Pre-List Guide

Answers to Frequently Asked Questions
About Listing Your Home

Courtesy of:

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AGENDA

The information in this "pre-listing" presentation is designed to help you better understand us, our company and the process of marketing and selling your home. Reviewing this information, in advance, will help you to know what questions to ask and what needs to be clarified when I arrive at your home.

Our appointment should take between one and two hours, during which time we should accomplish the following:

- ♦ Tour your home to discover the most marketable features.
- ♦ Review your needs, goals and any concerns you may have.
- ♦ Discuss current market conditions and how they may affect you.
- ◆ Discuss traditional marketing as well as my unique strategies to reach today's buyers.
- ♦ Answer any questions you have about hiring me to represent you in the sale of your home.
- ♦ Set the initial market position for your home.
- ♦ Finalize any paperwork, etc.

If this time frame does not work for you, or if you have other thoughts on the agenda, please let me know so that I may customize this appointment to meet your needs.







PROPERTY INFORMATION

Collecting and preparing the following information is important for the various stages of listing, marketing and selling your home. Thank you, in advance, for your help with this important part of the home selling process.

The following items or answers will be needed to complete the listing and or sale of your home.	Answer here or check if gathered
Name of mortgage holders and account balances. (Include any home equity loans).	
Are there any special payoff instructions or penalties on your mortgage?	
Are there any delinquencies or foreclosure issues we need to address?	
A copy of your title policy (this could possibly save you money!).	
Copy of your last tax bill.	
Copy of any surveys on your property.	
Copy of your condo / association bylaws, etc. (if applicable).	
Copy of any special deed restrictions.	
Copies of last electric, water/sewer and heating bills.	
A list of improvements made to your home and the ages & cost of various items.	
The "Top Ten List" of what you love about your home.	
Any special photos showing your home off during various seasons.	
Two keys to the door that makes the <u>best</u> first impression.	





A GUIDE TO SELLING YOUR HOME



WEB MARKETING

























hotpads.com













RELOCATION.COM





































OBEO VIRTUAL AGENT



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ABOUT KELLER WILLIAMS



Keller Williams Realty was founded in Austin, Texas in 1983 Gary Keller and Joe Williams. Gary and Joe were two young real estate brokers with a vision of providing unsurpassed real estate service in a true partnership with agents and home buyers and sellers, with a "win-win" or "no deal philosophy. Within three years, Keller Williams was the largest single office real estate company in the city of Austin. In spite of the Texas real estate crash of the late 1980's, Keller Williams grew from a single office company of 33 agents to a regional business of sixteen offices with over one hundred and twenty agents.

Keller Williams Realty began franchising in 1987 and expanded to Canada in 1998. From 1995 to present, the company has become one of the fastest growing real estate companies in the United States with sales and commissions growth topping 700% during that period. Keller Williams Realty is America's 3rd-largest real estate franchise in 2009 with more than 650 offices and more than 70,000 associates across the United States and Canada.

Company founder Gary Keller serves as chairman of the board. He is responsible for providing strategic direction for all Keller Williams division and affiliate companies. Mo Anderson serves as Vice Chairman of the Board and is the driving force behind Keller Williams Realty's culture of family. Mark Willis was named Chief Executive Officer (CEO) of Keller Williams Realty International in 2005 and is responsible for the day-to-day operations of Keller Williams.

Everyone has a story...

Begin the next exciting chapter of yours with Keller Williams Realty!



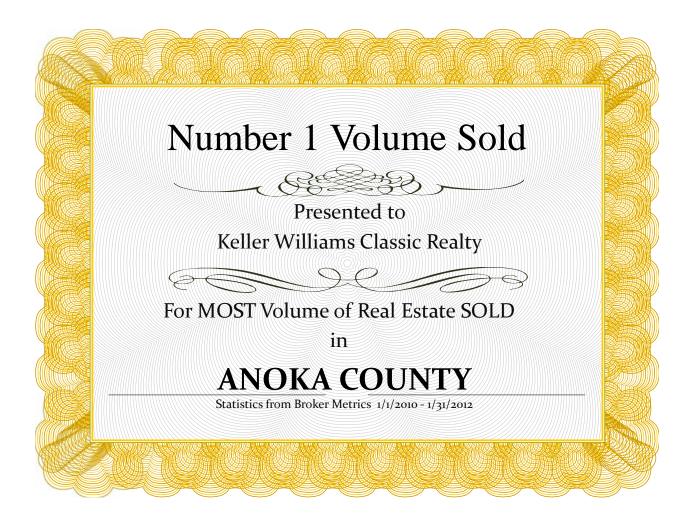






Number One in Anoka County

Keller Williams Classic Realty sold the Highest Volume of any Real Estate Company in Anoka County in 2010-2013!



