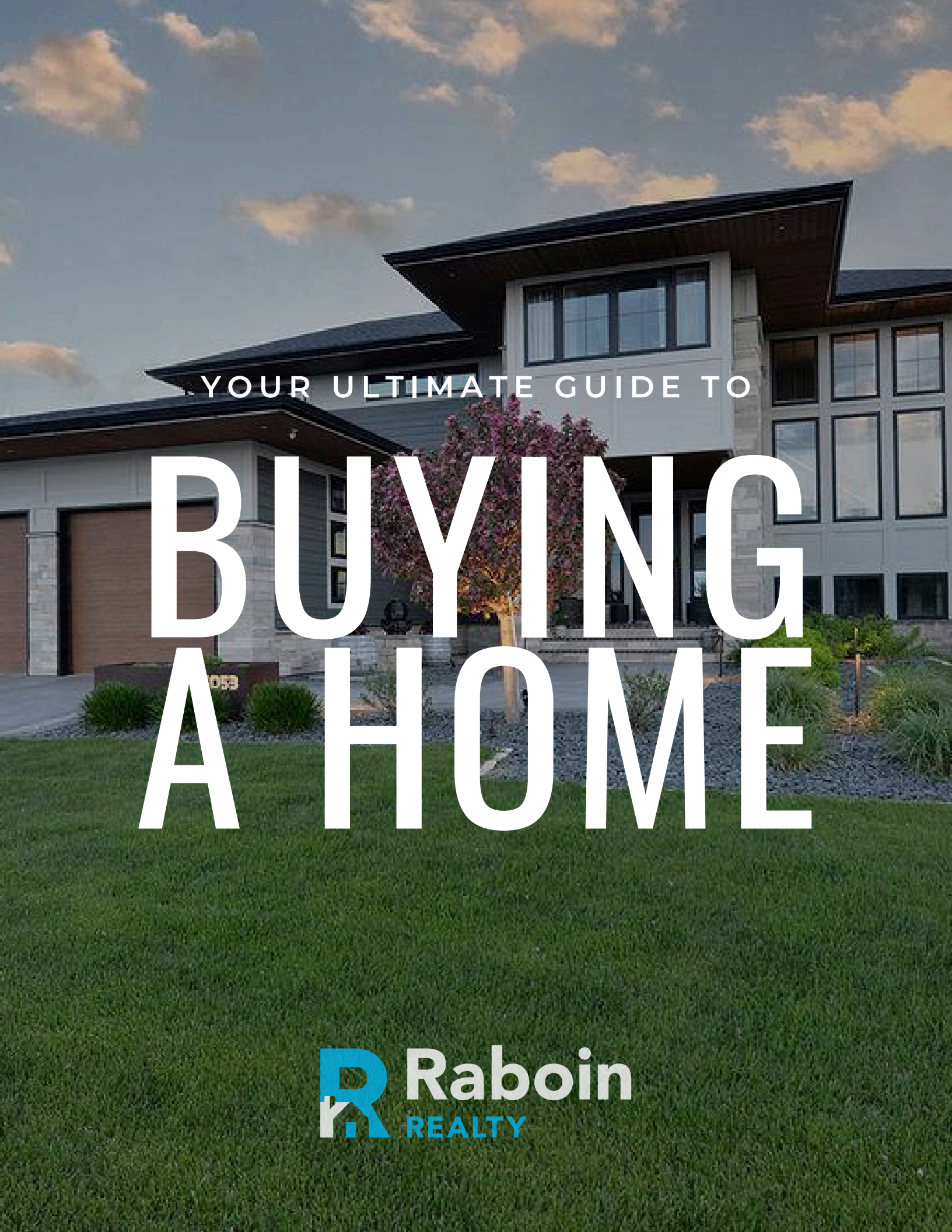




YOUR ULTIMATE GUIDE TO

BUYING A HOME





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01

CHOOSE YOUR AGENT

Choosing the real estate agent that you'll work alongside to buy your home is not a decision to take lightly.

Your agent should have a deep understanding of your goals, your market, and a track record for working diligently on behalf of you, their client.

Credentials, of course, are a plus- but what you can't see behind the numbers are the intangibles of always going the extra mile and genuinely caring deeply for clients.

I look forward to the opportunity of representing you and sharing this life milestone with you and your family.



**TYLER
BRETZ**
REAL ESTATE
www.tylerbretz.com

Tyler Bretz
Broker Associate/Realtor

A LITTLE ABOUT ME

With 5 of experience in the Fargo-Moorhead real estate market, I have a deep understanding of the local market and the needs of my clients. Whether you're looking to buy, sell, or invest in real estate, I'm here to help you achieve your goals.

