

***A complete and thorough  
step by step companion***



***Modern Market***  
REALTORS®

# **Home Financing Guide**

**The Mortgage Process...Simplified!**

**Shannon Barnum & Jim Christl**

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## The Complete Home Financing Guide

Buying a home is a big decision and there is a lot to learn. Based on the Modern Market Realtor Team's 25+ years of experience in helping Fargo Moorhead Home Buyers, we have prepared this comprehensive guide to provide you with the information, tools, and references you will need to help you finance your home.

Many buyers consider the financing process as complex and confusing. If you just understand that this is a multi-step process, and take each step in turn, you will remain organized and reach your goal with as little stress and confusion as possible. We have created a map to guide you along the path to getting the financing you need to buy a home that meets your wants and needs.

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Mortgage FAQ's  
Glossary of Home Buying & Mortgage Terms

### Available upon request: (see last pg)

- *"Home Staging Secrets": 500 Tips & Tricks straight from the professionals*
- *Moving Guide & Checklists*
- *Buyer's Guide*
- *Seller's Guide*



# Step 1: How Much Can You Afford?

*Your first step is always to "Figure Out How Much You Can Afford"*

Knowing what you can afford will save you a lot of time and frustration. It will allow you to realistically evaluate the neighborhoods you are looking in and to set a maximum limit on what you can purchase. You will find as you progress through this guide, it is important to start talking to lenders so that you will get an approximate amount that you are "qualified to borrow." This will allow you to assess your finances, and you can approximate:

- What home price can you afford?
- How Much of a Mortgage you will qualify for?
- What will your Monthly Payment Be?

*The lender will use a calculation very similar to the "Affordability Calculator" (found at: [www.mortgage101.com/affordability-calculator](http://www.mortgage101.com/affordability-calculator)) - this is so you can get your own idea of what price home you are qualified to buy. (Please read the information below before beginning to use the calculator.)*

## Notes about using this calculator:

Also, see our ["Mortgage Payment Calculator Chart"](#) under Additional Resources (Attached)

This calculator is based on standard affordability ratios used by lenders to determine qualification for mortgage approvals. (You may want to contact a lender to find out the ratios they are currently using in this new lending environment. You can also ask what the current interest rate they are offering qualified buyers on a 30 year fixed rate mortgage.

The first ratio (front end) is calculated so that your Total Mortgage Payment is not more than 26% of your monthly income. (Use 26 where the calculator asks for front ratio.) The second ratio, the back end ratio, is the combination of the Total Mortgage Payment plus your monthly debt payment. Your total monthly payment obligation should not be more than 36% of your Total Monthly Income. (Use 36 where the calculator asks for back ratio.) List your income, the down payment that you are planning to make, and your debts and payments. Lenders then figure a loan amount that is the lesser of 2 ratios.

After you press "Calculate" you will receive a result that first tells you the amount of loan you qualify for, then the amount of your monthly Mortgage Payment including Principal, Interest, Taxes, Insurance, and Mortgage insurance if it applies. At the bottom based on the Mortgage Amount you Qualify for, plus your down payment the calculator will tell you what the maximum priced home you can buy.

We recommend that perform this calculation multiple times to see the change in the amount you can borrow and the value of the home you can buy when you vary each of the amounts in the calculator. Note especially down payment and total debts changes.

## If you are currently renting:

Even if you can afford to buy a home, as a renter you need to make a decision about whether renting vs. buying a home is right in YOUR personal situation.

There are more things to look at beside your mortgage payment and your rent payment that you must consider when trying to answer this question. I recommend that you use our ["Rent vs. Buy Calculator"](#) (attached) to help you weed through the fees, taxes, and monthly payments to help you make a good financial decision.

**If you can afford the home you are dreaming about: Continue to steps 2-6 to obtain financing.**



## Step 2: Selecting A Mortgage Lender

*Although lenders have many questions, and sometimes even stringent guidelines that you must conform to, do not forget that you too have the option of "interviewing" your lenders to make sure they meet your needs as well.*

You need to interview and evaluate each individual lender personally as well as rate their company, and the products they offer. Be prepared with a questionnaire and compare them side by side. We have provided a ["Mortgage Shopping Worksheet"](#) (attached) to assist you.