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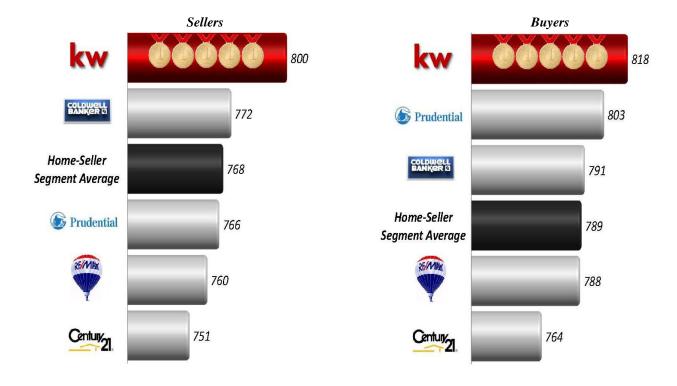


J.D.POWER AND ASSOCIATES

2013 HOME BUYER/SELLER SATISFACTION STUDY



KELLER WILLIAMS Ranks Highest in Customer Satisfaction Among Both Home **Buyers** and **Sellers**



Source: J.D. Power and Associates 2013 Home Buyer/Seller StudySM

Charts and graphs extracted from this press release must be accompanied by a statement identifying J.D. Power and Associates as the publisher and the J.D. Power and Associates 2013 Home Buyer/Seller StudySM as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. JDPower.com Power Circle RatingsTM are derived from consumer ratings in J.D. Power studies. For more information on Power Circle Ratings in J.D. Power studies are the information in this release or J.D. Power and Associates survey results without the express prior written consent of J.D. Power and Associates.

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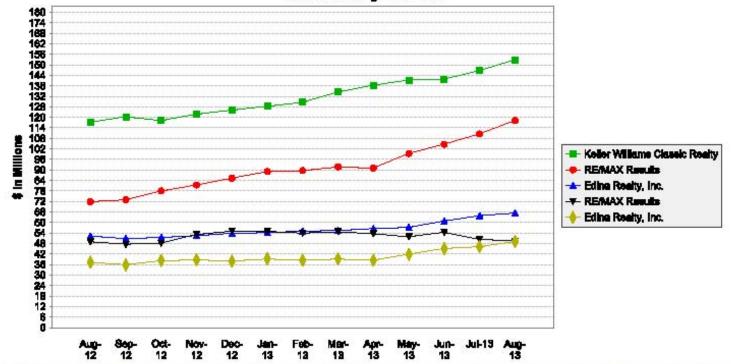




Market Share Trends Annualized \$ Volume - Office

Total Sold List + Sell

12-Month Rolling Time Period



Property Types: Residential: (Single Family - One Story, Single Family - Two Stories, Single Family - 1.1/2 Stories, Single Family - 4+ Level Split, Single Family - Mod 2 Story, Single Family - 2+ Stories,...

Counties: Anoka

Statistics are calculated using list-side and self-side data. This may result in the double-counting of some properties due to double-ended brokerage transactions.

Each node on the chart represents a period of 12 consecutive months determined on a rolling basis with a new 12-month period beginning on the first day of each calendar month.

rokerMatrice® 1 of 2

Status: Total Sold List

MLS: RMLS_MN

Date: 12-Month Rolling Period Type: Office

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Market Share Trends

Keller Williams Classic Realty

09/26/13

Annualized \$ Volume - Office Total Sold List + Sell 12-Month Rolling Time Period

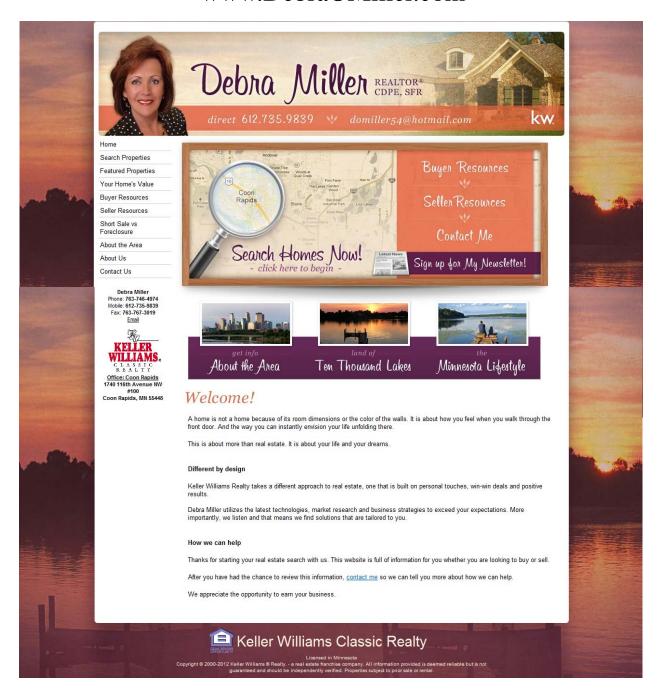
Name	Address	city	ZIP	%	Aug-13 - Aug-12 \$	Aug-13*	Aug-12*
Keller Williams Classic Realty	1740 116th Ave. Nw Suite #100	Coon Rapids	55448	30.3	35,565,972	152,814,042	117,248,070
RE/MAX Results	3351 Round Lake Blvd	Anoka	55303	64.4	46,288,671	118,166,655	71,877,984
Edina Realty, Inc.	2407 109th Ave N.e., Suite 100	Blaine	55449	25.2	13,151,470	65,347,365	52,195,895
RE/MAX Results	480 West Hwy 96 #200	Shoreview	55126	0.8	411,329	49,409,466	48,998,137
Edina Realty, Inc.	3161 Northdale Blvd Nw	Coon Rapids	55433	31.7	11,812,145	49,073,648	37,261,503
Subtotals/Averages				32.7	107,229,587	434,811,176	327,581,589
MLS Totals/Averages			250 	20.9	341,116,539	1,973,758,283	1,632,641,744





