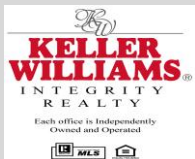




**MAKE YOUR MOVE  
TODAY!  
Buying Guide**

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

651-270-7157



Phone: 651-270-7157 Fax: 651-379-2906  
E-mail: [sheriwessel@kw.com](mailto:sheriwessel@kw.com) Website: [www.SheriWessel.com](http://www.SheriWessel.com)

## Experience the Advantages

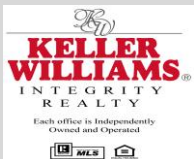
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- Agent on Call 9am to 9pm
- Prospecting for You 7 Days a Week
- Guaranteed Quick Response Time to Inquiries
- Full-time Closing, & Relocation Departments, Leasing
- Automatic Prospecting - Instant E-mail Notification of NEW Homes for Sale
- Checks Listings Weekly
- Belief System
- Individualized Buying Strategy

As you can see, Sheri Wessel is your One-Stop Real Estate Shop!

For a complete description of my comprehensive services, please visit:

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



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## Mission Statement

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I will consistently and efficiently provide home sellers and buyers the most professional real estate services available in Minnesota.

## Keller Williams Realty® Philosophy

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**Our Mission:** To build careers worth having, businesses worth owning and lives worth living.

**Our Vision:** To be the Company of choice for a new generation of real estate agents and owners.

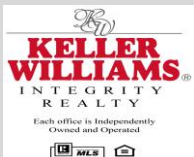
**Our Values:** God, Family, then Business

**Our Belief System:** Our beliefs are an essential part of who we are and how we conduct business. The Keller Williams® Belief System is the foundation for providing the ultimate in service for our clients.

### WI4C2TS

#### Our Belief System in Action...

Win-Win . . . Or no deal  
Integrity . . . Do the right thing  
Commitment . . . In all things  
Communication . . . Seek first to understand  
Creativity . . . Ideas before results  
Customers . . . Always come first  
Teamwork . . . Together Everyone Achieves More  
Trust . . . Starts with honesty  
Success . . . Results through people



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# Sheri's Real Estate Resume

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## Where I have been:

- Licensed since 1987~ Merrill Lynch Realty/Burnet Realty – West St Paul 1987-1994
- Teaching License 1996 ~ St Paul Public Schools/Tri District Schools - Full and Part time Elementary teacher. Maintained Real estate license on part time basis.
- Keller Williams Realty ~ 1994 – Present Woodbury and Eagan offices – Full time Realtor

## Some of my Experience:

1987-1994 Individual Agent

- Residential sales and marketing

2007-2008 Lentz Team

- Foreclosures
- Broker Price Opinions (BPO's)
- Offer Submission to Banks
- Investment Opportunities for Clients



2009-Present Individual Agent

- Studied and Focused on Short Sales
- Became a Short Sale Specialist through Classes, Meetings with Law Firms and Personal Experience. Works with MZ Law Firm who Exclusively Handles Short Sales
- Luxury Home Designation and Member of Luxury Home Institute
- Investment consultant ~ owner and manager of rental homes
- Residential Buyer representation
- Seller Marketing and sales

## My Accomplishments:

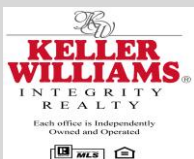
- 1989-1990 Top Sales Agent Award
- 2011 Top Sales Agent in the Eagan Office with Over 5 Million in Sales
- 2011 In the Top 15% Rankings for Agents of Minnesota
- 2012 Super Real Estate Award from St Paul Magazine/TCB Magazine
- 2012 Luxury Home Member
- 2012 Top Residential Sales Agent in Eagan Office
- Owner of 4 Rental Homes. Experience to help you Purchase, Manage and Lease Rentals.
- Resources and Contacts to help you Fix, Update or Manage Investments.



Sales Volume in the State

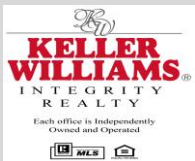
## Other Honors:

- 1995 UST Graduate  
Cum Laude Honors, Degrees in Elementary Education and Multicultural Education
- Substitute Teacher for Inver Grove Heights School District (Only when Necessary) but I Enjoy Children Immensely!
- Mother to Two Beautiful Girls, now ages 14 and 15, Camille and Melany.



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# The Home Buying Process



I have designed this book to assist you with the purchase of your new home. I understand the many questions and concerns of home buyers and how this information will be helpful throughout the transaction. I assure you that it is my goal to provide you with the most professional and informative service available. I am always just a call away when you have question.

