
No Hassles. No Hype.

THE HOME BUYER'S GUIDE TO A SEAMLESS
BUYING EXPERIENCE

A simpler way to make your real estate transaction easier

RE/MAX RESULTS
Tom Slupske | REALTOR®

MEET TOM SLUPSKE



**Hi, I'm Tom Slupske,
REALTOR with RE/MAX Results**

***Let's talk about how we can work together
to make your home buying experience
smooth and successful.***

As you embark on the home buying journey, you want to understand how I can provide value and how my skills, experience, and expertise can benefit your specific needs and how I can make your home buying experience better.

My priority for you is clear. To ensure a smooth and successful home buying experience while maximizing efficiency and minimizing concerns and time.

I want to understand your unique preferences and requirements. Any insights you can share about your knowledge of the real estate market will be greatly appreciated.

Understanding the current real estate landscape is crucial, especially considering how rapidly it is evolving. This booklet with **Tom's TIPS** will provide insights into the modern home buying process. In a dynamic market, having access to up-to-date information can help you make informed decisions.

Buying a home can indeed be an emotional journey, filled with various highs and lows. Having accurate information and a knowledgeable and experienced guide can make all the difference. I am dedicated to ensuring you a positive and stress-free process.

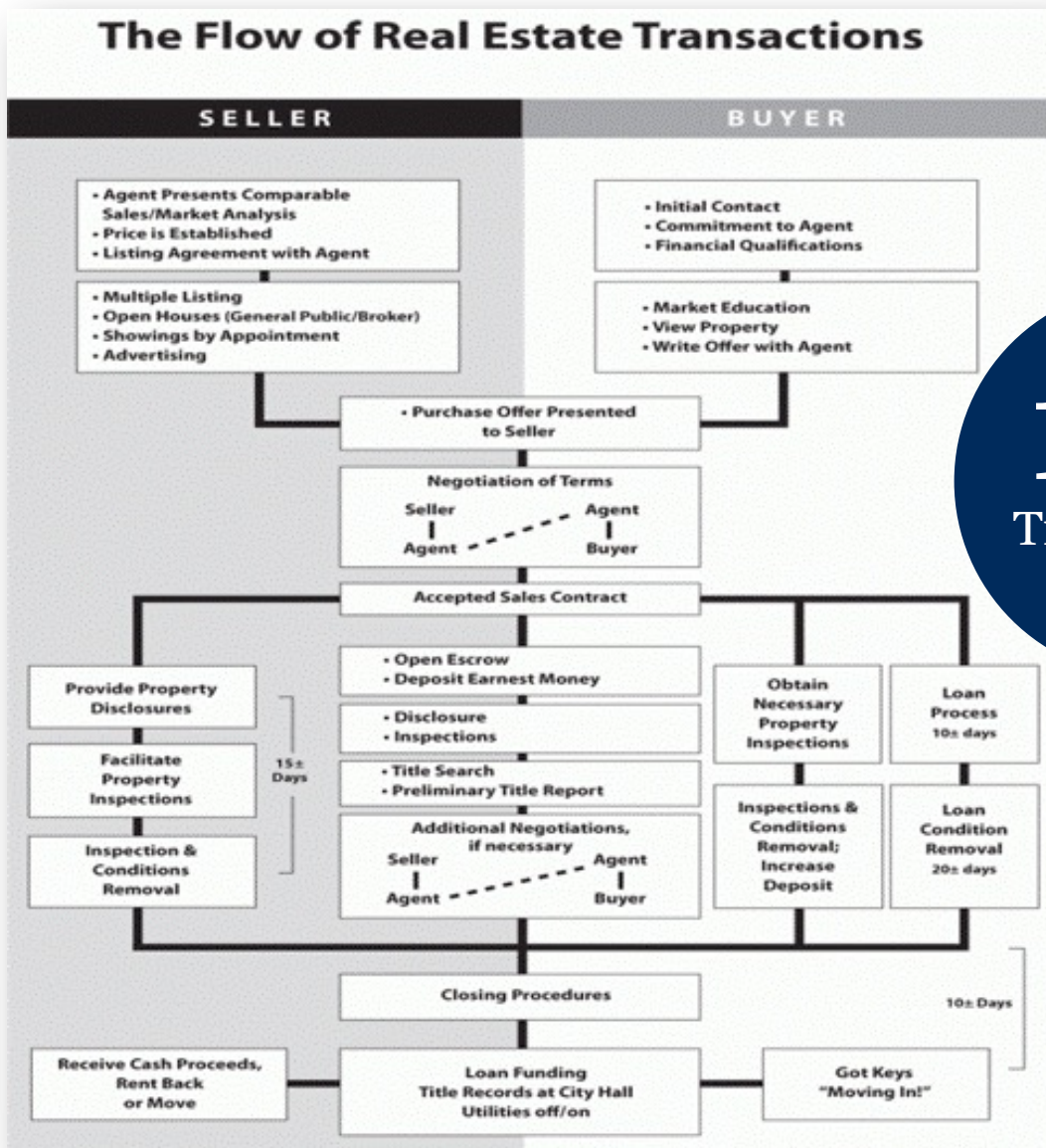
SMALL THINGS MAKE THE DIFFERENCE, BUT MAKING A DIFFERENCE IS NO SMALL THING.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net