INTERNET SEARCH

www.DebraOMiller.com



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DEBRA MILLER'S REAL ESTATE EXPERIENCE

Professional Achievements (30 yrs of experience)

- *Super Real Estate Agent (Twin Cities Business Monthly)
- *Relocation Specialist
- *New Construction Specialist
- *Short Sale Negotiator
- *100% Club Award Winner 2004 through 2012 (top 2% of Realtors in the U.S.)
- *CDPE (Certified Distressed Property Expert)
- *SFR (Short Sale Foreclosure Resource)

Providing Exceptional Services

- *Comprehensive Competitive Market Analysis
- *New Construction Expertise
- *Negotiating Short Sale Remedies for Distressed Properties (2 Years)
- *Experienced with HUD and VA Properties
- *Producing an aggressive and personalized marketing plan for each home seller
- *Qualifying, determining and arranging for best possible financing
- *Processing of Real Estate transactions to a successful closing
- *Buyer Relocation Services
- *Experienced in REO/Bank Owned Transactions

Affiliations and Memberships

- *North Metro Realtors Association
- *Minnesota Association of Realtors
- *National Association of Realtors
- *Member of Council of Women in Real Estate

Community Support

- *Scholarship Fund Raiser for Anoka County
- *North Metro Realtors Association Toys for Joy Committee
- *Continued supporter of Toys for Joy project in Anoka County
- *Children's Miracle Network, Financial contributor for 2004-2008
- *Feed the Children Program—Food Distribution
- *Anoka County Food Shelf Fundraiser
- *KW Cares Contributor 2011-12





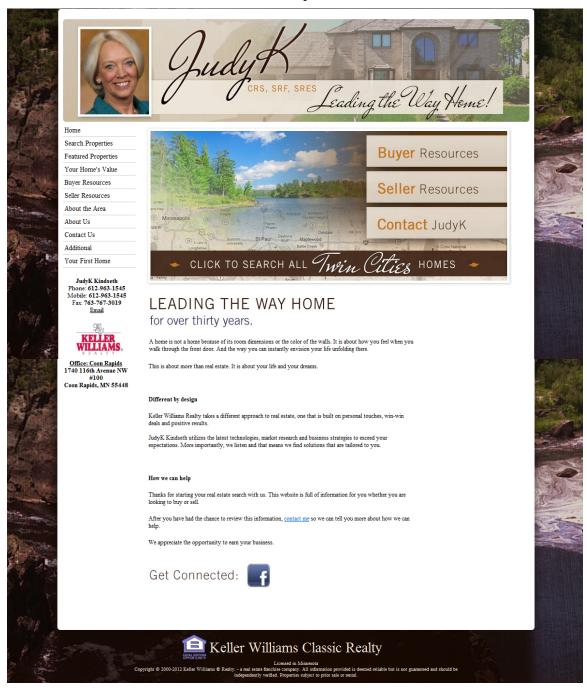






INTERNET SEARCH

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JUDYK'S REAL ESTATE EXPERIENCE

<u>Professional Achievements</u> (31 yrs of full-time experience, over 1,000 homes sold)

- *Certified Residential Specialist (CRS)
- *Graduate of Real Estate Institute (GRI)
- *Senior Real Estate Specialist (SRES)
- *Certified Distressed Property Expert (CDPE)
- *Short Sale Foreclosure Resource Certification (SFR)
- *Minnesota Housing Finance Agency Key Real Estate Agent
- *Relocation Specialist and VIP Designation
- *100% Club Award Winner 1996 through 2012 (top 2% of Realtors in the U.S.)
- *Platinum Club Award 2002-2008 (top 1% of Agents in the U.S.)