I have a bachelors degree in finance from NDSU. When buying a home, It's an investment and you want someone who will protect that. I was born in Fargo, spend time in the lakes country during the summer. Whether you're looking for your 1st home, vacation home, investment home, or commercial space, I've been through it all.



Contact info: Tyler@raboinrealty.com
701-541-7192

WHAT YOU CAN EXPECT WORKING WITH ME

IM FAST

I want to have a clear understanding of your goals, who you are, and what your home means to you.

I'M COMMITTED

I bring my A-game to every transaction, and I'm committed to achieving the best possible outcome for my clients.

I'M PROACTIVE

I'm always one step ahead, anticipating potential roadblocks and finding creative solutions to overcome them.

I'M NICE

I believe in building relationships with my clients and treating them like family, because in the end, that's what leads to the best possible results.

02

THE HOME BUYING PROCESS

From pre-approvals to
the closing table!

Welcome to the exciting journey of finding your dream home! As your dedicated real estate agent, I am thrilled to guide you through every step of the home buying process.

This comprehensive guide was meticulously crafted to provide you with a detailed overview of what to expect on this adventure.

From demystifying the mortgage process to assisting you with a lender questionnaire, offering a handy showing checklist, explaining the intricacies of going under contract, navigating the inspection period, and finally, preparing you for the closing process – I've got you covered.

I am committed to ensuring that each step in this process is smooth, transparent, and tailored to your unique needs.



03

THE MORTGAGE PROCESS

Let's talk finances

The first step of the home buying process is to understand how much you qualify for by meeting with a local lender and getting a pre-approval letter. It's important to interview a few lenders to find one that will be the best fit.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter until you know you're ready to buy.

In the next section, I outline several questions to ask your lender to ensure they provide a full picture into the terms and conditions of your loan.

Understanding the ins-and-outs of the loan they offer is critical to ensuring long-term success in your new home!



LENDER QUESTIONNAIRE

NAME: _____ COMPANY: _____

PHONE: _____ EMAIL: _____

What type of loan do you recommend for me and why?

Do I qualify for down payment assistance programs?

What is the interest rate? What is the APR?

Will I pay mortgage insurance?

What will my monthly payment be?

Can I lock in an interest rate? If so for how long? Are there fees associated?

What will my closing costs be? Are they a part of my loan, or will I pay them at closing?

04

CONSIDER WANTS & NEEDS

Get clear on non-negotiables

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home. Needs are the non-negotiable. Wants are the ones you'd like to have, but you can add or change down the road. *Remember you can't change the lot, the location, or the price you paid.*

NEEDS MIGHT LOOK LIKE

- ✓ Enough bedrooms for your family
- ✓ First floor master bedroom
- ✓ Close proximity to work or school
- ✓ Yard for children or pets

WANTS MIGHT LOOK LIKE

- ✓ Specific paint or exterior color
- ✓ Fenced-in backyard
- ✓ Specific flooring
- ✓ Walk-in shower or double vanity



05

THE HOME SEARCH PROCESS

Finding “the one”

Now that you’ve got your wants vs. needs list in hand, the fun really begins! It’s time to start looking at listings online and choosing which houses to see in person. Keep this in mind:

Use the search filters, but don’t go crazy.

You don’t want to restrict your search so tightly that you only have a handful of homes to view.

Add \$25k–\$50k to your max price. There is sometimes wiggle room with negotiations.

Check out the Google street view. Online pictures can be deceiving so a virtual ‘walk down the street’ will give you a sense of the house and surrounding area.

Jot down the MLS number & address.

Send your list to me and I will call the listing agents to gather pertinent info.

The house is “pending”... now what?

Don’t panic! Pending contracts do fall through occasionally, so keep it on your list.

Look for some time in your calendar to tour the homes on your shortlist. Hold more time than you think you’ll need.



HOME SEARCH WORKSHEET

What area(s) are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What are the top 5 most important things in your future home?

What is a non-negotiable feature or aspect needed your future home?

Anything else we should keep in mind during our search?

06

IT'S TIME FOR SHOWINGS!

Get ready for the fun part

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. Below are a few things to keep in mind.

Read over your wants vs. needs list and revisit your budget. Having this fresh on your mind will help you stay objective and focused.

Take pictures and videos to jog your memory later.

Consider the lot, lot size, and location, all of these things cannot be changed.

Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors, and other potential issues.

Pay attention to noise levels from nearby roads, airports and railways.

