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## Making Sure You Get *What You Need*

When you're shopping for a new home, it's a good idea to create a checklist of what you want and what you need. It keeps you on track to ultimately find the property that best fits your requirements — and those of your family.

However, there's a big difference between want and need that is important to understand when house hunting. A 'need' refers to a feature that is an absolute must in a new home. A 'want', by contrast, is a 'nice-to-have'.

Some home buyers make the mistake of choosing a 'want' at the expense of a 'need'.

For example, say you 'need' four bedrooms in your new home but 'want' a golf course located nearby. It can be tempting to fall in love with a property that has a beautiful golf green just a couple of blocks away, even if it has only three bedrooms. You may find yourself signing the offer while dreaming of Saturday morning tee-offs, only to awake to the realization months later that the lack of an extra bedroom has become a serious inconvenience to you and your family.

Of course it is possible to get most, if not all, of what you need and want in a new home. Especially if you work with a good REALTOR®. But if it comes down to a choice, it's usually a good idea not to sacrifice something you really need in order to get something you want.

So when you're making your house hunting checklist, be clear about what is a need-to-have and what is a nice-to-have.

Don't forget that some features you want — like a wrap-around backyard deck, for example — can potentially be added to your new home later.

Want more tips for getting what you need and want in a new home? Call today.

## Avoid the *"Ouch!"* of Closing Costs

Even seasoned home buyers can make the mistake of underestimating, or even forgetting about, closing costs. These are fees and other expenses associated with the transaction that becomes due on closing day.

Closing costs vary from one jurisdiction to another and can include moving expenses, legal fees and disbursements, utilities hook-up, lender's fees, land transfer taxes and more.

A good REALTOR® will help you estimate the closing costs for the kind of property you plan to purchase, so you can budget accordingly.

## *Think, Act... Live!*

*"The guy who invented the wheel was an idiot. The guy who invented the other three, he was a genius."*

*Sid Caesar*

*"We should learn from the mistakes of others. We don't have time to make them all ourselves."*

*Julius Henry "Groucho" Marx*

*"Trust your intuition, it's just like going fishin."*

*Paul Simon*