

HOME SELLING GUIDE



A Note From Us

At Minnesota My Home our goal is simple, to exceed your expectations.

We are a customer centric business with a commitment toward excellence and a focus on long term real estate relationships.

We recognize every homeowner's motivation for selling their home is different and every situation comes with its own set of emotions and challenges. We are here to listen and are dedicated to ensuring the entire process is a successful and seamless one.

Selling a home is truly a team effort and we welcome you to ours.

Andrew & Tiffany Beitter





CONTENTS

- 1 | KNOWLEDGE IS POWER
- 2 | CREATE A TIMELINE
- 3 | DETERMINE YOUR HOME'S VALUE
- 4 | PREPARING YOUR HOME
- 5 | HOME DISCLOSURES & THE TISH REPORT
- 6 | MARKETING: TRANSFORMING THE WAY HOMES ARE SOLD
- 7 | OFFERS & NEGOTIATIONS
- 8 | STEPS TO CLOSING



YOU DECIDED TO
SELL YOUR HOME.

Now what?



KNOWLEDGE IS POWER

When selling your home, the more informed you are, the better decisions you are able to make along the way. We pride ourselves on providing our sellers with the information they need so they are empowered to make the decisions that are best for them.

The goal of this home selling guide is to educate you on the overall process, make the experience more enjoyable and get you the highest possible price for your home.

Said differently, think of this guide as a playbook that allows you to create a strategy and put a plan in place to sell your home in a quick and efficient manner that yields top dollar for you.

Note:

Meeting with us well before you plan on selling your home allows you time to learn about the process and put a successful plan in place.

DETERMINE A TIMELINE

After gaining a general understanding of how to sell your home, the next step is to create a timeline for doing so. As you can imagine, there are a number of steps involved in selling a home and many of these steps are dependent on others. To sell your home smoothly, and for the most money possible, it is critical that each of those steps is sequenced correctly and you give yourself enough time for each one to be completed.

A perfect example of a “timeline gone bad” is when a home is put on the market before a certain house project is complete or professional pictures are available. This reduces the number of prospective buyers who want to see your home or are initially interested in it. As the saying goes, you only make a first impression once and missing out on these initial opportunities absolutely diminishes your chances of getting a great offer on your home.

Note:

Everyone’s motivation for selling a home is different and this typically impacts their timeline. When we sell a home, we go through an exercise and work backwards from the date you would like to have your home on the market.

This creates a solid foundation for a successful strategy and puts the plan in motion.



HOW TO PRICE YOUR HOME

Information is more transparent than ever in helping a seller know the value of their home, understand the market as well as have an idea of the demand for their home.

Before diving into your specific home's worth, it is important to have an idea of the current real estate market. There are numerous market reports that we can pull that provide an overview of the real estate market in your area. This data and information will give you a great understanding of the current conditions that are impacting home prices. One of the largest factors that impacts a home's value is the basic law of supply and demand.

A note that various factors (seasons, interest rates, economy, etc.) impact supply and demand. This is an important element that determines who holds more leverage in the housing market: you as a seller or potential buyers who may be interested in your home.



THE REAL ESTATE MARKET



SELLER'S MARKET

When there are more buyers looking for a home than sellers selling a home, it is considered a sellers' market because buyers are competing for fewer houses.

Sellers can typically get a higher price for their home during this time and buyers generally have less leverage during the negotiation phase. Multiple offers for a home become more common and homes can sell for greater than their asking price.

Generally, the rule of thumb is that less than six months of home inventory favors the seller and gives them an advantage.

BUYER'S MARKET

Conversely, if many homes are available for sale (supply) and there are fewer buyers seeking homes (demand), home prices begin to fall. During these times, buyers have more leverage while negotiating the price of the home.

Greater than six months of inventory is what is known as a buyers market. During this time homes tend to sit on the market longer and price reductions are more common.

Note:

Regardless of the broader housing market, types of properties and specific locations can vary from a supply and demand standpoint.

BALANCED MARKET

Assuming the rate of home sales remains the same, it is considered a balanced market when the current supply of homes would last for six months. In other words, if no new homes were listed for sale, it would take six months to sell all of the homes on the market.

