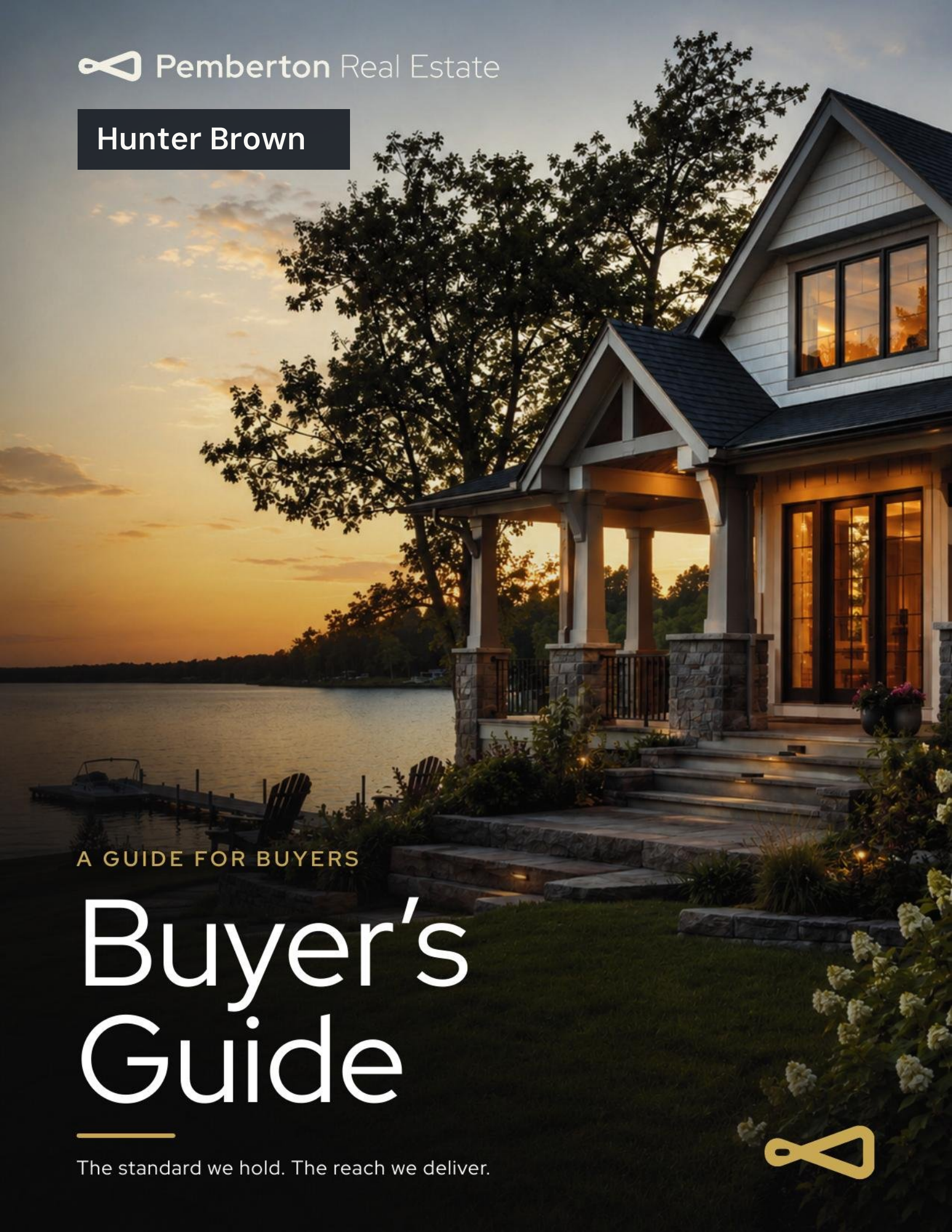
Pemberton Real Estate

Hunter Brown



A GUIDE FOR BUYERS

Buyer's Guide

The standard we hold. The reach we deliver.

