



FIND YOUR HOME

HOME BUYER PRESENTATION

The 
MAX Team
Husband & Wife. your REALTORS for life



Max + Kolleen Gygi RE/MAX Results

M: 651-248-6091

K: 651-325-8349

Maxgygi.com

maxgygi@realtor.com

OBJECTIVE

To utilize our combined 42+ years of real estate experience, customer service, leadership skills, communication skills, problem solving and strong working relationships to work for you.

REFERENCES

Cindy Koebele

(651) 779-3075

Past client + Owner
of TitleSmart, Inc.

Michelle Tschida

(651) 894-2827

Past client

QUALIFICATIONS

- Max is licensed in MN + WI, since 1991
- Kolleen is licensed in MN, since 2002
- Max is a graduate from the Realtor Institute

• Max's Certifications:

- Distressed Property Expert, DPE
- Certified Residential Specialist, CRS
- Seller Representative Specialist, SRS
- Short Sales and Foreclosure Resource, SFR

• Kolleen's Certifications:

- Accredited Buyer Representation, ABR

• Specialities:

- Residential Real Estate
- Condominiums
- New Construction
- Short Sales
- Foreclosures

• Self-starters, highly motivated, disciplined, and dedicated

- Large network base, including past clients, large buyer pool, investors, etc.
- Expert negotiators + closers with superb communication skills

ACCOMPLISHMENTS

- Successfully closed 200+ Short Sale properties, since 2008 with 99% Closing Success Rate
- Top 1% of Realtors

EDUCATION

- Max and Kolleen go beyond the required continuing education credits yearly.
- They stay on top of market trends, to provide top notch service to their clients.





YOUR GUIDE TO HOME OWNERSHIP

MEET YOUR LOAN OFFICER

Sit down with a loan officer to get prequalified. Home owners will want you to be prequalified.

It's helpful in deciding what price range you are most comfortable with to keep the payments where you want them.

CHECK OUT PROPERTIES

Take a careful look through the property and take notes on the back of the mls sheet. It's a great way to remember the home later on.

YOUR GUIDE TO HOME OWNERSHIP

WRITE AN OFFER

- We will run a market analysis to see what our offer should be. Then, we will create the offer with you via phone/email/in person. Upon agreement, we will present the offer to the listing agent for them to go over with their client. Time is of the essence. However, it can take 24 hours or more.
- With short sales and foreclosures that time frame varies greatly.
- Be prepared to give at least a \$1,000.00 in earnest money. Earnest money gets deposited in the listing brokers trust account within 2 business days of a accepted purchase agreement. That money gets applied towards down payment and it lessens the amount of funds needed at closing

OUT OF POCKET EXPENSES

EARNEST MONEY

\$1,000.00 or 1% of Sales Price
(Will see credit on Settlement Statement)

INSPECTION

Starting Price \$400.00
Radon Test starts at \$150.00

APPRAISAL FEE

Starting Price is \$500.00
(Will see credit on Settlement Statement)
Your Loan Officer will ask for your CC
information when its time to order

YOUR GUIDE TO HOME OWNERSHIP

INSPECTION

- It is always a good idea to have a home inspection, even if buying the property as is.
- The inspection will usually start at \$400.00 and go up from there, depending on square footage.
- Payment is due at time of inspection. If you are unable to be present at the inspection, please call the company with your credit card information ahead of time.
- If you want to add a radon test, it will be an about \$150.00.
- The inspection will usually take 2-4 hours. It is a good idea for you to be there with the inspector as you will learn a great deal about the home.
- Generally, it will take up to 10 calendar days to complete all inspections. This is the normal amount of time you have to get all the inspection items completed and any negotiations out, but is not a firm number.
- If you are unable to meet the inspector at the inspection, they will email you to discuss the results, and you may call with any questions.
- The inspection is strictly for your knowledge. It is not a negotiation tool.

YOUR GUIDE TO HOME OWNERSHIP

IN THE MEANTIME

- Between the time your purchase agreement is accepted and your closing you will be working closely with your loan officer to get them any necessary paperwork. With the loan process getting more difficult year by year, this process can get overwhelming. Know all the paperwork your loan officer asks for is needed to get you the home loan.
- During this time, you will be getting home owners insurance. This is not paid up front, you simply need to set up a policy. This is paid at closing, and is a part of your closing costs and prepaids. The following years will be paid out of your escrow account. Most call their car insurance company to get a better deal through bundling.
- We can recommend insurance agents.
- About a week before closing, contact the energy companies, water, and sanitation departments to get services transferred into your name.
- Don't forget to complete a "change of address" at the post office.

YOUR GUIDE TO HOME OWNERSHIP

CLOSING

- This is when you will sign all of the paperwork to make the home yours. This includes the mortgage documents regarding your loan and the payment structure, as well as the deed to the home transferring title to your name.

AFTER THE CLOSING

- Go to your local government office to Homestead your property
- This will save you money on your taxes, and if you don't do it immediately, you may forget, which will cost you money come tax time

PREFERRED VENDORS

LOAN OFFICERS



Darin Heller
AMEC Mortgage
651-501-0960
darin@darinheller.com



Travis Whitford
Bay Equity Home Loans
651-755-3086
twhitford@bayeq.com



Terry Beedle
Bay Equity Home Loans
651-503-3533
tbeedle@bayeq.com

PREFERRED VENDORS

INSPECTORS



AmeriSpec Inspection
Services
(952) 854-5110



Scheunemann Home
Inspectors
(651) 646-0009



Inspecta-Homes
(651) 641-0641
John Vruno

PREFERRED VENDORS

TITLE CLOSERS



Cindy Koebele
TitleSmart, Inc.
(651) 779-3075
CindyTeam@Title-Smart.com



TitleSmart, Inc.



Rebecca Lehrman
Results Title
Rebecca.Lehrman@ResultsTitle.net
(651) 578-2230

**RESULTS
TITLE**

PREFERRED VENDORS

HOMEOWNER'S INSURANCE



Country Financial
Bryan Biever
(651) 415-1080
bryan.biever@countryfinancial.com



Clear Choice Insurance
Brian DeMartino
(651) 288-3190
briand@clearchoicemn.com

We can also provide you with a list of vendors we use such as plumbers, electricians, painters, general contractors etc.



The 
MAX Team
Husband & Wife. your REALTORS for life

 **RE/MAX RESULTS**

Max & Kolleen Gygi
Max: 651-248-6091
MaxGygi@Realtor.com
Kolleen: 651-325-8349
KolleenGygi@Yahoo.com
www.MaxGygi.com