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Michael Lindell's Homebuyer Strategy Guide:

1. Define Your Goals & Budget

- Determine your reason for buying: primary residence, vacation home, or investment.
- Know your budget: factor in monthly income, expenses, debt, and how much you can afford for down payment and monthly mortgage.
- Get pre-approved for a mortgage: strengthens your offer and defines your price range.

2. Choose the Right Location

- Consider school districts, crime rates, access to work, amenities, and future development plans.
- Investors: look for growing markets with high rental demand and appreciation potential.
- Agent Tip: Location impacts resale value more than the home itself.

3. Build the Right Team

- Hire a top-performing local real estate agent who knows the market. Visit: Chimpregroup.com
- Find a reputable lender, home inspector, and real estate attorney if needed.
- Investor Tip: Consider working with a property manager early if buying rental property.

4. House Hunting & Offer Strategy

- Focus on homes that meet 80-90% of your criteria.
- Top Agent Tip: Act fast in hot markets-great homes go quickly.
- Investor Tip: Run numbers before making any offer (cash flow, ROI, appreciation).
- Always have contingencies for inspection and appraisal unless competing in a hot market.

5. Due Diligence & Closing

- Schedule a home inspection and review the report thoroughly.
- Conduct a final walkthrough before closing.
- Secure home insurance and finalize mortgage paperwork.
- Investor Tip: Negotiate seller credits or repairs upfront.

6. Post-Purchase Tips- Set up a home maintenance schedule.

- Build equity faster by making extra payments if possible.
- Investor Tip: Reinvest rental income or equity to grow your portfolio.
- Top Agent Tip: Stay informed about your home's value annually.

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