

THE **WEBB**
GROUP

BUYER'S
guide

RE/MAX
RESULTS



*a little
about us...*

*Hello!
We are
Richard and Meta*

Since 2005, we have been exceeding customers' expectations by providing a unique and tailored plan that takes into account the individual needs of our clients. We have had the honor of advocating for more than 1100 individuals and families in the Twin Cities metro area to achieve their real estate goals and in 2023, we were the #1 home sellers in the city of St. Louis Park. We consider ourselves to be among the best solution makers in the business and our policy of putting client's needs first ensures an easier and more fun home buying and selling experience. Buying and selling a home is a major life event, let our experience be your guide! Together, we are here to manage the process and work for you to help move you and start your next chapter of life - whatever that is.

contact info



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952-223-1462



We are the Webb Group

AFFILIATION

- RE/MAX RESULTS - THE WEBB GROUP, INC.



EXPERIENCE

- RICHARD - LICENSED SINCE 2004
- META - LICENSED SINCE 2010
- THE WEBB GROUP HAS SUCCESSFULLY REPRESENTED ~1020 CLIENTS TO DATE.
- ST. LOUIS PARK'S #1 HOME SELLERS IN 2023

PROFESSIONAL ASSOCIATIONS

- RICHARD - MEMBER/CHAIR PROFESSIONAL STANDARDS COMMITTEE - MN ASSOCIATION OF REALTORS SINCE 2009, VICE CHAIR OF PROFESSIONAL STANDARDS COMMITTEE, BOARD OF DIRECTORS MNAR
- META - MEMBER OF PROFESSIONAL STANDARDS COMMITTEE- MN ASSOCIATION OF REALTORS, CHAIR OF STRATEGIC THINKING COMMITTEE - MN ASSOCIATION OF REALTORS, CHAIR OF PROFESSIONAL DEVELOPMENT COMMITTEE, SRES DESIGNATION (SENIOR REAL ESTATE SPECIALIST), NOMINATING COMMITTEE MNAR, BOARD OF DIRECTORS MNAR

AWARDS

- REMAX TITAN'S CLUB, CHAIRMAN'S CLUB, PLATINUM CLUB, 100% CLUB
- RE/MAX HALL OF FAME
- RE/MAX LIFETIME ACHIEVEMENT AWARD
- 2023 REAL TRENDS + TOM FERRY "AMERICA'S BEST REAL ESTATE PROFESSIONALS" DESIGNATION
- ZILLOW 5 STAR RATING
- VOTED NEIGHBORHOOD FAVORITE - NEXTDOOR OUTSTANDING COMMUNITY PARTNER AWARD (2019) FOR STEP (ST. LOUIS PARK EMERGENCY PROGRAM)
- SUN MEDIA READER'S CHOICE WINNER: BEST REAL ESTATE COMPANY IN ST. LOUIS PARK (2024)

Our Promise to you

- Communication the way you prefer. Whether it is a text message, an email or a phone call, we promise to correspond with you the way you prefer.
- Present all listings to you and assist you in evaluating them.
- Facilitate the negotiation process.
- Monitor progress toward closing when a contract is accepted and keep you informed
- Stay in contact with the listing agent.
- Be present at closing to ensure a successful conclusion.

Buyer Commitments

- Buyer shall work exclusively with agent for the purchase of the property
- Supply us with all accurate & relevant financial information for property purchase
- Contact us to schedule any property showing appointments, including open houses
- Keep in close communication during offer negotiations & closing commitments
- HAVE FUN!

The Right Agent Makes all the Difference...

Ask your potential agent the questions below to help you decide if they are a good fit for your needs or if you should keep searching.



1. How long have you been working in residential real estate?
2. Is this your full time job?
3. What Real Estate designations do you hold?
4. How many homes did you sell last year?
5. What approaches will you use to help me find a home?
6. Can you recommend service providers to help me obtain a mortgage?
7. How will you keep me informed about new listings?
8. Can you provide references?
9. What costs can I expect?
10. How familiar are you with my desired neighborhood?
11. What is your business philosophy/personality?

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest transactions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of buying a home.

REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you can afford, get a credit check and pre-approved for a loan

3

SEARCH

Start searching for and touring homes

6

APPRAISAL

Set up for an appraisal to be done on the new home

5

INSPECTION \$\$

Set up an inspection and plan to attend

4

OFFER \$\$

Make an offer and negotiate with seller

7

SCHEDULE MOVE

Call and set up your moving date with movers

8

CLOSING \$\$

Attend the closing meeting, get keys and celebrate!



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Helpful Tips when...

Shopping for a Home:

- Remember it is possible to find what you want the very first day you go out looking (this happens more than you think...). And, sometimes it takes longer
- Sleeping on it (in a hot market) might not get to sleep in it.
- Don' fall in love with a home before being fully approved for a loan
- Do not talk to seller's directly rather than consult with your agent
- Always call your Realtor to view a home, rather than the listing agent directly
- Attend open houses and new construction with a stack of your agent's business cards

Applying for a Mortgage:

NEVER...

- Quit or change your job
- Change your name during the application or purchase process
- Buy any big-ticket items
- Make David Copperfield deposits (all funds need to be traceable)
- Skip shopping the good-faith estimate
- Order any utility that will pull a credit report
- Withhold any information from the lender
- Co-sign for anything
- Use a 100% online lender

Before the Closing Transaction:

- Use an attorney that does not specialize in Real Estate
- Schedule a vacation before the closing (especially a cruise)
- Die before the transaction closes (this will mess things up BIG TIME! Please don't die before the closing)

We're Here to Help

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