In a balanced market, sellers and buyers are at a fairly level playing field when it comes to negotiating.

YOUR HOME'S MARKET VALUE

Both historical data as well as property attributes are considered when assessing the value of a home.

A comparative market analysis (CMA) will look at all of these factors and can give you a more accurate assessment of the current value of your home. We generate this CMA by looking at:

- Historical sales of comparable homes in the area
- Median price per square foot of homes in the area
- Current trend including days on market, price reductions, home supply, etc.
- Tax assessed value of your home
- Condition and unique features of your home
- Upgrades and renovations you have done

Caution:

Do not be tempted to over-price your home. Studies have shown that pricing a home correctly at the start will ultimately yield a higher sales price than initially pricing the same home too high and slowly marking it down. The longer a home is on the market, the greater chance a potential buyer will think something is wrong with it or feel the need to negotiate the price.

Remember that a home is only worth what the market will pay for it and information to gauge the value of it is more transparent than ever before.



PREPARING YOUR HOME



It is true that buyers will pay a premium for an “HGTV ready” property but you should also look at any improvements or repairs from an ROI standpoint. While certain quick fixes, updates and “refreshes” are recommended, large scale renovations generally have a negative ROI. Although it may be difficult, emotionally detaching yourself from your home will help in this process.

One of the most time consuming and stressful parts for our sellers is often getting their homes ready. We are here to help and have done it all; remodeling, cleaning, decluttering, estate and garage sales, staging, house (and pet) sitting, emotional support (kidding....sort of).

Here is a checklist of some directional recommendations that almost always hold true.

Tip:

Prepping your home often takes longer than a homeowner thinks. Give yourself more than enough time and plan accordingly.

PREPARATION CHECKLIST

If it's broken, fix it

Buyers may focus on a home's flaws to get a better deal or simply view something broken as a representation of the rest of the home's condition.

De-clutter

Removing "stuff" opens up the space and allows buyers to focus on the home. De-cluttering includes clearing off all countertops, furniture and tables. Do you like to "collect" things? Consider renting a storage unit if needed.

De-personalize

You want a buyer to be able to imagine themselves living in your home. This is difficult to do when they are looking at pictures of your smiling face on the walls.

Lighting

Natural light and well-lit rooms will help make a home feel more inviting and larger. Remember to turn on all lights, and open blinds, before every showing.

Remove odors

Often, we see homes online that look like a good deal but wonder why they haven't sold. When we visit we discover the reason...the home smells poorly. Open windows to air out the home naturally or use odor-absorbing products.

Paint

Painting is the number one way to freshen up your home and make it look new and clean. Remember, not everyone likes hot pink...neutral colors are key.

New carpet

Often a buyer cannot look past certain outdated features in a home. An old and dirty carpet is one of them. Too often, a seller chooses to replace the carpet only after their home has been on the market for an extended period and has not sold. By then it is too late.

Landscaping

New mulch and some flowers are an inexpensive way to freshen up the exterior.

Front entrance

Remember that first impression? Here is your chance. Some potted plants and a freshly painted front door are a nice touch.

And finally... clean!

Keep all rooms of the home clean. Vacuum, dust and wipe down all surfaces. A home can never be too clean when you are attempting to sell it.



STAGING YOUR HOME



When thinking about prepping your home, the staging aspect deserves special attention. Simply put, recommendations to change or remove furniture, decor and pictures that we've lived with and loved can be taken personally. That is totally understandable and we think it is important to note that how we live is not how we sell.

The reality is that our homes represent who we are and they speak to us. They contain memoirs of our life and are an open book that showcases our interests, our beliefs and what we like and dislike.

The goal of staging is to make the home speak to everyone else. A well staged home should feel warm and inviting and allow a potential buyer to envision themselves living there. Buyers are drawn to homes that look like they are out of a magazine and, if you truly want to sell your home for top dollar, professional staging is an absolute priority.

We offer complimentary staging advice and, when needed, bring in decor and other staging items. We also partner with professional staging companies that are experts at showcasing your home in the most compelling and positive way.



