

WELCOME

BUYER

Guide



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BROWN
& CO / RESIDENTIAL

A bright, modern kitchen with a large island, arched windows, and pendant lights. The kitchen features light-colored wooden cabinetry, a white countertop, and a large island with a white countertop and wooden base. A large arched window on the left side of the image provides natural light. Two pendant lights hang from the ceiling. A glass display cabinet is visible in the background. The overall atmosphere is warm and inviting.

Helping
homes
find their
people.

BROWN & CO
RESIDENTIAL

About Us:

IT'S IN THE RESULTS

With over 10 years in real estate, BROWN & Co brings deep experience, a strong understanding of market trends & a proven, strategic approach. We deliver real results for our clients:

- We sell 3.2 homes a week
- 257 homes SOLD in 2025
- TOP 15 TEAM IN MINNESOTA for total volume on NorthstarMLS — FOUR YEARS IN A ROW (2022, 2023, 2024 & 2025)
- 100% full-time agents
- Strong track record winning in MULTIPLE OFFERS



1500+ Families
Served



1500+ Homes
Sold



10+ Years of
Experience

CONNECTED & IN THE KNOW

- We collaborate as a team on upcoming & potential "Coming Soon" opportunities, aiming to connect buyers & sellers
- We network with top agents across multiple brokerages to expand access to homes preparing to hit the market
- In-the-loop market insight that helps our clients move strategically
- Need renovation help? We connect you with our network of trusted contractors

Most importantly... we love what we do!!

BUILD YOUR TIMELINE

Understanding your goals & timeline is the foundation of a successful purchase.

Do you need to sell your current home and use those proceeds toward your next purchase?
Or are you purchasing first with your lender's approval and then selling your home after? If you're currently renting, purchasing your first home, or relocating, we'll focus on your ideal move date, lease timing & any flexibility you have in your schedule.

Most closings take 30–60 days, so we'll map your dates carefully to create a smooth transition that aligns with your goals and lifestyle.

One of the most important decisions we'll make early on is whether your offer will be contingent on the sale of your current home or non-contingent. In competitive situations, offers contingent on a home sale can be harder for sellers to accept, so if selling first is part of your plan, we build a very specific strategy around it.

If your purchase is contingent on selling your current home, I highly encourage having your home cleaned, staged & professionally photographed before we begin touring. This allows me to negotiate your Buyer Contingency from a position of strength — showing sellers your home is truly market-ready & helping minimize unnecessary delays.

One final timing advantage to keep in mind: your first mortgage payment is typically due 45–60 days after closing, which often helps prevent overlap between rent and mortgage payments.



the TIMELINE

CLEAR STEPS.
SMART STRATEGY.
STRONG RESULTS.

SHOWINGS

- Tour homes that meet your criteria
- Evaluate each home's value & potential
- Strategize & submit an offer

BUDGET

- Establish a comfortable monthly payment
- Determine down payment strategy
- Confirm target price point for your home search

OFFER ACCEPTED

- Earnest money due within 48 hours
- Inspection scheduled, if applicable
- Appraisal ordered by lender
- Introduction to our preferred title company

SELECT A LENDER

- Interview lenders
- Review numbers to determine a comfortable purchase price
- Secure a strong pre-approval letter

CLOSING DAY

- Final walk-through (typically within 24 hours of closing)
- Sign closing documents
- Lender funds the loan & title company records the transaction

SET UP YOUR HOME SEARCH

- Identify must-have features
- Define preferred locations
- Fine-tune search criteria as we learn what matters most

MOVING DAY

- Schedule movers in advance
- Transfer utilities to your name
- Confirm homeowner's insurance
- WELCOME HOME!



Successful Buying Process

A CLEAR PLAN MAKES ALL THE DIFFERENCE

However, it doesn't have to be. With the right plan in place, it becomes an exciting new chapter — one that's focused, organized, and built around your goals.

I'll help you define your budget, position your offer competitively, navigate each step with confidence & celebrate when we hear "OFFER ACCEPTED."

Moving into your next home should feel exciting, not stressful — and I'll be by your side every step of the way.



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Must Have Checklist

YOUR NEEDS & WANTS IN YOUR NEW HOME

Consider whether it's a: Must Have, Nice to Have, or Not Important.

HOME BASICS

- ☐ # of Bedrooms
- ☐ # of Bathrooms
- ☐ Square Footage
- ☐ Main-Level Living or Multi-Level Living
- ☐ Open Floor Plan

ADDITIONAL CONSIDERATIONS

- ☐ Move-In Ready vs. Fixer-Upper
- ☐ New Construction
- ☐ Age of Home
- ☐ HOA Community
- ☐ Pool Access
- ☐ Yard

ADDITIONAL FEATURES

- ☐ Updated Kitchen
- ☐ Bedroom Placement
- ☐ Lower Level
- ☐ Home Office Space
- ☐ Deck/Backyard
- ☐ Laundry Room
- ☐ Dining Room

PREFERRED LOCATIONS

- ☐ Cities of Interest
- ☐ School District(s)
- ☐ Proximity to Work
- ☐ Near Shopping, etc.
- ☐ Near Trails, Transportation, etc.