Providing Exceptional Services

- *Comprehensive Competitive Market Analysis
- *Experienced REO/Bank Owned Transactions
- *Negotiating Short Sale Remedies for Distressed Properties
- *Experienced with HUD and VA Properties
- *Producing an aggressive and personalized marketing plan for each home seller
- *Qualifying, determining and arranging for best possible financing
- *Processing of Real Estate transactions to a successful closing
- *Relocation Specialist

Affiliations and Memberships

- *Currently Serving on Board of Directors for North Metro REALTORS® Association
- *Minnesota Association of REALTORS®
- *National Association of REALTORS®
- *Past President of Council of Women in Real Estate
- *Member of the MLS Board of Governors

Community Support

- *Past Sunshine Committee Conference of Women in Real Estate
- *Scholarship Fund Raiser for Anoka County
- *Past Chairperson for North Metro REALTORS® Association Toys for Joy Committee
- *Continued supporter of Toys for Joy project in Anoka County
- *Children's Miracle Network, #1 Financial contributor for 1996-2008
- *KW Cares Contributor 2011-12







CERTIFIED RESIDENTIAL SPECIALIST

3 Reasons to Work with the Top 5%

Just 5% of all REALTORS[®] in the U.S. can call themselves Certified Residential Specialists. That's because just one in 20 has the experience, the unique commitment and the hours of advanced training necessary to call themselves a Certified Residential Specialist.

Yet, despite all the extra expertise you get, a Certified Residential Specialist doesn't cost any more than any other REALTOR® In fact, the skills and know-how you get with a Certified Residential Specialist may acutally save you time and money.

And that's just the beginning. Here are some of the other reasons you should consider hiring a Certified Residential Specialist when you buy or sell a home.

1. A Mix of Experience & Sales

A hallmark of Certified Residential Specialists isn't just the advanced training and education they receive. Just as important is the marketplace expertise they bring to the sale or purchase of your home. To earn the Certified Residential Specialist Designation, every REALTOR® must have a significant mix of experience and number of real estate transactions.

These strict requirements are your assurance that your Certified Residential Specialist is able to apply his or her education in the real world, giving you the knowledgeable, skilled service you expect.

2. The Highest Standard of Ethics

Ethics aren't just important in a REALTOR[®]. They're essential. That's why every Certified Residential Specialist is required to maintain membership in the NATIONAL ASSOCIATION OF REALTORS[®] and to abide by its strict Code of Ethics. That means, when you work with a Certified Residential Specialist, you can rest assured you're dealing with a trained real estate expert who will treat you fairly and professionally every step of the way.

3. An Ability to Maximize Profits & Minimize Costs

Buying a home isn't simply about paying the lowest price. And selling a home isn't just about getting the money you asked for. Along the way, there are fees, taxes and numerous other costs that can impact the bottom line of your home purchase or sale.

A Certified Residential Specialist is trained specifically to help you understand the marketplace, negotiate successfully on your behalf and get a clear picture of a proposed transaction. The result is a more rewarding experience, whether you're buying or selling, or both.









CERTIFIED DISTRESSED PROPERTY EXPERTS

What is a CDPE?

A Certified Distressed Property Expert[®] is a real estate professional with specific understanding of the complex issues confronting the real estate industry, and the foreclosure avoidance options available to homeowners. Through comprehensive training and experience, CDPEs are able to provide solutions for homeowners facing hardships in today's market, specifically short sales.

The prospect of foreclosure can be financially and emotionally devastating, and often homeowners proceed without guidance of any kind. The developers of the CDPE Designation believe that the best course of action for a homeowner in distress is to speak with a well-informed, licensed real estate professional. They have the tools needed to help homeowners find the best solution for their situation. Often, when other options have been exhausted, CDPEs can help homeowners avoid foreclosure through the efficient execution of a short sale.

While enduring financial difficulties is challenging for any family, the process of finding a qualified real estate professional should not be. Selecting an agent with the CDPE Designation ensures you are dealing with a professional trained to address your specific needs.

CDPEs don't merely assist in selling properties, they serve and help save their clients in need.











SHORT SALES & FORECLOSURE RESOURCE

What is an SFR?

The National Association of REALTORS® offers the SFR certification to REALTORS® who want to help both buyers and sellers navigate these complicated transactions, as demand for professional expertise with distressed sales grows.

According to a recent NAR survey, nearly one-third of all existing homes sold recently were either short sales or foreclosures. For many real estate professionals, short sales and foreclosures are the new "traditional" transaction. REALTORS® who have earned the SFR certification know how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities.

