

YOUR SEARCH STARTS HERE

Buyer's Guide

The standard we hold. The reach we deliver.



ABOUT ME



Bill Hill

REALTOR®

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Meet Bill Hill— your passionate & resourceful real estate partner.

Bill Hill is a REALTOR® serving buyers and sellers throughout Central Minnesota, including St. Cloud, Sartell, Sauk Rapids, St. Joseph, Waite Park, Rice, Cold Spring, and the surrounding communities. Known for his honest approach, responsive communication, and commitment to putting his clients first, Bill helps people navigate one of life's biggest financial decisions with confidence. Whether working with first-time homebuyers, growing families, empty nesters, or homeowners preparing to sell, he believes every client deserves clear guidance, personalized service, and an experience built on trust. Bill understands that every real estate journey is unique. He takes the time to listen, answer questions, explain the process, and provide straightforward advice so clients feel informed and comfortable from the first conversation through closing. His goal is not simply to help clients buy or sell a home, but to build lasting relationships and become a trusted real estate resource for years to come. As a lifelong advocate for the Central Minnesota community, Bill enjoys showcasing the people, businesses, neighborhoods, and events that make the area a great place to live. Through educational content, community highlights, local market updates, and neighborhood involvement, he strives to provide value beyond the real estate transaction. Clients often describe Bill as approachable, knowledgeable, dependable, and genuinely invested in their success. They appreciate his ability to make the buying and selling process less stressful by communicating consistently, explaining every step, and always keeping their best interests at the center of every decision. Whether you're buying your first home, searching for your forever home, relocating to Central Minnesota, investing in real estate, or preparing to sell your property, Bill Hill is committed to providing professional guidance, local expertise, and exceptional service from beginning to end.



Scan to connect
& start your search!

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

WHO WE ARE

The reach of a network. The care of a **partner**.

Now proudly **independent**, Pemberton Real Estate pairs a decade of Twin Cities experience with the freedom to put clients first - always. List with us and your home is **backed by a whole network**, and looked after by **one dedicated agent**.

ALL UNDER ONE ROOF

Media

IN-HOUSE PHOTO & PHOTO

Marketing

PRINT & DIGITAL

Transactions

DEDICATED COORDINATORS

★★★★★ 5.0 • 1,600+ five-star reviews on Zillow

"The selling process went very quickly - sold after only 3 days on market, for above asking price!"

- MITCHEL T., COON RAPIDS • VERIFIED ZILLOW REVIEW

250

AGENTS WITH
LISTINGS TO SHARE

2,355

FAMILIES MOVED
LAST YEAR

7

OFFICES ACROSS
MINNESOTA

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 Keep this list handy throughout the process. The clearer your needs, the faster we find the right home.



From first call to keys

Knowing what's ahead makes every step easier. Here's the whole path.

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.

04

Appraisal

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

TO THE FINISH LINE

05

Inspection

Once accepted, an inspection checks for issues. We review and decide on repair requests together.

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.



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.

How compensation works

A 2024 industry change made buyer representation clearer than ever: you and your agent agree up front, in writing, on the services you'll receive and how they're paid. Here's how it works.

01

Your Buyer's Agreement

Before touring homes, you and your agent sign a representation agreement. It spells out the services you'll receive and how your agent is compensated - agreed in writing, up front, so there are no surprises down the road.

02

How Your Agent Gets Paid

Compensation can come from a few places: the seller may offer it, it can be built into your offer, or you can pay it directly. We'll walk through the options on each home and find what works best for your purchase.

03

Negotiable, Never Fixed

Your agent's compensation is always negotiable and never set by law or a "standard" rate. You'll know the number before you commit, and you'll see it again at closing - clear and consistent throughout.

REMEMBER

- 1 You'll agree to your agent's compensation **in writing, before you tour.**
- 2 It's **always negotiable** - never a fixed or standard rate.
- 3 **Ask us anything** - we'll walk you through how it's paid on every home.

— YOUR HOME SEARCH

More ways to find home

Quick access to both active and off-market listings is everything. Here's how our reach delivers.

HOW WE FIND HOMES

MLS (Multiple Listing Service)

Every actively listed home, updated in real time. The foundation of your search.

PRE Office Exclusives

Homes our agents list internally before they go public, giving you first look.

Our Agent Network

Hundreds of agents talking daily, so matches and possible listings surface with us first.

Expired & Canceled Listings

Homes that didn't sell the first time, often ready for a fresh, well-timed offer.

For Sale By Owner

Unrepresented sellers we'll approach and negotiate with on your behalf.

Flipper / Investor Inventory

Renovated and off-market homes through our investor relationships.

Neighborhood Outreach

Targeted marketing to owners in your desired area, uncovering sellers before they ever list.



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 will be due a couple days after an accepted offer.
- 2 Confirm your amount owed at closing with your lender.
- 3 Commission is 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 | JOE@GETIRG.COM



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 Pemberton Real Estate, you're a client for life. Before, during, and after your sale, you have access to:

Recommended Vendor List

Our curated network of trusted pros.

Annual Equity Updates

Know your home's value every year.

Improvement Advice

Guidance on upgrades worth making.

Cabins & Investments

Help finding your up-north escape or first rental.

PRE Exclusive Listings

First look at homes before they hit the market.

Client Appreciation Events

Celebrations you're always invited to.



PEMBERTON HOME STRETCH 5K



SPRING CLEAN EVENT



PICTURES WITH SANTA

LET'S BEGIN

Ready when you are

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