There are multiple types of lending institutions. Review the differences below to assist you in deciding which one would fit your particular situation best.

### Lending Institutions

- Financial Institutions- Commonly known as traditional banks or "prime" lenders.
- Credit Unions- Some do issue mortgages for their members and generally can beat the rate of the bank, or at least offer the same.
- Mortgage Lenders- These lenders specialize in loans only for the purpose of purchasing or improving real estate.
- Mortgage Loan Brokers- Sometimes these people are also referred to as third party providers. They are in the business of matching up buyers and homeowners with lenders that are likely to finance them. The buyer usually picks up the fee for this service.
- Private Lenders- Usually refers to sellers who are open to "owner financing".

### Here are some of the questions that you can and should ask a prospective lender:

- Are both fixed - rate and adjustable rate mortgages offered?
- What is the current interest rate?
- Are there "points"?
- Can I lock-in the current interest rate if approved and for how long?
- Is it possible to get an extension on the lock if necessary, and what is the fee for this?
- What are the other fees you will charge me in conjunction with my loan?

## For Variable Rate Loans You Need to Know:

- How often can the interest rate be adjusted on a variable rate loan?
- Is there a maximum limit on each rate change?
- How often will the monthly payment be adjusted?
- Is there a cap on payment adjustments?
- Can the term of the loan be extended?

## For All Loans You Need To Know

- Is there a pre-payment penalty?
- What is the "grace" period on my monthly payment?
- How late can a monthly payment be made before a late charge is assessed?
- What will happen if the payment is missed?
- If you sell your house, will the new buyer be able to assume your mortgage at the same interest rate?
- Will mortgage insurance be required?

You may choose to ask some or all of these questions (or others you may have) before applying for a loan, as a means of determining which lender can best meet your needs. Be sure you ask for a photocopy for your records any time you fill out any type of credit application. You can then attach the lender's responses to the above questions as well as any other notes you've made.

You should then decide which Lender you are most comfortable with. Whomever you choose to represent you, make sure that you have selected the Lender that you trust, and who you believe has expertise, and will provide you with the service and results that you expect and deserve.

**We would be glad to recommend a local reputable lender that we have worked with and trust.  
Feel free to contact us for more information.**

***You can find contact information  
for our recommended lenders  
at [FargoHomeSearch.com](http://FargoHomeSearch.com)***





"As an alternative to the traditional 30-year mortgage, we also offer an interest-only mortgage, balloon mortgage, reverse mortgage, upside down mortgage, inside out mortgage, loop-de-loop mortgage, and the spinning double axel mortgage with a triple lutz."

## Step 3: Selecting a Loan

*Your bargaining power is directly linked to your credit rating, so you will need to know what your credit report looks like.*

Shopping around for a home loan or mortgage will help you to get the best financing deal. A mortgage-whether it's a home purchase, a refinancing, or a home equity loan-is a product, just like a car, so the price and terms may be negotiable. You'll want to compare all the costs involved in obtaining a mortgage. Shopping, comparing, and negotiating may save you thousands of dollars. We will discuss all of these variables in later steps in this guide.

Right now, it is important that you know and understand your bargaining power. Your bargaining power is directly linked to your credit rating, so you will need to know what your credit report looks like.

### A. Obtain a Copy of Your Credit Report.

When applying for a mortgage or home loan, the first thing a mortgage lender is going to ask is "How is your credit?" You need to know and understand why this is so important, and how you answer the question will be critical! If the answer is "I have bad credit". There are still options open to you, but you will want to work towards a good credit rating, so in the future, you can provide a different answer. The information in your credit history helps mortgage lenders decide how much credit and what interest rate you are eligible for. The better your credit history, the more likely you are to qualify for the best credit deals. New laws require that you may obtain a free copy of your credit report each year. To obtain this free copy of your credit report and more credit information we recommend [www.annualcreditreport.com](http://www.annualcreditreport.com) This is legitimate site - not a fraudulent or commercial enterprise.

