.e. toilet paper, soap, trash bags, charges, box cutters, water).

NEED A HAND?

HANDYMAN SERVICE

- Lockners Renovations & Repairs, Eric Lockner, (208) 283-2385
- The Fix, Chad Login Bill, (208) 941-9278

HOME INSPECTORS

- Fenco Home Inspections, (208) 860-9396, fencohomeinspections.com
- Bent Nail Inspections, (208) 471-4591, bentnailinspections.com

HVAC

- Capital City Heating & Cooling, (208) 345-4115, capitalcityheating.com
- Black Diamond Heating & Cooling, (208) 273-9193, diamondheatingandcooling.com

PLUMBERS

- Master Plumbing, (208) 922-6686, masterrooter.com
- Meridian Plumbing, (208) 888-7555, meridian-plumbing.com

ELECTRICIANS

- Black Diamond Electric, (208) 273-9193, diamondheatingandcooling.com

PAINTERS

- Lockners Renovations & Repairs, Eric Lockner, (208) 283-2385

CARPET CLEANERS

- Zerorez Boise, (208) 383-1000, zerorezboise.com
- Eagle Carpet Pros, (208) 999-1331, eaglecarpetpros.com

MOVING COMPANIES

- Two Men and a Truck, (208) 649-5641, twomenandatruck.com
- Cross Town Movers, (208) 378-0226, crosstownmovers.net
- All My Sons Moving & Storage, (208) 494-0819, allmysons.com

LENDERS

- Loan Depot, Carli Zismer, (208) 732-5741, loandepot.com/loan-officers/czismer
- Fulcrum Home Loans, Urie Layser, (509) 671-1543, fulcrumhomeloans.com

TESTIMONIALS

“

“Great experience”

Great experience with Lance Realty. Barry and Liz were wonderful with great communication. Buying property while in another state was scary enough, but Lance Realty was there every step of the way.



-Warren Skrivens

“

“Exceeded my expectations”

I have to say Barry Lance is probably the best Realtor I have ever worked with. I used to sell Real Estate in California so I'm used to agents and while I have worked with some wonderful people, Barry has exceeded my expectations. Not only did he show my husband and I houses over FaceTime, but made the whole process so easy. He has gone above and beyond his duties. I would recommend his services to anyone and for people looking to relocate to Idaho. He's been a gem. I 1000% say to use him. Not enough nice things to say.



-Nancy Monteleone

“

“Fair and honest”

Lance Realty was very fair and honest. They were very knowledgeable, had great advice and were always willing to lend a helping hand.



-Gianna Coniglio

LET'S FIND YOUR DREAM HOME!

