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Nadeska Alexis:

Hey, I'm Nadeska, welcoming you back to season two of Beginner to Buyer. Beginner to Buyer is powered by Chase Home Lending and you can get lots of helpful tools and resources to buy your first home by visiting beginnertobuyer.com.

So I'm

It's so expensive. Okay, I can't blame you guys for doing that. Now, I don't know if you were like me, I'm sort of always browsing Zillow and Redfin just to check out property. So were you one of those people or did you guys only really start looking once you decided that you were serious and wanted to buy?

Dave Brown:

So Anna, my fiance, was definitely more into the window shopping and browsing, but we balanced each other out, where maybe she was looking more frequently. But we would always share houses that we thought were cool. But at the beginning it was more the house in its entirety, as opposed to understanding what components of the house we liked, what was it that really drew us in. So we had been window shopping for a while though, to say the least.

Nadeska Alexis:

So tell me how you guys got on the same page, because as a couple it's important to come up with a list of your must haves and some of the things you're willing to compromise on, and that's not always matching up exactly for each of you. So what did you guys do together on the same page?

Dave Brown:

So the

later or maybe the week later that we didn't get it, and no explanation as to why, at least right away, was pretty demoralizing at the start.

Nadeska Alexis:

Were you and your fiance looking at this as more of a starter home or a forever home or somewhere in between?

Dave Brown:

So we were really trying to look at it from, "This is our five to 10 year home." It's really hard to predict where you're going to be in five years. Almost five years ago I hadn't even met my fiance and I definitely would not have imagined this is where I'd be today. So trying to fast-forward that to say, "Hey, let's just worry about what we can control right now," and then write stuff down for the future and see if it still makes sense to take a look at in a year or six months or three years from now.

Nadeska Alexis:

That's great. You are great planners, but you understand that you also can't fully predict life. So would you say then that you ended up with the absolutely essential things that you needed for you and your fiance in this new home?

Dave Brown:

Yeah. We were definitely pretty lucky in that. I would say there are a lot of homes that would've met that, but it was hard to narrow down to figure out what those essentials were. And I think that's what we learned in the process, is that there are going to be a few things that you really want to focus in on. And it might be a range, of how big is the yard, how big is big. But if you know that that's what you want, you can weed out a lot of other houses and really focus on the good...

A lot of other houses and really focus on the good stuff. So yeah, it's going to meet our ncano4880you

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I would say that that's a myth. You always have to think about maintenance. That is one of the things when you become a homeowner that you have to keep that top of mind. Should something break down, should, and I can only give examples. My husband was doing the yard and when he was doing the yard, one of the rocks hit one of our windows, and at that moment the window shattered. And so that's a maintenance problem that we now have to make sure that we have the means to be able to care for. So again, and that's probably a big deal, but you could have a simple maintenance problem. For example, the toilet not flushing or something like that, and you need to have somebody come out or the plumber come out and do something or whatever the case may be. You have to be prepared for those types of things. That's why they always tell you to make sure that when you are purchasing a home that you still have enough assets and savings to be able to take care of those things that



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Now, this next one is a big one. It was a little bit harder to fit this one into the truth or myth neatly, but we find that often first time buyers go into their home and feel like "I did

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