



# CLIENT INFORMATION



FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE | ZIP \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_ CELL PHONE \_\_\_\_\_

FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE | ZIP \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_ CELL PHONE \_\_\_\_\_

CURRENTLY I | WE: ☐ OWN ☐ RENT I | WE ARE INTERESTED IN: ☐ BUYING ☐ SELLING ☐ BOTH

I | WE WOULD LIKE TO BUY/SELL WITHIN: ☐ 0-6 MO. ☐ 7-12 MO. ☐ 13- 18 MO. ☐ OVER 18 MO.

## IF YOU ARE INTERESTED IN BUYING A HOME:

CITY OR AREA: \_\_\_\_\_

PRICE RANGE: \_\_\_\_\_ AGE OF HOME: \_\_\_\_\_

NUMBER OF BEDROOMS: \_\_\_\_\_ NUMBER OF BATHROOMS: \_\_\_\_\_

NUMBER OF FLOORS: ☐ 1 ☐ 2+ NUMBER OF GARAGE STALLS: ☐ 1 ☐ 2 ☐ 3+

BASEMENT: ☐ YES ☐ NO ☐ DOESN'T MATTER TOTAL SQUARE FEET: \_\_\_\_\_

SPECIAL FEATURES I WOULD LIKE:

## WE HAVE A HOME THAT WE WOULD LIKE TO SELL WITH THE FOLLOWING FEATURES:

CITY OR AREA: \_\_\_\_\_

PRICE RANGE: \_\_\_\_\_ AGE OF HOME: \_\_\_\_\_

NUMBER OF BEDROOMS: \_\_\_\_\_ NUMBER OF BATHROOMS: \_\_\_\_\_

NUMBER OF FLOORS: ☐ 1 ☐ 2+ NUMBER OF GARAGE STALLS: ☐ 1 ☐ 2 ☐ 3+

BASEMENT: ☐ YES ☐ NO TOTAL SQUARE FEET: \_\_\_\_\_

SPECIAL FEATURES I WOULD LIKE TO ACCENTUATE:

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.<sup>(1)</sup> 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).<sup>(2)</sup> 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).<sup>(2)</sup> 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.<sup>(3)</sup>

44. Within the limitations described above, dual agents owe to both Seller/Landlord and Buyer/Tenant the fiduciary  
45. duties described below.<sup>(2)</sup> 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)).

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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.

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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](http://www.corr.state.mn.us).

MN:AGCYDISC-2 (8/19)



## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: \_\_\_\_\_

From: \_\_\_\_\_ RE/MAX Results \_\_\_\_\_

Property: \_\_\_\_\_

This is to give you notice that Collopy Real Estate, Inc. d/b/a RE/MAX Results ("Broker") has a business relationship with the settlement service providers named below. The owner of Broker owns 100% of Home Title, Inc. The owner of Broker owns 50% of Results Mortgage, LLC. Because of these relationships, Broker's referral to any of these companies may provide Broker and/or its affiliates a financial or other benefit.

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

PROVIDER	SETTLEMENT SERVICES	RANGE OF CHARGES <sup>1</sup>
<b>Home Title, Inc.</b> Offers title insurance policies against loss due to certain title defects.  Provides handling of details in closing and transferring the property in accordance with the terms of the purchase agreement.  Provides searches of public records that bring to your attention known problems with the property's title prior to closing.	Buyer Closing/Settlement Fee (Cash Sale)	\$195 - \$295
	Buyer Closing/Settlement Fee (Financed)	\$175 - \$295
	Title Search and Exam Fee	\$480 - \$555
	Buyer Processing Fee	\$25 - \$100
	Minnesota Owner's Policy of Title Insurance	Variable charge depending on policy amount, (\$30,000 up to \$1 million) not to exceed \$3.60/\$1,000. (Request quote for policy amount > \$1 million)
	Minnesota Mortgage Policy of Title Insurance	Variable charge depending on policy amount (\$30,000 up to \$1 million) not to exceed \$3.00/\$1,000. (Request quote for policy amount > \$1 million)
	ARM - Balloon Endorsement	\$50 - \$100
	Minnesota Closing Protection Letters ("CPL")	No Charge
	Seller Closing Fee	\$195 - \$695
	Seller Processing Fee	\$25 - \$150
<b>Results Mortgage, LLC</b> Provides residential mortgage loan products and services.	Loan Origination Charges <sup>2</sup>	Variable charge depending on the actual loan amount obtained (1% - 2.5% of the loan amount)

<sup>1</sup> The actual amount charged may vary depending on the particular circumstances underlying the transaction, including the home value, coverage and limits, other requested terms and services, market conditions, government regulations, property location and features, and other factors. Rates are subject to change and may not be the lowest available. For a free, no obligation quote, please contact the provider directly.

