

Home Buying Presentation



Team Rudnitski

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Meet Debbie Rudnitski



Team Rudnitski

Debbie Rudnitski

RE/MAX
ADVANTAGE PLUS

11806 Aberdeen St NE,

Suite 100, Blaine, MN 55449

(612)-750-0897

Debbie.teamrudnitski@gmail.com

GOALS

- We are dedicated to spending a lot of time providing superior service for our clients
- We care about the people we serve and treat our clients fairly
- We build a strong lasting relationship with our clients
- Our ultimate goal is for our clients to be comfortable throughout the buying and selling process

EXPERIENCE

- We have been in real estate since 1983 and joined RE/MAX in 1990
- We are co-owners of RE/MAX Advantage Plus in Blaine
- We have experience in both existing homes and also specialize in new construction

To Our Clients: COVID-19

At RE/MAX, safety remains our highest priority and preventing the spread of COVID-19 is our priority. We continue to work with our clients and provide exceptional and personalized real estate service, but there is a new normal.

We continue to safely market and show homes that are for sale - but differently. Virtual showing solutions or careful private showings while practicing social distancing. We will not be hosting open houses at this time.

We have been a part of this community for nearly 40 years, serving as real estate experts since 1983. We want to continue to support our community, especially during this challenging time. To support our community, \$100 will be donated to a company of your choice after a successful closing with us.

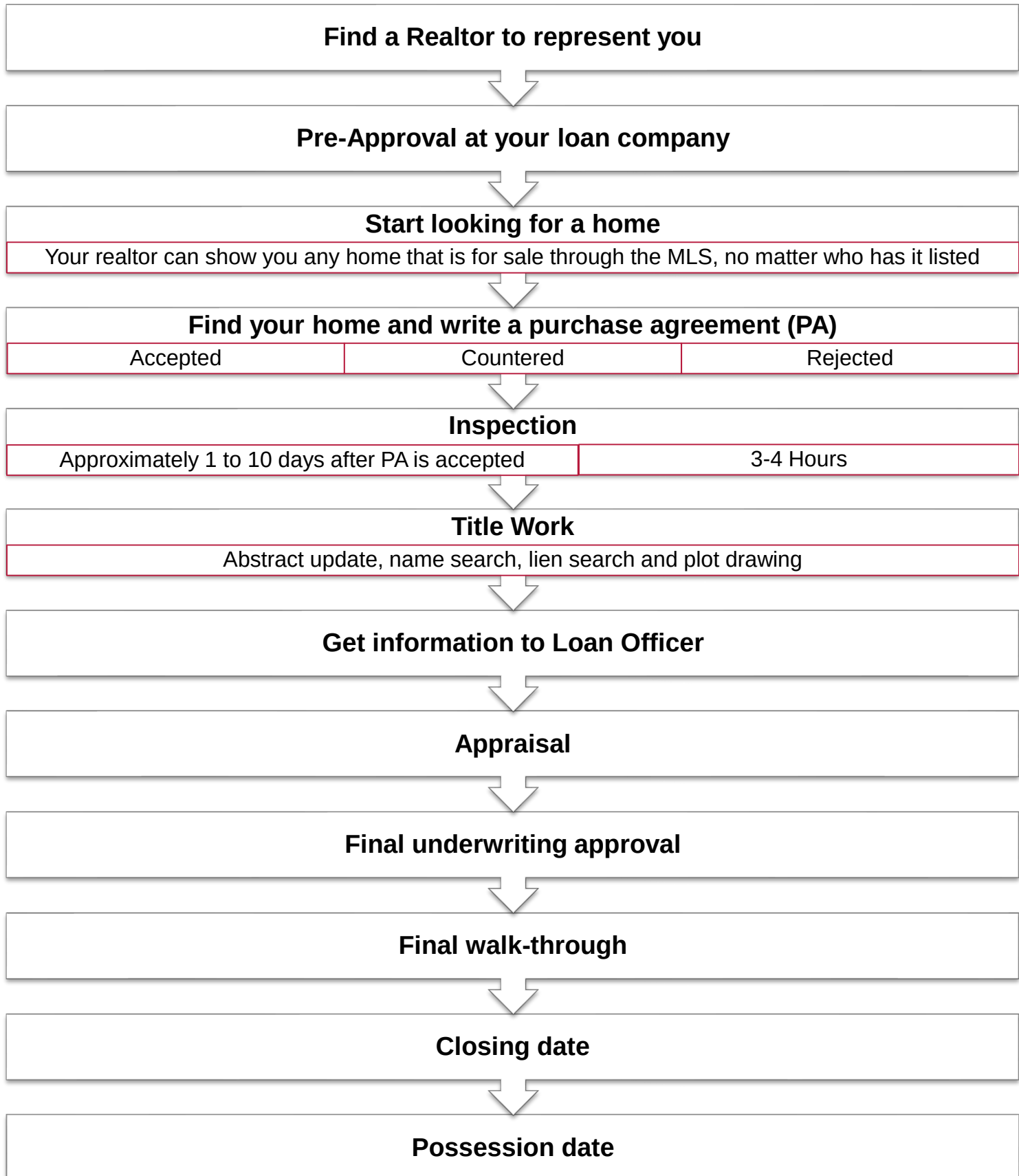
Stay safe. Stay home. Stay healthy.





