THE GO-TO
GUIDE FOR
BUYING A
HOME



Helpful hints for buying your first (or next) home



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Edina Realty's "Go-To Guide for Buying a Home" includes helpful tips, checklists and research that will guide you through the exciting process of finding your first—or next—home.

Before hitting the pavement in the neighborhoods that interest you, refer to this guide—it will help you throughout your home buying journey. Reference this resource for an easy way to check off each major home buying milestone.

TABLE OF CONTENTS:

Phase 1 – Buyer preparation: Getting to know the process

Entering the real estate market

Understanding the local real estate market Determining your budget and getting pre-approved Paying for your new home

Phase 2 – The hunt: Finding and winning your dream home

Your home search

Must-have features

Determining where you want to live

Which property type is right for you

Single-family homes

Townhomes

Condos

Attending open houses

Making the most of showings

Making an offer

Earnest money

Closing date

The ins and outs of contingencies

Phase 3 – Path to closing: You're (almost) a homeowner

After your offer is accepted

What if your first (or second or third) offer isn't accepted

Inspections: An important 'insurance' policy

MyAtlas at Edina Realty

Taking a final walk-through before closing

Appraisal and loan approval

Preparing for your move

The closing process

Insuring your new home

Title insurance

Homeowner insurance

Flood insurance

Closing time: It's really here

Phase 4 - Congratulations: You're a homeowner

Moving

Tips to make your move easier





Buyer preparation: Getting to know the process

Entering the real estate market

You're ready to buy a home. Congratulations! It's a big step and can be overwhelming at times. There's a lot to think about even before heading out to look at houses, including understanding your local real estate market and where you want to live, determining your budget, getting pre-approved for financing and hiring the right Realtor®.

■ Understanding the state of your local real estate market

A first step in your home buying journey is to analyze whether you're facing a buyers', sellers' or balanced market, which is largely determined by the number of homes currently available for purchase. Understanding the current inventory of homes available is a critical element to determining who holds the advantage in a home search and negotiation—you as a buyer, the seller or neither buyer nor seller.

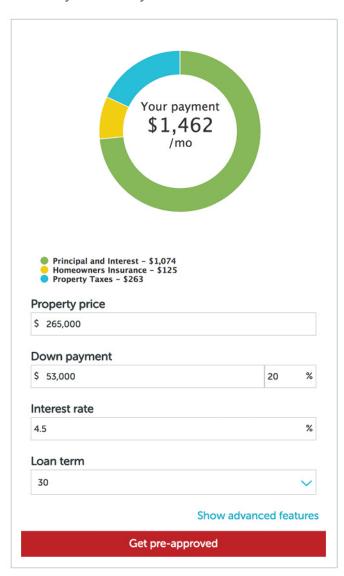


So, what's the difference between a buyers' or sellers' market? Think of it in terms of the economics of supply and demand:

- Sellers' market: When there are fewer homes for sale (low supply), the demand grows because buyers are forced to compete with each other for those homes. In times of high demand for homes, sellers can often get a higher price, either by increasing their asking price according to comparable sales or by receiving multiple offers.
- Buyers' market: When there are many homes for sale (high supply), buyers have more choices, more time and less competition, so the demand for homes drops, as do prices.
- Balanced market: When the supply of homes for sale hovers around six months, giving buyers and sellers a fairly level playing field when it comes to negotiating the sale.

Determining your budget and buying power

It's important to know how much you can afford before you begin actively looking for a house. After all, you don't want to fall in love with a home and then discover it's out of your price range. If you're not ready to contact a lender, you can start exploring how interest rates, loan terms and down payment amounts can affect your buying power using an online mortgage payment calculator like the one offered by Edina Realty.



This tool will help give you an idea of what you would pay monthly, including costs for taxes, homeowners' insurance, mortgage insurance and HOA fees, if applicable. You should also consider what the ongoing costs of maintaining your property will be. This can be influenced by where you live (city or rural) as well as the age and condition of the home. When you search for properties on edinarealty.com, you'll see an estimated monthly payment near the list price that can be customized to help you determine its affordability for you.



Realtor tip #1

perfect credit.

2. Demonstrate that your

Less-than-perfect credit?
Don't count yourself out as a potential homeowner:

- 1. Consider FHA loans
 FHA loans are typically easier
 to qualify for. They require
 a lower down payment of just
 3.5% and are often available
 to buyers with less-than-
- credit is on the mend
 While your credit score may seem like a hard-and-fast number that will determine the fate of your approval, the reality is that two people with the same score can appear very differently to lenders.
 Show that you are taking steps to improve your credit by consistently making payments on time, maintaining employment and spending within your means.