<sup>2</sup> Other charges may be imposed in connection with mortgage loans. The Lender may also require the use of other service providers who represent the lender's interest, including an attorney, credit reporting agency, and/or appraiser. If you apply to the lender for a loan, you will receive a Loan Estimate within 3 business days of submission of your loan application, which will provide you with more information on the anticipated charges associated with the loan.

Broker also has a business relationship with various home warranty companies. These companies provide home warranty services. While Broker does not have an ownership interest in any home warranty company, it may receive fees from such companies as compensation for services it performs on their behalf.

### ACKNOWLEDGMENT

I/We have read this Disclosure Statement, and understand that Broker is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
(Buyer / Seller)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Buyer / Seller)

\_\_\_\_\_  
(Date)





# Mark Wingert

**Highly likely to recommend** | **5.0** ★

02/09/2018 - Kirsten Blumell

Bought a Single Family home in 2018 in Farmington, MN.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Mark went above and beyond our expectations and my husband and I are so grateful to have been able to work with him. We required a lot of his time and attention and Mark was always there for us. We ended up being very picky about the type of home we wanted to buy and Mark was always very patient and professional. He truly cared about our family and wanted what was best for us. He never made us feel pressured in any way, as we have felt with other realtors in the past. Mark is a wonderful person and he truly loves what he does and cares for those he works with. In the end he helped us find the perfect home for our family. We feel that we have gained a lifelong friend in Mark and if the time comes in the future to buy or sell again we would work with him again! We would highly recommend him and if anyone we know needs a realtor we will be giving them his name.

**Highly likely to recommend** | **5.0** ★

12/19/2018 - Lee D Graves

Sold a Condo home in 2018 in Coon Rapids, MN.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Mark and his team were great to work with. From the initial meeting to final closing he was very open and honest, showed great insight into the real estate market in the area, answered all of our questions, and worked hard to help us sell our house at a higher price than we had thought possible! You can't go wrong choosing Mark as your agent!

Email | [mark.wingert@results.net](mailto:mark.wingert@results.net)

Phone | 952.393.9442



Read My Reviews | <https://www.zillow.com/profile/Mark-Wingert/>

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TVanlokeren@Refinedlending.com



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ALL RATES AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE. NOT A COMMITMENT TO LEND.



# What is the Cost of Waiting?

You keep hearing “*historically low interest rates*”, but what does that really mean to you?

When rates go up, even by just 1%, the cost of a home can rise by thousands of dollars.

Pick your monthly payment below and see how an increase in rates may affect your purchase power:

Monthly Payment	3.5% Interest Rate	4% Interest Rate	4.5% Interest Rate	5% Interest Rate	5.5% Interest Rate	6% Interest Rate
<b>\$600*</b>	\$133,617	\$125,677	\$118,417	\$111,769	\$105,673	\$100,075
<b>APR</b>	3.682%	4.176%	4.688%	5.201%	5.715%	6.229%
<b>\$800*</b>	\$178,156	\$167,569	\$157,889	\$149,025	\$140,897	\$133,433
<b>APR</b>	3.662%	4.156%	4.666%	5.177%	5.689%	6.201%
<b>\$1,000*</b>	\$222,695	\$209,461	\$197,361	\$186,282	\$176,122	\$166,792
<b>APR</b>	3.65%	4.144%	4.653%	5.163%	5.673%	6.184%
<b>\$1,200*</b>	\$267,234	\$251,353	\$236,833	\$223,538	\$211,346	\$200,150
<b>APR</b>	3.642%	4.137%	4.645%	5.154%	5.663%	6.173%
<b>\$1,400*</b>	\$311,773	\$293,246	\$276,306	\$260,794	\$246,570	\$233,508
<b>APR</b>	3.637%	4.131%	4.639%	5.147%	5.656%	6.165%
<b>\$1,600*</b>	\$356,312	\$335,138	\$315,778	\$298,051	\$281,795	\$266,867
<b>APR</b>	3.632%	4.127%	4.634%	5.142%	5.650%	6.159%
<b>\$1,800*</b>	\$400,851	\$377,030	\$355,250	\$335,307	\$317,019	\$300,225
<b>APR</b>	3.629%	4.123%	4.631%	5.138%	5.646%	6.155%

\*Monthly payments are principal and interest only and do not include tax, insurance or any other fees that may apply, therefore actual payment obligation will be greater. \*\*Example APRs are based upon a loan amount of \$200,000 and assume 3% closing costs. Your actual APR may be different based upon the actual loan amount, current guidelines and other factors. Sample payments and rates are based on a 30-year fixed rate loan program with 360 monthly payments. These examples are for demonstration purposes only and are not a commitment to lend. Rates, terms and conditions are subject to change without notice.