HOME DISCLOSURES AND THE TISH REPORT



A seller disclosure and, in certain cities, an inspection (the TISH Report), are required before putting a home on the market. The inspection, and possible repairs after, may require time to complete. It is important to plan for this well before putting your home up for sale.

SELLER DISCLOSURE FORM

Under Minnesota Law, sellers of residential property are obligated to disclose all material facts that they are aware of about their home that could adversely affect a buyer's use and enjoyment of the property. Known as the Sellers Property Disclosure Statement, the buyer will need to sign this document when submitting an offer which acknowledges that they received it.

- This disclosure form is required by state law but can be waived if both the seller and buyer agree to it. This is commonly seen with rentals and estates.
- The seller can also opt, in place of the disclosure form, for a qualified third party to provide a written report that discloses material information relating to the property.

THE “TRUTH-IN-SALE OF HOUSING” (TISH) REPORT

There are currently 12 cities in the Twin Cities metro area, including Minneapolis and St Paul, that require a city inspection before an individual sells their home. While each city has different requirements, they all generally focus on safety and risk and provide a report of recommended or required fixes.

In certain circumstances, the sellers are required to complete the fixes before closing. If this is optional, and the required repairs are not completed, the buyer assumes the responsibility and must complete the repairs in a certain time frame.

While each city is different, and it is important to understand your city's specific requirements. The TISH inspection is in place with everyone's safety in mind.

ST. PAUL TISH REPORT

This report is “disclosure only” with one exception. If there is no functioning Hard-Wired Smoke Alarm in the home, the owner is required to have one installed and verified by the permit process.

MINNEAPOLIS TISH REPORT

No Repairs

If the inspection indicates no required repairs, a Certificate of Approval (COA) is issued.

Repairs Completed by Seller

If there are repairs and the seller completes the repairs, the COA is issued which is required for closing.

Repairs Not Completed

If repairs are not completed before closing, the buyer needs to sign an acknowledgment of responsibility and submit to the City within one day of closing. The buyer needs to complete all repairs within 90 days of closing and, once completed, a re-inspection is needed to verify the work is done.

Cities that have some sort of TISH inspection requirement

Bloomington	New Hope	St. Paul
Hopkins	Richfield	South St Paul
Maplewood	Robbinsdale	Golden Valley
Minneapolis	St. Louis Park	West St Paul



MARKETING: TIME TO SELL YOUR HOME

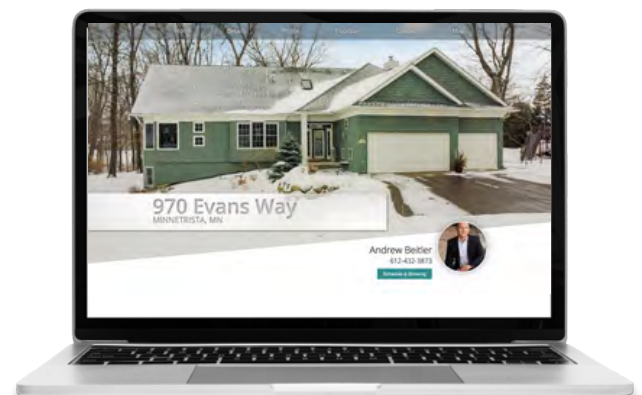


Transforming THE WAY HOMES ARE SOLD

When selling your home, marketing and advertising are everything. Luckily for you, we not only use an award-winning marketing agency, we own it. Our agency has the capabilities, resources, digital skills and experience to market your home that others do not.

Our best-in-class marketing campaigns include innovative tactics as well as tried and true methods to get your home in front of more people—and the right people.

Videography, photography, virtual staging, social media marketing, geotargeting, custom websites and direct mail are just a few of the tactics we use to make your home stand out and get the most exposure possible—one of the most important aspects of selling a home successfully.



THE BASICS

MULTIPLE LISTING SERVICE (MLS)

When your home “goes on the market” it is placed on the Multiple Listing Service (MLS). The MLS is a collaborative real estate database that allows real estate brokers to share properties for sale. This database, and your home, are made available to over 20,000 real estate professionals working in the metropolitan area.

