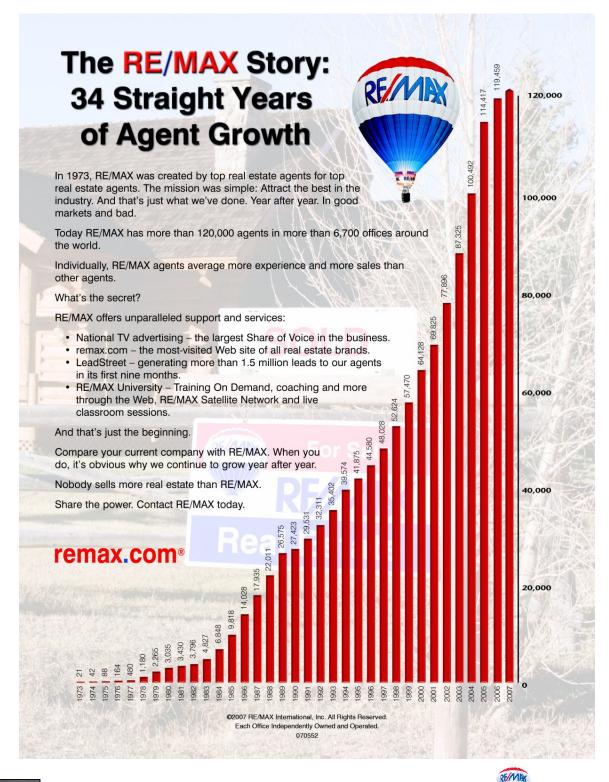




RE/MAX INTERNATIONAL

MinnesotaHomes.com / WestWisconsinHomes.com





Dinah Urban, Hall of Fame,100%Club,Super Real Estate Agent 2007,Ranked in Top Office: (952) 223-0663 *E-Mail:* dinah@dinahurban.com *Mobile:* (612)978-5614 *Fax:* (952) 431-0420



RE/MAX RESULTS

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RE/MAX Results, founded in 1986 by Broker/Owners Bill Saunders and John Collopy, was the first RE/MAX office opened in the Twin Cities. By year end 2007, RE/MAX Results sold over 2.5 billion with 430 Sales Executives in 13 office locations. 2007 brought the addition of locations in South Minneapolis and Hudson, Wisconsin.

Headquartered in Eden Prairie, RE/MAX Results has offices in the Crocus Hill and Highland Park areas of St. Paul, Edina, Apple Valley, Eden Prairie, two locations in Minneapolis, Northfield, Plymouth, Wayzata, Woodbury, as well as our two Wisconsin locations in Hudson and Ellsworth.

Plymouth 2605 Campus Drive—Plymouth, MN 55441 Office: 763-591-6000 Fax: 763-591-6030 Email: plymouth@minnesotahomes.com	1	
Wayzata 125 Lake Street W—Wayzata, MN 55391 Office: 952-475-8000 Fax: 952-475-8010 Email: wayzata@minnesotahomes.com	2	
Edina 5201 Eden Avenue Ste 100—Edina, MN 55436 Office: 952-848-2400 Fax: 952-848-2410 Email: edina@minnesotahomes.com	3	Albertville Coon
Eden Prairie 11200 W 78th Street - Eden Prairie, MN 55344 Office: 952-829-2900 Fax: 952-829-3828 Email: edenprairie@minnesotahomes.com	4	Rogers Anoka Rapids Champlin T Blaine Huge Brooklyn Circle Pines Somerset New G
Minneapolis 125 SE Main Street—Minneapolis, MN 55414 Office: 612-623-4100 Fax: 612-623-4111 Email: minneapolis@minnesotahomes.com	5	S5 1 Park Fridey Bear Lake 35
Casas-Homes 3105 Bloomington Ave S.—Minneapolis, MN 55407 Office: 612-728-5448 Email: casas-homes@minnesotahomes.com	6	Mound Minnetonka 3
Crocus Hill 1071 Grand Ave. Ste 102—St. Paul, MN 55105 Office: 651-251-4800 Fax: 651-298-0965 Email: crocushill@minnesotahomes.com	7	tonia 41 t 4 Prairie 5 St Paul River Falls Bioomington Inver Grove Grove
Highland Park 2100 Ford Pkwy Ste 201—St. Paul, MN 55116 Office: 651-698-8006 Fax: 651-698-7686 Email: highlandpark@minnesotahomes.com	8	ne Carver 9 Valley Rosemount Hastings 10 Elisworth
Apple Valley 15451 Founders Lane—Apple Valley, MN 55124 Office: 952-431-2400 Fax; 952-431-0420 Email: applevalley@minnesotahomes.com	9	Jordan Lakeville Farmington Hampton 61 Bay
Northfield 315 Division Street S.—Northfield, MN 55057 Office: 507-664-0360 Fax: 507-663-1845 Email: northfield@minnesotahomes.com	10	New Prague 19 10 Cannon
Woodbury 1920 Donegal Dr. Ste 200—Woodbury, MN 55125 Office: 651-735-1350 Fax: 651-735-88246 Email: woodbury@minnesotahomes.com	11	Montgomery Dundas
Hudson 2217 Vine Street—Hudson, WI 54016 Office: 715-381-5700 Fax: 715-381-5720 Email: hudson@westwisconsinhomes.com	12	
Ellsworth 315 Main Street—Ellsworth, WI 54011 Office: 715-273-4077 Fax: 715-273-4089 Email: ellsworth@minnesotahomes.com	13	