While an online calculator can be a great starting point in estimating what you can afford, getting preapproved by a lender will give you a better picture of your buying power. It also demonstrates to a seller that you will be able to secure financing to purchase their home.

During pre-approval, the lender verifies your:

- Employment history
- Credit reports
- Financial documents
- Annual income

The lender will help you determine which loan programs and options are best for you, the maximum amount you can borrow toward the house and the interest rate you'll be offered. During this time, it's important to keep in mind that things you do could impact your mortgage approval. Defer major purchases like cars, avoid job or bank changes and delay extended vacations where you are not reachable during the process. Your mortgage consultant can provide additional guidance for dos and don'ts during this process.



BUYERS' BUILDING BLOCKS

A pre-approval is more official than a pre-qualification in determining your buying power.

Paying for your new home

Many homebuyers believe the myth that they need 20% of the price of the home saved up for a down payment. The good news is that you don't! There are multiple loan options available depending on your situation.

- FHA loans are insured by the Federal Housing Administration and are typically designed to meet the needs of first-time homebuyers. FHA loans require a down payment of as little as 3.5% of the sale price of the home. Because the agency is taking on more risk by insuring these loans, you, as the borrower, are expected to pay mortgage insurance and the property must be owner-occupied. An FHA mortgage insurance premium (MIP) is calculated annually, but typically paid monthly, and the rate is determined according to your loan term, down payment and outstanding balance. Our mortgage calculator will estimate this for you based on purchase price and down payment.
- VA loans are backed by the Department of Veteran's Affairs, and they are guaranteed to qualified veterans and active-duty personnel and their spouses. VA loans can be approved with 100% financing, meaning VA borrowers are not required to have a down payment. Unlike FHA loans, borrowers do not have to pay mortgage insurance on VA loans, but may be subject to a funding fee (paid by the seller or rolled in to the loan).

If you don't qualify for a VA or FHA loan, lenders like Edina Realty Mortgage offer many other options. You can also consider some additional down payment possibilities.



Other down payment options

• First-time homebuyer savings account:

The Minnesota Association of REALTORS® (MAR) developed a method to assist first-time homebuyers in saving for and achieving homeownership through the first-time homebuyer savings account. While several stipulations exist, the interest that accrues on this account (available through banks, credit unions or similar institutions) may be deducted from state income taxes.

• Down payment assistance programs:

The Minnesota Housing Finance Agency (MHFA) and the Wisconsin Housing and Economic Development Authority (WHEDA) have several programs that help first-time and repeat homebuyers with down payments and other home buying costs. Income, credit and home cost limitations exist.

Mortgage gift funds:

Down payments can be gifted by parents, grandparents or other close family, but it's important to record and track these funds at the direction of your lender because they can impact loan eligibility.



BUYERS' BUILDING BLOCKS

There are limits for FHA loans specific to each county within a state.





The hunt: Finding and winning your dream home

Your home search

Now the fun begins: Searching for your new home. While this is an exhilarating stage, don't rush it. Give yourself some time to make the right choice. And while you may get lucky and find the right home immediately, you should be prepared to spend several months shoring up finances, researching and touring, making offers and closing on a home.

■ Determining where you want to live

Whether you are new to the area or a long-time renter, it's important to start your home search by identifying a community in which you want to live.

Ask yourself these questions:

- What cities and neighborhoods match my work and lifestyle needs?
- How long will my commute to work or activities be?
- How far away are major thoroughfares?
- Is there a grocery store (or two) nearby? What about a gym? Coffee shop?
- Are there playgrounds, parks, trails or nature areas nearby?

■ Must-have features

Once you know the type of community you'd like to live in, it's time to start thinking about your new home itself. Evaluate what's important to you in standard features like bedrooms, bathrooms and the overall size of the home. Then make a list of must-have features like an updated kitchen, hardwood floors or central heating and cooling. Do you want a home that's move-in ready, or are you willing to undertake a fixer-upper? What do some typical home improvements cost? Once you've determined what's important to you, we can start evaluating the home inventory on the market that meets your criteria and scheduling showings for you to tour the properties that interest you.

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BUYERS' BUILDING BLOCKS

My Edina Realty website and home search app have nearly every active, available listing in Minnesota and western Wisconsin, so you can perform the most accurate and up-to-date property search from any device.

Which property type is right for you: Single-family home, townhome or condo?