The MLS also feeds all other real estate sites such as Zillow, Trulia, Realtor.com, etc.



FOR SALE SIGN

An eye-catching For Sale sign will be placed in your yard.



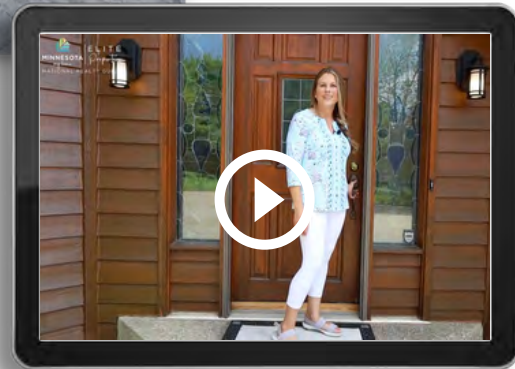
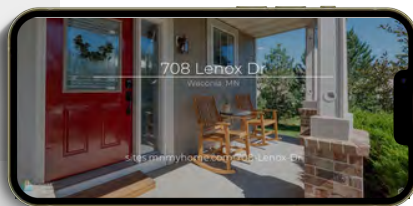
THE FOUNDATION

PROFESSIONAL PHOTOGRAPHY & VIDEOGRAPHY

A picture is worth 1,000 words—we use photos and videos to tell the story of your home and they are used for all aspects of the marketing plan.

Some of our capabilities:

- Drone photography
- Virtual staging photos
- Virtual twilight photos
- Professional video
- 3D rendered floor plan
- 360 video tour
- 2D standard floor plan
- 2D color floor plan



Virtually Staged

Actual Photo



TACTICS

"COMING SOON" STATUS

We place your home on the MLS a few days before it officially goes live under a "coming soon" status. This allows us to start marketing your home, builds up demand and maximizes the number of potential buyers who want to see your home the first few days it is on the market.



"ACTIVE STATUS"

We like to place your home on the market on a Thursday or Friday as most individuals are available to view homes on the weekend. This increases the chances of competition for your home.

HOME SHOWINGS

The more available you make your home, the easier it will be to sell. Realtors request a viewing of your home on behalf of their buyers and, once your home is listed, these showing requests can happen quickly.

There can be multiple showings of your home in the first 48 hours so be prepared to be away those first few days.

Note:

We allow overlapping showings—and love when this happens—as it creates an impression that there is high demand for a home.

OPEN HOUSES

Each open house is actively marketed and advertised. We prefer to hold an open house the first weekend of the home going on the market. This also allows us to hear first-hand feedback and thoughts from buyers.



HOME HIGHLIGHT BROCHURES & FLYERS

A variety of marketing pieces highlighting favorite features of the home, the neighborhood and the community. These are included as supplements both in the home and online in various channels.



DIRECT MAIL

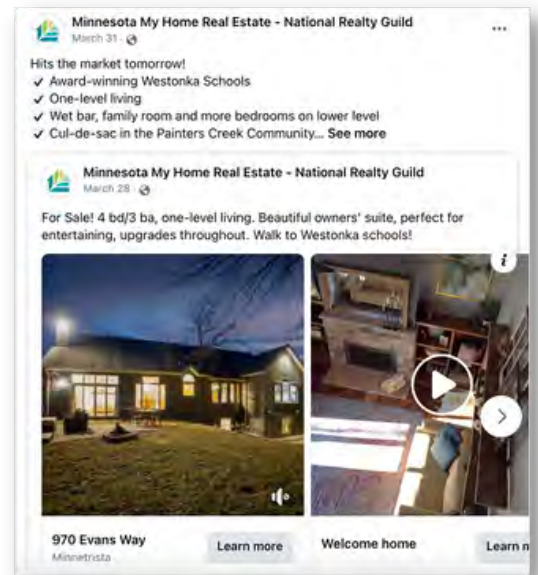
Professionally designed property announcements mailed directly to your neighborhood. While your neighbors may not be in the market for your home, they can be a great referral source.

It is not uncommon for a neighbor to "convince" friends or family to move to the area.