**To support our community,
\$100 will be donated to a
company of your choice after
a successful closing with
Debbie Rudnitski**

Home Buying Procedure



Meeting with Mortgage Consultant



Pre-qualified *versus* Pre-approved

**Determine your initial investment
and payment comfort range**

**Benefits of using our
recommended loan officers**

1. Experience that ensures a effortless closing
2. The most available financing options including...
B-C Programs and Zero Down

Recommended Loan Officers



Sandy Morgan

New American Funding

Mortgage Loan Consultant

NMLS# 371803

10160 Foley Blvd NW, Ste 200

Coon Rapids, MN 55448

763-438-7658

Sandy.Morgan@nafinc.com

NAFHomes.com/SandyMorgan



JD Cortese

Guaranteed Rate

Mortgage Lender

NMLS# 88862

5621 Strand Blvd, #208

Naples, FL 34110

773-290-0367

JD@Rate.com

People.Rate.com/jd-cortese-88862



Mark Svihel

Movement Mortgage

Loan Officer

NMLS# 360213

2680 Snelling Ave N, Ste 100

Roseville, MN 55113

612-209-7922

Mark.Svihel@Movement.com

Movement.com/Mark.Svihel

Items Needed for a Credit Application

EMPLOYMENT

- Addresses for 2 full years
- Gross monthly income, including your last 2 paycheck stubs
- Bank statements for the last 2 months
- W-2's, if applicable
- Proof of pensions, retirement, disability or social security
- Proof of income from rentals, investments, etc.

IF SELF EMPLOYED...

- Two years 1040 Tax Returns
- Current year profit and loss statement

CREDITORS

- Each creditors name, address, type of account
- Account numbers
- Monthly payments and approximate balances
- Amount of child care expenses

Items Needed for a Credit Application

BANKING

- Names and addresses of savings institutions
- Account numbers
- Type(s) of account and present balance(s)