Examine the roof for leaks, missing shingles, or other damage. Inspect siding, windows, doors, and the overall exterior condition.

Consider layout & space. Does the property's layout suit your lifestyle? Check room sizes, storage space, and the flow between rooms.

Look past decor & staging. These things will soon be gone!

Consider the potential resale value by checking the historical appreciation rates.



SHOWING CHECKLIST

ADDRESS	EXTERIOR RATING (1-10)	INTERIOR RATING (1-10)
LIST 3 PROS OF THE HOME:	LIST 3 CONS OF THE HOME:	
TOOK VIDEOS / PHOTOS	INITIAL REACTION (CIRCLE)	
☐ YES ☐ NO	NO MAYBE VERY INTERESTED IT'S THE ONE!	

ADDRESS	EXTERIOR RATING (1-10)	INTERIOR RATING (1-10)
LIST 3 PROS OF THE HOME:	LIST 3 CONS OF THE HOME:	
TOOK VIDEOS / PHOTOS	INITIAL REACTION (CIRCLE)	
☐ YES ☐ NO	NO MAYBE VERY INTERESTED IT'S THE ONE!	

WRITING YOUR OFFER

Let's make it stand out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.

Lean on a trusted agent who can help you compose an offer that gives you every advantage in landing the home!

Put your best foot—and price—forward. You may only get one shot, so make it count. Lean on your agent and use comps as a guide.

Use a friendly tone.

Let the sellers know you want their home—and that you'll be easy to work with all the way to closing.

Propose to close quickly.

Include contingencies only if you must. If you need to sell your current home before purchasing, disclose it here.

Include a short hand-written note. Sometimes it's the smallest gestures that have the most significant impact.



08

YOU'RE UNDER CONTRACT

Cue the confetti!

You're well on your way to your new home sweet home. Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

Provide an Earnest Money Deposit – This is a good faith deposit to show your commitment to buying the property. This deposit is typically held in an escrow account until the closing.

Schedule Home Inspection – Depending on the results, you may negotiate with the seller for repairs or credits. Schedule this ASAP!

Order Appraisal – Your lender will initiate this. If the appraisal is lower than the agreed-upon price, negotiations or additional funds may be required.

Finalize the Loan – You'll provide documents and go through underwriting with your lender.

Title Search – A title company will conduct a title search to ensure there are no liens or legal issues with the property's ownership.

Final walk-through – Shortly before the closing date, you'll have the opportunity to do a final walk-through of the property to ensure it's in the agreed-upon condition.



UNDER CONTRACT CHECKLIST

Send Escrow Deposit
Escrow deposit amount: _____
Escrow deposit recipient: _____

*Be very careful when wiring funds.
Never trust wiring instructions sent via email.*

Begin Loan Application
Start your loan application within 5 days from the executed contract date.

During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.

Schedule Inspections
The last day to renegotiate or cancel the contract due to issues revealed by the inspections is: _____

Obtain Home Insurance
Contact insurance companies for quotes before the end of the inspection period.