### B. Even if you have credit problems you can and should still shop, compare, and negotiate.

Don't assume that minor credit problems or difficulties stemming from unique circumstances, such as illness or temporary loss of income, will limit your loan choices to only high-cost lenders. If your credit report contains negative information that is accurate, but there are good reasons for trusting you to repay a loan, be sure to explain your situation to the lender or broker. If your credit problems cannot be explained, you will probably have to pay more than borrowers who have good credit histories. But don't assume that the only way to get credit is to pay a high price. Ask how your past credit history affects the price of your loan and what you would need to do to get a better price. Take the time to shop around and negotiate the best deal that you can. Whether you have credit problems or not, it's a good idea to review your credit report for accuracy and completeness before you apply for a loan.

### C. What Lenders Need From You at Application.

To ensure that your mortgage application will be processed as quickly as possible, it's important to bring all the proper information to your loan application interview. It is very important that you review the ["Mortgage Application Checklist"](#) (attached) for a list of documents most lenders will require in order to process your mortgage application.



## Step 4: Shop, Compare, Negotiate

*Shopping around for a home loan or mortgage will help you to get the best financing deal.*

A "[Mortgage Shopping Worksheet](#)" is attached. Take it with you when you speak to each lender or broker and write down the information you obtain. Don't be afraid to make lenders and brokers compete with each other for your business by letting them know that you are shopping for the best deal.

Now that you know about rates, points and fees, and different types of mortgages, these calculators will help you when you are using your work sheets to compare products.

- Which loan is better?
- Which lender has the better loan?

### Factors You Need To Consider

#### 1. Fixed rate mortgages

Most people use a fixed-rate mortgage. You pay a predetermined interest rate for the duration of the mortgage. You generally have a choice of a various terms (length of time until the mortgage is paid off). You should decide on the term based on your needs. Traditional mortgage terms are generally 15 or 30 years, although many lenders now offer terms of up to 40 years. As a rule of thumb, the longer the term, the more interest you will pay over time, but the lower your payment will be each month. The shorter the term, the less interest you will pay in the long run, and faster your equity will build, but your monthly payments will be higher.

The advantage of all fixed-rate mortgages is that you always know exactly how much your mortgage payment will be, and you can plan for it.

#### 2. Adjustable rate mortgages (ARMs)

With an Adjustable rate mortgage (ARM), the interest rate stays fixed for the initial loan term, then adjusts up or down based on a specified index rate. The rate and monthly payment change on a periodic basis depending on the terms of the loan. ARMs may start with a lower rate than a fixed interest loan.

There are several questions you should ask your lender before signing an ARM contract:

How is the rate determined? The rate you pay on an ARM after the initial interest rate has expired is based on the selected index rate plus a fixed extra amount called a margin (profit for the lender). For example, if the index rate is 5% and your margin is 2.5%, your interest rate will be 7.5%. Find out what index your lender uses and what the margin is. You also want to know what is the "cap rate" - This is the maximum amount the lender can change the Interest Rate at the time of adjustment and the maximum over the whole life of the loan

How often can monthly payments change? Depending on the program, your monthly payments will change according to terms of the contract you sign when you purchase your home.

Is the ARM convertible? Some ARM programs allow you to convert from an adjustable rate to a fixed rate and payment. \*Are there any pre-payment penalties? Many ARM programs allow you to pre-pay your loan in whole or in part without penalty, although some notes do specify a prepayment penalty.

### 3. Government Backed Loans

here are several government mortgage programs including the Veteran's Administration's programs and the Department of Agriculture's programs. Most people have heard of FHA mortgages. FHA doesn't actually make loans. Instead, it insures loans so that if buyers default for some reason, the lenders will get their money. This encourages lenders to give mortgages to people who might not otherwise qualify for a loan. Talk to your Las Cruces real estate broker about the various kinds of loans, before you begin shopping for a mortgage.

