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**SAY “I DO” TO A NEW HOME**  
***Home-Buying Advice for Newlyweds***

**ST. LOUIS, MO (Feb. 22, 2010)** – As brides and grooms-to-be make important decisions about the wedding day, they should also be planning their new living arrangement as husband and wife. Closing the deal on a first home marks the beginning of independent living, in the same way that a wedding is the start of a marriage.

“Couples starting their new life together often want to begin fresh in a new home,” said Jim Dohr, president of Coldwell Banker Gundaker. “Now is a great opportunity for couples to negotiate and secure a home that will last them well into their future.”

The future Mr. and Mrs. Homeowner should keep these recommendations in mind:

- **Your changing needs.** It’s important to ask yourself critical questions from the get-go. Do you plan on having a family? Getting a dog? Make sure that your home can suit the evolving needs of your marriage now and for years to come.
- **Trained eye.** An accredited Realtor can offer the same kind of insight you’d expect from your wedding planner by guiding you through the purchase of your first home. “Realtors are certified to know the ins and outs of the market,” said Dohr. “They can manage the little details in the home buying process so you don’t have to.”
- **Know your limits.** Meet with your lender to create a plan. They’ll help you understand how much you can afford based on your combined incomes, budgets and credit histories. They’ll also be able to help you understand what special tax credits you may be eligible to receive.
- **Stay organized.** Don’t let the wedding budget slip in with your housing budget. When all is said and done, hold on to all the documents relating to the purchase of the home, as well as any permanent improvements made on the house. These records will come in handy when filing your taxes or refinancing your home loan in the future.

Coldwell Banker Gundaker, the leading residential real estate brokerage company in St. Louis, operates 25 offices with over 2,000 sales associates serving metropolitan St. Louis and east-central Missouri. Coldwell Banker Gundaker is part of NRT LLC, the nation’s largest residential real estate brokerage company. NRT, a subsidiary of Realty Corporation, operates Realty’s company-owned real estate brokerage offices. For more information, please visit [www.cb Gundaker.com](http://www.cb Gundaker.com).

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