Consultation to Analyze Needs

Establish a Working Relationship

Financial Pre-Qualification or Pre-Approval

Select Properties

View Properties

Write an Offer to Purchase/Earnest Money

Negotiations

Removal of Any Contingencies

Acceptance of Contract

Financing - Inspections - Other  
Contingencies

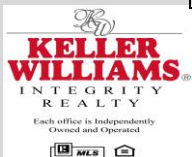
Appraisal & Survey

Title Work

Assembling of Documents

Closing

Congratulations on Your New Home!



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## The Home Buying Process, continued

### Let Me Help You!

Buying a house can be confusing at times. There can be many different directions and options. But no matter where you find a home you may be interested in looking at; you need only call me for help. Because I share a cooperating relationship with all real estate offices within our community, it means I can show you properties that are listed with me or any broker in my area. I can also assist you in "For Sale by Owner" transactions. Just call me at 651-270-7157 for all the information you need!



#### See a property on the Internet?

Send me the link in an email or the MLS # and I will follow up on your inquiry!

#### Hear about a Property for Sale?

Give me a call and I'll search out the details for you!

#### See a Sign?

I can show you properties that are listed with me or any broker in our area. I can also assist you in "For Sale by Owner" transactions!



#### Read an Ad?

I can help you with any house you read about in the paper, no matter what company or individual is marketing the home. In fact, just circle the ads, drop off your paper and I'll find out all of the details!

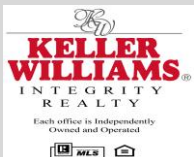


#### Want to visit an Open House?

If I cannot accompany you, please either *do not sign in* or sign in with Sheri Wessel's name after yours!

#### Want to tour a New Construction project?

I will need to *accompany you* to the property on the initial visit. By letting me help you with builders, you get all the services offered in this presentation, as well as those offered by the builder ... without paying more for it!



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# Mistakes to Avoid When Buying a Home

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## **BUYING MISTAKE #1: Failing to have a plan**

Deciding to buy a home is probably the biggest financial decision you'll ever make. It's an exciting decision, but its serious business too and you deserve serious advice.

## **BUYING MISTAKE #2: Thinking that you can't afford a home**

Many people feel that they can't afford a home, but affording a home has never been easier. Mortgage rates are more flexible today than ever, and the tax laws favor home ownership like no other tax shelter. Home ownership is a durable (real) investment. Although no one can say if a specific home will appreciate in value, generally speaking, the odds favor the home owner. Numerous unique tax advantages are available to home owners. The thousands of dollars you pay in mortgage interest is deductible. This tax deduction alone can sometimes make owning your own home cheaper than renting with after tax take home dollars.

## **BUYING MISTAKE #3: Failing to properly screen your Realtor**

The quality of your home buying experience is dependent upon your skill at selecting the best qualified person. It's interesting that in the real estate business, someone with many successfully closed transactions usually costs the same as someone who is inexperienced. An experienced buyer's agent could mean a lower price at the negotiating table, buying in less time, and with the minimal amount of hassles. Your agent should be a skilled win-win negotiator!



## **BUYING MISTAKE #4: Failing to get pre-qualified for a mortgage loan**

Don't waste hours searching for a home that is not in your price range! Save time and money by pre-qualifying for a loan. This process is simple. A lender will ask you basic questions concerning your history, run a credit report, and determine your buying power.

## **BUYING MISTAKE #6: Failing to obtain a home inspection from a Qualified Inspector**

The job of a professional home inspector is to look over every major part of a home and write a report that judges the homes quality and condition. A home inspection reports on the structural and mechanical condition of the home. After the inspection, you will have the facts you need to make a decision about buying your home.



# The Process of Buying a Home

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## Evaluate your current situation

Do you currently own a home? If so, will it be necessary to sell before making another purchase? Are you renting? How much time is left on your lease? Do you and your family plan to use the back yard? What is important about the location of your house? Example: Do you want to live within 10 minutes or one hour from the office?

## Make a list of features which are important in your home

Write down desirable locations you would consider, an acceptable price range, number of bedrooms and bathrooms, and any other amenities. Be specific. It is unlikely that you will find a home that offers every feature you desire, however, without a wish list, it will be more difficult to recognize a home which meets your expectations.