### 4. Points

ortgage price tags come in two parts. One cost is the interest rate; the other is points. A point is equal to one percent of the mortgage amount. With a \$100,000 mortgage, one point would be worth \$1,000. The thing to know about points is that this is an amount of cash that the lender gets "up front" at the origination of the loan at the time of "closing." Generally, if you pay more points, you'll have a lower interest rate, or if you pay fewer points you'll have a higher interest rate. To determine which option is best for you, you'll need to estimate how long you'll own the home. The determine whether the extra amount of your payments during that period is less than the amount of cash (points) you are giving the lender initially to get the lower interest rate.

or example: You can pay one point (\$1,000) at closing or no points, but \$18 more each month because of a higher interest rate. If you own for more than 4½ years, the higher up-front payment may be the better deal (\$1,000 divided by \$18 equals 55.55 months or 4.5 years). This discussion doesn't matter if you are not able to pay the points at the time of loan closing.

### . Down Payments and Private Mortgage Insurance

very important factor and major cost to you is Private Mortgage Insurance (PMI). Most lenders require 20 percent of the home's purchase price as a down payment if you don't want to pay PMI Insurance.

- If PMI is required for your loan,
- Ask what the total cost of the insurance will be.
- Ask how much your monthly payment will be when including the PMI premium.
- Ask how long you will be required to carry PMI.

### 5. Lock In

ave the lender or broker write down all the costs associated with the loan. Then ask if the lender or broker will waive or reduce one or more of its fees or agree to a lower rate or fewer points. You'll want to make sure that the lender or broker is not agreeing to lower one fee while raising another or to lower the rate while raising points. There's no harm in asking lenders or brokers if they can give better terms than the original ones they quoted or than those you have found elsewhere.

nce you are satisfied with the terms you have negotiated, you may want to obtain a written lock-in from the lender or broker. Get a written agreement guaranteeing the rate that you have agreed upon, the period the lock-in lasts, and the number of points and fees to be paid. A fee may be charged for locking in the loan rate. This fee may be refundable at closing. Lock-ins can protect you from rate increases while your loan is being processed; if rates fall, however, you could end up with a less favorable rate. Should that happen, try to negotiate a compromise with the lender or broker.



**Check out the calculator attached (Page B). Consider asking the loan officer some or all of the following questions to narrow down your choices so that you can select the home loan that is most beneficial for you.**

- How can I reduce (PMI) mortgage insurance costs?
- How much should I put down for a new home?
- What will my closing costs be?
- Which is better: 15 or 30 year term?
- Should I pay points to lower the rate?
- Which is better: fixed or adjustable?
- How much will my adjustable rate payments be?
- How much will my (fixed) mortgage payments be?

Use the [\*\*"Mortgage Shopping Worksheet"\*\*](#) (attached) in combination with the mortgage calculator (attached) to obtain the best deal that you can.

## **The remainder of the process of Real Estate Financing consists of a discussion of Pre-Qualification, Pre-Approval, and the final processing of your home loan.**

A discussion of these remaining steps could have been placed almost anywhere in the financing process, but REALTORS® routinely suggest that you do this before looking for or making an offer to buy a home. As you are working your way through the process of selecting a lender and a loan, you should start to meet with lenders, either online or face to face, so that you can get a good idea of how much you can afford. This is essentially a Pre-Qualification. It is a lender's initial estimate of how much Mortgage Financing you can expect to get.

REALTORS® recommend buyers to get pre-qualification early in the Home Buying Process for 3 reasons.

1. Knowing what you can afford allows you to limit your search to homes that you are qualified to buy.
2. Your offer is much more likely to be accepted over one with no pre-qualification letter.
3. If you do not have a letter accompanying your offer, sellers will require you to have one before they accept, in the meantime, the seller is able to accept any other offers on the home. By meeting with loan officers in advance and identifying mortgage programs, it won't be necessary to quickly find a lender, check credit, and rush into a financing decision that may not be your best option.