Your Home Buying Journey so Far...

UNDERSTANDING WHERE YOU ARE & HOW YOU GOT HERE

My goal is to make this process as smooth and enjoyable as possible. The more I understand your motivations and priorities, the better I can guide you.

What inspired you to start looking for a new home?

What does your ideal outcome from this move look like?

What would make this move a success for you one year from now?

What challenges or concerns have you encountered?

LET'S DISCUSS WHAT YOU'RE HOPING TO ACHIEVE WITH THIS MOVE:

- How do you anticipate this move will impact your daily routine and lifestyle?
- What limitations of your current home are you most ready to leave behind?
- Are you pursuing specific opportunities (schools, career, community, lifestyle) with this move?

Describe Your Perfect Home For Me

LET'S DEFINE WHAT MATTERS MOST IN YOUR NEXT HOME

Key Property Priorities

- Number of bedrooms
- Number of bathrooms
- Preferred square footage
- Lot size
- Garage spaces
- Home styles
- Interior features
- Exterior features

Lifestyle & Location

- What kind of neighborhood environment fits you best?
- Do you need to be in a specific school zone?
- How important is proximity to work, schools, or other frequent destinations?
- What kind of community feel are you looking for?

Are there any absolute Deal-Breakers that would immediately rule out a property for you?

How You Prioritize Trade-Offs: On a scale of 1–10 (1 = very flexible, 10 = not flexible), how willing are you to compromise on:

- Location
- Size
- Condition (fixer-upper vs. move-in ready)
- Price





Upfront Costs to Expect When Buying

FEES AND EXPENSES TO BE AWARE OF & TO TAKE INTO CONSIDERATION

- | | |
|---|--|
| ☐ Earnest Money Deposit (Typically 1–3% of purchase price) | ☐ Closing Costs (Approx. 2–5% of loan amount; lender & title fees, escrow, prepaid items) |
| ☐ General Home Inspection (Avg. \$400–\$600+). Addt'l inspections may include radon, sewer, mold, etc. | ☐ Prepaid Items & Escrows (Property taxes, homeowners insurance, interest, etc.) |
| ☐ Appraisal Fee (Typically \$550–\$600+; required by lender) | ☐ Home Warranty (Optional. Approx. \$500–600+ for first year) |
| ☐ Down Payment (Varies: approx. 3.5% FHA to 20% conventional) | ☐ Moving Costs (Local move: \$1,000–\$2,500+ or Long-distance move: \$2,000–\$5,000+) |

FINAL CONSIDERATIONS

- Final amounts vary based on loan type, purchase price & specific contract terms
- Some loan programs require addt'l cash reserves beyond closing funds
- Always request written estimates so you understand each cost clearly

Comfort Range vs. Pre-Approval

YOUR IDEAL PRICE RANGE AND MAXIMUM BUDGET

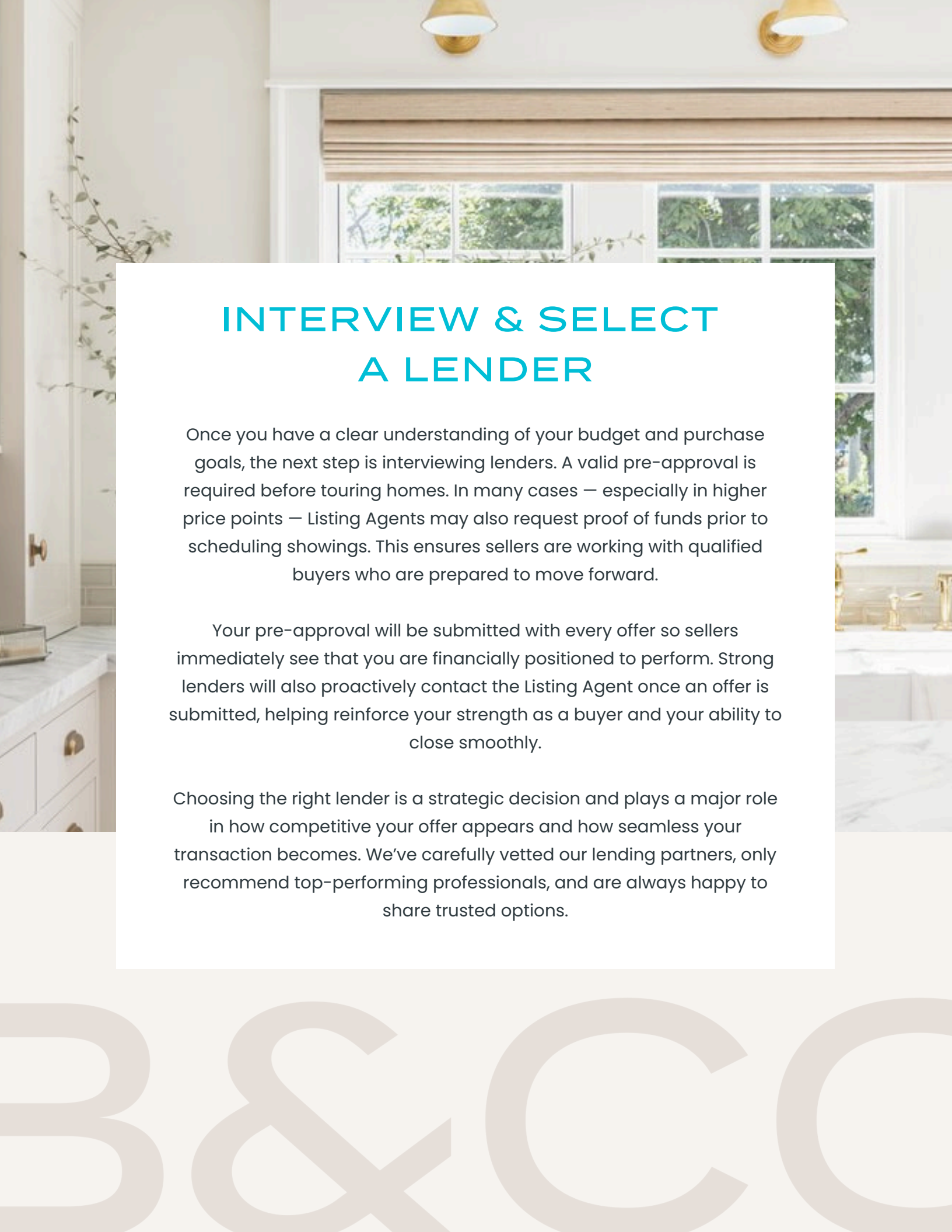
If you're relocating from out of state, we'll also factor in timing, your housing transition & local market conditions as part of your strategy.