I can help you learn more about rates, qualifying, or whether now is a good time to buy or refinance. Call today.



**Norah Gondeck**  
Mortgage Lender

NMLS# 341214

EMAIL [ngondeck@bellbanks.com](mailto:ngondeck@bellbanks.com)  
OFFICE 952.905.5503  
eFAX 855.836.1576  
WEBSITE [www.norahgondeck.com](http://www.norahgondeck.com)

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Office: (952) 905 - 5503  
Cell:

Pre-Application Cash to Close Worksheet

Mr & Mrs Awesome  
123 Dreamy Lane  
Your Home, MN 55555

Conventional Fixed Rate - Purchase : Cash-to-Close Worksheet 'Conventional Purchase' 1	
Estimated Sales Price	\$489,900.00
Estimated Down Payment	\$100,000.00
Estimated 1st Mortgage Amount (Est. APR: 4.155%)	\$389,900.00
Estimated 2nd Mortgage Amount	\$0.00

You have requested preliminary information regarding loan terms and cost prior to submitting an application. The chart below shows the Estimated Total Monthly Payment based on the Estimated 1st Mortgage Amount, Estimated 2nd Mortgage Amount, Estimated 1st Mortgage Interest Rate, Estimated 2nd Mortgage Interest Rate, and the Loan Type shown above. Your interest rate may be different. Your loan type, loan amounts, interest rates, and monthly payments will be determined after you apply for a loan.

Estimated Total Monthly Payment Details	
Estimated 1st Mortgage Principal and Interest (4.125% 30 Yrs.)	\$1,889.65
Estimated 2nd Mortgage Principal and Interest (N/A)	N/A
Estimated Mortgage Insurance	\$0.00
Estimated Taxes (Annual \$4,938.00)	\$411.50
Estimated Hazard Insurance	\$125.00
Estimated Flood Insurance	\$0.00
Estimated Association Dues	\$0.00
Estimated Total Monthly Payment	\$2,426.15

The chart below provides estimates of charges which a borrower is likely to incur at the settlement of a loan. The fees listed are estimates. Actual charges may be more or less and may depend on the loan amount, the loan program selected and other factors. Each transaction may not involve a fee for every item listed.

Each category of charge on this chart generally corresponds to types of charges which will be shown on a Loan Estimate of settlement charges you will receive after you submit a loan application and the types of charges which will be shown on the Closing Disclosure which you will receive at settlement.

Estimated Closing Costs	
Estimated Bell Bank Mortgage Fees	\$895.00
Estimated Vendor Fees	\$537.00
Estimated Title Fees	\$2,339.50
Estimated Government Fees	\$993.77
Estimated Other Non-Settlement Fees	\$499.00
Estimated Total Closing Costs	\$5,264.27

Estimated Prepaid Expenses	
Estimated Total Prepaid Expenses	\$3,779.96

The chart below shows the estimated funds needed to close a loan based on the Estimated 1st Mortgage Amount, Estimated Interest Rate, Estimated Closing Costs, and Estimated Prepaid Expenses shown above as well as the Estimated New 2nd Mortgage Closing Costs.

Estimated Cash To Close	
Estimated Total Cash Investment (Closing Costs, Prepaid Items, Down Payment)	\$109,044.23
Less Estimated Total Items Paid Outside of Closing	\$0.00
Estimated New 2nd Mortgage Closing Costs	\$0.00
<b>ESTIMATED CASH FROM BORROWER DUE AT CLOSING</b>	<b>\$109,044.23</b>



NMLS ID:

Created On: 5/9/2017



# The FAQs of Title Insurance For Homebuyers

A home is the single largest investment most of us will make in our lives. To buy with confidence, get owner's title insurance. It's the smart way to protect your property from legal and financial claims. To help you understand how it works, here are answers to common questions:

## What Is Title?

A title is your ownership right to your property.

## What is a Title Search?

A title search is a standard part of the home buying process that is conducted to uncover issues that could prevent your right to the property. Your closing agent reviews public records to see if there are problems or defects that could cause you legal issues.

## What is Title Insurance?

If you're buying a home, title insurance is a policy that protects your investment and property rights. There are two different types of title insurance: owner's policy and lender's policy.