IMPORTANT DATES

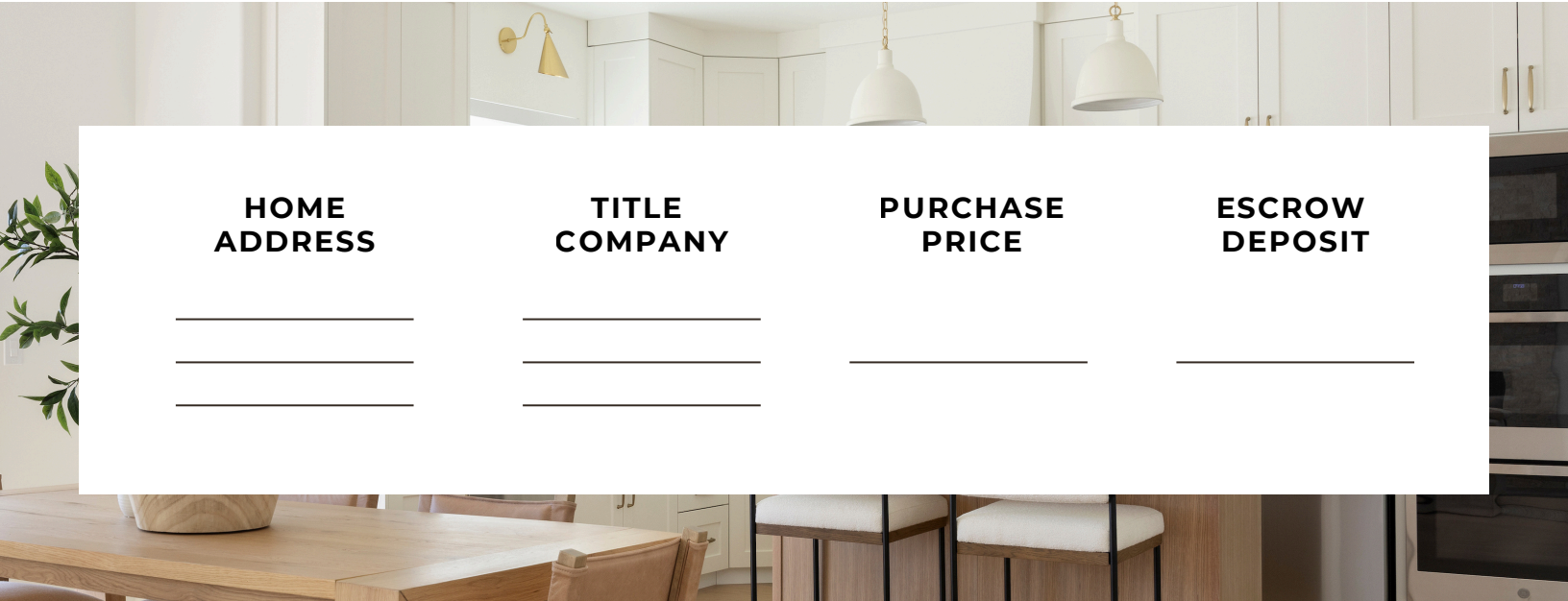
EXECUTED CONTRACT DATE

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY



HOME
ADDRESS

TITLE
COMPANY

PURCHASE
PRICE

ESCROW
DEPOSIT

INSPECTIONS & INSURANCE

Make sure you're covered

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection.

What is the "inspection period"? Inspection periods typically last 7 to 30 days. If the results of the report reveal any issues, you may ask the seller to cover the costs or reduce the sale price.

The home seems fine, do I really need a home inspection? The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances.

When should I schedule the inspection?

Schedule your inspections immediately after your initial offer is accepted. If we need to negotiate any repairs we can before the inspection period ends.

What about home insurance? Once you have a signed contract, start looking for insurance providers. Your lender will typically require evidence of insurance coverage before they approve your mortgage.



INSPECTIONS CHEAT SHEET

INSPECTION TYPE	DESCRIPTION	AVERAGE COST
STANDARD	The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components.	\$400-\$1000 (size dependent)
LEAD-BASED PAINT	If the home was built prior to 1978, a lead-based paint inspection is recommended	size dependent

TRUSTED INSPECTION COMPANIES

NORDIC INSPECTIONS

Lars Knobloch
701.205.7820
lars@nordiccompaniesinc.com

RC HOME INSEPTIONS

Ryan Dietrich
701.516.4287
rchomeinspections@outlook.com

HOME INSURANCE CHEAT SHEET

INSURANCE TYPE	DESCRIPTION	AVERAGE COST
HOMEOWNERS	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents.	\$1900/year
HAZARD	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events.	Similar to homeowners
FLOOD	Flood insurance protects against damage caused by a flood.	\$750/year

TRUSTED INSURANCE COMPANIES

HUB INSURANCE

Brad Rogers
701.412.2272
brad.rogers@hubinternational.com

ALLSTATE INSURANCE

Fred Hage
701.356.3665
fredrickhage@allstate.com

PRE-CLOSING CHECKLIST

BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- ☒ **Under contract**
- ☒ **Inspections**
- ☒ **Obtain home insurance**

THE CLOSING TABLE IS NEAR! HERE'S WHAT'S NEXT:

Order Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once problems are resolved from inspection, the lender will order an appraisal and paid for by you. The appraisal verifies the value of the property for the lender and to protect you from overpaying.

The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back low, it's back to negotiations!

Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, your lender will be finalizing the loan.

Conduct Survey

Unless a recent survey of the property exists, a recent one will be requested. The survey is a sketch showing a map of the property lines and boundaries and reveals if there are any encroachments on the property. The survey is ordered by the title company and paid for by the buyer as part of the closing costs.

TIP

It is very important not to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

Title Search

The title company will conduct a title search to ensure the property is legitimate and that there are no outstanding mortgage liens, judgments, easements, leases, unpaid taxes, or other restrictions that would impact your ownership.

Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

Clear to Close

The magic words! This phrase means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

10

IT'S CLOSING TIME!