When it comes to buying a home, you have options for what kind of living space to occupy and make your own. Single-family homes represent the lion's share of what's on the market, but townhomes and condos provide an attractive alternative – especially if you don't want to shovel a foot of snow in the winter or address roof damage caused by a storm. So, what's the difference between these three property types?

■Single-family homes

The owners own a stand-alone structure that does not share any essential facilities or equipment with other dwelling units. This property type typically has direct access to the street or thoroughfare and the entire space or lot around the building is private to the owner.



■Townhomes

The owners own their individual housing unit as well as the ground beneath that unit. Similar to condo owners, townhome residents belong to a homeowners' association (HOA) and pay fees for the general maintenance of common outdoor areas. Townhomes are usually a series of units that are linked to each other by common walls.



Condominiums (condos)

The owner owns the space within their individual unit. The common areas of the property, such as the land beneath it and the building structure, are owned jointly by all the unit owners. Each of the condo owners within a property belong to an HOA which manages the complex and collects association fees to maintain the common areas. Because unit owners do not own the land beneath their unit, condo units are often stacked on top of each other.





Like any home purchase, there are some important factors to consider when determining which property type is right for you. You should look for potential costs of owning, including HOA fees and rules or restrictions on how you may use your home, including:

- A prohibition or limitation on pets
- Restrictions on how your unit can be altered or improved
- Limitations on renting the property
- Not allowing the property to be used for a home business

Most townhomes and condos in Minnesota are subject to a set of laws called the Minnesota Common Interest Ownership Act, which gives purchasers a 10-day right to cancel their purchase agreement following receipt of documents about the association provided by the seller. Wisconsin condo sellers are required to provide certain documentation no later than 15 days prior to closing, and buyers have five days to cancel following the receipt of those documents.

While it's critical that you move quickly once you find a home that meets your needs, one surefire way to have homebuyer's remorse is to make an offer when you're not sure the home is the right fit. So take the time you need to make the best decision.



BUYERS' BUILDING BLOCKS

A condo can be a nice option for those looking to downsize.

Attending open houses

Attending open houses can give you an idea of what's out there and how homes are priced. Many buyers use this time as an opportunity to further narrow their must-haves and nice-to-haves, and to familiarize themselves with neighborhoods. If you're serious about a home that you tour during an open house, we can schedule a showing so we can come back and spend more time in the home.

■ Make the most of showings

For a serious buyer, a showing should be a time to gather information. When visiting a home, pay attention to the way your existing furniture might fit in the space (bring a measuring tape) and where the light comes from. Get to know the neighborhood and nearby homes, paying special attention to the things that are most important to you, including area amenities, sidewalks, parks and more. You should also consider touring the home at different times and days.



Realtor tip #3

Showings

Pay close attention to how well-lit the house is, where the light is coming from, and note the weather when you tour each home. If the home seems dim but it's stormy outside, try to schedule a showing on a brighter day or at different times of day to experience different lighting.

Don't be afraid to look under rugs or behind furniture to ensure nothing important is being concealed. Turn on faucets and showers to check that the water pressure meets your expectations.



Making an offer

Congratulations, you've found your new home. The one of your dreams! Now it's time to make your offer. There are a few strategies that can help you expedite the process and put you ahead of the pack if there are multiple offers on your dream property.

Because you got pre-approved, you have already accomplished step one in the offer process-providing a letter from your lender telling the sellers that you can afford the home. But there's more to an offer than just money. There are other factors that a seller will consider as they decide which offer to select.

Here are factors we will discuss when considering making an offer.

- Days on market
- Price
- Past offers
- Closing dates
- Terms

- Whether they are currently negotiating or considering offers
- What the seller will not consider
- Whether there have been previous canceled purchase agreements
- What updates have been made
- Why the sellers are moving (they are not obligated to answer this question)

■Earnest money

As a part of your offer, you will submit an earnest money deposit. This deposit is generally put into the trust account of the seller's broker, where it is held until closing. The deposit is then applied to the sale. Earnest money is an indication to the seller that you are committed to buying their home and a more significant deposit can indicate a higher level of commitment to the home. Your purchase agreement may include contingency clauses, and if the deal falls through due to a failed contingency, you'll often have the right to get your deposit back. We'll work together to create a purchase agreement (including contingencies, if desired) that represents your best interests and also shows you are a serious buyer.



