

Having Your New Home Built Is Easy When You Know How

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**Having Your New Home Built Is Easy When You Know How**

**By Rick Gomez**

Nothing is more exciting and rewarding than walking into your newly built home for the first time.

The smell of fresh wood, the look of new paint, and the thrill of surroundings YOU chose to exactly match your tastes and needs is nothing short of incredible.

No wonder millions of Americans choose a new construction home each year. But having your home built from the ground up can be fraught with problems.

Most people figure that choosing the right floor plan will be the biggest hurdle, but that's only the tip of the iceberg. You also have to deal with contractors, permits, government regulations, loan companies, and seemingly endless paperwork. No wonder you see construction projects that remain unfinished for months or years and home owners who are left frustrated and exhausted.

But getting your new home started and completed doesn't have to be difficult. I've been in the new construction loan industry for more than 20 years and have developed a few simple tips that will help you speed along the process.

1. Buy your land first. With your land in hand, you can get faster service and better terms when you shop for your loan.
2. Consider getting your loan from a loan broker rather than a bank. Banks will only tell you about the loans they offer. Often your choices will be quite limited. A loan broker, on the other hand, can shop from a great many loans to find exactly the one that fits your needs.
3. Watch out for the old bait and switch trick. Unfortunately, a lot of loan officers will use this. They'll offer a very low rate over the phone, but that low rate won't be available when you get to their office. Or you'll be offered a construction loan with no points and no fees, but you later find out you're paying a much higher interest rate to make up for it.

Just remember if it sounds too good to be true, it probably is. Make sure you get all the important points in writing.

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4. If your loan gets turned down at the bank or you are offered a substandard loan, the problem may not be with you, but with the person who filled out your loan application. Even brokers are sometimes unaware of the specific bank's requirements and the application won't provide all the information the bank needs to approve your loan.

Bottom line, you'll be far better off if you work with an experienced, reliable loan broker early in the process. A good broker has the knowledge and experience to easily and quickly maneuver you through the system to get you well on your way to a new home.

Get Rick Gomez's FREE ebook that explains the 15 things you MUST know before you apply for a construction loan. Download it at

<http://www.nationwideconstructionloans.com>

. Rick has specialized in

loans for new home construction for more than 20 years. Reach him at

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### **Advantages Of Modular Homes For The Builder–Developer: Part 1**

**By Greg Ryan**

You are a builder–developer. You have a great piece of property to develop. The size is right, the location is perfect, and you have a great vision for how you want to develop this property. Yet one question lingers in your mind - how can you build out this property for the greatest profit?

Perhaps you should take a look at a growing segment of the housing industry - modular homes. Many builders just like you have discovered that this option is the best way for them to build out properties to the greatest advantage for both the builder and the home buyers. Modular home building is one of the fastest growing markets in the building industry, and for good reasons.

What many builders already know and what many more are learning is that there are great advantages in the modular home building market. Cost, efficiency, and quality are just the beginning.

Modular homes are built in climate–controlled factories where the builder is not a slave to the weather. Delays caused from undesirable weather conditions cost builders thousands of dollars each year. With a modular home, there are no delays to deal with. A home can be built from start to site–finished in less than 90 days. This saves both time and money, transferring more profits to the builder and greater savings to the home buyer. And, because of the climate–controlled environments, builders can make quality–built homes available to their customers year round.

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Not only can a builder save on time when building a modular home, but he can also save on materials. Modular homes are built from the same quality materials as traditionally built homes, yet the builders can buy their materials in bulk, which means a great savings for the builder. This applies to all of the supplies for not only the exterior of the home, but also the interior features and appliances.

Saving on time and money are not the only advantages of modular home building. A builder also has the advantage of having all of his workers - from technicians to craftsmen - working under the same supervision. This brings a greater consistency to the quality of the work, as well as peace of mind for both the builder and the buyer.

We have discussed the cost-savings advantages for the builder-developer in this article. Please read Part 2 of this series for more advantages of modular home building.

Learn more about modular homes or find a modular home builder near you at

<http://www.modularhomesnetwork.com>



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