

FREE MINNESOTA BUYER GUIDE

Your First-Time Homebuyer Roadmap

A plain-language path from “Where do I begin?” to getting the keys.



Inside: seven practical steps for budgeting, preapproval, home shopping, offers, inspections, financing, and closing.

START YOUR PREAPPROVAL

Prepared for Minnesota buyers by Amy Behning | Amy B's Realty

START WITH THE NUMBERS

Build a comfortable buying plan

Your goal is a payment and cash plan that leaves room for real life after closing.

01 / SET YOUR BUDGET

Choose comfort before a maximum

- List your monthly income, recurring debts, savings, and the amount you want to keep available after closing.
- Plan for more than the down payment: inspection, appraisal, closing costs, moving, immediate repairs, and an emergency cushion may also need cash.
- Use an estimated monthly housing payment that includes principal, interest, property taxes, homeowners insurance, mortgage insurance when applicable, and association dues when applicable.

Your next move: Write down a comfortable monthly range and a maximum cash-to-close amount.

02 / START PREAPPROVAL

Let a lender review your real numbers

- A preapproval helps clarify a working price range and gives sellers evidence that your financing has been reviewed.
- Expect the lender to review income, assets, credit, debts, employment, and funds available for the purchase.
- Ask about conventional, FHA, VA, USDA, and current assistance options that may fit your qualifications and target property.

Your next move: Use Amy's Hiler Mortgage partner link to begin a secure preapproval conversation.

BEGIN WITH HILER MORTGAGE

Turn your approval into a focused search

03 / BUILD YOUR TEAM

Know who handles each part

- Your real estate agent guides the search, showings, offer strategy, negotiations, inspections, and transaction deadlines.
- Your lender evaluates financing, explains loan options, verifies documents, and manages the mortgage approval process.
- Inspectors, title professionals, insurance providers, appraisers, and other specialists each have a defined role.

Your next move: Save Amy's number, 612-325-2210, and share your timeline and preferred areas.

04 / DEFINE THE SEARCH

Separate needs from preferences

- Choose the locations, property types, and features that matter most to your daily life and long-term plans.
- Make three lists: must-haves, nice-to-haves, and deal breakers.
- Stay within the payment and cash range you reviewed instead of shopping only by list price.

Your next move: Ask Amy to create a home search based on your approved range and priorities.

Look beyond the countertops

05 / EVALUATE THE HOME

Consider condition, cost, and fit

- Look at roof, foundation, grading, windows, electrical, plumbing, heating and cooling, age of major appliances, and visible maintenance needs.
- Review property taxes, association information when applicable, insurance considerations, and location-specific costs.
- Avoid relying on a showing alone to identify defects; discuss inspection options and other due diligence with your agent.

Your next move: For a serious contender, note expected repairs, questions, and monthly costs before writing.

06 / WRITE A COMPLETE OFFER

Price is one part of the decision

- An offer can include price, earnest money, financing, closing date, inspection terms, appraisal terms, seller-paid costs, and other contingencies.
- Amy can explain how each term affects strength, flexibility, and risk before you sign.
- Your lender can update estimated payment and cash-to-close figures for the specific property and offer structure.

Your next move: Review the whole offer with Amy and confirm the financing scenario with your lender.

Protect the path to closing

07 / COMPLETE EVERY MILESTONE

Stay responsive and keep your finances steady

- Complete inspection decisions, lender requests, insurance arrangements, appraisal, title review, final walk-through, and closing preparations by their deadlines.
- Avoid opening new credit, financing a vehicle or furniture, changing employment, or moving large sums without first discussing the effect with your lender.
- Review your Loan Estimate and Closing Disclosure, ask questions, and confirm wire instructions using a verified phone number.

Your next move: Keep one checklist for deadlines and respond quickly to Amy, the lender, and the title company.

Preapproval is a beginning, not a final loan approval

A preapproval is based on information reviewed at that time. Final approval depends on the borrower, property, documentation, appraisal when required, underwriting, and other loan conditions.

Helpful habit: Compare the total payment, estimated cash to close, loan terms, and fees. The lowest advertised rate is not the only number that matters.

YOUR FIRST-HOME CHECKLIST

Bring these questions to the conversation

My comfortable monthly housing range: _____

Cash I expect to have available: _____

Areas I'm considering: _____

My top three must-haves: _____

My target timing: _____

Questions for Amy

What should I expect in today's local market?

How will we decide what to offer?

What inspections and contingencies should I consider?

How do representation and buyer-agent compensation work?

Questions for the lender

What loan options fit my situation?

What payment and cash-to-close range should I plan for?

What could change my approval before closing?

What current assistance programs should I ask about?

START YOUR PREAPPROVAL

Ready to start your home search? Call or text Amy Behning at 612-325-2210.

TRUSTED RESOURCES

Keep learning from reliable sources

[Consumer Financial Protection Bureau - Buying a House](#)

Tools for budgeting, comparing loan offers, reviewing Loan Estimates, and preparing for closing.

[HUD - Buying a Home](#)

Homebuying steps, housing counseling, rights, and program resources.

[Minnesota Housing - Homeownership Programs](#)

Current Minnesota loan and assistance information. Program availability, eligibility, limits, and terms can change.

[Hiler Mortgage - Amy's Partner Preapproval Link](#)

Start a mortgage review through Amy's shared partner link.

Important: This guide provides general educational information. It is not a loan approval, loan commitment, legal advice, tax advice, or a guarantee of available assistance. Verify current loan terms and program eligibility with the lender or administering agency.

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