■Closing date

You may have more flexible timelines than other buyers you are competing against. Take advantage of this by offering a closing date that matches the sellers' best interests. It may be tempting to offer the fastest closing date possible, but some sellers—like those moving cross-country or those waiting on their new construction home to be finished—may have a longer timeline in mind. I can help you match the timing that's most beneficial to the home seller, which is a great negotiation strategy. As the buyer, you are typically responsible for selecting your title company. Don't worry, there's more on why you need a title company—and what to expect—in the coming pages.



Final offer quick tips:

- We will need to be accessible to the seller's agent and seller (although not directly) during the entire process, as things can move very quickly.
- Try to meet the needs of the seller. Are they looking for a quicker closing date or a longer timeframe?
- In a sellers' market, avoid making a complicated offer that is full of contingencies and specific requests. When sellers have the advantage of multiple offers to choose from, they are unlikely to look at offers that are burdened by high demands.
- Remember that the highest offers aren't always the best offers. I can help you identify other negotiation tactics.



BUYERS' BUILDING BLOCKS

Offer price may not be the most important factor to a seller.

■What if your first (or second or third) offer isn't accepted?

When you have your heart set on a home and have already mentally moved in, it can be emotionally draining to make an offer only to have it be rejected. We may be able to negotiate new terms, but when multiple offers are present, we may not get the opportunity. In a low-inventory sellers' market, it's not uncommon for would-be buyers to make offers on several properties before one is accepted. Should you find yourself in this position, there are things we can do to make sure you're not repeatedly losing out to other buyers:

- Consider expanding your search to include a nearby area
- Reframe your priorities so that you can be crystal clear on the must-haves versus the nice-to-haves
- Work with me to determine an area's "sweet spot" price before placing your bid
- Consider a fixer-upper and whether a renovation loan may be an option

■ Knowing the ins and outs of contingencies

When you're searching for homes, you may find yourself falling for properties labeled "active contingent" – but what does contingent mean? A contingent property is still available for showings, but it's under contract with another buyer. Here are some common contingencies:

• Contingent, subject to inspection

The buyer and seller have signed a purchase agreement, but the buyer is allowed to cancel if the buyer does not like the results of the home inspection.

• Contingent, sale of another property

The buyer and seller have signed a purchase agreement, but the buyer is allowed to cancel if the buyer's own home does not sell.

Contingent, subject to third party approval

The seller's lender must approve the sale if the sale proceeds will not be sufficient to pay off the seller's mortgage loan. This is sometimes called a short sale.

Contingent, subject to statutory rescission

For most condos and townhomes, the buyer has a right to cancel the purchase agreement after reviewing documents related to the condo or townhome association.

NOTE: There are other contingencies, including financial contingencies. **Ask me for insights.**





The path to closing: You're (almost) a homeowner

After your offer is accepted

Inspections: An important 'insurance' policy

When buying a property, the home inspection is a crucial part of the transaction. While you may be sold on the new countertops and carpeting, the foundation and less-visible parts could be in disrepair. Follow these five tips through the home inspection process.

1. Every home can benefit from an inspection

There's no such thing as a home "too new" for an inspection. Defects and damage can occur during the homebuilding process just as they can over decades of wear and tear.

2. Hire a professional

I have a list of professional inspectors that I can provide to evaluate the home. **Hiring a reputable inspector is critical,** even if the cost of service is a bit higher.

3. Pay attention to the quirks

Homebuyers should make every effort to attend the inspection so they can ask questions and see how the home looks up close during this deep-dive of the

property. Bring a notebook with so you can take notes during the inspection, as it's a great time to learn about how the house operates. The inspector can explain everything from a tankless water heater to a home's built-in vacuum system, so it's a great time to take in all that knowledge from a professional.

4. Review the inspection report

Once the inspection is complete, **review the report in full with your inspector.** Ask the inspector to quantify any damage or defects so you can determine easy repairs, expensive repairs and any issues that should have you rethinking the home purchase.

5. Negotiate with the seller

Depending on what is identified in the inspection report, you now have an opportunity to request repairs or other concessions from the seller in order for the home purchase to proceed. I will provide guidance throughout this process.



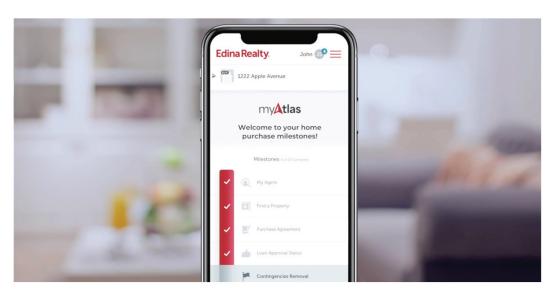
Realtor tip #4

Will your home need a radon inspection?

