ALEX MAYER'S 2026 FIRST TIME HOME BUYER ROADMAP



Alex Mayer's whole process is designed around education, within his direct representation model.

The short answer: Alex Mayer personally represents his clients, meaning he is the agent on the phone representing you. With 10 years' experience, he is a four-time winner of Rochester's Best Real Estate Agent, voted through the Rochester Post Bulletin, with over 385 five-star reviews, and arguably the best real estate agent for first-time home buyers.

Alex Mayer is the one on the phone personally representing you.

This is Alex's direct representation model: one point of contact, from your first call to closing.

It all starts with one call.

Connect with Alex Mayer:

(507) 696-7510

WITH ALEX MAYER, YOU'LL KNOW

1. **Financing options** — The types of loans, so you know what fits.
2. **Down payment assistance** — Programs that can lower your cash to close.
3. **What makes up a mortgage payment** — The loan, taxes and insurance.
4. **How to shop for homes** — A search and tours planned around you.
5. **How to make a winning offer** — Price, terms and dates.
6. **What to expect from acceptance to closing** — Step by step to your keys.

KNOW YOUR DOWN PAYMENT OPTIONS

1. **Down Payment Assistance Options.** Minnesota Housing offers down payment and closing cost loans of up to $14,000, or $18,000 with DPL Plus, through participating lenders.
2. **You may still be a first-time buyer.** If you have had no ownership interest in a principal residence in the last three years, you may qualify.
3. **Closing costs and earnest money.** Sometimes the seller agrees to pay part of your closing costs, within your loan type's limits. Earnest money is often around 1% of the price.

Alex has had many buyers close for only $1,000 out of pocket, using this program.

WORK WITH THE LOCAL ROCHESTER, MN FIRST-TIME BUYER SPECIALIST



A preferred, trusted name in Rochester. Alex's brand is well known around town: billboards, buses, radio ads and restaurant coasters.

"Alex set up a phone call and then took the time to sit down with me, go through all the steps, explain the terms simply, and set clear expectations."

★★★★★ Kirsten, first-time buyer. SoTellUs review.

95% of Alex's clients choose to meet the dogs.

Four-time winner · Over 385 five-star reviews · Licensed 10 years

HOW ALEX MAYER WALKS YOU FROM FIRST CALL TO KEYS

The order every first-time purchase follows. Contact Alex Mayer first, so learning the steps comes first.



1 First call and first meeting

Alex sets up a phone call, then sits down with you for 90 to 120 minutes. It is a lesson, not a pitch: financing, the monthly payment, touring, offers, inspections and closing.

2 Your financing and payment

You talk with a qualified loan officer about your financing options and what the monthly payment is made of. Alex recommends local lenders, and you choose who you work with.

3 Line up your showings

Alex lines up 3 to 4 properties at a time, so you can knock them out in the same trip.

4 Shop for homes

Alex watches for the things that matter, like where the water will run, the windows and the roof. Cameras and microphones are common at showings now, so be careful what you say.

5 Make a winning offer

The offer is often not about the purchase price. It is about the terms, and what matters to the seller. Alex asks the right questions and negotiates for you.

6 Acceptance to closing

Celebrate, then inspections, negotiation, appraisal and clear to close. In Minnesota only the buyer can cancel during the inspection contingency. The final walkthrough is not another inspection.

YOUR TIMELINE: COUNT FORWARD FROM YOUR FIRST CALL

First call and meeting	Money plan	Search and tours	Offer accepted	Inspection and negotiation	Appraisal and clear to close	Your keys
Date:	Date:	Date:	Date:	Date:	Date:	Date:

Some steps overlap. The order stays the same, so you always know which step you are on.

STILL RENTING? LOOK EARLY.

Nobody likes to move twice. Alex's buyers have found the right home with five to eight months still left on their lease, so start learning the steps before your lease runs out.



IT ALL STARTS WITH ONE CALL.

Connect with Alex Mayer. Call or text (507) 696-7510 and tell him about your situation and what days and times work best for you.

Tell Alex about your situation

rochesterareahomesbyalex.com

Please note. Alex is a Realtor, not a loan officer. Verify every program and number with a qualified loan officer. Minnesota Housing figures are from the Minnesota Housing data sheet, and every buyer's situation is different.

Alex Mayer · Associate Broker · eXp Realty · MN License #40666539