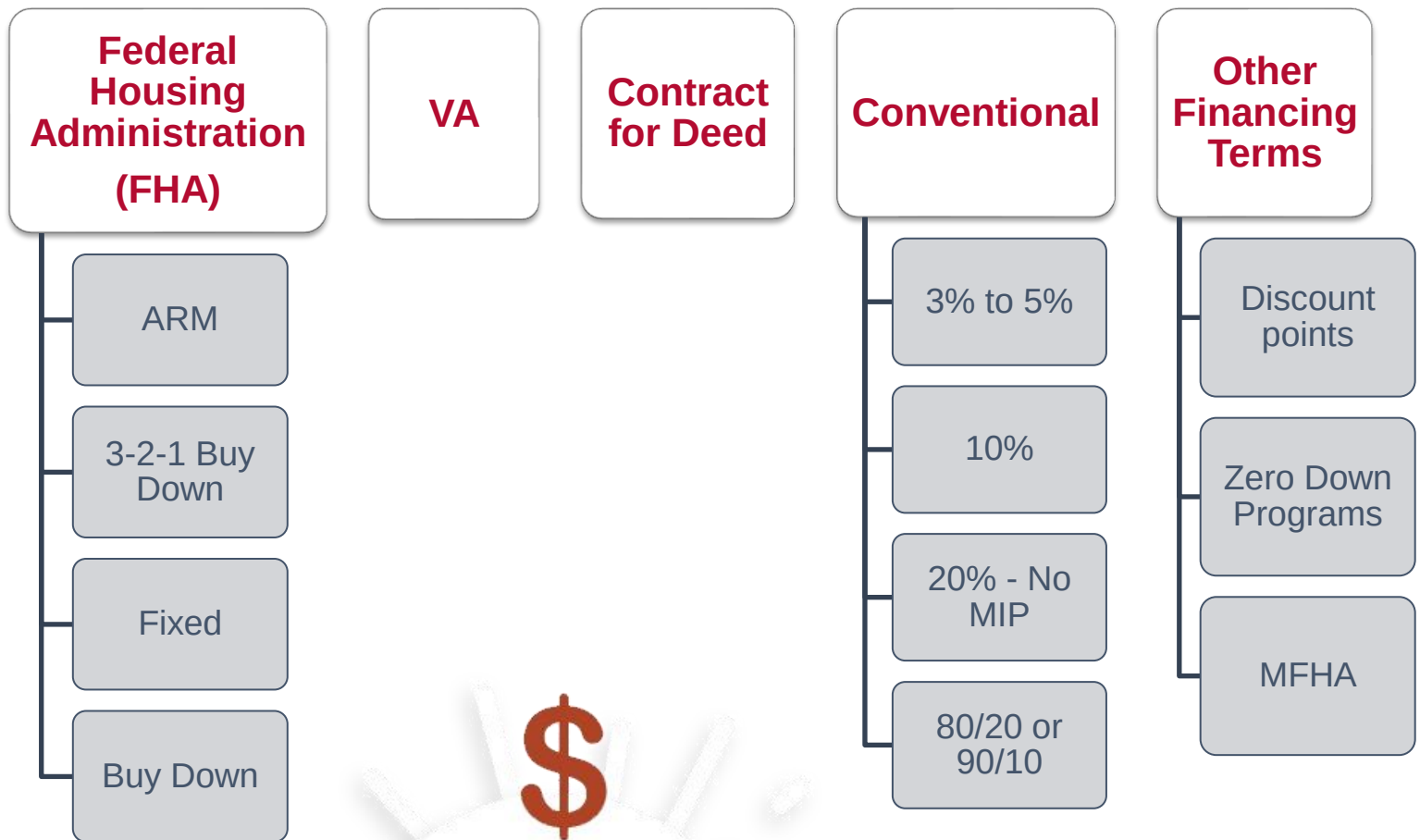
MISCELLANEOUS

- List of assets in stocks, bonds and land
- Life insurance cash value (documented if used as cash as a down payment)
- If Applicant is selling home, a copy of a sales contract(s)
- Social Security numbers of all parties
- Veterans-Certificate of Eligibility & DD-214
- Cash or check to pay for application fee

REALTORS®

- Copy of sales agreement
- Copy of listing on property
- Instructions on how appraiser is to gain entrance

Types of Financing



Agency

Agency simply means.... Who is representing you?

State law mandates that you sign a DISCLOSURE, stating this information has been discussed and understood

SELLER BROKER

- The sign in the yard...that company represents the seller and their best interests

BUYER BROKER

- Represents the buyer and their best interests

DUAL AGENCY

- The buyer and seller is represented by one of more company (all information regarding the buyer and/or the seller are kept confidential)

2. **MINNESOTA LAW REQUIRES** that early in any relationship, real estate brokers or salespersons discuss with
3. consumers what type of agency representation or relationship they desire.⁽¹⁾ The available options are listed below. This
4. is **not** a contract. **This is an agency disclosure form only. If you desire representation you must enter into a**
5. **written contract, according to state law** (a listing contract or a buyer/tenant representation contract). Until such time
6. as you choose to enter into a written contract for representation, you will be treated as a customer and will not receive
7. any representation from the broker or salesperson. The broker or salesperson will be acting as a Facilitator (see
8. paragraph IV on page two (2)), unless the broker or salesperson is representing another party, as described below.

9. **ACKNOWLEDGMENT: I/We acknowledge that I/we have been presented with the below-described options.**
10. **I/We understand that until I/we have signed a representation contract, I/we am/are not represented by the**
11. **broker/salesperson. I/We understand that written consent is required for a dual agency relationship.**

12. **THIS IS A DISCLOSURE ONLY, NOT A CONTRACT FOR REPRESENTATION.**

13. _____
(Signature) (Date) (Signature) (Date)

14. I. **Seller's/Landlord's Broker:** A broker who lists a property, or a salesperson who is licensed to the listing broker,
15. represents the Seller/Landlord and acts on behalf of the Seller/Landlord. A Seller's/Landlord's broker owes to
16. the Seller/Landlord the fiduciary duties described on page two (2).⁽²⁾ The broker must also disclose to the Buyer
17. material facts as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and
18. significantly affect the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to
19. rental/lease transactions.) If a broker or salesperson working with a Buyer/Tenant as a customer is representing the
20. Seller/Landlord, he or she must act in the Seller's/Landlord's best interest and must tell the Seller/Landlord any
21. information disclosed to him or her, except confidential information acquired in a facilitator relationship (see paragraph
22. IV on page two (2)). In that case, the Buyer/Tenant will not be represented and will not receive advice and counsel
23. from the broker or salesperson.

24. II. **Buyer's/Tenant's Broker:** A Buyer/Tenant may enter into an agreement for the broker or salesperson to represent
25. and act on behalf of the Buyer/Tenant. The broker may represent the Buyer/Tenant only, and not the Seller/Landlord,
26. even if he or she is being paid in whole or in part by the Seller/Landlord. A Buyer's/Tenant's broker owes to the
27. Buyer/Tenant the fiduciary duties described on page two (2).⁽²⁾ The broker must disclose to the Buyer material facts
28. as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and significantly affect
29. the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.)
30. If a broker or salesperson working with a Seller/Landlord as a customer is representing the Buyer/Tenant, he or
31. she must act in the Buyer's/Tenant's best interest and must tell the Buyer/Tenant any information disclosed to him
32. or her, except confidential information acquired in a facilitator relationship (see paragraph IV on page two (2)). In
33. that case, the Seller/Landlord will not be represented and will not receive advice and counsel from the broker or
34. salesperson.