A law passed in 2014 states that sellers must explicitly answer if their home has been tested for radon, a toxic gas. Additionally, sellers must provide buyers radon warning information developed by the state health department. The law protects homebuyers who may not know to ask about the odorless, colorless gas – which is the leading cause of lung cancer in non-smokers.

■ my Atlas at Edina Realty.

MyAtlas is an online dashboard and digital tracker for your homeownership experience. It's the starting point for all your Edina Realty services, where you can easily monitor your progress along key milestones to buying, selling or refinancing your home, all while staying in close contact with your trusted advisors.



■ Appraisal and loan approval

Your lender will require the property to be appraised to be sure that the home's value is high enough to justify the loan. Once the appraisal goes through and your financial and credit history are verified, your lender will approve your home mortgage loan and the package will be submitted to the title company. If the property appraises under the sale price, we can request a reconsideration of value, listing factors that should warrant price adjustments, such as comparable home sales or alternate data. It's possible that the appraisal could be reconsidered and you could still close at the agreed-upon price.

■ Taking a final walk-through before your closing date

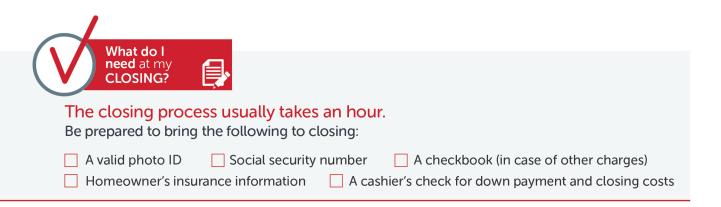
After the inspection has occurred and just before closing, you'll have the chance to take a final walk-through of the property to ensure that all the changes negotiated from the inspection have been completed and to make sure that everything is in the condition it should be. Go ahead and test the appliances, water system, electricity, heating and cooling, fixtures and entrances. You should also make sure items you expected to remain are still in the home, including window treatments, shelving units and other items included in the purchase agreement.



■The closing process

In a nutshell, the closing process includes the following key steps:

- Purchase agreement is signed by all parties
- Buyer meets with mortgage consultant to complete the mortgage approval process
- Closing date and time are scheduled
- Buyers submit the personal information that is needed to close
- Title company prepares closing documents and submits to lender for approval of the final settlement statement; once approved, buyer receives final costs of purchase
- Payment is made (a cashier's check payable to the title company)
- Deed is submitted by title company to the county for recording and homeowner's title insurance policy is issued, if applicable
- A copy of the deed, after it is recorded with the county, is sent to the buyer



Insuring your new home

■ Title insurance

When you purchase a home, the title of that property will be transferred to you at the closing table, making you the rightful owner of the home.

Before a transfer can occur, a search of all public records is performed to determine your property's potential title risks. However, properties can have complicated histories of ownership. Your lender will require you to buy lender's title insurance, which protects the lender's interest in your property. You'll also have an option to purchase owner's title insurance, which protects you against hidden claims on the property or claims that the title is invalid.

Some title issues such as liens, easements or bills left behind by a previous owner may not be discovered until months or even years after a property is purchased—even with the most diligent search. The title insurance required by your lender prior to closing protects the lenders only. Owner's title insurance protects you by paying for all attorney's fees and court costs in addition to the costs associated with removing the lien or other covered claim from your title.



■ Homeowner's insurance

When you are approved for a home loan, your lender is agreeing to take on a significant financial risk. To minimize their risk, lenders only approve loans for homebuyers who are capable of paying monthly payments on time over the life of the loan.

However, loan default isn't the only potential risk to the lender's investment. They must also protect the property from natural disasters, theft and other unexpected circumstances. To best accomplish this, they require the homeowner to purchase insurance on their property.

In the most general sense, homeowner's insurance covers the structure of your home and the belongings within it. It also protects you from liability should personal injuries occur on your property. You can get help selecting the best policy when you contact Edina Realty Insurance.

■ Flood insurance

A typical homeowner's insurance plan does not cover floods. As a new or existing homeowner, it's important to determine the potential risk for flooding and to secure a separate flood insurance policy if you are in an area that is at risk.

To check your flood risk, enter your address into the Federal Emergency Management Agency (FEMA) site, where you'll receive a flood map for your area. Even if you are in a low or moderate flood risk area, it can be wise to purchase flood insurance. According to the Department of Homeland Security, 20% of flood insurance claims come from these low-to-moderate risk areas and they receive nearly one-third of disaster assistance for flooding across the country.

