

FARM & LAND BUYER'S GUIDE



Ask **Angela**
Farm & Land Consultant



Angela

I believe that the best investment for your future, your legacy, and your family heritage is in your homestead property. For decades farming and homesteading have been out of reach and inaccessible to many. As a fourth-generation farmer, I have dedicated my career to helping more people realize the American Dream and all of its opportunities. Whether you are a first-time home buyer, a beginning farmer, a long-time land steward, or a multi-generation farm business owner, my personalized guidance, unwavering support, and comprehensive education will empower you to make confident decisions.

I look forward to working with you and helping you with your property needs. If you're ready to embark on the next step towards your perfect property, I warmly invite you to reach out to us for more information or to schedule a consultation. With our passion for real estate and equity, it would be my honor to collaborate with you on this exciting endeavor.

MEET YOUR NAVIGATORS



REALTOR®

Angela



farmer Consultant

Farmer Team

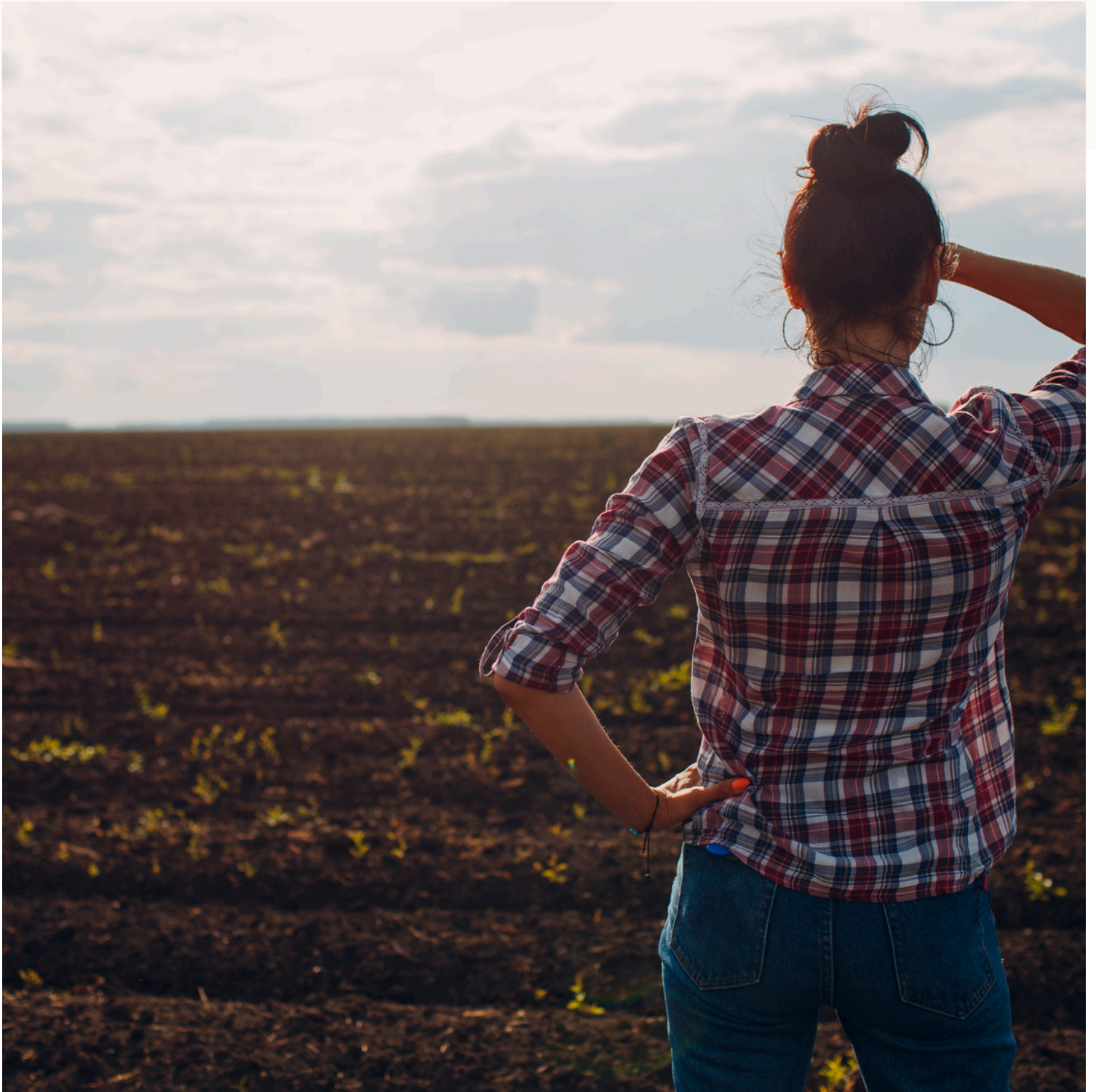


Administrative

rebecca

We are dedicated to providing exceptional service to our clients. We are knowledgeable about what it takes to be successful and committed to personalized service to meet your unique needs. We believe communication is key and will work with you every step of the way to help you secure your home with confidence and pride.

We are passionate
about farmers &
sustainability.



The Buying Process

WE ARE HERE TO TAKE CARE OF THE DETAILS & ENSURE YOUR PURCHASE RUNS SMOOTHLY

Our goal is to ensure that you feel confident and well-informed at every stage, empowering you to make informed decisions that are right for you.

1

LET'S CONNECT

Our team of agents is committed to helping you find the perfect property. Your success is our success! Let's get started...

2

DETERMINE YOUR BUDGET

Thinking about how much you are comfortable spending on a mortgage payment each month is an important first step in the home-buying process.

3

NEED FINANCING? GET A MORTGAGE PRE-APPROVAL

A mortgage pre-approval will let you know exactly what loan amount you qualify for. With this important document in hand, you can confidently search for homes within your budget range and demonstrate to sellers that you are a serious and qualified buyer. We work with the best mortgage professionals and can provide a great recommendation to get you started.

4

NAVIGATE OUR CUSTOMIZED HOME SEARCH

We will set up a customized home search so that you receive listings that fit your criteria as soon as they hit the market. Of course, we will still be reaching out with listings that have not hit the market yet when possible!

5

START HOMESTEAD HUNTING

With your budget and pre-approval in hand, you can now embark on the exciting journey of house hunting. We will help you narrow down your search, provide the right advice and find you that perfect property.