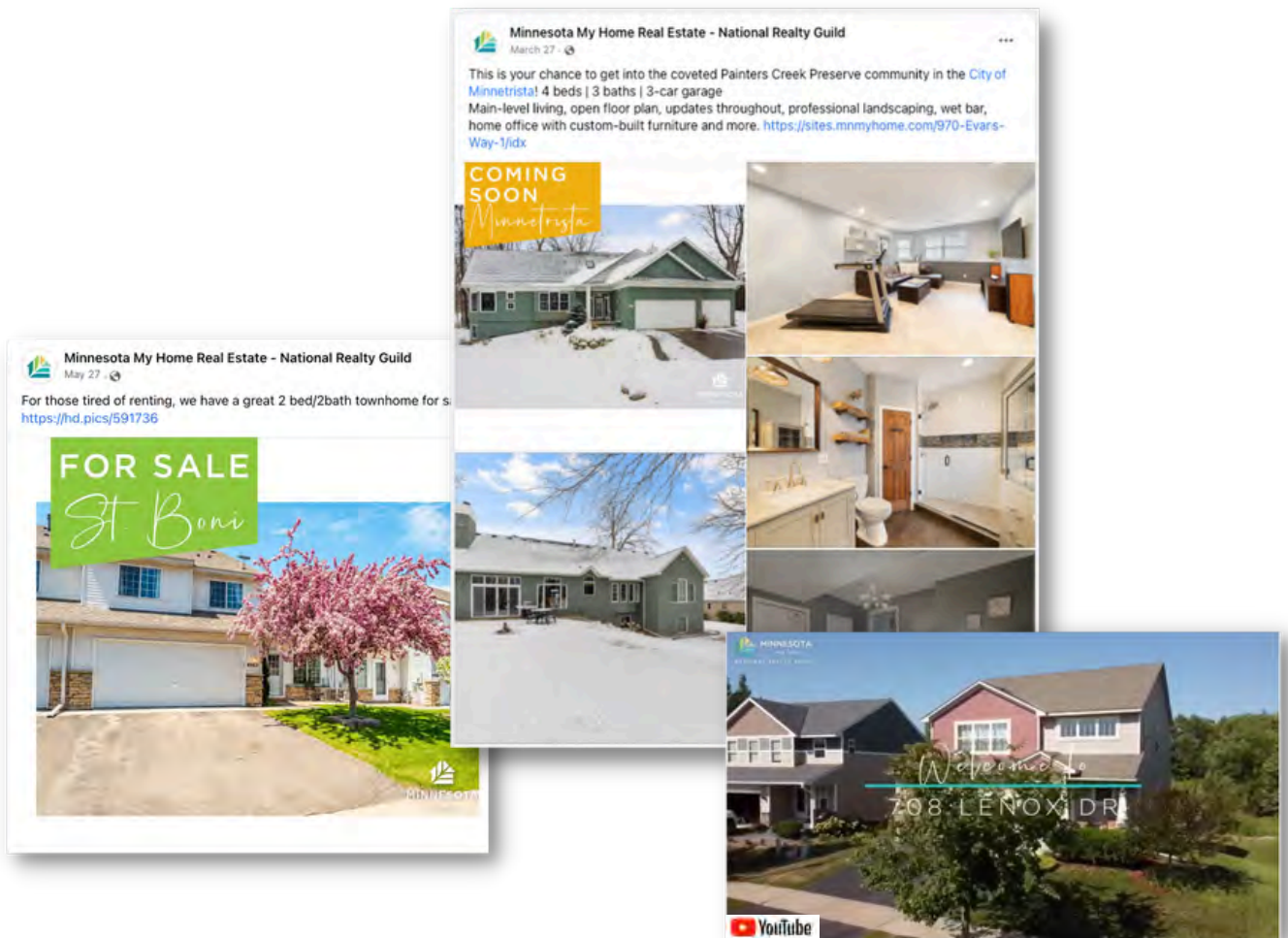
ADVERTISING

We use a variety of advertisements dependent on the home and target buyer. From social media advertisements to digital retargeting ads to print ads, we use the most effective ways to maximum exposure for your home (above and beyond simply listing on the MLS).