- ☐ Have you been pre-approved for a mortgage?
- ☐ What's the pre-approval amount you've received?
- ☐ Where do you feel most comfortable with monthly payments?

Your comfort range may be lower than your pre-approval amount — and that's okay. The goal is to find a home that supports your long-term financial goals.

- ☐ What's the absolute maximum you're willing to consider?
For example: "If \$500,000 is your max and a home that checks all your boxes is listed at \$525,000, would you want to know about it?"
- ☐ What's the number that, if exceeded, means you don't want to know a home is for sale?
- ☐ Are you open to homes that might need some work if it means staying within your budget?
- ☐ Are you comfortable with the full cost of homeownership beyond the mortgage payment?





INTERVIEW & SELECT A LENDER

Once you have a clear understanding of your budget and purchase goals, the next step is interviewing lenders. A valid pre-approval is required before touring homes. In many cases — especially in higher price points — Listing Agents may also request proof of funds prior to scheduling showings. This ensures sellers are working with qualified buyers who are prepared to move forward.

Your pre-approval will be submitted with every offer so sellers immediately see that you are financially positioned to perform. Strong lenders will also proactively contact the Listing Agent once an offer is submitted, helping reinforce your strength as a buyer and your ability to close smoothly.

Choosing the right lender is a strategic decision and plays a major role in how competitive your offer appears and how seamless your transaction becomes. We've carefully vetted our lending partners, only recommend top-performing professionals, and are always happy to share trusted options.

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Choosing Your Mortgage Partner

UNDERSTANDING LENDER TYPES TO CHOOSE FROM

Not all lenders are created equal. We strongly encourage interviewing lenders and asking questions directly. Ultimately, the choice of lender is yours — our role is to help you understand your options and feel confident in your decision.

When selecting a lender, reliability and communication are essential. The right lender offers competitive rates, professional service, clear guidance, and strong communication throughout the transaction.

In the industry, it's well known which lenders struggle with communication or closing on time. Our guidance is based on real-world, behind-the-scenes experience. We strongly recommend local lenders we've carefully vetted and trust to perform at the highest level — both in service and results

We're always happy to share our list of trusted local lenders, just let us know.

MAIN TYPES OF LENDERS

☐

Online Lenders

☐

Big Banks

☐

Local Lenders

The truth is, your lender can be the difference between winning or losing an offer. Understanding the strengths and weaknesses of each option from the start gives you a serious advantage.

Pro Tip: Don't limit yourself to just one lender — talk with a few. It's standard and expected. While working with a great lender is critical, your interest rate is equally important and can significantly impact your monthly payment and long-term cost.

Lender Red Flags

WHEN TO WALK AWAY FROM A LENDER

1. Pressure to Act Quickly

🚩 "This rate is only available today!"

Why it's a red flag: Legitimate offers don't vanish overnight. This is often a tactic to rush you into a decision.

5. Asking for Upfront Fees

🚩 "We just need a small fee to start the application..."

Why it's a red flag: Most legitimate lenders don't charge for pre-approvals or applications.

2. Lack of Transparency

🚩 Vague or evasive answers about fees and terms

Why it's a red flag: A trustworthy lender will be upfront about all costs and conditions.