6

PUT IN AN OFFER & NEGOTIATE

We will assist you in writing an offer & finding the right negotiation strategy to secure the property at the best terms & the best price.

7

SUCCESS!

Once you accept an offer, the closing process begins. We are there every step of the way to ensure your closing runs smoothly. We want to provide such exceptional service that you tell your friends & family about us.

EVERY SUCCESSFUL PURCHASE STARTS WITH A SOLID SET OF FUNDAMENTALS

Determine Your Budget

Assess your financial situation, including income, savings, and debts, to determine a realistic budget for mortgage payments. This knowledge will empower you to confidently navigate the homebuying process and find a property that aligns with your comfortable affordability.

Get Pre-Approved

A pre-approval is an essential step that determines your maximum loan amount and gives you a competitive edge when submitting an offer, narrowing your search for homes that fit your budget and increasing your readiness to proceed confidently.

Customized Home Search

A customized home search is an invaluable tool that can greatly enhance your home buying experience. By setting you up on our portal system, we ensure you have access to the necessary tools and resources to kickstart your journey towards finding your dream home with ease and convenience.



TRACK YOUR

Monthly Budget

Before you start looking for a home, it's important to determine how much you can afford. Consider your income, expenses, and other financial obligations to determine a realistic budget for your new home.

MONTHLY INCOME

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| <input type="text"/> | Income 2 |
| <input type="text"/> | Income 3 |
| <input type="text"/> | Income 4 |
| <input type="text"/> | TOTAL INCOME |

TOTAL INCOME

TOTAL EXPENSES -

DISPOSABLE INCOME =

MONTHLY EXPENSES

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|----------------------|---------------------------|
| <input type="text"/> | Rent / Mortgage Payment |
| <input type="text"/> | Utilities |
| <input type="text"/> | Internet |
| <input type="text"/> | Car Payment |
| <input type="text"/> | Car Insurance |
| <input type="text"/> | Life Insurance |
| <input type="text"/> | Home Insurance |
| <input type="text"/> | Health Insurance |
| <input type="text"/> | Childcare |
| <input type="text"/> | Student Loans |
| <input type="text"/> | Pet Food & Care |
| <input type="text"/> | Credit Card Debt |
| <input type="text"/> | Cell Phone |
| <input type="text"/> | Food/Groceries |
| <input type="text"/> | Clothes/Personal |
| <input type="text"/> | Entertainment |
| <input type="text"/> | Subscriptions/Memberships |
| <input type="text"/> | Savings |
| <input type="text"/> | Other |
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| <input type="text"/> | Other |
| <input type="text"/> | TOTAL EXPENSES |



GETTING PRE-APPROVED

WE WANT TO MAKE
SURE YOU ARE
WORKING WITH THE
BEST OF THE BEST AT
EVERY STEP!