Our next Step (5) will discuss loan Pre- Qualification and the next part of financing which is loan Pre-Approval in detail



## Step 5: Loan Pre-Qualification & Pre-Approval

*Shopping around for a home loan or mortgage will help you to get the best financing deal.*

"Pre-qualification" means you have met with a loan officer who has reviewed your credit report. Information you have provided about your income and debt payments have been reviewed. Based on this information, and using the affordability calculations and ratios that we discussed in the very beginning of this Guide, the loan officer will determine a given loan amount you should be able to obtain. Based on this information, the lender will provide a pre-qualification letter, which shows your borrowing power. You can visit as many lenders as you like and get several pre-qualifications. This service does not cost anything.

Although not a commitment by the lender, the Pre-Qualification letter can be shown to listing brokers when bidding on a home. It demonstrates your financial strength and shows that you have the ability to go through with a purchase. This information is important to owners, since they do not want to accept an offer that is likely to fail because financing cannot be obtained.

### Pre-Approval

After Pre-qualification the next step is Pre-Approval for your home loan. There are huge advantages to taking this next step and being "Pre-Approved."

- You know more exactly how much money you can qualify for. This is a higher level of commitment by the lender.
- You can determine what monthly payment amount you are comfortable with.
- You can look at the "right" homes.
- You minimize the stress of not knowing if you can qualify
- You minimize the trauma of finding out your dream home is unobtainable because you can't afford it.
- You have higher negotiating power because you will have a "Pre-Approval Letter" in hand, this tells the seller he has a serious offer to consider.
- You can save money dealing with a comfortable seller.

Pre-approval is not the same as pre-qualification. What's the difference between pre-qualification and pre-approval? Pre-qualification is an estimate of how much you can afford in a mortgage payment. It is based upon the information provided by the borrower, which will later be subject to verification during the approval process, and the buyer will need to provide additional information, including a credit report, appraisal, income verification and other documents. Again, we recommend that you use our Loan Application Checklist so that you are prepared with all the information most lenders will require in order to process your mortgage application.

Pre-approval is a firmer commitment on behalf of the lender. Obtaining pre-approval is a more formal process during which the lender does all the work of a full approval except for the appraisal and title search and finally underwriting.

If you've been pre-approved for a loan, you can shop for a house with more certainty and less anxiety because you'll be able to sail through the remainder of the financing process without having to worry about whether the mortgage will be approved. Additionally, the seller is likely to view you as an even more capable buyer. This can give you an advantage as a buyer in the marketplace, especially when the seller is considering multiple offers.

However, neither a pre-approval nor a pre-qualification means you are guaranteed a mortgage. Lenders still need to look at property appraisals, re-check credit before agreeing to make a loan. Still, it's worthwhile to obtain pre-approval as early as possible in the buying process to know how much home you can afford, and to avoid the headaches and embarrassment of not qualifying for a home you have under contract.



## Step 6: Loan Approval

*This step cannot be started until you have an executed contract to purchase a home.*

As we have said, a pre-approval letter will be granted after the lender has run a credit report and you have provided various documents the lender requires.

In order to get final loan approval and money delivered to the title company at closing, the loan must be processed and then be underwritten. Processing and Underwriting are separate departments within the lending institution, so it will take time to complete this process. The processing department must order appraisals, title work, and verify employment. The underwriter must make sure that your loan meets the requirements for the particular loan program you are using. Problems with these steps can often be traced to buyers not having submitted the necessary financial items and paperwork in a timely manner.

Finally, along with the additional resources attached mentioned previously, I would like to leave you with these additional resources to supplement our Home Financing Guide

- [Map of the Complete Buying Process – Including Mortgage Step by Step](#)
- [Mortgage FAQ's](#)
- [Glossary of Homebuying/Mortgage Terms](#)

The following websites provide all of the home loan basics: getting the best current rates, credit issues, choosing the right loan program for you, and second mortgages. In addition there is an extensive library of informative articles about all aspects of financing your home.