35. III. **Dual Agency - Broker Representing both Seller/Landlord and Buyer/Tenant:** Dual agency occurs when one
36. broker or salesperson represents both parties to a transaction, or when two salespersons licensed to the same
37. broker each represent a party to the transaction. Dual agency requires the informed consent of all parties, and
38. means that the broker and salesperson owe the same duties to the Seller/Landlord and the Buyer/Tenant. This
39. role limits the level of representation the broker and salesperson can provide, and prohibits them from acting
40. exclusively for either party. In a dual agency, confidential information about price, terms and motivation for pursuing
41. a transaction will be kept confidential unless one party instructs the broker or salesperson in writing to disclose
42. specific information about him or her. Other information will be shared. Dual agents may not advocate for one party
43. to the detriment of the other.⁽³⁾

44. Within the limitations described above, dual agents owe to both Seller/Landlord and Buyer/Tenant the fiduciary
45. duties described below.⁽²⁾ Dual agents must disclose to Buyers material facts as defined in MN Statute 82.68, Subd.
46. 3, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the
47. property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.)

AGENCY RELATIONSHIPS IN REAL ESTATE TRANSACTIONS

48. Page 2

49. IV. **Facilitator:** A broker or salesperson who performs services for a Buyer/Tenant, a Seller/Landlord or both but
50. does not represent either in a fiduciary capacity as a Buyer's/Tenant's Broker, Seller's/Landlord's Broker or Dual
51. Agent. **THE FACILITATOR BROKER OR SALESPERSON DOES NOT OWE ANY PARTY ANY OF THE FIDUCIARY**
52. **DUTIES LISTED BELOW, EXCEPT CONFIDENTIALITY, UNLESS THOSE DUTIES ARE INCLUDED IN A**
53. **WRITTEN FACILITATOR SERVICES AGREEMENT.** The facilitator broker or salesperson owes the duty of
54. confidentiality to the party but owes no other duty to the party except those duties required by law or contained in
55. a written facilitator services agreement, if any. In the event a facilitator broker or salesperson working with a Buyer/
56. Tenant shows a property listed by the facilitator broker or salesperson, then the facilitator broker or salesperson
57. must act as a Seller's/Landlord's Broker (see paragraph I on page one (1)). In the event a facilitator broker or
58. salesperson, working with a Seller/Landlord, accepts a showing of the property by a Buyer/Tenant being represented
59. by the facilitator broker or salesperson, then the facilitator broker or salesperson must act as a Buyer's/Tenant's
60. Broker (see paragraph II on page one (1)).

-
61. (1) This disclosure is required by law in any transaction involving property occupied or intended to be occupied by
62. one to four families as their residence.
63. (2) The fiduciary duties mentioned above are listed below and have the following meanings:
64. Loyalty - broker/salesperson will act only in client(s)' best interest.
65. Obedience - broker/salesperson will carry out all client(s)' lawful instructions.
66. Disclosure - broker/salesperson will disclose to client(s) all material facts of which broker/salesperson has knowledge
67. which might reasonably affect the client(s)' use and enjoyment of the property.
68. Confidentiality - broker/salesperson will keep client(s)' confidences unless required by law to disclose specific
69. information (such as disclosure of material facts to Buyers).
70. Reasonable Care - broker/salesperson will use reasonable care in performing duties as an agent.
71. Accounting - broker/salesperson will account to client(s) for all client(s)' money and property received as agent.
72. (3) If Seller(s)/Landlord(s) elect(s) not to agree to a dual agency relationship, Seller(s)/Landlord(s) may give up the
73. opportunity to sell/lease the property to Buyer(s)/Tenant(s) represented by the broker/salesperson. If Buyer(s)/
74. Tenant(s) elect(s) not to agree to a dual agency relationship, Buyer(s)/Tenant(s) may give up the opportunity to
75. purchase/lease properties listed by the broker.

76. **NOTICE REGARDING PREDATORY OFFENDER INFORMATION:** Information regarding the predatory offender
77. registry and persons registered with the predatory offender registry under MN Statute 243.166 may be
78. obtained by contacting the local law enforcement offices in the community where the property is located,
79. or the Minnesota Department of Corrections at (651) 361-7200, or from the Department of Corrections Web site at
80. www.corr.state.mn.us.

MN:AGCYDISC-2 (8/19)

Buyer's Representations

Before a home can be shown, it is REQUIRED that the following is completed...

- Written permission to show home
- Written permission to negotiate in your behalf
- Written permission to set up and handle your closing
- Written permission to receive our earnings



Be sure to notify me if you find any home that you want to see...

Who pays the commission?

