

## Buying Your Dream Home in a Hot Market

Imagine finding the perfect home, only to discover there is serious interest from at least a dozen other buyers. It's like scrambling for the last piece of cake at a buffet!

Fortunately, there are things you can do to help get the home you want, even in a highly competitive market. Here are just a few ideas:

- **Only view a few ideal properties at a time.** If you see too many, and thus spread yourself too thin, you risk homes slipping through your fingers.
- **Be realistic about price.** Focus on finding a great home that you can afford, rather than trying to find a bargain.
- **Consider homes that need some work.** They get less interest than perfectly staged properties, yet can turn out to be a dream home.
- **Be prepared to make an offer with as few conditions as possible.** An offer conditional on passing inspection is usually fine, but in a competitive situation, offers with other conditions will likely be turned down flat.
- **Make your decisions quickly.** If there are likely to be other interested buyers, you want to get your offer in early.



- **Make the right offer.** To win the deal, you want your offer to be as enticing as possible to the seller — especially when it comes to price.

Yes, it can be tough finding an ideal home in a hot market, but I can help. Give me a call and I'll show you how.

## Does Your Home Insurance Cover Everything?

When you suffer damage to, (or the loss of), your home or its contents, you expect your insurance company to help you out. And, most do a good job of doing just that.

Still, it's a good idea to review your policy with your insurance advisor and find out what's covered and what isn't. You don't want to discover that your policy will not cover the cost of repairing the damage caused by a flood in your laundry room.

Pay particular attention to coverage in

the case of water damage. Some insurance policies don't cover floods and sewer backup unless an additional rider is purchased.

Also, check liability limits. Ask your advisor to recommend an appropriate level. Finally, make sure you know exactly how much your home is insured for. Are you covered for the full replacement cost? Are you comfortable with that coverage or the actual cash value?

Having the right insurance gives you

peace-of-mind and is an important part of enjoying your home.

Keep in mind that experts advise you to review your insurance with your advisor. Ask lots of questions. Make sure you understand your coverage fully.

By the way, if you're looking for an insurance advisor, I'm well-connected in the local "home" industry. I may be able to give you a couple of names of good, reputable professionals. Give me a call.

## Think, Act... Live!

"Never test the depth of the river with both feet." [Warren Buffett](#)

"Lack of time is actually lack of priorities." [Timothy Ferriss](#)

"The greatest mistake we make is living in constant fear that we'll make one." [John C. Maxwell](#)