Real Estate Transactions

How many steps are in the average real estate transaction?



181
Transactions

I WILL BE WITH YOU EVERY STEP OF THE WAY.

You will benefit from my team of trusted professionals, including inspectors, appraisers, mortgage brokers, title, and attorneys, working together to ensure the successful purchase of your home.

RE/MAX RESULTS

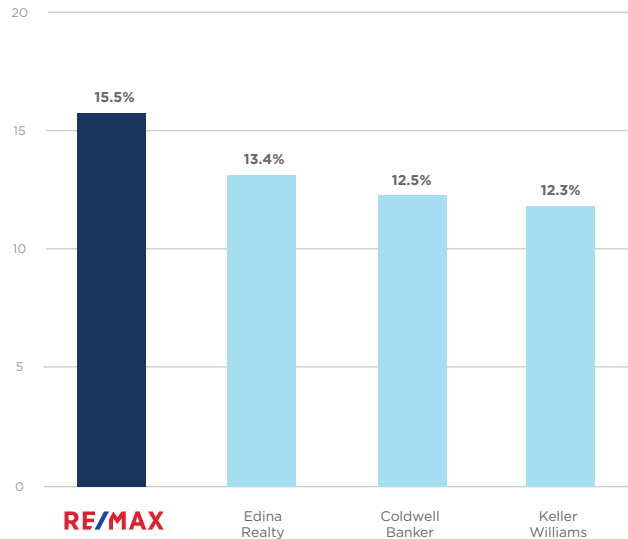
RE/MAX Results is the #1 RE/MAX in the world and
#1 real estate company in listings sold for the Twin Cities
(13 County Metro Area)

MARKETSHARE

TOTAL VOLUME

13 COUNTY METRO AREA

Total Volume for January 2022 - December 2022



Data from BrokerMetrics January 2023, RMLS. All property types in Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Pierce, Ramsey, Scott, Sherburne, St. Croix, Washington & Write counties

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net



CONVENIENTLY LOCATED OFFICES

With over 45 office locations,
RE/MAX Results is wherever you are.

- ALEXANDRIA
- ANDOVER
- APPLE VALLEY
- AUSTIN
- BAXTER
- BROOKLYN PARK
- CAMBRIDGE
- COLD SPRING
- CROSSLAKE
- DULUTH LONDON ROAD
- DULUTH MILLER HILL
- EAGAN
- EDEN PRAIRIE
- EDINA EAST
- EDINA WEST
- ELK RIVER
- ELLSWORTH
- EYOTA
- GALESVILLE
- HOLMEN
- HUDSON
- HUTCHINSON
- LA CROSSE
- LILYDALE
- LONGVILLE
- MANKATO
- MAPLE GROVE
- MEDICINE LAKE
- MENDOTA HEIGHTS
- MINNEAPOLIS LORING PARK
- MINNEAPOLIS UPTOWN
- NISSWA
- NORTH BRANCH
- ONALASKA
- PLYMOUTH
- PLYMOUTH WEST
- RED WING
- ROCHESTER
- RUSHFORD
- SHOREVIEW
- ST. CLOUD
- ST. PAUL CROCUS HILL
- ST. PAUL HIGHLAND PARK
- STILLWATER
- SUPERIOR WISCONSIN
- WABASHA
- WAYZATA
- WOODBURY

Choose a Realtor. Choose Tom.

What is most important when considering which Realtor to hire? Trust & Integrity? Experience & Skills? Motivation & Dedication?

Long ago, when I started in real estate, I learned that I loved serving people this way and 46 years later I still have that enduring passion. Over the years, I have shared my passion with perhaps 1,000 clients to help them achieve their real estate dreams.

