



BUYING A HOME?

# Why work with us...

## You're thinking of buying a new home. Exciting!

We have been helping buyers make well informed buying decisions for over 10 years. We offer a comprehensive, full service approach to buying a home. We'll guide you through the latest financing options, identify the best available properties meeting your needs, negotiate the best price, terms and make sure all the details are taken care to ensure a smooth closing. You're covered every step of the way!



### WHAT TO EXPECT

Our job as your agent is to help you navigate the buying process to make buying a home as seamless and carefree as it can be. Our knowledge of the market trends, construction and style gives us the ability to find you the home of your dreams.

**CONNECT**  
952-473-1716  
info@foxhomes.com

foxhomes.com

FOX REALTY

# Buyer FAQs



## Do you have a recommendation for a lender?

For over 10yrs we have recommended Matt Kremers at Envision Capital. He can be reached at [matt@envcap.com](mailto:matt@envcap.com)

## Do you have a recommendation for an inspector?

Our recommendation is Home Site Inspections. Your inspection can be scheduled on their website at [mninspector.com](http://mninspector.com)

## What kind of inspection should I do?

Our typical recommendation is a standard inspection. In addition you can add Radon, Sewer and Chimney inspections based on the style and amenities of the home.

## Who pays for closing costs?

Closing costs are the expense of the buyer, however buyers can ask sellers to pay for their closings cost as part of their offer or add it to their purchase price.

## How and when should I get pre approved?

Pre-approval should happen as soon as possible. This gives you and your agent the best idea of what you feel comfortable spending and paying monthly. It also sets what price range you should be searching in.

## What is Earnest Money and how does it work?

Earnest Money is an initial down payment showing good faith to a seller once your offer has been accepted. It needs to be received by the seller's agent within 3 days of an accepted offer and will be deducted from your amount of your down payment at closing. i.e Earnest money \$3000, Down payment required for closing \$10,000, you would only need to bring in an addition \$7,000 on closing day.

## When do we do a final walk through and what should we look for?

Final walk through is usually scheduled the day before or morning of closing day. It gives you an opportunity to walk through the house and make sure everything is in working condition and ready for you to move in!

## We are through inspection, now what?

After inspection, now you can finalize your financing with your lender/loan officer and make sure you've submitted all the necessary financial documents requested.

## What does the title company do for me?

The title company's main responsibility is to ensure that clear title is transferred to you from the sellers. They make sure that there is no easements, encroachments or that anyone else has interest in the property you're purchasing. They also prepare all the loan documents from your lender and explain all the paperwork to you at closing.

## How long until we close?

Typically its 30-45 days from accepted offer until closing. This can be longer based on negotiations with the seller.

## Do you have a designer recommendation?

Go to our website [FoxHomes.com](http://FoxHomes.com) for more information. We would be happy to pair you up with the perfect designer for your project.

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