The Seller Does

- The seller has generally signed a listing agreement with a real estate associate specifying a certain fee to be paid, and many times it has provisions for splitting that fee with the agent who sells the property, regardless of buyer agency.

The Buyer Does

- The buyer can pay the real estate associate as set out in a written agreement. If this is the case, it would be inappropriate for the buyer's agent to accept any portion of the fee paid by the seller unless specifically indicated in the written agreement.

Each party pays their own agent

- Each party pays their real estate associate as specified in their written agreement. A seller may agree to pay a Buyer's Agent but not the amount agreed to between Buyer and Agent. In this case the seller may pay part of the commission due and the buyer will pay the balance.

Additional Information

- RE/MAX Advantage Plus does charge \$449 Administration and Broker retained commission fees that are part of your closing costs.

Showings & The MLS

Guideline for showings

- First, the agent will search for homes on the MLS that fit your criteria
- Second, showing(s) will be set up to tour these selected homes.
- Third, when looking at these homes, generally the seller will leave



Multiple Listing Service (MLS) and how it benefits you...

- We have the opportunity to view ANY house on the market
- The MLS is updated on a regular bases for convenient and accurate information
- Ability to narrow down your search to what you want and need in a new home by entering the criteria needed and view only the homes you have selected
- Pictures and/or virtual tours are available for some listings.
- You can be involved in the MLS search also. Search the ENTIRE MLS at www.teamrudnitski.com

Styles of Homes

Single Family Residential

- 1 ½ Story
- 2 Story
- Rambler
- Split Entry/Bi-Level
- 4 Level
- 3 Level
- Modified 2 Story

Town Homes

- Twin
- Quad
- Six-Plex
- Condominium
- Association Dues

New VS. Existing

NEW

- Builders Warranty

EXISTING

- Previously Owned

The choice of purchasing a new or existing home is based on your needs and personal preferences

We can work with most builders and can get all the information you need to make any decisions, but we will need to accompany you to the property on the initial visit.

By letting us help you with builders, you get all the services offered in this presentation and those offered by the builder as well.

You will get more, but you will not pay more for it!

Agreement To Purchase

An agreement used to spell out the terms of the sale between the seller and the buyer.



The agent will...

- Complete all the necessary paperwork to what best suits **YOUR** needs
- Negotiate in your best interests
- Assist you throughout transition until closing
- Make sure that all assessments against the property are paid for before you purchase the home

Home Inspections

Hiring a Home inspector

- You have the option to hire a home inspector to find any possible defects that were not listed on the seller's disclosures

Negotiating your offer

- You can make your offer subject to the results of a home inspection. Remember, a typical seller may not accept an offer that is contingent.

OR...

- The seller could accept the offer, but will not make the repairs, unless you raise your offer

Price of the home

- In more cases the price of the home has already been taken into consideration as to the condition of the home ... as is.



Home inspections are NOT the same as Appraisals

Home Inspectors

AmeriSpec Home Inspection Service

763-420-5535

www.amerispec.com

Pillar to Post

Jim Thompson

763-232-3400 / 763-684-2472

jimthompson.pillartopost.com/

Tradesman Home Inspections

Tom Martin

612-968-9813

tradesmanhomeinspections@yahoo.com

Inspect It, Inc.

Jay Cielinski

612-669-6023

inspectitincorporated.com/who-is-inspector-jay

Bonfe

Mark Espersen

612-221-9112

marke@bonfe.com

Mark of all Trades Home Repair

Mark D. Johanek

763-221-9372

mjohanek@hotmail.com



Investment Guide

Initial Investment

While making your Agreement to Purchase, you will be required that you have 1% to 3% of the offered amount, also known as, *EARNEST MONEY*. The earnest money will go towards your down payment at the final closing

Total Investment

The next step in your investment is that your lender will show you a *GOOD FAITH ESTIMATE*. A Good Faith Estimate will explain as very close estimate as to what your **TOTAL INVESTMENT** will be when purchasing a home.

Included

This estimate will include the following:

- Down Payment
- Closing Costs
- Prepays
- Escrow

Investment Guide

Downpayment

Is a percentage of the sales price that you will need.

Closing Costs

The expenses related to the loan, title company fees and any other Brokerage and Administration commissions.

Prepays

- One year paid insurance premium
- Funds that are needed to fund the monthly taxes and insurance on the home

Escrow

The name of the account that you may have with your lender. It is a savings account held by your lender in your behalf that will pay for your yearly taxes and insurance.

Steps your take after you buy

Changing your utilities in your name...

Phone Connection

- Quest: 1-800-244-1111
- AT&T: 1-800-222-0300
- Sprint: 1-800-877-7745

Curbside Refuse

- ACE: 763-323-0255
- BFI: 763-427-1688
- Walters Recycling & Refuse: 612-373-4664
- City of Blaine: 763-784-6700

Gas Companies

- Minnegasco: 612-372-4664
- Centerpoint: 800-245-2377
- Xcel: 1-800-895-4999

Electric Companies

- Connexus: 763-323-8600
- Xcel: 1-800-895-4999

Contact your insurance company for your first year pre-paid homeowners insurance binder!!