Alexa: play 'My House' by Flo Rida

You've received the magic phrase "clear-to-close" and we've scheduled our closing day. Here's what to expect from the closing process:

First, schedule the final walk-through to confirm the seller made the repairs that were agreed upon. The walk through also ensures no new problems have occurred while under contract. We will typically schedule the walk through right before closing.

What happens at closing day? Sign all necessary documents, pay remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

What should I bring? A photo ID and a cashier's check to pay any closing costs. Your agent will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

Funding and Recording – Once all documents are signed and funds are transferred, the transaction is recorded with the county or local municipality. This officially transfers ownership from the seller to you.

Get a hold of those keys and celebrate!
We made it to the finish line!



PART TWO

CONTRACTOR REFERRALS

Hello new homeowner! Here is a list of my trusted contractors to make all your home renovation dreams and repairs come true.

CONTRACTOR REFERRALS

SERVICE	NAME	PHONE	WEBSITE
CLEANING COMPANY	Rainbow International	701-412-4776	https://rainbowrestores.com/fargo
CONCRETE REPAIR	All Finish Concrete	218-287-1151	https://allfinishconcrete.com/
CONTRACTORS	Jake Olsonoski	701-212-5468	N/A
DECKS	Lakeman Construction	701-388-0823	www.lakemandecks.com
ELECTRICAL	McFadden Electric	701-265-2161	N/A
FENCING	PI Fence	701-306-4253	https://dakotafence.com/
HANDYMAN	Jake Olsonoski	701-212-5468	N/A
INTERIOR DESIGN	Studio 6	701-281-7993	N/A
LAWN CARE	Valley Landscaping	701-232-7782	www.valleylandscaping.com
LEAF REMOVAL	5 star lawncare	701-715-5103	N/A
LOCKSMITH	Curts lock and Key	701-232-9440	N/A

CONTRACTOR REFERRALS

SERVICE	NAME	PHONE	WEBSITE
CLEANING COMPANY	TLC Cleaning	701-412-3298	tlccleaningexperts.com
CONCRETE REPAIR	Quality Concrete	701-232-2418	www.qualityconcretedefargo.com
CONTRACTORS	FM Handyman	218-280-9431	N/A
DECKS	Premium Decks	701-492-8080	https://www.premiumdecks.com/
ELECTRICAL	Magnum Electric	701-551-3240	https://magnumelectric.net/
FENCING	Northstar Fence	701-200-8245	www.northstarfencecompany.com
HANDYMAN	FM Handyman	218-280-9431	N/A
INTERIOR DESIGN	Mosaic Interior Design	218-779-4043	www.mosaicfargo.com
LAWN CARE	Turf Tamers	701-388-1474	https://turftamersfargo.com/
LEAF REMOVAL	All Terrain	701-280-3125	www.allterrainfargo.com
LOCKSMITH	The lock shop	701-235-6645	N/A

PART THREE

MOVING CHECKLIST

Make a seamless and stress-free
move with the help of this checklist.

4-6 WEEKS BEFORE MOVING

- | | |
|--|--|
| ☐ Declutter, discard & donate | ☐ Choose a mover and sign contract |
| ☐ Collect quotes from moving companies | ☐ Create a file of moving-related papers and receipts |
| ☐ Locate schools, healthcare providers in your new location | ☐ Contact homeowner's insurance agent about coverage for moving |
| ☐ Secure off-site storage if needed | ☐ Contact insurance companies to arrange for coverage in new home |

3-4 WEEKS BEFORE MOVING

Notify the following about your change of address:

- ☐ Banks + Post Office
- ☐ Credit Card Companies
- ☐ Insurance Companies

Notify utility companies of date to discontinue or transfer service

- | | |
|-----------------------------------|-----------------------------------|
| ☐ Electric | ☐ Gas |
| ☐ Water | ☐ Internet |
| ☐ Trash | ☐ TV |

2-3 WEEKS BEFORE MOVING

- | | |
|--|---|
| ☐ Notify DMV of new address | ☐ Close/open bank accounts |
| ☐ Discontinue additional home services (housekeeper, gardener/lawn service) | ☐ Arrange for child and pet care on moving day |
| ☐ Start using up things you can't move, such as perishables | ☐ Notify HOA about upcoming move, reserve elevator usage |

1 WEEK BEFORE MOVING

- | | |
|--|--|
| ☐ Confirm final arrangements | ☐ Take a picture in your home |
| ☐ Arrange transportation for your pets and plants | ☐ Pack an essentials box for quick access at new home |
| ☐ Review your moving-day plan with moving company | ☐ Label moving boxes with the contents inside |