**Type 1:** An owner's policy protects your property rights for as long as you own the home.

**Type 2:** A lender's policy is usually required by the lender and protects only the lender's financial interests. The buyer typically pays for this policy, but this varies depending on geography. We recommend you ask an ALTA member how it's handled in your area.

## Why Should I Purchase Owner's Title Insurance?

Purchasing owner's title insurance is a smart decision because it's the best way to protect your property from future legal claims.

## What Does Owner's Title Insurance Cost?

The one-time payment for owner's title insurance is low relative to the value of your home. The typical owner's title insurance policy costs around 0.5% of the home's purchase price.

## How Long Am I Covered?

Your owner's insurance policy lasts as long as you own your property. Your life will change over time, but your peace of mind never will.

## What Happens At Settlement?

You sign the legal documents and receive the keys to your home.

Your settlement agent will assist you throughout your real estate transaction to bring it to a successful closing.

For more information visit our website at:

**[www.ctic.com](http://www.ctic.com)**



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(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

- |  |  |
|--|--|
| ■ In the sale or rental of housing or residential lots | ■ In the provision of real estate brokerage services |
| ■ In advertising the sale or rental of housing         | ■ In the appraisal of housing                        |
| ■ In the financing of housing                          | ■ Blockbusting is also illegal                       |

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)  
1-800-927-9275 (TTY)

**U.S. Department of Housing and  
Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410**

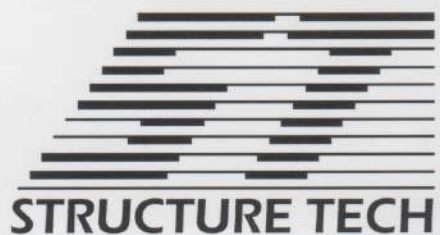


To see some of our **news stories** with WCCO, Kare 11, KSTP, and FOX news, visit <http://structuretech1.com/news>

Our **weekly home inspection blog** can be found on the Star Tribune website at <http://startribune.com/variety/homegarden>

*Boldly going  
where no home inspectors  
have gone before.*

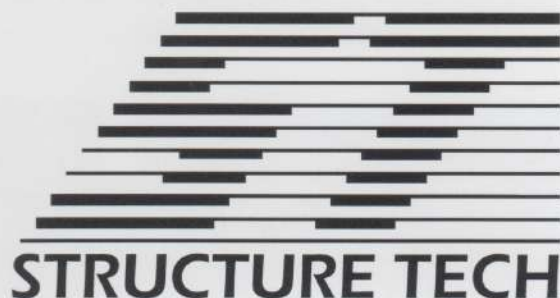
**We don't simply follow  
standards for home  
inspections; *we set them.***



**Structure Tech Home Inspections**  
4205 Raleigh Avenue South  
Saint Louis Park MN 55416  
**952-915-6466**

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[www.structuretech1.com](http://www.structuretech1.com)

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**Call now to schedule your  
inspection or testing.**

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# EDICK

Valuation Services, LLC

## Why Edick Valuation Services...

Anyone can say they're a Home Inspector and even conduct business as a Home Inspector with NO FORMAL TRAINING. There are no requirements to satisfy at a state level for training, experience, or licensing. In fact, there is no home inspector "license". EVS prides themselves on being a highly trained inspection firm in the greater Minnesota real estate market. All of our Home Inspectors are classroom and field trained through the Kaplan ITA Certified Home Inspector training program and have passed the National ITA Certified Home Inspector Exam. All of the EVS ITA Certified Home Inspectors have a vast knowledge of residential construction and have been in the construction industry for most of their careers. EVS Owner, Ryan Edick, has an accomplished background in the residential and commercial construction industry and offers the highest level of creditability in the home inspection industry.

**FLEXIBLE SCHEDULING**

**AVAILABLE 7 DAYS A WEEK**

**24-HOUR TURN AROUND TIME**

**OPTIONAL RADON TESTING**

**VIEW INSPECTOR PROFILE ONLINE**

**CONVENIENT ONLINE SCHEDULING  
AND PAYMENT OPTIONS**



## The Value of an Edick Valuation Services Home Inspection

No home is perfect; not even new construction! This doesn't mean home buyers won't find their dream home. An EVS Inspection assesses what challenges or potential challenges that exist within a home.

### Each client is provided with:

- An estimate of the economic life expectancy of various components, and the existing overall condition of the home.
- The ability to anticipate future challenges
- Nationally Certified, professional and courteous inspectors
- An educational walkthrough of their new home and components
- A final inspection report they can comprehend
- Professional advice on the "how to" and "how much" to remedy any concerns
- Optional Radon Testing with results within 48 hours.