"As leading advocates for homeownership, REALTORS® believe that any family that loses its home to foreclosure is one family too many, but unfortunately, there are situations in which people just cannot afford to keep their homes, and a foreclosure or a short sale results," said 2009 NAR President Charles McMillan, a broker with Coldwell Banker Residential Brokerage in Dallas-Fort Worth. "Foreclosures and short sales can offer opportunities for home buyers and benefit the larger community, as well, but it's extremely important to have the help of a real estate professional like a REALTOR® who has earned the SFR certification for these kinds of purchases."

The certification program includes training on how to qualify sellers for short sales, negotiate with lenders, protect buyers, and limit risk, and provides resources to help REALTORS® stay current on national and state-specific information as the market for these distressed properties evolves.











SENIOR REAL ESTATE SPECIALIST

What is the Senior Advantage Real Estate Council® And Its Seniors Real Estate Specialist® designation?

The Senior Advantage Real Estate Council® (SAREC) is an organization of real estate agents specializing in servicing the unique lifestyle needs and concerns of maturing Americans when buying, selling, or investing in real property. Its "Seniors Real Estate Specialist (SRES®)" designation identifies members, who must be members of the National Association of REALTORS® and who have completed a specific, proprietary certification program qualifying them to specialize in servicing the 55 year old and above market.

SAREC is recognized by the National Association of REALTORS[®] but not owned by the 760,000 real estate professional member organization. It is currently the 6th largest designation organization in the real estate industry with thousands of members in all 50 states and Canada. SRES designees are trained to help seniors make wise decisions about selling the family home, buying rental property or managing the capital gains and tax implications of owning real estate By earning the SRES designation, REALTORS[®] have demonstrated that they have the requisite knowledge, experience and expertise to be a Seniors Real Estate Specialist and counselor.



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2011 CLOSED TRANSACTIONS

- 1. 36307 London Trail
- 2. 1256 109th Lane NE
- 3. 10189 Erskin St NE
- 4. 7751 Elm Grove Court N
- 5. 4330 Toledo Ave N
- 6. 2124 139th Lane NE
- 7. 421 Van Buren St NE
- 8. 13222 Aberdeen St NE
- 9. 18550 Cedar Drive
- 10. 7415 Viking Blvd NE
- 11. 3258 137th Lane NW
- 12. 1017 Madison St
- 13. 13835 Osage St NW
- 14. 2875 124th Circle NE
- 15. 129 Birnamwood
- 16. 914 106th Ave NW
- 17. 17500 139th Ave N
- 18. 12735 Nightingale St NW
- 19. 7578 Langley Ave NE
- 20. 7581 205ht Ave NW
- 21. 19243 Lowell St NW
- 22. 9873 Alvarado Lane N
- 23. 1771 Eustis St
- 24. 34427 Lanesboro Court
- 25, 3560 W Mineral Pond Blvd
- 26. 9126 Coral Sea St NE
- 27. 810 Niagara Lane N
- 28. 353 W Eagle Lake Drive N
- 29. 303 W Eagle Lake Drive N
- 30. 9525 Skyline Drive
- 31. 5332 152nd Lane
- 32. 22908 Quay St NW
- 33. 965 138th Lane NE

- 34. 6 Pinto Lane SE
- 35. 12809 94th Ave
- 36. 5971 148th Ave NW
- 37. 11080 Cottonwood Cir NW
- 38. 1625 120th Ave NW
- 39. 7574 Lannon Ave NE
- 40. 1625 120th Lane
- 41. 14549 Kerry St NW
- 42. 23365 University Ave Extension
- 43. 11224 Yates Ave N
- 44. 11505 Old Rockford Rd
- 45. 1975 153rd Lane NW
- 46. 19281 Meadow Lane
- 47. 11962 191st Ave NW
- 48. 5642 Adair
- 49. 16150 Royal Road NW
- 50. 23671 Isetta St NE
- 51. 14319 286th Ave NW
- 52. 1006 Jefferson St
- 53. 9665 99th Place N
- 54. 4531 Fillmore St NE
- 55. 28363 Henderson Way
- 56. 11025 Fankfort Pkwy NE
- 57. 821 E River Rd
- 58. 19360 Karen Lane
- 59. 1127 Highview Drive
- 60. 13814 Pierce St NE
- 61. 9552 67th St SW
- 62. 11349 Olive St NW
- 63. 11538 79th St NE
- 64. 1415 120th Lane NW
- 65. 1703 Griffing Park Rd
- 66. 8408 Sheridan Ave N