SOCIAL MEDIA

Your home will be featured on social media by professional social marketers. Platforms include Facebook, Instagram, Twitter, LinkedIn, YouTube and Google.



WHAT GOES INTO AN OFFER



Details are what make the difference when it comes to successfully selling your home for top dollar. Whether it is negotiating, marketing your home, or ensuring the terms of the purchase agreement protect you, we are surgical in our approach.

That said, before placing your home on the market, we feel it is important for our sellers to have a high level of understanding of what goes in to an offer and the elements of the purchase agreement.

PURCHASE AGREEMENT (THE OFFER)

This is a legally binding agreement which, if accepted by both parties, binds the sale and starts the closing process to transfer ownership. Typically the buyer puts contingencies in place to allow them to do their due diligence. Because of these contingencies and other terms, the highest offer is not always the best one.

PRE-APPROVAL LETTER (PROOF OF FUNDS)

This shows the seller that a bank has reviewed a buyer's finances and, upon initial review, will provide the buyer with a loan to purchase the home. If a buyer is using cash to buy a home they will need to submit proof of funds showing they can do so. We call every lender to ensure they have thoroughly vetted the buyer's finances.

SIGNED SELLER DISCLOSURE FORM

This acknowledges that the buyer has received this form filled out by the sellers. This disclosure form is required by state law but can be waived if both the seller and buyer agree to it. Waving this disclosure can be common with rental properties and homes in a trust.

ARBITRATION AGREEMENT

You have the right to choose whether to have any future disputes about the property that you are selling decided by binding arbitration or by a court of law.

COMMON ADDENDUMS

- Common Interest Community: If you are selling a condo or townhome (by law a seller is required to provide the necessary HOA documents to a potential buyer)
- Disclosure of Lead Based Paint: If a home was built prior to 1978
- Subsurface Sewage Treatment System and Well Inspection
- Buyer Purchasing “As Is” and Limitations of Seller Liability
- Sale of Buyers Property Contingency



THE PURCHASE AGREEMENT



Given the importance of the purchase agreement (and because offers can be written differently) it is most helpful to review it in person. However, here are some of the important components:

EARNEST MONEY

This money is due to the listing broker no later than two business days after final acceptance of an offer. It is held in a trust account until closing when it is credited back to the buyer. If the purchase agreement were to be broken by the buyer the earnest money could be forfeited to the seller. However, if the purchase agreement is ended by the buyer due to one of the contingencies agreed upon the earnest money is refunded back to the buyer.

Earnest money is generally 2% of the purchase price but a larger percentage could reflect that a buyer is serious and won't back out of the contract.

Example:

All other things remaining equal, an individual who will pay 20% of the sales price in cash would have a stronger offer than an individual who pays 5%.

The reason:

The individual who is paying the larger down payment is more likely to secure financing.

FINANCING

Within the purchase agreement a buyer explains how they plan on paying for the home. This has an impact on how strong the offer is.

A buyer can also add a mortgage financing contingency stating that their earnest money is refunded to them if they cannot ultimately secure the financing to buy the home. The type of loan (conventional, FHA, VA) is also taken in to account due to conditions each loan has.

PERSONAL PROPERTY & FIXTURES

Anything permanently attached to the home stays with the home while personal property should be removed by the seller. Sometimes it's unclear whether certain items fall under the personal property category or stay with the home. Therefore it is important to include/exclude these items in the purchase agreement.



Washer, dryer and kitchen appliances are typically written into the purchase agreement as being included with the sale of the home.

INSPECTION

A buyer states whether the purchase agreement is contingent on a property inspection or not. By electing not to do an inspection, a buyer is taking on greater risk as there may be issues with a home that they are not aware of.

On the flip side, an offer without an inspection contingency can be seen as a stronger offer for the seller because the buyer has less ability to back out of their offer or renegotiate the terms.

SELLER'S CONTRIBUTIONS TO BUYER'S COSTS

A buyer can ask the seller to pay for their closing costs (up to 3% for a conventional loan and 6% for an FHA loan). A buyer can also offer more for a home but ask the seller to pay that same amount in closing costs. As an example, you could offer \$10K more for a home but ask the seller to pay \$10K at closing. This rolls the \$10k into the buyer's mortgage and reduces the amount of money they have to bring to closing.