## Get pre-qualified for a mortgage loan

Don't waste hours searching for a home that is not in your price range! Save time and money by prequalifying for a loan whether you're buying for the first time or the tenth time. This process is simple. A lender will ask you basic questions concerning your history, run a credit report, and determine your buying power. You can even get pre-approved for a loan! Imagine for a moment, if, when you and your Realtor initially draft your offer for the home you select, you are already approved for the loan IN ADVANCE! I can provide you the names of several lenders that will be happy to pre-qualify you for a home. Pre-qualifying with one of my preferred lenders will not lock you into this particular lender. I will assist you in shopping for the best terms and rate available.



# The Process of Buying a Home, cont.

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## Provide the Information to Me

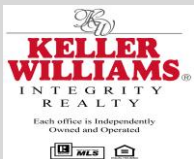
A counseling session is held between you and I to discuss your needs. I will look for homes that match your criteria. This will save you time you won't need to look at homes that don't fit your needs and desires. A proper game plan will save you time and reduce the hassle of shopping for a home. We will work with you whether you buy a home for sale on the market through the multiple listing services, from a builder, bank foreclosure or a "for sale by owner." Our services are paid for by the seller but, you receive the benefit of our services. Spend a little time with me now and save a lot of time and money in the future! Some buyers like to leave their name and needs with four or five different agents in hopes of getting more time spent on their search for a home. But, because the buyer is not committed to one real estate professional, no one real estate professional will be committed to them. It is in your best interest to choose a buyer's agent through a counseling session, choosing the one that you feel understands your needs and will best represent you in your real estate transactions.

## Home Tours

There are several things to keep in mind when evaluating homes. First of all, keep the best three choices in mind and disregard the others. This will limit the confusion and frustration that is often felt by buyers who search for a home without a dedicated buyer's agent. Sometimes, you find the perfect home in the first few you tour. If you are clear in what you are looking for in a home during the initial counseling session, I will have narrowed down the field to homes that match your requirements and tastes. Don't be afraid to make an offer if you feel a particular home is what you want.

## Making an Offer on a Home

Once you have decided on a home that best suits your needs, I determine the fair market value of the home by examining past home sales in the area. I will write the contract for you including any addendums and disclosures. A check written by you for \$\_\_\_\_\_ of the offering price is deposited as earnest money in our escrow account. If the offer is accepted by the sellers, 100% of this deposit goes toward the purchase of the home during closing.



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## The Process of Buying a Home, cont.

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### Finalizing a contract

Searching for the perfect home is the fun part. After the deal is done and the contract has been signed by all parties, the paperwork and closing details begin. As my client you benefit greatly due to my experience in negotiating and closing many contracts. I am also responsible for making sure each of the 25 steps to closing is completely on time and in an orderly manner. You will be hearing from me often, by phone, email and snail mail as I continually update you on where we are in the process of closing the sale on your new home. I will make arrangements to have the home that you are purchasing inspected, any repairs completed, arrange for a title policy, order a appraisal, and prepared documents for closing. I am similar to a general contractor – I coordinate all the people and processes involved from beginning to end.

### Closing

I will accompany you to the closing on your new home. I will assist you in any way I can to assure a smooth and prompt closing. By the time of closing, more often than not, we will have formed a friendship. I feel the same and look forward to a having an ongoing relationship. Basically, I get personally attached to my clients and I am not willing to let go! I hope that you will feel the same way about me.



# Moving

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## Moving Checklist...

### PLAN AHEAD BY:

- Deciding what to move and what not to move. Possibly plan a garage sale! (Extra cash and less to move!)
- Getting an estimate from several moving companies or truck rental companies, depending on how you plan to make the move. I have some discounts through Keller Williams for some moving costs. If you're moving yourself, be sure to obtain a hand truck (appliance dolly).
- Planning your travel itinerary and making transportation and lodging reservations in advance, if your moving long distance. (Leave a copy with a friend or relative.)
- Transferring your bank accounts. They will be happy to open your accounts by mail.
- Contacting your local credit bureau to find out if they are on the same system your new home town subscribes to; if not, they will be able to transfer your credit file.
- Requesting records from doctors and dentists, including eye glass prescriptions, dental x-rays and vaccinations.
- Obtaining your children's' school records to make for an easier transfer.
- Drawing up a floor plan of where your furniture should be placed. This will help avoid confusion for you and your movers.
- Recording expenses incurred during your house-hunting trips. You will also want to save your moving expense receipts (if the move is employment-related) for tax deductions. --
- Arranging any special movers, such as for an expensive piano, or such as is necessary to break down and move a pool table or above-ground swimming pool.



