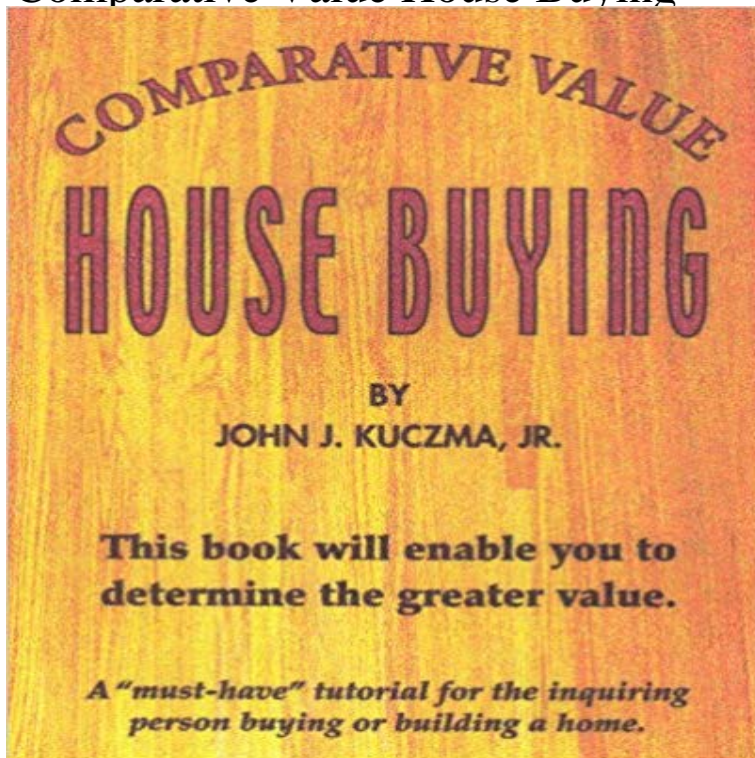


Comparative Value House Buying



This is not a book to help you find a bank or realtor. Comparative Value House Buying was written to be a tutorial for the average home buyer. Real estate agents could also learn from it. Using this book will reveal to you which house/foreclosure is the most value for your dollar. Banks depend upon real estate comps to establish value. These are largely based on heated square footage and previous neighborhood sales, and do not generally address items such as construction components, high or low end plumbing, electrical, HVAC, etc. This book addresses the real costs/value of all the components, as well as Lot, Structure, and Landscaping. It quantifies the subject of quality. 234 questions and over 130 pictures allow you to decide what is important to you. The terms quality and luxury are often used in advertisement and sales literature. These terms become very subjective when we are actually looking at the real estate itself. This book will enable you to determine builder attitude. It usually takes only a few direct questions to ascertain if a builder is giving his all or shortcutting at every opportunity. [There is usually a vast difference between a custom built home and a spec house.] These questions will quickly notify the real estate agent/seller that you are not a pushover and that they better have accurate answers. The day is now here when the quality of construction impacts your insurance premium. It is important to realize that there could be more than a \$50,000 difference in the actual value of two similar houses that a real estate comp might value at \$200-300,000. For example: A 3,000 sq. ft. house might easily have over twenty interior doors. Compare 20 solid oak doors at \$895 each to 20 hollow synthetic doors at \$69 each. Then compare 60 brass double capped hinges at \$13 each to 60 zinc plated steel hinges at \$1 each. Then compare solid brass lever hardware at \$100 per door to plated contractor grade hardware at \$12 per

door. Doing the simple math will show you that there is a difference in Comparative Value of \$19,000 just in the interior doors of the two houses. Another quick point is comps value square footage on two story houses the same as one floor houses. Second floor space is usually worth less than 50% of first floor space. These are the answers to only two questions. This book has 232 more questions that could point out equally important differences. When sales price climbs, the potential value discrepancy accelerates as well. Whether you are buying or building, this book will give you the information to be a knowledgeable consumer.

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