

## Home Buying Process

1. Find an agent – Finding the right agent who cares about finding your next home is the first step to a successful purchase. At Modtown our agents are highly trained and excited to get to work for you!
2. Get a Loan Pre – Approval – In the home buying process having your pre approval letter is a valuable tool to making your offer as strong as possible. To obtain a pre – approval letter from our preferred lender and to speak with a licensed loan officer please click here. **Get Pre – Approved!**
3. Look At Homes – When going to look at homes with your agent, be sure to print off your **Home Buyer's Checklist** and dress comfortably. Feel free to ask your Modtown agent any questions you have about the property and they will be happy to assist you in getting the answer.
4. Choose a Home – Once you have narrowed all the options down to your top three. Take suggestions from friends and family, look over your Home Buyer's Checklist for a side by side comparison, and choose the one that feels like home.
5. Make and Offer – Be sure to let your agent know as soon as your ready to make an offer. Great homes go quickly and getting a contract submitted in a timely manner is important.
6. Offer Accepted!! – Once your offer is accepted by the seller it is time to immediately speak with your loan officer and make sure they have all the paper work needed. Time is of the essence to allow as much time needed to get your loan closed on time.
7. Get Insurance – Your loan officer can be of assistance in this as well as your agent for recommendations. It is recommended that you search around and compare rates.
8. Closing – When working with Modtown you will be in constant contact with your agent and closing coordinator. Make sure you mark your closing date on your calendar and plan for the process to take 1 – 2 hours. Also remember to bring your check book and I.D. to closing.
9. Get Funding – Upon funding you will be given the keys to your new home and be ready to move in. This typically can occur same day or next business day. Congratulations you are the proud owner of a new home! Be sure to contact your Modtown agent if you have any questions.