6. Guaranteeing Approval

🚩 "We can definitely get you approved, no matter what!"

Why it's a red flag: No lender can guarantee approval before thoroughly reviewing your finances.

3. Pushing You Towards a Larger Loan

🚩 "You qualify for much more than that — why not increase your budget?"

Why it's a red flag: A responsible lender focuses on what you can comfortably afford, not maximum profit.

7. Poor Communication

🚩 Slow responses, unanswered questions, or constant staff changes

Why it's a red flag: If they're hard to reach now, imagine when it's crunch time

4. Discouraging Shopping Around

🚩 "You won't find a better deal elsewhere, so why look?"

Why it's a red flag: Confident lenders encourage comparison because they know their offer stands up to scrutiny.

8. Pushing Risky Loan Products

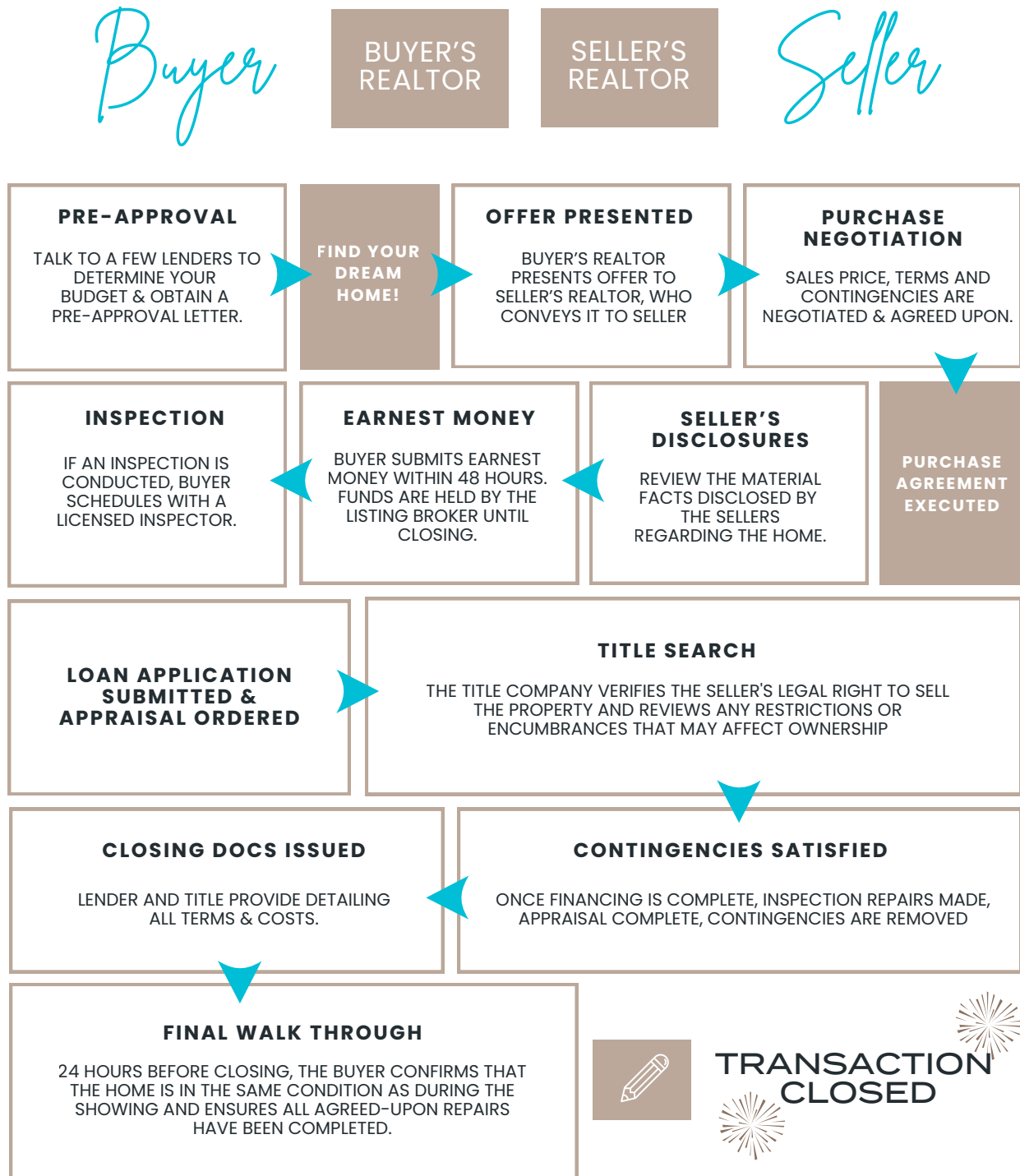
🚩 Emphasizing low initial payments without explaining adjustable rates or balloon payments

Why it's a red flag: A good lender explains both benefits and risks of all loan options.

*If you encounter any of these situations, let us know.
We're always happy to help you navigate your options.*

How Does a Real Estate Transaction Work?

Our role is to guide you through every step so nothing feels confusing or overwhelming.