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NATIONALLY RECOGNIZED!

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RE/MAX Results is ranked by REALTOR[®] Magazine as having the Most Productive Associates in the Nation.

Source: REALTOR® Magazine, Top 100 Companies, July 2006 edition.

RE/MAX Results is ranked by REAL Trends among the Top 10 RE/MAX Affiliates in the Nation.

<u>Rank</u>	<u>Company</u>	<u>Region</u>	<u>Transaction</u> <u>Sides</u>	<u>Number of</u> <u>Offices</u>
1	RE/MAX Equity Group, Inc.	Portland, OR	20,558	19
2	RE/MAX Allegiance	Woodbridge, VA	19,033	40
3	RE/MAX Greater Atlanta	Atlanta, GA	19,010	12
4	RE/MAX Alliance	Arvada, CO	14,837	21
5	RE/MAX Results	Mpls. / St. Paul, MN	11,113	11
6	RE/MAX Gold Real Estate	Gold River, CA	9,949	24
7	RE/MAX Achievers	Scottsdale, AZ	9,362	11
8	RE/MAX 100	Annapolis, MD	7,835	8
9	RE/MAX Associates Plus	Coon Rapids, MN	6,381	11
10	RE/MAX United	Raleigh, NC	6,291	7

Source: REAL Trends, May 2006.

To learn more about how one of the Nation's best real estate companies can work for you, contact your RE/MAX Results Sales Executive or visit MinnesotaHomes.com.



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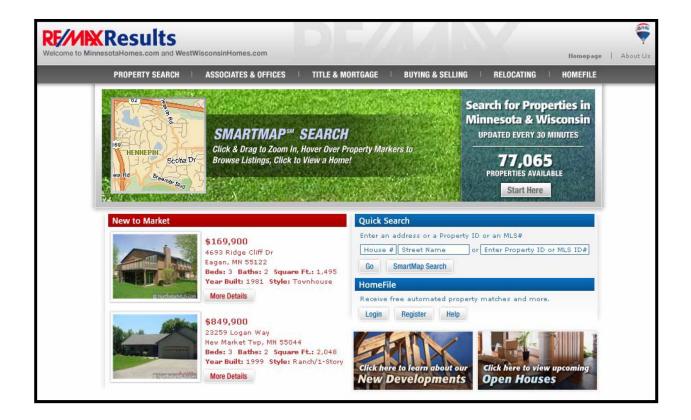
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Our nationally recognized website is a valuable tool in marketing your property. When you list your property with RE/MAX Results, it will be highlighted as part of our rotating 'New to Market' properties on the MinnesotaHomes.com homepage! Additionally, your property will be featured on our website with up to 12 large high-resolution photos, virtual tours, and three high quality printable brochures. You can also use MinnesotaHomes.com to search for your next home. Our website's exclusively designed SmartMap technology allows you to click and drag your mouse to define your searchable map area. Search from over 75,000 listings on the MLS - updated every 30 minutes!