ABOUT ME



Hunter Brown

REALTOR®

CALL

218-232-1526

EMAIL

hunter.brown
@teampemberton.com

WEBSITE

Scan to connect
& start your search!

Meet Hunter Brown — your passionate & resourceful real estate partner.

I'm Hunter Brown, a REALTOR® with Pemberton Real Estate, helping buyers and sellers throughout the Twin Cities and surrounding suburbs.

I believe buying a home should feel exciting, not overwhelming. My approach is straightforward and no pressure: give you the information you need, help you understand your options, and make sure you feel confident in every decision along the way.

Whether you're buying your first home, making a move into something new, or exploring an investment property, I'll be there from the initial search through closing and beyond. I bring local market knowledge, clear communication, and a strong understanding of the numbers behind a home's value to help you make a smart purchase.

I look forward to taking this journey with you!

> "If you're looking for a dedicated, knowledgeable partner I'd love to help bring your vision to life."

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WHO WE ARE

We are Pemberton Real Estate.

PembertonRE started as a small south-metro team with big goals — and has grown into a network of 250+ agents driven by collaboration, integrity, and purpose.

WE ARE

Built on purpose.

WE ARE

Powered by people.

WE PROMISE

Your goals are our priority.

#1	250	2015
PRODUCING TEAM IN MINNESOTA, PER ZILLOW	AGENTS & GROWING	FOUNDED

YOUR WANTS VS. NEEDS

Defining your wants & needs

Before you search, get clear on what you and your family truly need. Your agent will design the search around this list.

01

Your ideal location or neighborhood?

Consider commute time, school districts, nearby amenities, and the overall vibe of the area.

02

Bedrooms & baths — need vs. want?

Needs are what make a home livable; wants are what make it dreamy.

03

What type of home fits your lifestyle?

Single-family, condo, townhouse, new build, or fixer-upper — each carries different upkeep and privacy.

04

Your maximum comfortable budget?

Not just what you're approved for, but what you feel good about spending each month.

05

Are there any dealbreakers?

No garage, a busy street, or shared walls can quickly rule options in or out.

06

How long do you plan to stay?

Short-term goals may prioritize resale value; long-term buyers may care more about lifestyle fit.

TIP Bring this list to our first conversation. The clearer your needs, the faster we find the right home.

THE BUYING TIMELINE

From first call to keys

Eight steps, two halves - here's the whole journey at a glance.

GETTING STARTED

01 **Pre-Approval**
Start with a trusted lender. You'll know what you can afford and be ready to move fast.

02 **House Hunting**
List your must-haves and dealbreakers. The right focus makes the search fun.

03 **Offers**
Found the one? We'll craft a strong, competitive offer to help yours stand out.

03 **Inspection**
Once accepted, an inspection checks for issues. We review and decide on repairs together.

TO THE FINISH LINE

05 **Appraisal**
Your lender confirms the home's value lines up with your loan.

05 **Title & Processing**
Title and lending teams confirm every document is in order — send requests back quickly.

07 **Clear to Close**
The green light. Just double-check wiring instructions before sending funds.

08 **Closing Day**
A final walkthrough, sign, and get your keys. Welcome home.

Pemberton Real Estate

WORKING WITH A REALTOR®

Why your agent matters

Buying a home is a big move. Your REALTOR® makes sure it's a smart one — guiding you from first showing to closing.

01

Negotiates The Best Price

Crafts a winning offer and negotiates with your goals in mind, so you get the best deal possible.

02

Coordinates Showings

Handles scheduling and communication, and uncovers listings you might have missed.

03

Defines Home Value

Uses market insight and recent sales so you can make confident, informed offers.

04

Protects You

Honest advice, confidentiality, and guidance that protects your investment at every turn.

05

Keeps The Transaction On Track

Handles challenges behind the scenes so you can focus on the excitement of becoming a homeowner.