SET UP YOUR HOME SEARCH

Once your search is set up, you'll begin receiving listings that match your criteria by email — be sure to check it regularly. When something stands out, reach out and I'll schedule the showing. The goal is simple: move quickly and confidently when the right home appears.



A few ground rules to keep the process smooth & enjoyable:

- *Stick to your budget.* Touring homes outside your comfort zone often leads to disappointment and makes it harder to act decisively when the right home appears.
- *Be mindful of cameras.* Many homes have cameras or recording devices. Save pricing and strategy conversations for after we leave the property.
- *Be ready to act.* In competitive conditions, hesitation often leads to missed opportunities or higher purchase prices. If a home checks your boxes, move quickly.
- *Viewing strategy.* Plan for 2–4 homes per outing so we can compare options and make confident decisions.
- *Timing & flexibility.* Great homes don't stay on the market long. Be prepared to adjust your schedule when the right opportunity shows up.



Where the Opportunities Are

Custom MLS Search

- Email alerts for matching new listings
- Tailored to your ideal cities and/or school districts
- Other criteria: Beds, Baths, Garage stalls, Home style (one-level, single-family, etc.)
- Careful using third-party websites (Zillow, etc.).
- They can be delayed or inaccurate. The MLS is the most up-to-date source.

Coming Soon Properties

- Watch homes in Coming Soon status so we can plan for when they hit the market
- If it's a strong match, let me know — I'll reach out to the listing agent to see if we can access it early

Professional Network

- Engaging top agents in your preferred areas
- Tapping into our network for upcoming listings
- Collaborating with colleagues to find hidden gems

Off-Market Opportunities

- Team Coming Soon/Off-Markets
- Networking with other agents/brokers

New Construction

- Are you considering new Constuction?
- Leveraging relationships with builder reps-- many opportunities are not on the MLS
- Exploring pre-construction options
- We'll provide insights on builder reputations

Strategy

- Update search criteria as you hone in on wants
- Use your feedback to refine the search

Is New Construction Right for You?

When starting the home search, many buyers wonder if new construction might be the right fit. In the Twin Cities and West Metro, there are many builders actively developing communities, offering buyers the opportunity to purchase either brand-new homes or existing resale properties.

Both options have advantages, and our role is to help you compare them side by side so you can determine what best fits your lifestyle, timeline, and budget.

Some buyers love the character and established neighborhoods that come with existing homes. Others are drawn to the idea of modern layouts, updated materials, and the ability to personalize certain features in a brand-new home.

There are typically two ways buyers purchase new construction:

BUILD FROM THE GROUND UP

Some buyers choose to build a home from the beginning. This process allows you to select the homesite, floor plan, and many of the finishes depending on the builder and the stage of construction. Buyers may be able to choose elements such as cabinetry, flooring, lighting, countertops, and other design selections.

Building from the ground up typically takes 6–12 months or longer, depending on the builder, the complexity of the home, and construction timelines.

SPEC OR INVENTORY HOMES

Builders often construct homes in advance called spec homes (short for speculative homes). These homes may already be under construction or fully completed and typically allow for a faster move-in timeline.

One important thing many buyers don't realize: not all builder inventory is listed on the MLS. Some homes are marketed directly through the builder or their internal networks.

Because of our relationships with builders throughout the area, we can often help identify available homes buyers may not find on public search sites.

How we help Buyers Navigate New Construction

Purchasing new construction can be exciting, however the process works differently than purchasing an existing home. Our role is to help you understand the process and evaluate whether building or purchasing a spec home makes sense for you.

SOME ADVANTAGES BUYERS APPRECIATE WITH NEW CONSTRUCTION INCLUDE:

- Modern floor plans designed for today's lifestyles
- Energy-efficient materials, windows, and systems
- Builder warranties covering many components of the home
- The ability to personalize certain design features depending on the stage of construction
- Lower maintenance during the early years of ownership

HOWEVER, THERE ARE ALSO IMPORTANT CONSIDERATIONS:

- Construction timelines can take several months depending on the project
- The base price of a home often increases once upgrades and selections are added
- Features such as landscaping, window treatments, appliances, decks, or finished basements may not always be included
- Builder contracts and negotiations often work differently than resale transactions

This is where having an experienced agent can make a big difference.

OUR ROLE WHEN HELPING BUYERS EXPLORE NEW CONSTRUCTION:

- Compare new construction opportunities with existing homes
- Identify spec homes and builder inventory (including homes not listed on the MLS)
- Help buyers understand what features are included vs additional upgrades
- Provide guidance when reviewing builder contracts and timelines
- Assist with negotiating incentives, pricing, and closing costs when available
- Coordinate inspections and final walkthroughs

Our goal is always to help you explore every opportunity available so you can make a confident decision—whether that means purchasing an existing home, securing a spec home, or building from the ground up.

Important Offer Terms

Key Items to Consider When Writing an Offer. These terms appear throughout the Purchase Agreement and play a major role in how strong and competitive your offer is. We will provide options and suggestions on ways to make your offer MORE ATTRACTIVE; however, all final decisions are fully the Buyer's choice. Our goal is to ensure you understand your options and the potential impact of each term.

