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Nadeska Alexis:

Hey I'm Nadeska, and this is season two of Beginner to Buyer. Beginner to Buyer is powered by Chase Home Lending. You can get lots of helpful tools and resources to buy your first home by visiting beginnertobuyer.com. Hopefully by this point we've given you a much better understanding of market conditions and how interest rates are going to factor into your financing choices. Since so much of the process is driven by financial considerations, you need to have people on your side who you can trust to help you make the best decisions. But since we're used to doing everything online these days, it can be really easy to overlook the importance of building those strong relationships. It's something our recent home buyer knows a lot about.

Joe Karlsson:

My name is Joe Karlson. I'm a software engineer and I just bought a house in St. Paul, Minnesota.

Nadeska Alexis:

Joe, congratulations on the new house. How's it been so far?

Joe Karlsson:

Oh, so good, and thank you so much.

Nadeska Alexis:

Clearly from your job, I can tell you're a very tech-savvy person. So once you decided to start looking for a home, did you start searching online or did you immediately reach out to a realtor?

Joe Karlsson:

Pre-realtor it was all on Redfin and Zillow just kind of scoping the market out. And a lot of times it was just me walking around the neighborhood and just seeing what homes are worth. From my perspective, I just didn't really have, I didn't know what square footage meant, or even what home's value really was. So just trying to get a feel for things and just looking around online for what I like and don't like, and what's reasonable was kind of how I got started.

Nadeska Alexis:

You're actually the first home buyer I've met who just walked around the neighborhood scouting. I like that. So you attacked from all angles basically. I mean, what even led you to wanting to purchase your first home? What was your living situation prior to this?

Joe Karlsson:

I've been renting my whole life, with roommates until recently, but I've been living alone for the last two years in an apartment building. I love decorating, interior design, fixing things up. I'm very hands on with

So tell me, Joe then, in your own words, what does homeownership really mean to you?

Joe Karlsson:

Home is where the heart is. I don't know. I live alone. I don't have a family here. I don't know. I feel like home for me is a community. So it's been important to me to get to know my neighbors. Helping them with their yard work or homework or whatever. It is helpful. I don't want to be a shut in and I want to be a contributing member of this community.

Nadeska Alexis:

Okay, good, you're building the community, plus you're going to make a really cool space where I think all your neighbors are going to want to come hang, which I think also-

Joe Karlsson:

Hopefully.

Nadeska Alexis:

It's important. You could be the guy in the neighborhood, which is awesome. So we do have a team of experts joining us on the podcast so they can answer any questions

This transcript was exported on Apr 12, 2023 - view latest version [here](#).

Now let's go and take a look at it. Now let's go and see what it is, what it actually is like, and maybe the corner's too loud, I don't know.

Nadeska Alexis:

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