Closing time: It's really here!

At closing, the title company performs the closing, disburses funds and submits the deed to the county for recording. The buyer, seller, their real estate agents and a closer, or escrow agent, will likely be present at the closing table. During the closing process, the buyer and seller will review and sign all relevant closing papers. After you provide funds for the down payment and closing costs, the seller will leave with the net proceeds of the sale, and you will receive the keys to your new home!

Security matters. Never transmit bank account information by email or through an unsecured electronic system. If you receive wiring instructions, even if they appear legitimate, do not send money to that account without first confirming the instructions with your closer or mortgage consultant through live communication.

Key documents to keep after closing

- Your first payment letter
- The payment coupon containing details of when and where your first payment should be mailed (if applicable)
- A copy of your loan closing package

Key documents to keep for tax purposes

- Closing Disclosure (CD)
- Form 1098, sent annually in January from your mortgage servicer
- Costs of energy efficient updates

Once all the forms are signed and funds are transferred, the seller will hand over the keys, garage door opener(s) and any homeowner manuals to you.







Moving

Congratulations, you've purchased your home! It can be a daunting task to plan a move, but here are tips to make it as painless as possible.

■ Color-code your move

Come up with an easy color-coded system for each room in your new house and label each box or bag with the correct color.

Start by purchasing colored tape or large colored stickers from an office supply store. Don't worry about the tape rolls or stickers matching in size or shape; your main concern is having enough variance in the colors that you can easily and quickly distinguish between boxes. If you have tape from that short-lived scrapbooking habit, put it to good use! Otherwise, colored markers or taped-on pieces of colored paper will work just as well.

Pack with the future in mind

If you've lived in your current residence for a while, you likely have some creative storage arrangements. Perhaps your guest pillows are in your son's bedroom closet or your Christmas lights are in a grocery bag in the corner of the garage. There's no better time to create smart storage norms than on day one in your new home. As you pack, be sure to place items in boxes based on where they should live in your new home — not where they reside now. That means your guest pillows should be coded to match the spare bedroom and the Christmas lights should go into long-term storage in the basement.

Pack by weight

It's important to protect your body as you move, so be sure to place the heaviest items in the smallest boxes you have and use larger boxes for lighter items. As for books, don't put them in boxes at all. Instead, use your rolling suitcases and tote bags to transport your books to your next house.

BUYERS' BUILDING BLOCKS

Don't forget to make a plan for your pets.

■Build your own garment bags

Most of us don't have enough garment bags to house all the clothing items in our closet, but it's a waste of time to pack up each button-down shirt, dress and pair of pants into boxes. Instead, turn a plastic garbage bag upside down and make a small hole in the middle. Hook a group of ten hangers into the opening, then seal the "top" of the bag using the bag's original strings.

■Use cling wrap for everything

Think about all the loose items you'd rather keep in place, then use cling wrap to do just that. Wrap full drawers from a bedroom dresser, keeping the clothes intact (and protected) underneath. Wrap the outside of a utensil holder so you don't have to pack each individual fork away. In short, if you are bringing the container that holds items with you, then you can wrap up the contents to save time.

■ Protect your plates

It's possible to protect your kitchenware without spending a fortune on bubble wrap. If you have unused Styrofoam party plates, layer one in between each plate as you pack. If you don't have disposable plates, consider using cloth napkins, tablecloths, placemats or kitchen towels to separate each plate.

Organize bed sets in their pillowcases

After a long day of moving, you'll want to collapse into your bed. Don't make the mistake of placing all linens into a non-descript box that can't be located quickly. Instead, wash all sheet sets prior to moving if you can. Then place each set of sheets into their coordinating pillow case, and put the pillowcases into color-coded garbage bags to protect them. Each family member will be able to easily locate their bedsheets among the color-coded bags and boxes in their room.

■ Have a cleaning scheduled

Let's face it: A little help never hurts. Schedule some help from a professional cleaner ahead of time and they can make things shine after you've done the heavy lifting.

Hooray!

You are the proud new owner of your very own property. Through preparation, perseverance and patience, you've survived, even thrived, through the process.



How can we help?

When you work with me and Edina Realty, your real estate transaction moves more quickly, more smoothly and with less stress because we're able to connect all the dots. We offer one-stop shopping for mortgage, title, insurance, relocation, and HSASM home warranties. Let us know when you'd like to get started and together we can formulate a plan to get you into your dream home.



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Ready to get started on your own home buying journey? Start your search on EdinaRealty.com



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