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BUYING A HOME

A Home Buyer's Story: After Months. **Finding the Right House**

By Kristin Offiler

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During May of last year, with our wedding getting closer and closer, we found ourselves wondering if we should call it guits on the house hunt and rent an apartment. We had less than three months until the wedding, and we knew that if we didn't find the right house soon, we might not be able to move in and get settled before the big day and our honeymoon. That was our goal: buy a house, move in, get married. It wasn't looking promising.

Then I came across an MLS listing that had some potential. The house was in a nice beachy neighborhood and even though the one picture on the listing made the house look really tiny, it was listed as having two full bathrooms, three bedrooms, and it even said the house was fully renovated. A quick Google search indicated that the price had steadily been dropping for about six months or so. I was intrigued.

Could This House Be The One?

Matt (my husband-to-be), on the other hand, was not intrigued. The picture in the listing made the house look cramped and small, which automatically turned him off to the idea of checking it out (our best guess is that no one was looking at the property specifically because the one photo didn't do the property justice).

I insisted we see it. Matt and I had absolutely nothing to lose. We'd already had two offers fall through, we'd had our hearts broken, and our wedding was coming up. The worst that could happen is the house might not be the one. We could handle that. So, we made an appointment and went in with zero expectations. I made sure to keep my feelings in check; I wasn't allowed to fully fall in love with a house until the last papers at the closing were signed. That was my new rule. I wasn't going to let myself fall apart over another lost house. After all, they were just houses.

Finding The Right House

When we pulled up to this house on a sunny day last May, we were shocked. From the front, it did look small, like a tiny ranch. But from the side and the back, it was obviously a two-story Cape Cod style house. The yard wasn't enormous, but it was what we considered just the right size: not too much to mow, but plenty big to accommodate a dog and some gardens. There was a shed. And true to the listing, the outside had new vinyl siding and had clearly been worked on.

Then we went inside and we were sold (I held onto my heart tight, though, don't worry). The kitchen stretched out into a dining room; the cabinets were new and a beautiful cherry color, the floor was newly tiled and grouted, and there were windows everywhere, filling all the rooms with bright sunlight. The living room had light-colored bamboo hardwood floors. The bathrooms were pristine, with brand new sinks and showers and toilets. As we walked through the rest of the house, we realized this was exactly what we'd been looking for. Everything had been updated and renovated, and even though it was built in 1940, it was like new construction inside. If we got this house, we could move in and not update a thing before the wedding. To top it off, there were two beaches within walking distance and the neighborhood was next door to a state park.

We put in our offer at lower than asking, they countered a little higher, we settled at that, and off we went. The clock was ticking as we prepared for our wedding while handling a myriad of details related to buying a house. And that left us wondering much of the time would come first - the wedding or the close of escrow?

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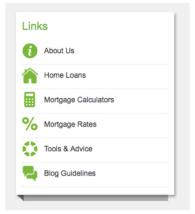


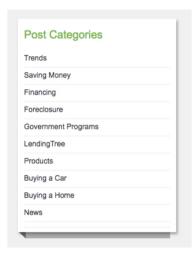
Kristin Offiler is a freelance writer who recently completed a Master of Fine Arts in Creative Writing. She lives happily in her new home in the Northeast with her husband and dog.

Missed the first part of this series? Read it from the start at "A HomeBuyer's Story (Part 1): Deciding When to Buy."

Check out these tips and articles on how to find the right home, available on the LendingTree website. Ready to start seriously looking for a house? Get pre-approved or start the loan process by filling out this home loan form - and we'll match you with lenders so you can compare loan offers.

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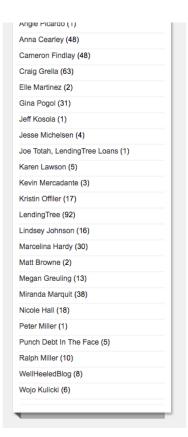
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