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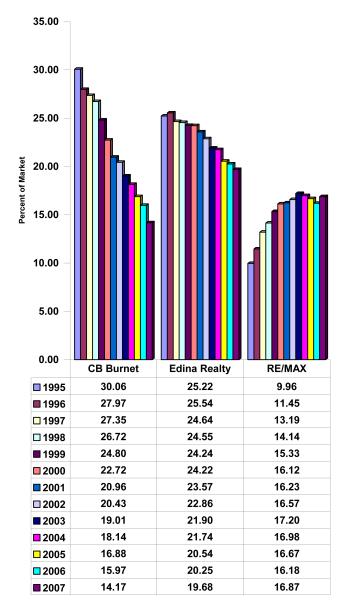
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TWIN CITIES MARKETSHARE TRENDS

MinnesotaHomes.com / WestWisconsinHomes.com

Minnesota Regional Multiple Listing Service - Marketshare Trends for Sold Listings in the Twin Cities Area



Based on information from the REGIONAL MULTIPLE LISTING SERVICE OF MINNESOTA, INC for the period 1/1/1995 through 12/31/2007



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FIRST TIME BUYERS

MinnesotaHomes.com / WestWisconsinHomes.com

You've picked a great time to buy your first home. You can enjoy peace of mind working with RE/MAX, the industry leader in experience and service. Here are some tips to help you with the process of becoming your own landlord.



• Prequalify for a loan

Being prequalified for a loan determines how much house you can afford. It also allows you to move more swiftly when you find the right house, especially when you aren't the only interested buyer.

• Shop for mortgage rates and terms

A difference of even half a percentage point can make a huge difference in how much you pay over the life of a loan. For example, the difference in the monthly payment on a \$100,000 mortgage at 8 percent vs. 7.5 percent is about \$35 per month. Over 30 years, that's \$12,600.

• Using a buyer agent

A buyer agent is legally responsible for representing the buyer's interest in a real estate transaction. Generally, the buyer agent is compensated by the seller at the time you purchase a new home. There are some limitations to using a buyer agent, however. Before you decide, have a REALTOR[®] explain the advantages and disadvantages of using a buyer agent.

• Features that help or hurt resale value

In some areas, a swimming pool actually detracts from a home's value and makes the home harder to sell. In neighborhoods with two-car, attached garages, a single-car or detached garage may impact the home sale and future value. Your REALTOR[®] can point out features that hurt, as well as those which help, resale value.

• Rate the houses you tour

After touring each home, write down what you liked and didn't like. Develop a rating system which will help you narrow the field down to the house that's the best for you.





HOUSE HUNTING

MinnesotaHomes.com / WestWisconsinHomes.com



Buying a home can be a particularly stressful and trying experience, but it will be much smoother for consumers who relax and take their time during the search for a house.

One of the key issues that will arise during the whole process involves knowing exactly how much to pay for a property. To prepare, house-hunters should take careful notes on each property's marketing data such as selling

price, price changes, length of time the home has been on the market, and difference in list and sale price. This will enable the potential buyer to get a better feel for what is a good deal and what is not.

Although looking at a number of houses is a good idea, buyers should be ready to seize the perfect home when they see it – even if it is just the first or second one that they encounter. For buyers who have their doubts, however, revisiting the property several times can ease the jitters, as can a thorough and professional inspection of the entire property.

In addition, making the transaction contingent upon a property appraisal that matches the purchase price can greatly help buyers avoid paying too much for a home. Home-seekers should also keep in close contact with their agent, as this will also make the process less stressful.

Finally, buyers should have high expectations at the start, but be ready to make compromises eventually. There is no such thing as the "perfect home." However, with a little give and take, buyers should be able to find a house that comes close to meeting all of their needs and desires.