Pemberton Real Estate

BUYER AGENT COMPENSATION

How agents get paid

In spring 2024, an NAR settlement changed how agents are paid. Listing agents once advertised a set commission for buyer agents — now it's negotiated directly between buyer and seller.

PRIOR TO SETTLEMENT

Seller

↓

Listing Agent

↓

Buyer Agent

NOW

Seller

↓

Buyer Agent

OR

Buyer

↓

Buyer Agent

When in doubt, ask.

Some sellers offer it upfront, some consider it as part of an offer, and some don't offer it at all. Discuss how your agent's commission will be handled before submitting each offer

Five ways a buyer's agent can be paid

1. Seller offers it in the full amount
2. Buyer negotiates for the seller to pay it in full
3. Seller covers part; buyer pays the rest at closing
4. Buyer raises the price to include it
5. Buyer pays the entire fee at closing

Pemberton Real Estate

YOUR HOME SEARCH

More ways to find home

In a low-inventory market, quick access to both active and off-market listings is everything. Here's how our reach compares.

How we find homes	PEMBERTON RE	OTHER AGENTS
MLS (Multiple Listing Service)	✓	✓
Industry Partnerships	✓	—
Zenlist	✓	—
Expired / Canceled Listings	✓	—
Community Engagement	✓	—
For Sale by Owner	✓	—
Flipper / Buyer Inventory	✓	—

Office Exclusive Listings

Before a property is publicly listed, our agents market it internally — giving you earlier access and a competitive edge, sometimes before anyone else knows it's for sale.

OneHome (MLS Portal)

OneHome automatically shares listings that fit your criteria, adjustable anytime — the best place for accurate, up-to-date active inventory.

YOUR HOME SEARCH

What to budget for

A clear picture of the numbers — so there are no surprises at the closing table.

Earnest Money

Good-faith money held by the listing broker until closing. It's part of your down payment, not an extra cost — normally at least 1% of the price.

Down Payment

Covers the difference between your loan amount and the purchase price. The figure varies by loan product.

Home Inspection

Inspectors you hire to evaluate the home's condition. Costs typically start around $500 and vary with scope.

Closing Costs

Taxes, title fees, and lender fees — estimated at roughly 3% of the purchase price.

Home Appraisal

A third-party evaluator determines market value. Costs start around $500, paid at appraisal or closing.

Agent Commission

Your buyer-agent compensation is negotiable. Talk with your agent about the options available.

REMEMBER

1. Earnest money is deposited three days after an accepted offer
2. Confirm your amount owed at closing with your lender
3. Closing costs are negotiable

OUR PARTNERS

Who you work with matters

A smooth closing depends on the team around you. These are the trusted partners we bring to every transaction.



FLEX TITLE COMPANY, LLC

Your Title Team | FLEX Title Company

Title companies research property records to confirm ownership and clear any liens before issuing a title policy — and they handle closings. With 24 years of experience, FLEX Title Company brings integrity and a solution-driven approach to every transaction.

(612) 643-9675 **ORDER@MYFLEXTITLE.COM**

Insuring Your New Asset | IRG

With so many insurance options, finding the right fit can feel overwhelming. Insurance Resource Group (IRG), a boutique agency with 40+ years of experience, helps you find the best coverage — and stays with you during and after your transaction.

(612) 670-6727



irg.

WARNING - WIRE FRAUD

Wire fraud is on the rise and can cost you thousands. Never trust wiring instructions sent by email — always confirm independently, in person or by calling a verified number, before sending any funds.

CLIENT PERKS

A client for life

When you work with PembertonRE, you're a client for life. Before, during, and after your purchase, you have access to:

- **Office Exclusive Listings**
- **Client Events**
- **Free Moving Truck**
- **Valuable Real Estate**
- **Giveaways**
- **And So Much More**



PICTURES WITH SANTA



PEMBERTON HOME STRETCH 5K



SPRING CLEAN EVENT

LET'S BEGIN

Ready when you are

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