Earnest Money (EM)

Earnest Money (Line 6 of the Purchase Agreement) is typically 1–2% of the purchase price. Some buyers choose to offer 3–5%+ to strengthen their position. EM is due within 48 hours of a fully executed Purchase Agreement and is applied toward your purchase price at closing. To make your offer MORE ATTRACTIVE: Offer a higher EM amount and consider making it non-refundable (immediately, after inspection, etc.).

Purchase Price

Select a price you are comfortable paying and would not regret if the home sells for more. Real estate is an emotional process — low offers can discourage sellers or offend them. To make your offer MORE ATTRACTIVE: Present your strongest, most realistic number upfront.

Financing

If financing, a Pre-Approval Letter specific to the property address is required. It is highly ideal that your lender is available evenings and weekends, and that your lender is willing and able to contact the listing agent to advocate for you as a strong, qualified buyer. We will disclose your cash-down percentage (ex: 20% cash / 80% financed), which many sellers value. To make your offer MORE ATTRACTIVE: Higher cash down, strong Pre-Approval Letter and lender advocacy.

Cash Offers

Written Proof of Funds is required (from a financial institution, Financial Advisor, etc.). To make your offer MORE ATTRACTIVE: Have verification ready with confirmation of a direct contact who will call the Listing Agent to advocate on your behalf.

Closing Date

Typical closings are 30–60 days. Thirty days is considered a “quick close,” while 60 days is considered a “longer close.” Closing day is the day you sign with the title company, transfer funds and take possession of the home. To make your offer MORE ATTRACTIVE: Match the seller's preferred closing date.

Written Statement

A Written Statement from your lender on a selected date can strengthen your offer and may allow EM to become non-refundable. You will need to select whether EM is "RETAINED by Seller" or "REFUNDED to Buyer." To make your offer MORE ATTRACTIVE: Offer a written statement commitment from your lender and strong EM terms.

Seller Contributions to Buyer Closing Costs

Buyer closing costs are typically ~3% of the purchase price (confirm with your lender). Buyers may request sellers to pay their closing costs, either a flat dollar amount or a percentage of the purchase price. To make your offer MORE ATTRACTIVE: Avoid requesting seller-paid closing costs.

Inspections

Your offer may be contingent or non-contingent on inspection. Although some buyers ask for 10 days, we typically aim to shorten that timeframe to a maximum of 5–7 days, depending on the property and market conditions. To make your offer MORE ATTRACTIVE: Shorten inspection timelines and strengthen inspection terms. This may include creative language such as pass/fail inspections, repair thresholds or limiting requests to health & safety items only. While some buyers waive inspections in competitive situations, legally I cannot advise this; however, you should understand that waiving the inspection can and is sometimes used as a strategy.

Sale of Buyer's Property

We will need to know if your offer IS or IS NOT contingent on the sale of a home. Sellers strongly prefer non-contingent offers. If you do need to include this contingency, we will work to make your offer as strong as possible. Options may include preparing your home for the market immediately, meeting with our professional Stager, and having your home photographed and fully ready to launch. Sellers are typically looking for certainty and minimal risk. To make your offer MORE ATTRACTIVE: Submit a non-contingent offer whenever possible, or present a fully prepared plan for your current home.

Taxes

Typically "prorated from the day of closing" – the seller pays through closing day and the buyer assumes payments beginning on the date of closing.

Special Assessments

Any disclosed assessments must be negotiated between buyer and seller. To make your offer MORE ATTRACTIVE: Buyer may choose to assume the assessment(s).

Possession Date

Most common is "immediately after closing." To make your offer MORE ATTRACTIVE: Allow rent-back or extended possession when helpful to the seller (ex: 24 hours after closing, etc.).

Private Well & Septic

If applicable, all testing, inspections, timelines and payment responsibilities must be negotiated and documented. To make your offer MORE ATTRACTIVE: Buyer may agree to facilitate and pay for required testing and inspections.

Optional: Buyer Love Letter

Although sometimes controversial, in competitive situations this can make a meaningful difference. Include who you are, why the home fits you, genuine compliments on how well the sellers cared for the property, and why you would love to be the next owner. The goal is to help the sellers emotionally choose you – especially in multiple-offer scenarios. Keep it authentic, thoughtful and kind.



Maximizing Your Buying Power

HOW STRONG OFFERS ARE BUILT

Buying a home is not just about price — it's about structure, strategy, and presentation. Your goal is to make the seller feel confident, comfortable, and excited about choosing your offer.

Every offer is built using a combination of financial strength, clean terms, and timing. Not every tool is used in every situation. We select the right combination based on the home, the market, and your comfort level.

A STRONG OFFER DOES THREE THINGS:

1. Reduces the Seller's Risk
2. Increases the Seller's Certainty
3. Makes it Easy for the Seller to Say "Yes"

Strategies That Strengthen Your Offer

Strategic options you may choose to use as a Buyer, depending on the home, the market, and your goals.