Buyer Health Notice

In order to reduce the risk of spreading infection, we ask you to review the following questions:

- ☐ Do you have a fever?
- ☐ Do you have a cough, or are experiencing difficulty breathing or shortness of breath?
- ☐ Have you had contact with a person who has a confirmed case of COVID-19?
- ☐ If you have traveled outside the United States within the past 14 days, do you have signs of fever or respiratory illness, including cough, difficulty breathing or shortness of breath?

If you answered “Yes” to any of the questions above, we are happy to make alternative accommodations for you to view this property (video tour), as an in-person showing is not recommended.



**Thank you for helping keep
our community safe!**



Thanks for doing your part!

To make every effort to protect everyone's health, RE/MAX Advantage Plus, with the Seller's consent, is requiring the following occur prior to entering this seller's home.

So there were no surprises, this information was provided to Brokers through the MLS system on this property prior to your visit.



Respond to the Health Questionnaire provided in the MLS listing for each person entering the home (we also placed some here by the entry) it's 4 questions and takes 60 seconds or less!



Sanitize or wash your hands immediately before coming in.



If you can't do both the items above, please return at a time that you can.

Thanks for your cooperation!

HOUSE SHOWINGS & THE CORONAVIRUS

If You Are A **Seller:**



Wipe down all surfaces after a showing.



If a family member is not feeling well, do not have showings.



Leave cabinet doors, closet doors and any other spaces a buyer might want to see open.



Provide hand sanitizer upon entry to your home for any visitors to use.

If You Are A **Buyer:**



Drive your own vehicle to showings.



Wash/disinfect your hands after each showing.



Wear booties or shoe covers during showings.



Do not touch surfaces while touring properties.



If you are not feeling well, do not attend showings.

Icons found at www.flaticon.com





WHY CHOOSE RE/MAX

When it comes to choosing a brand to help you sell your home, look no further than the RE/MAX balloon. RE/MAX is synonymous with professional. Our agents close more real estate deals on average for their clients than anyone in the world.

We are able to bring that knowledge plus a network of over 104,000 agents to help you gain the best possible financial outcome.

- **2 TO 1 ADVANTAGE**

RE/MAX agents outsell other agents by more than 2 to 1 in the REAL Trends 500 survey* of large brokerages which means: twice as many trips to the closing table, twice as many families helped, twice as many dreams realized. * Details: <http://rem.ax/28PLR5Y>

- **GLOBAL PRESENCE FOR LOCAL RESULTS**

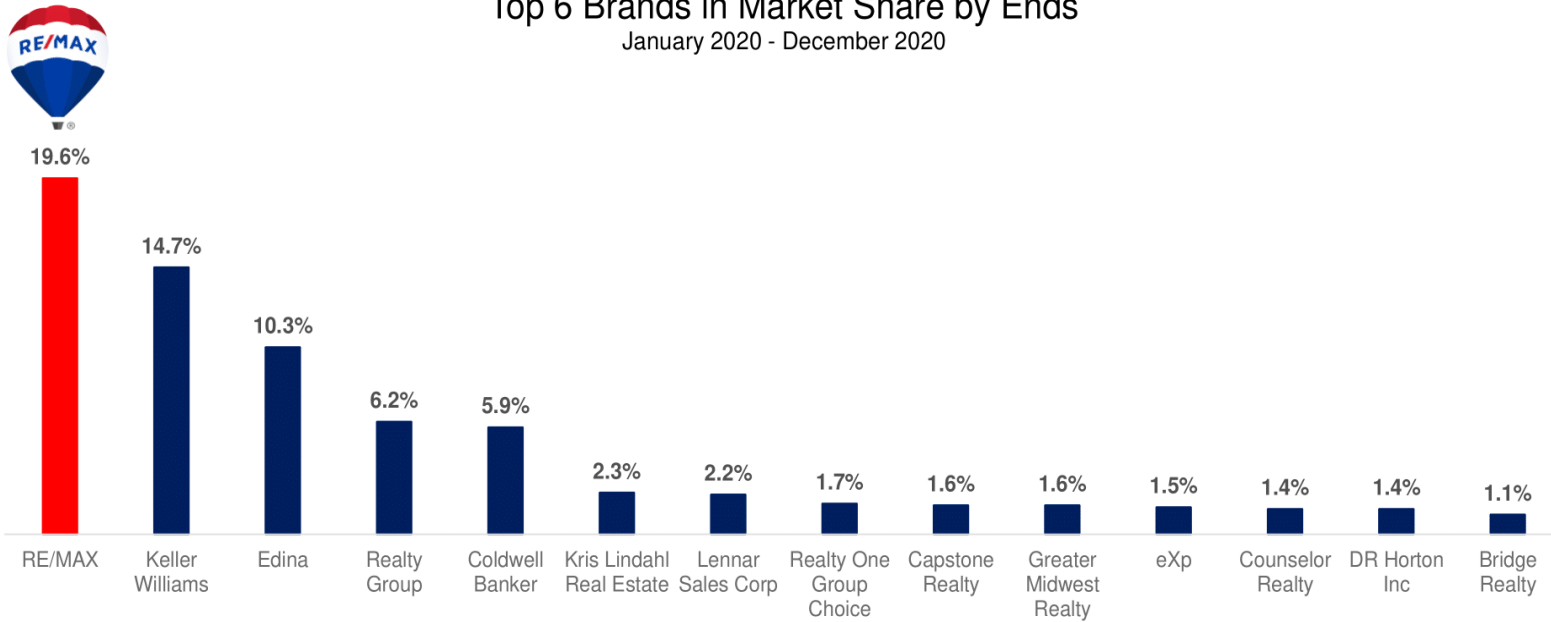
To maximize your financial outcome, it pays to have global visibility. RE/MAX has offices in 95+ countries and has a website that translates your listing into 40+ languages and almost 50 currencies.