2012 CLOSED TRANSACTIONS (1-1-12 TO 12-31-12)

- 1. 10538 Sycamore St NW
- 2. 10741 Key Circle NW
- 3. 11331 Florida Ave N
- 4. 11443 Preserve Lane N
- 5. 11612 79th St NE
- 6. 11674 Tulip St NW
- 7. 1194 141st Lane NW
- 8. 1200 Nicollet Ave S Unit 508
- 9. 12239 Taylor St NE
- 10. 12320 N Alamo Cir NE Unit D
- 11. 12555 Thrush St NW
- 12. 12560 Okinawa Cir NE
- 13. 12890 8th Ave
- 14. 1303 109th Ave NW
- 15. 13119 Aberdeen St NE
- 16. 13194 Meadowood Curve NW
- 17. 132 107th Lane NW
- 18. 13437 Van Buren St NE
- 19. 13862 Wintergreen St NW
- 20. 13883 Hematite St NW
- 21. 1415 Knoll Drive
- 22. 14255 Bowers Drive NW
- 23. 14338 Vintage St NW
- 24. 1457 Woodlynn Ave
- 25. 15323 288th Ave NW
- 26. 15477 Iodine St NW
- 27. 15784 Martin St NW
- 28. 16010 Nowthen Blvd NW
- 29. 16045 N Enchanted Drive NW
- 30. 16249 Dysprosium St NW
- 31. 1644 126th Lane
- 32. 1691 205th Ave NW
- 33. 16912 Iodine St NW
- 34. 16938 90th Ct N
- 35. 17320 Quicksilver St NW
- 36. 17833 96th Ave N
- 37. 18180 Uranium St NW
- 38. 1863 242nd Ave NW

- 39. 19088 Meadow Lane
- 40. 20035 Baugh St NW
- 41. 2091 150th Lane NW
- 42. 21730 Aztec St NW
- 43. 2209 Green Ave
- 44. 2302 138th Lane NW
- 45. 2437 121st Cir NE Unit D
- 46. 264 Lowell Rd
- 47. 2641 Rivers Bluff Lane
- 48. 26440 145th St NW
- 49. 312 W Eagle Lake Dr
- 50. 318 Territorial Rd NE
- 51. 3431 Quarry Ave
- 52. 34841 East Shore Lane
- 53. 3545 Cleveland St NE
- 54. 3601 Quail Ave N
- 55. 4232 93rd Ave N
- 56. 4937 142nd Lane NW
- 57. 4991 337th Ave NE
- 58. 5011 Edinburgh Way
- 59. 5618 Linwood Dr NE
- 60, 5345 2nd Ave S
- 61. 5764 169th Ave NW
- 62. 6136 150th St N
- 63. 6400 160th Lane NW
- 64. 6480 153rd Way NW
- 65. 739 Fremont St
- 66. 748 122nd Ave NW
- 67. 7730 York Lane N
- 68. 7748 Lakeview Drive
- 69. 7917 Ochoa Ave NE
- 70. 8230 157th Lane NW
- 71. 8420 Red Oak Dr
- 72. 8422 122nd Ave N
- 73. 900 40th Lane
- 74. 903 Norwood Ave
- 75. 9481 Trenton Lane N
- 76. 9873 Alvarado Lane N







2013 CLOSED TRANSACTIONS (1-1-13 TO 8-31-13)

_	7013 CDOODD TIME TO THE	710 (1°1°15 10 0°5
1.	1672 Lakeland Circle	39. 11768 Naples Cir NE
2.	948 122nd Lane NW	40. 8206 Orchid Lane N
3.	8831 Lincoln St NE	41. 6817 Bryant Ave N
4.	12560 Okinawa Cir NE	42. 432 River Lane
5.	11257 Norway St NW	43. 465 109th Ave NW
6.	20 Swan Lake Lane NW	44. 7150 Quarry Ave NE
7.	16224 70th Ave N	45. 13445 Uplander St NW
8.	417 19th Place SE	46. 1241 Frisbie Ave
9.	1018 Sunny Lane	47. 10771 Terrace Rd NE
10.	7728 York Lane N	48. 13970 Ilex St NW
11.	587 Antrim Cir NW	49. 4738 Humboldt Ave N
12.	1136 138th Ave NW	50. 846 Birch St
13.	1217 28th Ave NE	51. 3335 120th Circle NE
14.	18675 Providence Drive	52. 12172 Dogwood St NW
15.	14170 Tungsten St NW	53. 17235 Eveleth St NE
16.	11487 76th Ct NE	54.
17.	3024 Kaeding Lane	55.
18.	1801 113th Ave NW	56.
19.	2130 141st Lane NW	57.
20.	13800 Raven St NW	58.
21.	11225 Hwy 7	59.
22.	4502 230th Lane NW	60.
23.	9109 Erickson Ct N	61.
24.	11652 Tulip St NW	62.
25.	9944 Xebec St NE	63.
26.	2231 149th Ave NE	64.
27.	17520 Chameleon St NW	65.
28.	1908 Pearson Pkwy	66.
29.	424 Dogwood Ave NW	67.
30.	10705 Quince St NW	68.
31.	3540 Major Ave N	69.
32.	1122 127th Ave NE	70.
33.	3360 Viking Blvd NW	71.
34.	13772 Rose Drive	72.
35.	2437 121st Cir NE #B	73.
36.	17998 Nixon St NW	74.
37.	5782 169th Ave NW	75.
•		

38. 6085 Lincoln Drive #119



76.