FINANCIAL BOOSTS FOR YOUR OFFER:

- Offer above list price
- Use an escalation clause
- Make earnest money non-refundable (Note: Credited toward purchase price – does not increase purchase price)
- Increase cash down payment
- Offer appraisal gap coverage (upon a low appraisal offer upfront to bridge the gap up to purchase price)
- Pay for your own closing costs – do not ask the seller to pay
- If there are assessments, offer to pay them

OFFER UPGRADES

(that don't raise your price)

- Increase Earnest Money (3%+)
- Match seller's ideal closing date
- Shorten inspection timeframe & use offer wording to put sellers' minds at ease
- Limit inspection requests to major or safety issues
- Accept property as-is (inspections still recommended)
- Offer "written statement" from your lender and direct earnest money to be "retained by seller"
- Allow sellers to move in up to 24 hours after closing
- Rent-Back: free post-closing occupancy (up to 90 days)



Winning in Multiple Offers

WHAT YOU NEED TO KNOW

*In competitive situations, strategy matters just as much as price.
Here's how we help you stand out when it matters most.*

STRATEGIES FOR SUCCESS:

Put Your Best Foot Forward

- Submit your strongest offer upfront
- Consider offering above list price when the home and market justify it

Minimize Contingencies

- Fewer contingencies can strengthen your offer
- Consider tightening or waiving certain contingencies based on your comfort level & risk tolerance

Increase Earnest Money

- A higher Earnest Money (EM) deposit signals strength, commitment, and serious intent

Be Flexible on Closing

- Matching the seller's preferred closing timeline can strengthen your position

Consider an Escalation Clause

- When structured correctly, an escalation clause can help keep your offer competitive
- Important to note: Some sellers do not accept escalation clauses, and many prefer a strong initial offer instead

Act Quickly

- Be prepared to move quickly and decisively when opportunities arise

Navigating The Offer & Negotiation Process

1. Submitting Your Offer

We'll prepare and submit your offer based on your goals, priorities & comfort level.

2. Seller's Response Window

Sellers typically respond within 24-48 hours.

3. Potential Outcomes

The seller may accept, reject, or counter your offer.

4. Negotiation Dynamics

We'll navigate counteroffers and adjust strategy based on your preferences & goals.

5. Multiple Offer Situations

In competitive markets, your strongest offer often needs to be presented upfront.

6. Finalizing the Deal

Once terms are agreed upon, we'll finalize the contract & guide you smoothly into the closing process.



You're Under Contract...

NOW WHAT?

Once your offer is accepted, our Transaction Coordinator works alongside both the buyer's and seller's title companies, the lender, and all agents to manage the process from contract to closing — keeping everything organized and moving smoothly.

1.

EARNEST MONEY

2.

INSPECTION

3.

APPRAISAL

The Details

1. *Earnest Money:*

Your Earnest Money is due within 48 hours of an accepted purchase agreement and is typically submitted electronically via Trust Funds.

2. *Inspection Period:*

This is your opportunity to fully evaluate the home's condition and make informed decisions. Time to schedule your inspection.

3. *Appraisal:*

After the inspection phase, the next major step is the appraisal, scheduled by your lender.

Inspection Period



This is your time to complete due diligence on the property. We highly recommend hiring a professional inspector for a thorough evaluation. You may choose any inspector you'd like, or we can share recommendations from inspectors we've worked with — the choice is entirely yours.

The inspector you choose should assess the home's overall condition and provide a detailed report outlining what is in working order and identifying any areas of concern. They should also walk you through the results and answer your questions. We strongly encourage you to speak with the inspector during the inspection so you feel fully informed and comfortable moving forward.

Beyond the main inspection, you may decide to pursue additional inspections depending on the home, your comfort level, and any guidance from the inspector. The inspector should guide you on whether they recommend further evaluations. Additional inspection options may include, but are not limited to: radon, septic, well, mechanical systems, structural components, the exterior of the home, mold, stucco, and sewer line. Seek guidance from an inspector you trust to help you decide which additional inspections are worth considering.



Appraisal

Once the inspection is complete, the next step is the appraisal. Most lenders require an appraisal to confirm the home's value aligns with the purchase price. Your lender orders the appraisal as part of the loan process. (If you are a cash buyer, this step is skipped.)

Often, the appraisal comes in "at value" and the transaction moves forward as planned. If the appraisal comes in lower than the purchase price, the buyer and seller must mutually agree upon a solution based on the terms outlined in the Purchase Agreement.

Final Walk-Through

The final walk-through typically takes place within 24 hours before closing and is your last opportunity to confirm that all agreed-upon repairs have been completed and the home is in the same condition as when you last saw it.

As your agent, I'll help verify that everything looks as expected; however, this is not a formal inspection. As a buyer, you have the option to hire an inspector to return and confirm that the repairs were properly completed and that there have been no other changes to the home, if you'd like additional assurance.