- **BRAND AWARENESS**

The red, white and blue lawn sign and the RE/MAX Balloon are recognized around the world. In the US and Canada, RE/MAX is #1 in unaided brand awareness among real estate franchises. Details: <http://rem.ax/28QuCh5>

13 Counties of the Twin Cities Top 6 Brands in Market Share by Ends

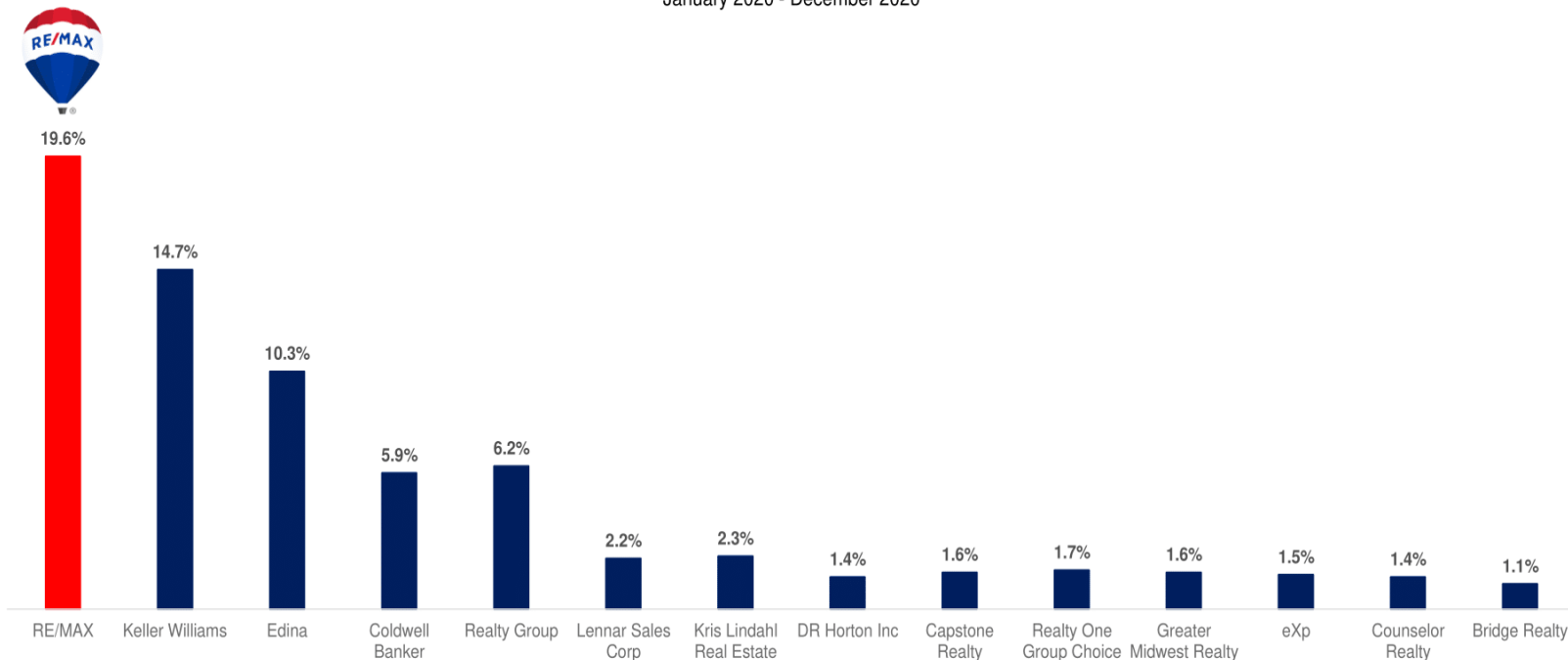
January 2020 - December 2020



Note: This bar graph contains the total units sold for all office locations and independent offices of each multi-office or franchise organization identified, which listings were sold by such organization itself, or with the aid of a cooperating broker, according to data maintained by the Local Board or Multiple Listing Service for the geographic area indicated. The bar graph compares all those listings that were closed by each organization during the period mentioned above. This representation is based in whole or in part on data supplied by a third party real estate statistics provider. Neither the Association nor its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Association may not reflect all real estate activity in a market. Each RE/MAX office is independently owned and operated. For Internal Use Only.

