

# The Modern Home Buying Method

01

## MEET YOUR MODERN REALTOR & ESTABLISH YOUR PLAN

Set up a Zoom or Facetime call so we can meet and establish your specific game plan. This includes getting your pre-approval, talking about your goals, timelines, home search criteria, deal breakers, must haves, all the things.

02

## DIGITAL HOME SEARCH AND HOME TOURS

I'll set you up on a digital home search based on the criteria discussed at your initial consult. From there, we'll coordinate in person or virtual showings based on listings you're interested in that match your criteria. \*24 hour notice required for showings.

03

## YOU FOUND THE ONE - LET'S WRITE AN OFFER

First, we need to talk strategy. Are there other offers on the table, how long has the home been on the market, how does the list price compare to other homes in the area, what can we do to accommodate the sellers, what is the assessed value, etc. How do these compare to the goals we discussed in our initial consultation and what contingencies do we need to include? We'll use digital signatures to sign offer docs.

04

## POSSIBLE NEGOTIATIONS

Be prepared to negotiate with the sellers. They may counter our offer on price, closing date, inclusions, etc. From here we'll determine our next steps and proceed accordingly. \*It's important not to let your emotions get involved here. We need to look at this logically so you can make smart real estate decisions.

05

## YOUR OFFER IS ACCEPTED - YAY! HERE'S WHAT'S NEXT

All offer documentation will be forwarded to your lender. You will submit your earnest money to the sellers, start your loan application and schedule your home inspection. I'll be sending you a timeline of dates and deadlines along with weekly updates to keep you on track and in the loop.

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**06**

## **SCHEDULE YOUR HOME INSPECTION**

I will share my list of Home Inspector recommendations but feel free to choose anyone who is licensed in the state of Wisconsin. They will coordinate a date and time to do your in person home inspection and share a digital report following the inspection. I encourage you to attend the inspection and learn as much as you can about the house.

**07**

## **COMPLETE LOAN APPLICATION AND APPRAISAL**

You will start the loan application process with your lender and submit all required documentation. They will then order an Appraisal to be done by an independent 3rd party Appraiser to verify the market value of the home.

**08**

## **SATISFY ANY REMAINING CONTINGENCIES**

Between now and closing is when we'll need to make sure all contingencies in the offer have been satisfied. If there were repairs required from the home inspection, a home sale contingency on your end, other inspections being done, etc. Once these are completed we're almost there!

**09**

## **LOAN COMMITMENT AND FINAL WALK THROUGH**

Once your contingencies have been satisfied and your financing has been approved, you'll receive your final loan commitment and clear to close from the lender. Our final step prior to closing is to schedule a final walk through of the property. We'll want to go through and make sure everything is as agreed upon with the sellers.

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## **CLOSING DAY, KEYS AND CELEBRATION**

It's finally closing day! Time to sign all the official paperwork and get the keys to your new home! Plan to arrive to our scheduled place of closing on time and with a check in the amount determined with your lender. Bring Photo IDs and plan to be here for about 45 minutes. Once everything has cleared, you'll receive your keys and are off to celebrate!