My extensive involvement in thousands of sales, regular interactions with diverse buyers and sellers, and my commitment to networking and industry associations have undoubtedly enriched my understanding of the real estate landscape. You will benefit from my vast experience and understanding of the market, and networking connections with other industry professionals that translate directly into practical advantages when working with me.

Personal Relationships

Working by referral only is a testament to the trust and satisfaction my clients have for my services. I can be more attentive to your needs.

Full-Time Professional Realtor

As a full-time Realtor, without the distractions of another job, highlights my commitment to making my clients my top priority. As opposed to a part-time or "weekend hobbyist," underscores my dedication to providing clients with consistent and focused service.

Unlike large teams, you ask for me, you get me! My one-on-one approach has led to a successful outcome for my clients, especially in comparison to the potential pitfalls of being handed down to someone inexperienced.

Uniqueness

I am selective with whom I work. Mutual respect and collaboration that underlie a successful Realtor-client relationship aligns with the idea of finding the right fit for a successful partnership.

Experienced

My wealth of experience and knowledge in the real estate industry are undoubtedly valuable assets. I have probably done it, been involved in it, seen it, been consulted about it, or heard about it. Hiring someone that much experience will cost you less than hiring someone who needs on-the-job training.

Tom's TIP

My knowledge, skills and experience are my gifts to you.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net



Tom's TIP

HOMEOWNERSHIP

Homeownership is a significant investment that goes beyond the physical structure. It is a key wealth-building tool that offers various financial benefits over time. Whether through equity accumulation, potential appreciation, or tax advantages.

Homeownership can seem challenging, but most believe there are numerous benefits to homeownership. Without the right trusted advisor, the complexity of the process can indeed be daunting, and the availability of reliable advice is crucial for you. Helping clients make informed decisions and reinforcing the benefits of working with a knowledgeable and experienced Realtor like me.



Whether you are a first-time homebuyer who is unsure where to start and think the process is complicated, or an experienced homebuyer, you are not alone. I will be your trusted real estate advisor. I will be with you on every critical step toward your success, from initial discussions to closing and beyond. As a real estate professional, I will help you understand the process, review your current situation, and develop a personalized plan for you to achieve homebuying goals. I'm happy to share how my expertise contributes to clarifying and addressing concerns leading to your confidence in me and how I can provide a clear picture of the value I bring as a real estate professional.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net



CHANGES IN THE MARKET

The real estate industry has experienced significant changes with the advancement of technology.

Like many, you'll search the Internet for a new home, but relying solely on third-party websites can sometimes lead to outdated or confusing information, about available homes. I will provide clarity and accurate insights.

Mistakes in this dynamic field of new rules can indeed have significant financial implications. My experience and knowledge will safeguard your financial interests and lead to more successful homeownership.

Tom's TIP

Now more than ever, you need an experienced, knowledgeable, and full-time REALTOR® to guide you through today's complex real estate landscape.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net



DEBUNKING COMMON BUYING MYTHS

20% down payment for a mortgage is needed?

No, there are many different types of financing programs. Many with minimum down payment. DVA with 0% down*, FHA with 3.5% down payment, conventional with 3% down payment. Which is right for you? I can schedule an appointment for you with a lender.

We must submit a low offer, This is all we can afford.

To be blunt, you need to be considering a lower price range. Remember, the seller is concerned about finances too.

All we need is that one seller who appreciates our situation.

Low inventory creates a seller's market, where sellers have the upper hand in negotiations, and may be less inclined to make concessions to buyers.

If only we could afford a little more, we'd find just the right house.

It may come as a surprise, regardless of price range, most people feel this way. Just the right house with just the right features in the right area is just a little above your reach. Let me assure you, if you could afford just a little more, the right house would still be a little higher than you could afford.

Let us start low, we can always come up.

You might hear this from those who haven't purchased a house for several years. They have good intentions, but just don't know current market conditions. **Today's house sales are often selling with multiple offers for far above the asking price.**

Tom's TIP

While unwritten or undocumented understandings can certainly cause issues in a purchase agreement, the items that are explicitly written but not followed or adhered to can often lead to even bigger problems.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net

HOW TO BUY A HOME

Questions every home buyer asks.

1

Get Pre-approved

This step not only empowers you to know your budget but also makes your offers more appealing to sellers. Having a pre-approval for a mortgage is a prerequisite for sellers to consider an offer seriously.

2

What type of mortgage is right for you?

Pre-approval is essential not only for understanding the budget but also for exploring the various mortgage options available. Pre-approval will help determine if FHA, DVA, Conventional or Special Funding is right for you.