OTHER

Anything can be written into a purchase agreement—an offer can change significantly based on what is manually written into the contract. For instance, one can put a deadline on an offer, add an escalation clause if there are competing offers and/or add an appraisal contingency.

Example:

An example of an escalation clause contingency manually written into a purchase agreement where the home had multiple offers:

Buyer will increase their offer by the amount necessary to give the seller a net sales price that is \$1,000 above the net sales price of any competing offer not to exceed a maximum net sales price of \$380,000. Net sales price is defined as purchase price less seller concessions.

Seller shall provide proof of competing offer and, in doing so, both the seller and seller's agent warrant that said competing offer is bona fide. Upon proof of competing offer, buyer and seller agree to invoke necessary escalation clause provision and execute revised parts of the purchase agreement.



OFFERS & NEGOTIATING



RECEIVING AN OFFER

You received an offer, maybe even more than one! How one responds to and negotiates an offer on their home can have as much of an impact on the final sales price as the overall marketing plan. We consider ourselves extremely experienced and skilled at negotiating real estate offers and will talk through what to consider as well as the best way to approach every offer.

When a buyer submits an offer, it gives us the ability to do two things.

- 1 | It gives us a reason to reach out to all other buyers who may be interested in the home to let them know we have received an offer. We do this as we can use the first offer as leverage to try to get another higher offer. Also, assuming the first offer is a good one, we can place a deadline for others to submit offers.
- 2 | There are a number of considerations to take into account with any offer. We review the offer with you as well as validate the buyer's lending terms and then either reject the offer, accept it or counter-offer.

Note:

When you accept an offer, you are stating that you are ok moving forward with the buyer's offer including contingencies.

While the buyer can back out of the agreement based on their contingencies, the seller usually cannot.

MULTIPLE OFFERS

In the best-case scenario, your home will receive multiple offers which allows for a different strategy to get the best offer possible. Seller's agents often communicate through the MLS system that there are multiple offers and place a "highest and best" deadline for buyers.

In addition, we communicate to every buying agent about their client's offer. This can create opportunities for their buyer to rethink their position and resubmit a higher offer. We call it the "Ebay affect" as buyers can bid up the property.

OFFERS WITH CLAUSES

In a competitive environment, it is possible that a buyer submits an offer with a deadline or escalation clause. It is important to talk through all of these scenarios before your home goes on the market so that, if desired, you can proactively address them.



STEPS TO CLOSING

THE BUYER SIDE

OFFER ACCEPTED

After an offer is accepted, the buyer formally applies for a loan and chooses a title company who will begin research on the property. The majority of buyers also choose to include an inspection contingency into their offer.

APPRAISAL AND LOAN APPROVAL

An appraiser will complete an appraisal on behalf of the bank to ensure the home value justifies the loan. An underwriter (an individual that evaluates the loan for risk) also needs to review and approve the buyer for the loan. Based on how the purchase agreement is written, the offer can be cancelled if the buyer is unable to qualify for a mortgage on the property due to the appraisal or their finances.

THE INSPECTION

One of the most common contingencies a buyer adds to a purchase agreement is stating they will purchase a property only after an inspection on the home is completed. Typically, they will ask for 10 days to complete an inspection and they have three options after receiving the inspection report:

1. Follow through with buying the home
2. Cancel the purchase agreement if a condition is found to be unsatisfactory
3. Negotiate new terms of your offer if the inspection revealed something you were not previously aware of

TITLE COMPANY

A title company ensures the title to a piece of real estate is legitimate so that the buyer may be confident that once they buy a property, they are the rightful owner of that property. To ensure that the title is valid, the title company will do a title search, which is a thorough examination of property records to make sure that the person or company claiming to own the property does, in fact, legally own the property and that no one else could claim full or partial ownership of the property.

During the title search, the title company also looks for any outstanding liens, mortgages, judgements or unpaid taxes associated with the property.