WHERE THE MONEY GOES



After a successful sale of your property, the real estate commission is shared among all who assisted in this important transaction. Generally, the commission is divided four ways: to the listing broker, the listing agent, the selling broker, and the selling agent. In recognition of the important roles each played in the sale of your property, each is compensated by a percentage of the commission.

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Positioning to Attract Buyers



Our goal is to position your home to attract the maximum number of buyers in today's market. More buyers typically means a higher price, better terms and shorter days on market.

There are really only three responses from the market:

- 1. Slow or no showings...(Obviously need to reposition.)
- 2. A few showings, but no acceptable offers...(Reposition or be patient.)
- 3. You get an acceptable offer within the first 21-30 days.



If the market is not responding in a way that will get you where you want to go, on time, consider repositioning your home.

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WHAT WE DELIVER

Communication

Your needs always come first. We provide the service we agree to, in ways that work for you. Whether once a week or once a day, by phone, email or text messaging, that's how we'll do it.

You'll always be kept in the loop. From listing to closing, you'll know the status of our marketing efforts, the offers on the table and the steps leading to a successful closing once an offer is accepted. We agree on the communication method that works best for you.

Experience & Expertise

The complexities of your real estate transaction will be well-handled. Smoothing the way for your listing and sale, we will capably remove many potential challenges before they have the opportunity to appear.

Marketing

Your home will get the exposure it deserves. Our marketing systems maximize your property's exposure to buyers. Neighborhood tracking tools and automated buyer calling systems allow us to reach active buyers who want to know about your listing.

Pricing

Your home will be priced right, adjusted as needed, and will sell quickly. With a keen understanding of both the big picture and the very latest local and neighborhood listing and sales data, the information you need is at our fingertips.

Staging

Your home will put its best foot forward. Homes sell because of correct pricing and great presentation. We know what it takes to make the terrific first impression that will get your home sold.

Satisfaction

We'll guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and our cancellation guarantee protects your right to end our relationship if you are disappointed.







EQUAL HOUSING AND AGENCY RELATIONSHIPS



REALTORS® comply with the Fair Housing Laws, Rules and Regulations and as such will not condone or participate in any discriminatory practices of any kind. The law is very simple, REALTORS® do NOT discriminate in any way in regards to the listing, sale or rental of real estate. An Owner who selects a REALTOR® to market their property recognizes that REALTORS® are doing so in accordance with Fair Housing Laws. As such, prospective purchasers who are otherwise qualified to look at properties will be shown properties regardless of race, color, religion, sex, age, familial status, etc. Sellers who list with a REALTOR® also must adhere to the Fair Housing Laws of the Unites States and Minnesota. A Seller may not refuse to sell or rent their property based upon race, color, religion, sex, age, or familial status of the prospective purchasers or tenants.



AGENCY RELATIONSHIPS

The Laws of Agency can be very confusing. Until very recently, most real estate transactions involved two agents who legally worked for the party that was paying the commission and in most cases, this was the seller. Buyers, however, have the option

to enter into a Buyer's Brokerage Agreement that enables the real estate associate to work directly for the Buyer even though the agent may be compensated by the Seller in the transaction. Your associate will provide you with a detailed description of Agency which will outline your alternatives. This document is extremely critical and is a requirement of the Minnesota Real Estate Commission. If there is any confusion, you should seek legal advice.

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OUR COMMITMENT

Our Mission Statement

Many agents think that their most important job is satisfying the customer. We don't think that's *entirely* true. We believe that satisfying the customer is simply the minimum requirement for staying in business. Our team works constantly to improve our systems, processes, and services to go well beyond the standard level of "service" provided by most agents.

Simply put, our objectives are to get you the most money in the least amount of time, and with the fewest hassles. We want to provide the best service in the industry... **Period.**

We want to make you so satisfied that you listed your home with us that you will gladly refer us to your friends.





Testimonials...

"Pay Judy and Deb massive bonuses! Seriously, they are great! James Wilson

"Judy was great through all of the steps!" Mary Buzzell

"Deb was professional, flexible and fun!"
Jeff Mjos & Miriah Johnson

"Judy did a great job for us. Definitely telling others about her and Deb. Very capable & knowledgeable."

Brian & Laura Savior

"110% happy- took care of issues before we did. Keep the team you have! If it ain't broke, don't fix it!"