3

Special Funding Programs

Pre-approval can also reveal the availability of special funding programs, such as Minnesota Housing Finance, that could make homeownership more accessible and affordable.

4

What Lender should I contact?

My network of reputable lending professionals, lenders, banks, and mortgage brokers will help you secure financing. My extensive network of resources, including title companies, closers, and insurance agencies, provides clients with a comprehensive support system throughout the entire real estate transaction. Providing beginning-to-end assistance in the real estate process.

5

What if you face challenges with pre-approval?

The process will help determine what steps must be taken to become approved.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net

HOW TO BUY A HOME

Questions every home buyer asks.

6

Look for homes

The Northstar MLS (Multiple Listing Service) is the best way to stay up to date with available properties. MLS is a platform commonly used by real estate professionals to share information about properties and much more accurately than third-party sites. I'll set up automatic daily notification about new listings.

7

Inspections

To do or not to do an inspection? That is the question.

A professional home inspection can give you added confidence as a home buyer, ensuring you're aware of any issues before closing on your new home. A home inspection helps you make a more informed decision about the home you are considering buying. Never assume regardless of age or how good a house looks; no home is perfect.

Tom's TIP

I strongly recommend home inspections.

A home inspector can identify potential issues, plus, give you a better idea of the ongoing maintenance the property will require. Home inspections generally cost \$500-600 or more, paid at the time of inspection.

In today's fast-paced market, some buyers are waiving the Inspection Contingency. Should you decide to waive the Inspection Contingency there are some risks you should be aware:

- Inspections can help uncover unknown defects or problems with a home. If you discover a problem during the inspection phase, I will negotiate on your behalf. Without an inspection contingency, you don't have the same opportunity.
- If you waive the Inspection, the sellers do not have to disclose any material facts related to the property.
- Also, you can submit an offer and elect to have an Inspection, but your offer is not contingent upon an Inspection.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net

HOW TO BUY A HOME

Questions every home buyer asks.

8

Closing

You are almost done; Closing is the last step of the process which legally transfers home ownership to you.

The period between offer acceptance and closing is often referred to as the "escrow" period. During this time, various activities and processes are taking place to ensure a smooth transition from offer acceptance to the final closing of the transaction.

Appraisal

Your lender arranges to ensure that the property's value aligns with the loan amount.

Title Search and Title Insurance

A title company conducts a search to ensure that the property's title is clear of any liens or claims.

Financing Approval

Your lender works on finalizing the mortgage loan application, reviewing documentation.

Negotiating Repairs

If the inspection uncovers issues, I will negotiate on your behalf to resolve them to your satisfaction.

Homeowners Insurance policy

You will need a 1-year's pre-paid homeowners insurance policy.

Final Walk-Through

Just before closing, the buyer usually performs a final walk-through of the property to ensure it's in the same condition as when the offer was accepted, and any agreed-upon repairs have been completed.

Balance of Down Payment

You will be notified by the title company how they want the balance of down payment funds transferred.

Reviewing Closing Documents

These are the transfer of ownership forms. There will be a stack of papers with complex legal terms and jargon. If you do not understand, just ask the closer or me as I will attend Closing.

**CONGRATULATIONS!
YOU ARE NOW A HOMEOWNER.**

Throughout this period, as your Realtor I will coordinate these processes, address any issues that arise, and ensure that all parties are working together to meet the closing deadline. Often this is the most challenging part of my job, but it is during this time that you will benefit from my experience.

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net



Testimonials

HIGHLY IMPRESSIVE

"Tom's process service made the entire process efficient, highly impressive and fast. I enthusiastically recommend Tom to anyone."

- **Greg S. (Medina, MN)**

GRACIAS

"Dear Tom, I want to thank you for helping me find the house that I really like. You were very kind. For sure I will recommend you to my friends."

- **Amparo M. (Brooklyn Park, MN)**

POSITIVE EXPERIENCE

"We received countless mailings and phone calls, etc. Something about Tom's presentation was different. We did research, read reviews and decided to call Tom. We are thrilled with his service and knowledge. Thanks Tom."

- **Mark & Kathy S. (Orlando, FL)**

SO SIMPLE

"From start to finish, the process was simple and efficient. It was an emotional time for us. Any questions we had were quickly and patiently answered. This has been a great experience."

- **Anand & Rohini (Plymouth, MN)**

TOM SLUPSKE

612.720.2997 | tom.slupske@results.net | www.tomslupske.results.net