Keep in mind the sellers are often in the process of moving, so depending on when your final walk-through takes place, you may see boxes, packed items, or signs the sellers are in the process of moving. As long as everything checks out according to the terms of the agreement, we'll be on track for a smooth closing.





Closing Day

While closing is often thought of as a single day, it is actually a process that unfolds over several days. The Title Company typically receives loan documents 3–5 days prior, and you'll have options for signing. Most buyers choose to sign in person, and the Title Company will contact you in advance to schedule your appointment. Sellers usually pre-sign, so only buyers attend the closing.

Signing remotely is also an option for a fee. If you plan to sign remotely, notify the Title Company as early as possible so they can make the proper arrangements. They will provide full instructions to ensure a smooth process.

Behind the scenes, the Title Company prepares and organizes all closing documents, coordinates with your lender, facilitates communication among all parties, distributes funds, and records the title transfer with the county — while our Transaction Coordinator closely monitors the process to keep everything on track.

The home is officially yours once the title has been recorded and funding is complete — congratulations, you're a homeowner.

Time to Celebrate!

B & C

Agent Compensation

Inside most real estate transactions, there are typically two agents involved – one representing the seller and one representing the buyer. Each agent works on behalf of their own client, with the shared goal of creating a smooth and successful transaction.

As your buyer's agent, my role is to protect your interests, guide your decisions, and negotiate on your behalf from the first showing through closing.

Compensation is an important part of every transaction, and it is something I explain clearly up front so you understand exactly how your purchase is structured.





YOU'RE PROBABLY WONDERING...

What's All of This Going to Cost You?

My services may cost you nothing out of pocket. Here's how:

How It Works

- As part of my role in negotiating the best possible terms for you, I include my compensation directly in the Purchase Agreement and negotiate for the seller to pay it as part of the overall transaction. In the vast majority of our transactions, the seller agrees to this structure.

Your Buyer Agent Compensation

- My standard buyer agent compensation is 2.7% of the purchase price
- We write this 2.7% into the Purchase Agreement and ask the seller to pay it
- When that structure is in place, the only out-of-pocket cost to you is the \$699 Broker Admin Fee

Rare Exceptions

- In the rare situation where a seller is unwilling to contribute toward the buyer-agent compensation (such as some off-market properties or FSBO transactions), we will review your options together so you can decide what makes the most sense for your situation. You will always understand the structure before moving forward and remain in control of every decision.

THE BOTTOM LINE

- *There are no upfront fees to begin working together*
- *I am paid at closing — not before*
- *My success is directly tied to helping you successfully purchase your home*



Next Step: Let's Formalize Our Plan

LET'S GET TO WORK!

Before we begin touring homes and preparing offers, it's important that we formalize our working relationship. This allows me to fully represent you, show you homes, protect your interests, and advocate on your behalf throughout the process.

This agreement confirms that I am working exclusively for you and that we are aligned on expectations, responsibilities, and next steps.

If you have any questions or would like to review anything together before signing, I'm here — my goal is for you to feel informed and comfortable moving forward.

Once this step is complete, we're ready to start viewing homes and moving forward with your search.

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Signing the Buyer Broker Agreement

UNDERSTANDING OUR PARTNERSHIP

In Minnesota, this agreement must be signed before a licensed agent can show homes or represent a buyer in a real estate transaction.

Our Partnership

- The Buyer Broker Agreement formalizes our working relationship and allows me to represent you as your buyer's agent throughout your home-buying process.

Protecting Your Interests

- This agreement confirms that I am working exclusively for you and advocating on your behalf during negotiations and throughout the process.

Clear Expectations

- The agreement outlines the professional relationship between you and your agent, including responsibilities, compensation, and the scope of representation so everyone is aligned from the beginning.

Commitment

- This agreement reflects a mutual commitment to working together toward your home-buying goals with clarity and confidence.

Exclusivity

- This agreement means you'll be working exclusively with me. This allows me to fully commit my time, resources, and attention to helping you find the right home and navigate the process successfully.

What Happens Next

YOUR NEXT STEPS...



1. *Sign the Buyer Representation Agreement*

- Required before touring homes in Minnesota
- Allows me to fully represent and protect your interests throughout the process

2. *Finalize Your Home Search Criteria*

- Refine your must-haves & nice-to-haves
- I'll set up a custom MLS search based on your preferences
- You'll receive automatic alerts when new homes and Coming Soon listings hit the market

3. *Get Pre-Approved*

- Select a lender that fits your needs
- Obtain your pre-approval letter

4. *Schedule Property Tours*

- Tour homes that match your criteria
- Fine-tune your search based on what you like & don't like
- You're always welcome to attend open houses independently — simply let the host know you're working with an agent

5. *Stay Connected*

- You'll receive automatic MLS updates when new homes (including Coming Soon listings) match your criteria
- Reach out anytime with questions, ideas, or new listings you'd like to see — I'm here to help

6. *Prepare for Making Offers*

- Review offer strategy for homes of interest
- Understand current market conditions & how they impact your offer
- Be ready to move confidently when the right home appears



Let's get
started.

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