13 Counties of the Twin Cities Top 6 Brands in Market Share by Volume

January 2020 - December 2020



Note: This bar graph contains the total units sold for all office locations and independent offices of each multi-office or franchise organization identified, which listings were sold by such organization itself, or with the aid of a cooperating broker, according to data maintained by the Local Board or Multiple Listing Service for the geographic area indicated. The bar graph compares all those listings that were closed by each organization during the period mentioned above. This representation is based in whole or in part on data supplied by a third party real estate statistics provider. Neither the Association nor its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Association may not reflect all real estate activity in a market. Each RE/MAX office is independently owned and operated. For Internal Use Only.

2020

★ USA

RE/MAX® THE INDUSTRY

Choose the brand with outstanding agents, leading brand awareness and an unmatched global presence.

NATIONAL, FULL-SERVICE BROKERAGE BRANDS

	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) ¹	U.S. TRANSACTION SIDES ²	BRAND AWARENESS (UNAIDED) ³	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
RE/MAX®	15.6	965,859	32.5%	110+	8,629	130,889
	9.2	117,126	1.4%	37	2,300	35,400
	7.3	684,981	18.5%	43	3,100	96,300
CENTURY 21	7.0	370,289	24.2%	84	11,600	131,800
	6.9	1,071,208	11.6%	44	1,060	169,317
	6.7	335,440	6.0%	7	1,500	50,091
	6.4	79,351	1.7%	5	390	13,000
	6.4	126,211	3.2%	70	1,000	23,300
	6.0	41,923	0.3%	8	500	8,000
	5.7	69,557	0.2%	2	280	12,203
COMPASS	5.6	84,732	0.8%	1	300	15,000
	5.3	130,627	0.3%	4	4	24,557
	4.2	68,400	0.2%	1	190	18,000

©2020 RE/MAX, LLC. Each office independently owned and operated. Data is full-year or as of year-end 2019, as applicable. Except as noted, Coldwell Banker, Century 21, ERA, Sotheby's and Better Homes and Gardens data is as reported by Realty Group Corporation on SEC 10-K, Annual Report for 2019; other competitor data is from company websites and industry reports. 1 Except as noted below, transaction sides per agent are calculated by RE/MAX based on 2020 REAL Trends 500 data, citing 2019 transaction sides for the 1,711 largest participating U.S. brokerages. Coldwell Banker includes NRT/Realty Brokerage Group. For the following competitors, averages were reported in the 2020 T360 Real Estate Almanac's Top 20 Residential Real Estate Franchisors based on Transaction Sides, citing 2019 transaction sides: Berkshire Hathaway HomeServices, Realty ONE Group and Realty Executives. Berkshire does not include HomeServices of America. 2 Totals for Sotheby's, Realty Executives, Realty ONE, Compass, eXp Realty and HomeSmart are for residential transactions only while totals for all other brands include commercial transactions. 3 MMR Strategy Group study of unaided awareness among buyers, sellers, and those planning to buy or sell; asked, when they think of real estate brands, which ones come to mind? 20_302525





GIVING BACK

Premier community citizenship is a core RE/MAX value that inspired the partnership with CMN Hospitals in 1992. RE/MAX leaders, offices and agents recognized that everyone could play their own part locally to have a big impact in their communities. More than 20 years later, participating offices and agents in the United States and Canada have contributed more than \$150 million to help kids treated at local CMN Hospitals.

A Portion of the sale will be donated to Children's Miracle Network Hospitals.



\$150 million

has been raised for CMN Hospitals[®] by RE/MAX agents since 1992.

PROUD TO PUT OUR MONEY WHERE THE MIRACLES ARE

PACKED WITH LOVE 5K

Move Your Feet, So Kids Can Eat

WoMN Strong is a non-profit in the local area made up of women members dedicated to giving back to the community through service projects. WoMN Strong is partnering with The Sheridan Story, a local non-profit dedicated to ending child hunger. The Packed with Love event will raise money to provide weekend food packs for children in need in participating schools all over the Twin Cities. WoMN Strong are the sponsors for the children at University Elementary School in Blaine for the 2021-22 academic year.

A portion of the sale will be donated to WoMN Strong to benefit The Sheridan Story.



WOMN
STRONG



RE/MAX®

GO WITH THOSE WHO KNOW