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Requirements For Your Home Purchase:

Desired Area(s):		New or Existing:
Acceptable Style(s):		Square Feet:
Price Range:		Lot Size:
Bedrooms:	Features Required:	
Bathrooms:	Features Required:	
Other Requirements:		

Current Housing Information:

Address:	Phone:
Approximate Value:	Estimated Equity:
Down Payment Available:	Progress of Sale:

Family Information:

Children:	
Employer:	Phone:
Address:	Commute Time:
Employer:	Phone:
Address:	Commute Time:





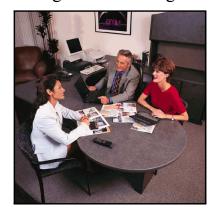
ACTION PLAN TO FIND YOUR HOME

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- Complete the ideal home survey sheet.
- Complete the financial information questionnaire.
- Indicate criteria for community selection or specify specific communities.
- I will complete a mortgage qualification report and review it with you.
- We will review the ideal home and community criteria and reconcile that with the mortgage qualification if necessary.
- I will search the MLS and other sources available to me in order to prepare a list of candidate properties.
- I will set up appointments to see the selected homes.



The remaining plan of action will depend upon our success with the initial list of candidate properties. We will either proceed to the settlement process if we find the right home during our initial search, or continue



to monitor the market in the event that we were unable to find the right home from those currently available for sale.



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THE SERVICES YOU WILL RECEIVE

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- We will help you determine the required characteristics of your new home.
- We will identify available homes that meet your criteria whether they are listed by RE/MAX Results or another Realtor.
- We will provide you with information on communities, schools, churches and any other area characteristics you need.
- We will determine the maximum mortgage amount you qualify for.



- We will advise you of the financing options available to you.
- We will give you an estimate of the cash required for purchase.
- We will research past appreciation rates for the communities you are considering.



- We will meet with you periodically to review progress.
- We will help you inspect the property prior to settlement.
- We will advise you on the preparation of an offer.
- We will monitor progress toward closing when your contract is accepted.
- We will immediately advise you of events that may threaten closing.
- We will stay in contact with the listing agent to make sure things are proceeding smoothly.
- We will attend the settlement with you.





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Dinah Urban



Experience: 1984- Present: Real Estate Agent specializing in single family, multi-family, lakeshore, condominiums, new construction & land.

Affiliations: Minneapolis Board of Realtors Southern Twin Cities Board of Realtors National Association of Realtors The Womens Club of Minneapolis

- *Education:* BA Education Stephens College Columbia,MO. 25 Hours of Real Estate Course Work Every Year Super Agent 2007 Ranked in the Top 15% of Realtors in the Twin Cities
- *Personal:* When Dinah is not serving her clients, she enjoys spending time with her family, visiting the theatre, listening to music, the Vikings, a good book, and the adventures of traveling.
- *Professional:* Dinah Urban has been a professional Real Estate Agent since 1984 During that time she has been recognized as an industry leader for the care and hands on approach she provides to her clients.



CUSTOMER REFERENCES

MinnesotaHomes.com / WestWisconsinHomes.com

George & Jennie Strickland	507-301-3083
Jacque & Malcom Gates	770-924-7029
Cindy & Jeff Kennedy	651-270-7214
Nicole Bearman & Mark Parks	414-213-6018
Laura Marks	612-490-6653
Ann Borman	952-991-3393
Patrick & Nancy Pellowski	952-913-6157
Joel & Holly Edgerton	651-452-7280
Mark & Barb Notch	612-616-6750
Tanya Cafarelli	952-270-0764
I en Hughes	952-412-5629

Len Hugnes	952-412-5629
Dave & Pam Anderson	952-431-6778
Chad Trochil	651-552-4722
Michael & Joanna Ebeling	651-247-2855
Mike &Tera Olson	612-581-5072
Barb Strauch	612-312-4376





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You should choose **Dinah Urban** because:

- I will provide you with excellent service and support.
- I will make a thorough market analysis of your new home.
- I have developed a winning search plan.
- I will make every effort to find your perfect home.
- I have the resources of RE/MAX Results.

Let's Start the Search Now!