EVS Inspectors are nationally certified under the highest level of home inspector training in the country. Let our professionals help you navigate through the potential challenges within your real estate investment.

## The Value of an Edick Valuation Services Appraisal?

EVS offers both appraisals and valuation consulting. When you order an appraisal from us, you are assured that you will get the best in professional service, courtesy, and the highest quality appraisal. There are many reasons why a home owner may need the services of a Licensed Appraiser.

Divorce · Estate · PMI Removal · Contract for Deed  
Future Improvements Effect on Value



# EDICK

Valuation Services, LLC



**www.EVSMN.com**

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# New Coverage Effective September 2016

**\$489**

**BASE PLAN NOW INCLUDES:**



## Homeowners Insurance Deductible Reimbursement

*(Included in base coverage for buyers only)*

This is the only home warranty that reimburses your client, up to \$500 per year, when they have to pay a deductible on a homeowner's insurance claim.<sup>1</sup>

<sup>1</sup>Only claim per member per 12-month period. Additional terms and conditions apply, which are located in the plan materials you will receive after your enrollment.

## Emergency Lodging Reimbursement

*(Included in base coverage for buyers only)*

Buyers will be reimbursed up to \$1,200, for hotel/motel stay, if their only HVAC System is non-operational for 24 hours or more from the time of the first service visit should there be a delay in acquiring repair parts or when a sudden break in a water pipe results in flooding, and the removal of the water from the residence by a water removal company is delayed by 24 hours or more.<sup>1</sup>

## Want to increase buyer satisfaction?

### Remember to select the plan with the Premier Upgrade Package (PUP) - \$89 Option

- ▶ A home warranty provides coverage for mechanical failures. There are sometimes items and conditions that are not mechanical failures that are required to repair or replace an item.
- ▶ **These non-mechanical failures are not customarily covered by home warranty companies. Some examples include: Fees required for permits, disposal, upgrades, etc.**
- ▶ This means your clients may have out of pocket costs for these non-mechanical failures, which decreases client satisfaction.
- ▶ Having the PUP provides buyers with up to \$1,000 of coverage for non-covered charges associated with a covered repair or replacement, thus increasing their satisfaction.<sup>2</sup>

## The Home Warranty You Can Count On

- No Square Foot Limitations
- No Age Restrictions on Systems or Appliances
- Claim-No-Claim Preventative Maintenance Benefit
- Unknown Pre-Existing Conditions coverage for buyers
- \$50 Deductible Buydown buyer option

If you have any questions, please contact:



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[www.hmsnational.com](http://www.hmsnational.com)

## MARKETOPIA 2.GO

The time-saving online ordering system to manage your clients' home warranties.

Visit [www.hmsmarketopia.com](http://www.hmsmarketopia.com)

<sup>2</sup>See terms, conditions and limitations in your home warranty. Non-covered charges may apply. Limit of 2 claims per contract term for annual aggregate of \$2,000. Unused portions cannot be combined with another claim or carried over to another contract term.

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# MAKE YOUR MOVE CHECKLIST

## Change the locks:

- ☐ To be certain your new home is secure, change all the locks on all the exterior doors as you don't know how many people have been given keys in the past. You can call a locksmith or replace the locks yourself.

## Moving your household items:

- ☐ If you are moving yourself, make sure to rent all the right equipment, including dollies to reduce the physical strain of lifting.
- ☐ Get everything packed into boxes neatly and safely to make moving easier.
- ☐ Pack all of your critical items separately from the rest of the items **and carry them yourself**. No matter how careful movers are, damages and losses can occur.
- ☐ Designate a list of **high value** items and ensure your movers are aware and take special inventory of them.
- ☐ Set aside items you will need to unpack right away into an 'unpack first' pile, i.e. coffee supplies, telephones, modems, cable boxes, remote controls and, most importantly, necessary bath items.

## Change your address with...

- ☐ The Post Office
- ☐ Employer
- ☐ Insurance Agents(s)
- ☐ Credit Card Companies
- ☐ Accountant
- ☐ Lawyer
- ☐ Doctors
- ☐ Dentists
- ☐ Magazine and Newspaper Subscriptions
- ☐ Children's School and Daycare
- ☐ Friends and Relatives

## Transfer services and utilities...

- ☐ Natural Gas
- ☐ Electric
- ☐ Trash and Recycling
- ☐ Water/Sewer
- ☐ Telephone
- ☐ Television/Internet Service Provider