



Here are the best steps to finding a home:

First, go into <http://www.reallivingwarren.com>. This is where you will find all of the listings by all agencies. Since we cooperate with each other, I can show any listing. It makes for a smoother process if you work with one agent as we will both get to know each other, and it will be easier for the agent to narrow down your wants, needs and preferences. So when the right house comes along we are ready to make the offer and have everything in place. However, your homework is to get into the habit of checking the website each day, or if you prefer register and set the system so it emails you when a home comes on the market with your search criteria. Being the first notified gives us an edge since moving quickly on a good property is important!

Second, you will need proof of funds or a pre-approval. If financing, a pre-approval will establish your 'high end' or "preferred monthly payment" so we can narrow our search. We will need it to make an offer, as well as some sellers require the pre-approval to view their home. You should get this pre-approval in approximately 20 minutes over the phone. Here are a few lenders who can get you a pre-approval.

Snare and Associates Pat Flynn 814-280-0361

Northwest Savings Bank 814-723-9696

First Niagara Bank 800-421-0004

(Each bank has its own requirements so if one says no call another)

You can use whoever you like for your mortgage, as you should always shop for the best rates and type of loan that fits your needs. We will discuss loan options prior to scheduling appointments since different loans require different criteria that the house must satisfy.

Third, when you find a house on the website, do a drive-by (*if you are in the area*) to make sure it is the neighborhood you want to be in and see that the pictures do it justice. Some take good pictures but in person it is not so appealing, while others do not photograph well but look great in person. Don't rely on the pictures alone.

Fourth, call me (Karlene 814-688-0329) to set up an appointment to view the inside of the homes you like.

The remaining steps will occur when you are ready to make an offer, and I will hold your hand thru the process.

Looking forward to working with you!

