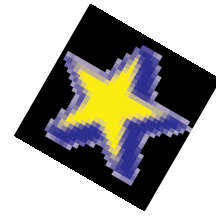


Upon A Star

Your Wish List



I can see it now in my mind. It's a rustic A-frame on 10 wooded acres in the mountains of North Georgia. It has a great room with a tremendous stone hearth where a warm fire crackles. The master bedroom has a huge glass wall that overlooks the valley below, and as I sip my steaming cup of java, I watch my hound dog chase raccoons in the mist. (Or are those gorillas in the mist?) Out back is a stream that separates my land from a state park teeming with wildlife.

It's heaven -- it's my dream house.

Now that you know how much you can afford, it's time to visualize your dream home. Decide what it is that is most important to you. Almost as important, is there anything that is so repugnant you won't tolerate it even if everything else is perfect?

Think about the houses of friends and family that you've visited in your life. Which seemed most homey to you? Do you want a white picket fence and a two-car garage? Or is a townhouse in the cool part of the city near a Starbucks more your cup of java?

Answer the questions below and go through the checklist. Decide which items are most important to you. If you're buying your new home with someone else, have them fill out the same checklist and then compare answers. Pay special attention to those items that one of you absolutely does not want. Often times, these items can be more of a sore point than not getting something you want very badly.

-
1. What kind of area do you most want to live in? Rural? Suburban? Urban?
 2. Is there a particular kind of architecture that is important to you? Cape Cod? Rancher? Townhouse?
 3. How much land do you want?
 4. How many bedrooms and bathrooms?
 5. How many levels do you want?
 6. What kind of construction material do you want? (Brick, adobe...)

Rate the following qualities according to importance.

Item	Mega-Important	Kinda-Important	Don't Care
-------------	-----------------------	------------------------	-------------------

Large yard

Fenced

Off-street parking

Garage

Porch

Pool

Basement (finished?)

Large kitchen

Appliances included

Gas appliances

Electric appliances

Separate dining area

Foyer

Fireplace

Wood floors

Large closets

Close to work

Close to shopping

Close to good schools

Close to recreation

Close to major thoroughfare

Now, make a list of things you absolutely do not want in your new home. These can include things like a busy highway nearby, neighbors that are so close you have no privacy, or windowless bathrooms.