- [www.fdic.gov/consumers/assistance/protection/mortgages/looking](http://www.fdic.gov/consumers/assistance/protection/mortgages/looking) (FDIC Comprehensive Consumer Website)
- [www.mortgage101.com](http://www.mortgage101.com) (Miscellaneous Mortgage Basics, Calculators and Articles)
- [www.bankrate.com](http://www.bankrate.com) (Mortgage Information, Calculators and Comparison Tools)



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## *Our Client-First Philosophy*

There are many qualities and skills that go into being an excellent real estate professional - integrity, in-depth community and market knowledge, marketing savvy, effective negotiation skills and a high-quality professional network, all of which are hallmarks of how we work.

That said, in our experience as Fargo-Moorhead real estate professionals, we've also found that providing the very best service is essentially about **putting our clients first**. This means keeping ourselves accessible, being good listeners as well as good communicators, and responding quickly to your needs. This "client first" philosophy has always been our approach and it requires us to continually improve our skills and ways of doing business. In addition, we've found that the latest technologies are enabling us to do everything we've always done, only much more quickly and efficiently. They've also helped us to extend the range of services we provide to our clients. When you decide that you'd like to buy or sell a home in the Fargo Moorhead area, contact us anytime, we're here to help!

## *About Us*

Modern Market Realtors is the Most Innovative, Technology Based, Real Estate Company in the FM Area. We work as a "Team", together we can accomplish much more than one single agent. We have over 25 years of combined Real Estate Experience.

We both grew up in the FM Area. Prior to real estate, Shannon worked in the Title Closing industry for many years. Jim owned and operated several local businesses. We have 4 wonderful children who keep us very busy outside of our real estate careers. It's very important that you feel comfortable with your real estate agent and most of all have a relationship built on trust.

## *Our Qualifications*

We specialize in residential real estate transactions working with buyers and sellers in all types of real estate transactions. We are also Certified SFR (Short Sales & Foreclosure Resource). Over the years, we have been with many of the large Real Estate Companies in the area. During that time we gained a vast array of knowledge and experience in the Fargo Moorhead real estate community. With those relationships, we have been able to combine the ideas and systems we have learned over the years and implement them into a way of doing business that will help you have a stress free & enjoyable buying or selling process. Call us today and we will go to work for you!

## *Our Services for Sellers*

We specialize in "marketing" homes, not just "listing" homes. We do a lot more than the average Realtor will. We shoot an actual home video walk thru tour of your home, we provide a personalized text code for your listing so that people can simply text a code to receive the full listing pictures and information... instantly! We help you stage your home. We hold public, neighborhood and specialty open houses around your schedule, marketing them aggressively. We use exceptional marketing materials to make your home show in its best light. We do creative listing descriptions to give your home the attention it deserves. We have large, high quality yard signs to dress up your yard. Plus we utilize today's technology to make sure that your home is in front of the entire online community via websites, search engines, social media, virtually everything that is being used by buyers to search for homes. The research has been done to see where the buyers are, ultimately, your home is found each and every time a buyer is searching! We use all of these tools to keep only very serious buyers scheduling showings inside your home. There is no need for you to be inconvenienced more than necessary, we want to sell your home, not let everyone just wander through. This is one way we make the process less stressful on you as a seller. Everything we do, is to make sure your lives can go on as normal as possible throughout the home selling process. Let us take care of the details while you handle day to day life as uninterrupted as possible. All the "over-and-above" services we provide are of no additional cost to you, we give the same quality and top notch service to all of our listing clients.

## *Our Services for Buyers*

We take the time to examine exactly what you are looking for in a home. We do a thorough buyer consultation where we get to know what your personal wants and needs are in your next home. We then search through the thousands of homes available for sale to find homes that fit your criteria and send them to you the very FIRST day they go up for sale. We set you up on our auto email service so that you receive an email immediately when a home is listed that fits your needs. This way, you will not miss your perfect home! We then take you on a tour of all the homes that interest you and start the hunt for that home that you walk into and immediately know that "you are home". We educate and inform you throughout the whole process. We are also very patient and will allow you to move at your own pace, fast or slow... we're ready to guide you along the way. We enjoy the entire process and can't wait to help you in your search. We understand how important of a move this is for you and we take the time and patience to work with you and make sure you find exactly what you want in a home. Let us take care of all the details and simplify the process for you so that you can enjoy every minute until "move in day"!

