

# Buying a home in Surprise, Arizona – Part 2

By: Dan Dodds

<http://doddsbankruptcylaw.com/>

Hopefully you read my blog yesterday titled “[Buying a home in Surprise, Arizona.](#)” This blog is a continuation of that topic. According to [Forbes](#), there are steps that will help you prepare for buying a home. Below are the final two steps:

## **Figure out how much you can afford to pay in housing costs each month.**

When creating a budget, a common mistake people make is only listing their mortgage payment for their housing expenses. It is important that you also include the expenses associated with utilities, maintenance, property taxes, and homeowner’s insurance. You should also list out each of your expenses rather than estimating them. It might surprise you to see where your money is actually going! The important thing is to make sure that you can really afford the house that you are buying.

## **Get pre-approved for a mortgage before you shop.**

Before you start house-hunting and fall in love with the perfect home, it is important to get pre-approved for a mortgage loan. Once you know the amount you are approved for and you are comfortable that the monthly mortgage payment fits within your budget, you can begin shopping within your price range. This way you are looking at the houses that you can afford, rather than getting carried away with homes that are really outside your financial limits. Additionally, being pre-approved for your loan can give you a significant edge if you are competing with other home buyers. Just think, if you were the seller, wouldn’t you rather deal with somebody who already has the money to buy?

**Buying a house is a big step. These tips from [Forbes](#) provide guidance, but if you have legal questions regarding your home purchase, be sure to contact a qualified attorney to assist you.**

*If you would like a down-to-earth approach and a lawyer who will listen carefully to all your questions and concern, call [The Dodds Law Firm, PLC](#) at [623-209-8923](tel:623-209-8923) [begin of the skype highlighting 623-209-8923 end of the skype highlighting](#). Dan Dodds serves clients primarily in the areas of Chapter 7 and Chapter 13 bankruptcies, real estate issues, violations of the Fair Debt Collection Practices Act, and issues of Unfair or Deceptive Business Practices. Mr. Dodds and his staff know how to listen carefully, and how to explain the law and procedures involved in a legal matter, as well as your rights and options, so that you can make informed choices. If you live in the area of Surprise, Arizona, call The Dodds Law Firm, PLC.*