

# Celia Manley

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## REAL ESTATE



## Celia Manley

Celia Aguzzi Manley is a graduate of Delta State University. Her career started with real estate banking, commercial and residential, until she retired after 26 years. She is a Top Producing Realtor® in the Jackson metro area covering Madison, Rankin and Hinds Counties. Celia is also an active DSU alumni with the Jackson Metro Chapter. If you know of anyone considering a move to, from or around the metro area, please give her a call. She considers it a privilege to assist homebuyers and sellers with their real estate needs.

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### Take the Stress Out of Homebuying

Buying a home should be fun, not stressful. As you look for your dream home, keep in mind these tips for making the process as peaceful as possible.

**Find a real estate agent who you connect with.** Home buying is not only a big financial commitment, but also an emotional one. It's critical that the REALTOR® you chose is both highly skilled and a good fit with your personality.

**Remember, there's no "right" time to buy, just as there's no perfect time to sell.** If you find a home now, don't try to second-guess interest rates or the housing market by waiting longer — you risk losing out on the home of your dreams. The housing market usually doesn't change fast enough to make that much difference in price, and a good home won't stay on the market long.

**Don't ask for too many opinions.** It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it much harder to make a decision. Focus on the wants and needs of your immediate family — the people who will be living in the home.

**Accept that no house is ever perfect.** If it's in the right location, the yard may be a bit smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus in on things that are most important to you. Let the minor ones go.

**Don't try to be a killer negotiator.** Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price or by refusing to budge on your offer may cost you the home you love. Negotiation is give and take.

**Remember your home doesn't exist in a vacuum.** Don't get so caught up in the physical aspects of the house itself — room size, kitchen, etc. — that you forget about important issues as noise level, location to amenities, and other aspects that also have a big impact on your quality of life.

**Plan ahead.** Don't wait until you've found a home and made an offer to get approved for a mortgage, investigate home insurance, and consider a schedule for moving. Presenting an offer contingent on a lot of unresolved issues will make your bid much less attractive to sellers.

**Factor in maintenance and repair costs in your post-home buying budget.** Even if you buy a new home, there will be costs. Don't leave yourself short and let your home deteriorate.

**Accept that a little buyer's remorse is inevitable and will probably pass.** Buying a home, especially for the first time, is a big financial commitment. But it also yields big benefits. Don't lose sight of why you wanted to buy a home and what made you fall in love with the property you purchased.

I work with sellers who want to sell and buyers who want to buy. For a Market Consultation, send me an email to [celia@celiamanley.com](mailto:celia@celiamanley.com) to schedule your appointment.