*Contact Us Today! We look forward to helping you with all of your real estate needs.*







# Testimonials

There are many things we can say about the high quality of service we provide to our home seller and home buyer clients, but probably none would be as credible as testimonials from some of our recent clients themselves. We hope they indicate our experience and integrity, as well as make it clear how much we enjoy helping people.

Jim and Shannon are some of the best people I have ever worked with! We worked with them to sell our house and find our home in the country that exceeded our expectations. During the whole process, they were continuously engaged with us and always willing to answer any questions or concerns that we had. If we ever decide to move again, I already know who I will be calling and would recommend them to anyone looking to sell/buy a new home as you will be in good hands!

**-Adam & Jamie**

We have bought many homes through the years but we have never experienced a couple that really take care of their clients like Shannon and Jim took care of us. We all know that there is always a little stress when buying and selling a house but they covered us in all our paperwork from the beginning to the end. If we ever purchase a house again, we would always go back to these two. Thanks again Shannon and Jim you're the Best!

**-Pam & Jon**

Jim and Shannon were awesome to work with. They answered all the questions I could throw at them and didn't dance around questions to avoid them like others were. I appreciated that Jim was able to give advice and suggestions based on the questions I asked. The process and paperwork were seamless and everything went through smoothly with the bank, paperwork and closing. I would Highly recommend them.

**-Aaron & Laura**

Shannon was amazing in our (long) search for the right home! She was very patient and determined to find a great fit for our family. When it was finally the right time to list our home and meet with a builder for a new one, Shannon was on top of every detail, helping us to feel very comfortable and represented in the process. She did not miss a beat when answering questions and was very rapid in her responses. We came out of the process with not only a fantastic realtor, but a trusted friend!

**-Sarah & Tony**

Shannon and Jim were awesome realtors to work with. Everything they did was fast and efficient and professional. Our home had multiple offers in just a week and more showings than we ever expected! We received the exact amount we wanted for our home and Shannon supported us the whole way! Selling a home can be stressful, but we found Shannon to be soooo encouraging! She followed up on each person who saw our home. It was because of that follow up that a person who had thought about buying a different home changed their mind and bought ours. I referred Shannon to two other friends and both homes were sold!!!!!! One of them in FOUR days! Shannon and Jim-thank you for everything you did to sell our home!!!!!!!  
Modern Market Realtors—awesome!

**-Trisha & Casey**

My wife Jessica and I would highly recommend Modern Market Realtors. Shannon was our agent and she went above and beyond to ensure that we made the right decision. This was our first house and Shannon's knowledge of the market combined with the use of a personalized listing system insured that we only looked at homes that met our required criteria as well as only homes that with Shannon's experience would interest us. She picked up on the small comments that we made walking thru homes and used those to narrow our search. Even after the purchase we had several questions and she was always there with an answer or would work to find one. We now live in our dream home, and when our dream needs to expand you can bet that Shannon and the Modern Market team will be there to see us through it.

**-Chad & Jes**





**"The ONLY Real Estate Site You'll Ever Need!"**

**VIP Home Search Access (see below)**

**Home Buying & Selling Helpful Tools**

**Step by Step Guides for All Your Real Estate Needs**

**Our Free Online Instant Home Valuation**

**Our FM Real Estate Blog with helpful news and information**

**Community Information & Much Much More!**

## **VIP Home Search Access**

### ***Search Homes Like a Professional***

Search the exact same place that REALTORS search for homes! The MLS is the ONLY place you can search absolutely every home listed by every Realtor and every Real Estate Company. The MLS is the ONLY site that is completely accurate and thorough. PLUS... the MLS is updated in "Real Time"! No more wasted time viewing sold homes, spam or incorrect information. You can sign up for updates of new homes on the market and be the first to know when a home comes on the market and fits what you're looking for!

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