### NOTES:

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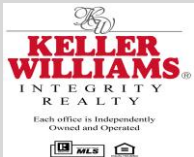
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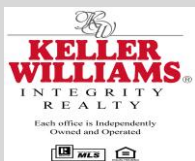


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## Don't Forget To:

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- Cancel or transfer deliveries, newspaper, garbage collection, etc.  
Coordinate the transfer of gas, electric, (water & sewer when not handled by title company.) with the next occupant of your old home, as well as with the previous owner of your new home, so as to avoid lapses in service and extra re-start expenses.
  - Check on personal items that might be at the photo shop, bank safe deposit box, a neighbor's house, on lay-away or in the repair shop (i.e., shoe repair, jewelry store, small appliance repair or dressmaker).
  - Make arrangements for transporting your plants and pets.
  - Save the phone book from your former city residence for tying up loose ends or for future correspondence.
  - Transfer insurance policies or arrange for new policies.
  - Gather all valuables, jewelry, important papers (birth certificates, deeds, documents) to take with you personally.
  - Have the car serviced for the trip.
  - Pack an arrival kit of necessities just in case you arrive before the mover.
  - Get refunds from your present utility and phone companies and arrange for service at your new home.
  - Purchase moving insurance. Your mover's liability for lost or damaged goods will not equal their replacement cost.
  - Appraise valuable items, such as antiques, art pieces, etc.
  - Check with your attorney about your will if crossing state lines.
  - Ask for professional referrals if available (i.e. doctor, accountant, etc.)
  - Change these addresses: Post Office, charge accounts, subscriptions (at least four weeks in advance), relatives and friends, national and alumni organizations, church, mail order clubs (books, tapes, catalogues), firms with which you have time payments, past employer in order to receive your W-2 form.
  - Save your old address labels to speed up your change of address forms.
- 



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## What My Clients Say...

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"If Sheri had not been so aware of our needs and wants in a house, we would have certainly missed out on this terrific home because the pictures we saw online didn't "stand out" enough to us. Besides being patient, helpful, and remarkably friendly, Sheri was able to understand our likes and dislikes about particular houses better than we were of ourselves. She goes above and beyond what a realtor needs to do and was continually looking out for our best interest, as well as making sure we were as informed as we could possibly be about such a significant purchase. To have help finding a home from someone you can truly trust was really beneficial for my family. Thank you."



Tony & Rachel

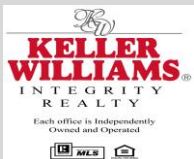
"I have worked with Sheri on several properties both as a buyer and as a seller and all have been handled professionally and in my best interest. I appreciate Sheri's strong negotiating abilities. Her experience gives her a keen sense of what is important to get a deal done and what is not. And I always sensed that she put my interests above the interests of a quick sale but also kept me from getting emotionally vested in a position that was not ultimately in my own best interests - ie winning a battle but losing a war. Most important I think she has a strong business ethic and sense of fairness. She is a true professional. "



Kim Maas

"Sheri is simply amazing. She is the ideal real estate agent because of her friendly nature, excellent communication and willingness to go the extra mile. I completely trust Sheri's expertise to help me make some of the most important decisions of my life! I would definitely recommend Sheri to anyone looking to buy, sell or rent a home."

Travis Monson



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## What My Clients Say (cont)...

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"My family and I wanted to thank you again for assisting us with the recent short sale of our home. As you know, it was a difficult decision we had to make and there was some risk involved. In the end, I believe we made the correct choice and everything worked out. Without your knowledge of the real estate market, experience with short sales, patience, understanding, hard work and integrity I don't believe we would have made it through this process. You were professional in every way and I will highly recommend you as a realtor to my friends and family without hesitation."

Sincerely,  
Michael Rasmussen

Sheri Wessel is an excellent real estate agent. She certainly knows the business and communicated this to us each step along the way. She worked hard to sell our home and always made us feel we were most important in every transaction. I would recommend her to anyone as an agent.

**Ginny Nelsen**

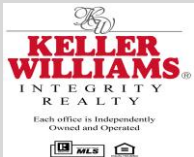
Sheri's experience and knowledge helped me navigate the complex process of buying a house in this crazy market."

**Kristi Tschida**

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### **The Wendlandt's are moving on...**

"Sheri made the process of selling our home very easy. Our house sold quickly in a fairly tough market for the price we wanted. She handled all of the details so the transition was smooth and it was a great experience."

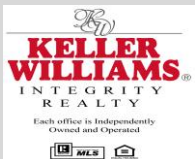


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# Your Comments, Questions, Suggestions and Ideas

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