To begin we can connect you with a great mortgage broker to secure your pre-approval so that when the right home comes along, you will be ready!

WHY A PRE-APPROVAL IS SO IMPORTANT?

Getting pre-approved for a loan can be a great way to save time when purchasing a home. It allows you to know exactly how much you can borrow and the best loan options available to you before you start shopping. This will help you narrow your search to homes that fit within your budget and give you more confidence when making an offer. Pre-approval also lets sellers know that you are a serious buyer and that you are likely to be able to qualify for financing. This will give you an advantage when competing with other buyers.

CUSTOMIZED SEARCH



WE WILL EMPLOY OUR NETWORK AND
RESOURCES TO GUIDE YOU HOME



STAY INFORMED | You will receive listings that match your criteria as soon as they hit the market.

STAY ORGANIZED | You will be able to focus on the listings that meet your criteria.

ENJOY SHOPPING | All information that is important to you is right at your fingertips... No need to search!

HOUSE HUNTING TIPS

Searching for your ideal home is an exciting journey. With these helpful tips, you can approach the process with confidence and enjoy the process as you explore different options, making informed decisions that align with your desires and goals.

DETERMINE YOUR MUST-HAVES

Make a list of your must-have features in a home such as the number of bedrooms, bathrooms, and location. This will help narrow down your search and avoid wasting time on properties that don't meet your needs.

KEEP AN OPEN MIND

While it's important to have a list of must-haves, it's also important to keep an open mind. Sometimes, a property that doesn't check all of your boxes may surprise you and end up being the perfect home.

SET A REALISTIC BUDGET

Before you start your search, determine a realistic budget that you are comfortable with. This will help you avoid falling in love with a property that is outside of your price range.

BE PREPARED TO ACT QUICKLY

In a competitive market, properties can move quickly. Be prepared to act quickly if you find a property that you love. This means having your financing in order and being ready to make an offer.



VISIT THE PROPERTY MORE THAN ONCE

It's important to visit a property more than once to get a good feel for the neighborhood, the property itself, and any potential issues that may not be apparent during a single visit.

DETERMINE YOUR HOME

Want/Needs

Acres

Style

Beds

Baths

Garage

Business Type

NEEDS VS WANTS

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FAVORITE LOCATIONS

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DEALBREAKERS



HOUSE HUNTING

WE UNDERSTAND THAT IT IS NOT ONLY ABOUT THE RIGHT LOCATION & DESIGN BUT ALSO ABOUT HOW THE HOME MAKES YOU FEEL & THE LIFESTYLE IT WILL PROVIDE

We roll up our sleeves

Does the layout's functionality work?
Does it match my needs in terms of space & comfort.
Do I want to renovate or simply move in?



Does it work for me financially?
Is it in line with my financial goals?
Is it a sound investment?

Does the home & location match my lifestyle?
Is it in proximity to things that are important to me?
What services are nearby?

OFFER & NEGOTIATING

WE WORK HARD TO SECURE THE HOMESTEAD YOU WANT AT THE BEST PRICE & UNDER THE MOST FAVORABLE TERMS

By the time we arrive at this stage, we will have done the groundwork so that you can put in an offer with confidence. When making an offer to purchase a home, we will discuss current market conditions, factors such as the location, condition of the home, recent sales in the area, and the price range of similar properties, so that you can make an informed decision.



CLOSING & BEYOND



ONCE YOU GET TO THIS STAGE IN THE PROCESS, IT IS TIME FOR A LITTLE CELEBRATING

Closing on a real estate transaction is an exciting milestone. We are there to walk you through the final steps of the process and get you to the closing date smoothly.

Our goal is always to provide such fantastic service that you want to share your experience with family and friends. We love what we do and enjoy making friends along the way.



WE ARE EXCITED TO START WORKING FOR YOU!

FOLLOW. LIKE. SHARE. COMMENT.

@askangela or @fortyacrecoop



VISIT OUR WEBSITE

www.askangela.com

If you have any questions about our services or process, please reach out.

320-372-0853 | angela@highlevel.mn

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