THE SELLER SIDE

Luckily, the main focus for the seller after an offer is accepted can be on packing and moving. That said, there are a handful of steps remaining that you should be mindful of:

THE INSPECTION

Remember to provide access to your electric panels as well as heating and cooling systems. Also, empty all of your appliances as the inspector will be testing your washer, dryer, dishwasher and stove. Finally, you should provide documentation you have on any appliances or work you have done on them.

TISH-REQUIRED REPAIRS

If you are in a city that requires a TISH report, there may be remaining required repairs to complete as well as a follow up inspection needed for validation.

THE APPRAISAL

As mentioned, the appraiser determines the current value of the property and they also note any health and safety code violations. They will schedule the appraisal at which time they will need access to your home.

TITLE COMPANY

A title company will need to be chosen and they will assist in prorating taxes and assessment, transferring the deed, working with the bank and disbursing funds.

MOVING AND PACKING

Most people do not move every day and, because of that, packing and moving can feel like a daunting task. Whether it is arranging moving companies, or helping to sequence, we are here to help.

CLOSING DAY

The buyer will typically perform a final walk through of the home prior to closing. At closing, you will meet with a Settlement Agent or “closer” from your Title Company where they will have you sign all necessary documents. You will need to provide:

- A photo ID
- Social security number
- Instructions for seller's proceeds

After the buyer provides funds for the down payment and closing costs, you will receive the net proceeds from the sale.

*Congratulations,
you sold your home!*



Meet Us

We created Minnesota My Home because we knew we had something innovative to offer—an experienced real estate agency backed by a professional marketing company.

- 20+ years experience in real estate
- 35+ years combined corporate business/marketing experience
- Founders of Minnesota My Home Real Estate
- Founders of Plaid Moose Creative



ANDREW BEITLER

Andrew began his career in the retail corporate world and specialized in running and growing businesses, operations, negotiations and sales. His passion for real estate began after college with rental properties. He continues to actively manage rental properties in both New York and Minnesota.

An east coast native, Andrew relocated to Minnesota for an executive promotion with Target. Some years later he met Tiffany and they now have two children, Addie (4) and Finn (3) and two dogs.

B.S. | Cornell University

MBA | Boston University: Questrom School of Business



TIFFANY (WINTER) BEITLER

Tiffany grew up on Cooks Bay on Lake Minnetonka and graduated from Mound Westonka. She is passionate about the lake area and in 2015 wrote the book *Lake Minnetonka Eats* about the lake area restaurants.

After years in corporate marketing, she started Cooks Bay Marketing, a full-service marketing agency that works with small and medium-size businesses and nonprofits. Tiffany also uses her marketing skills to help many local nonprofits pro bono. When you sell a home with Minnesota My Home, Tiffany creates the promotional materials, advertisements and campaigns.

B.S.B. | University of Minnesota: Carlson School of Management,

MBA | University of St. Thomas: Opus College of Business



"Andrew and Tiffany were exemplary in every way from the very beginning of our home selling journey. A very knowledgeable, detailed, and responsive team who truly listened and cared about the outcome - not to mention fun too! Choosing 'Minnesota My Home' was the right choice for us! Thank you for a great experience from beginning to end."

Mark & Tonya



"We sold our long-time home in summer of 2022 with the assistance of Andrew and Tiffany. The home sold quickly after listing. Andrew gave us regular and timely updates through the process and both made suggestions on listing appearance. They were always very responsive to our questions and represented us well through the sale and closing. We'd very much recommend their team as qualified real estate professionals!!"

Jim



"...If you think you have or know a good real estate agent, please give Andrew a chance to redefine 'good.' His work ethic is unparalleled..."

Mikel



"Andrew and Tiffany put together a beautiful listing for our property—and sold our home in a weekend, helping us to make the best decision with several competing offers..."

Briana



"As a 20-year veteran Real Estate Agent and Broker myself, I can confidently say that Andrew will exceed your expectations. The marketing is phenomenal!"

Charlie



"I cannot imagine a more efficient and pleasant experience with selling a home. My brother and I do not live in the area so we were worried about how to manage this entire process of helping our mother sell her house of 40+ years.

There are just not enough words for how pleased and grateful we are."

Rencee

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