Tom & Rita Stenehjem

"Deb and Judy are great!"

Renae Hauge

"Judy is a real professional! Could not have done a better job! Thanks, again!" John & Sharon Sellars

"Judy was outstanding! Ya just couldn't do a better job!"
Joan Flaaten

"We are very happy with what Deb Miller and Judy Kindseth did for us! If we weren't, we would have gotten a different agent."
Blaine & Lois Edmundson

"JudyK is awesome!"
Michelle Purtle

"JudyK is a Rock Star!! I would use no other agent other than JudyK!" Jay Larson

"Deb & Judy are the best Realtors in the World!!"

Corey Erickson

"Good job. Nothing could be better!"

Barb Mahoney

"Deb was truly wonderful! Very responsive, knowledgeable and truly cares about her clients!"

David & Lanelle Holmes

"Judy did a great job on a difficult sale!"

Bill & Janet Nelson

"Continue your great service! Thank you so much!!"

Brian & Michelle Rudrud

"It was great working with the gals. We had a great chemistry immediately. Love my new home!"

Lisa Peterson

Testimonials...

"We couldn't ask for better realtor's, who were very understanding and caring. Thank you, Deb and Judy."

Peter & Eugenia Zentner

"Enjoyed working with Deb and Judy. Both are very professional and I am very confident in their abilities. This was not an easy market to navigate and timing was important. They did a great job!"

Renee Morris

"Deb Miller and JudyK helped me find my first home. They made my first experience so wonderful by keeping me well informed! I was always and in every way satisfied. Thank you Keller Williams!"

Kathryn Coffield

"Deb Miller is an agent of the highest caliber. She is knowledgeable and very professional. Deb & Judy go above and beyond their commission."

Joanna George

"I am very satisfied with the services I received. We love our new home! Deb found the perfect house for my daughter and I. It was always a pleasure to work with her and I would recommend her!

Sally Imdieke

"Just keep doing what you're doing. I'll just say, thank you, for all your help." Douglas & Lynn Anderson

"Judy did a great job with myself and buying my new home. She's the best!" Beverly Rootes

"My agent was great-always available for questions and to show me houses."
Brian Nustvold

"Debra Miller went above and beyond her normal duties due to the house values! Without her energy and focus the house <u>would</u> <u>not</u> have been sold in this time frame." Harold Holey

"Working with Deb Miller was a real pleasure. We will highly recommend her and we look forward to working with her again in the future."

James & Gail Bruneau

"We were treated with respect and dignity throughout a difficult time. Awesome team! Thank you!"

Jerry & Jacqueline Warren

"Great job! Deb is great to work with – Judy is also very friendly and knowledgeable. <u>Great Team!</u>"

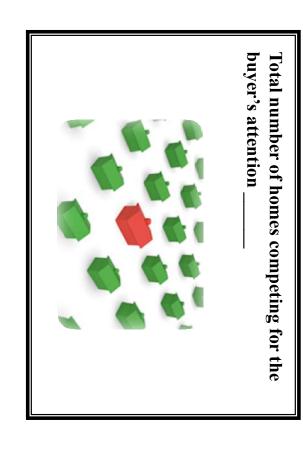
Sheila White

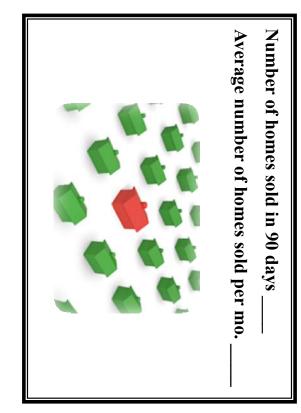
"Deb is so thorough – she is fantastic!"
Sarah Gilbertson

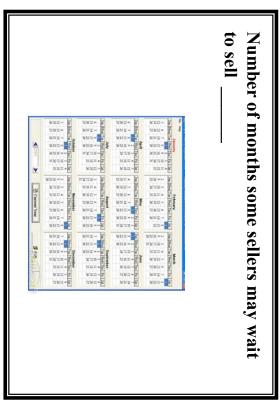
"JudyK is awesome, very helpful."

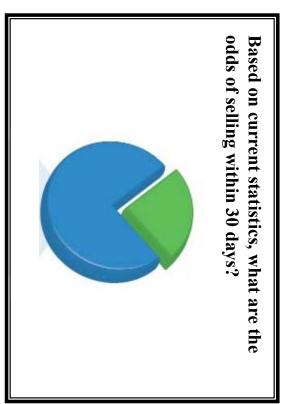
Steve Dohse

Market Statistics That Matter









This research from the local MLS includes the price range from \$ and within a mile radius of your home. to \$

Date of Report: _

All data from MLS is deemed reliable, but not guaranteed