



The Edwards Group

Guide to Buying Your Home







Professional Real Estate Services

Buyer's Agents * Listing Agents * Staging Services * Relocation
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(810) 279-1000



Theresa Edwards (517) 245-5760 | SFR|PSA|ePro|MRP|Associate Broker    
Kevin Edwards (313) 550-9720 | Realtor®
Casey Edwards (313) 550-9848 | Realtor®

6870 Grand River Ave. | Brighton, MI 48114 | 810 227-4600 | www.EdwardsGroupRealEstate.com | Each office is Independently owned and operated

Note If your house is currently listed by another broker this is by no means an effort to intentionally market to you or list your house.
If you currently have a signed buyer's agency contract with another real estate agent please disregard this booklet.*



Show Me the Way Home!

Buying a home is exciting and life-changing.

The Edwards Group is here to help you every step of the way.

Steps to Purchasing your First Home

- Calculate what you can afford
- Review benefits of homeownership
- Pre-Approval vs Pre-Qualified
- Decide what kind of home you want
- Find your home
- Make an offer
- Offer is accepted...Now what?
- Home inspection
- Securing financing
- Closing & moving in



This booklet is designed to be a guide and is not intended to replace the services of a full time real estate agent or mortgage professional. Every transaction is different and may have circumstances not covered in this booklet.

Meet The Edwards Group



Theresa Edwards | Associate Broker

License Number: 6506047753

MLS ID: 405403

(517) 245-5760

- Associate Broker
- Member of National Association of Realtors
- Member of The Michigan Association of Realtors
- Member of the Livingston County Association of Realtors
- Pricing Strategy Advisor
- NAR's e-Pro
- Military Relocation Professional
- Short Sales & Foreclosure Resource
- Certified Luxury Home Marketing Specialist
- Wayne State: Bachelor of Fine Arts

www.ShowMeTheWayHome.com

Kevin Edwards | Realtor

License Number: 6501405401

(313) 550-9720

- Realtor
- Member of National Association of Realtors
- Member of The Michigan Association of Realtors
- Member of the Livingston County Association of Realtors
- Michigan State University: Bachelor of Business

RE/MAX PLATINUM

Each office is independently owned and operated.





RE/MAX PLATINUM

Each office is independently owned and operated.

We have offices and affiliated agents across our region actively bringing in buyers and creating more opportunities to showcase your home.

Re/Max Platinum - Brighton
6870 Grand River
Brighton, MI 48114
810 227-4600



LOCATION

Re/Max Platinum - Hartland
11500 Highland Road
Hartland, MI
810 632-5050



LOCATION

Re/Max Platinum – Ann Arbor
325 West Eisenhower Parkway
Ann Arbor, MI 48103
734 741-1000



LOCATION

Re/Max Platinum - Fenton
3295 Silver Lake Road
Fenton, MI 48430
810 629-5800



LOCATION

Re/Max Platinum - Chelsea
12855 E Old US – Hwy 12
Chelsea, MI 48118
734 627-1171



LOCATION

Re/Max Platinum - Grand Blanc
11817 S Saginaw St
Grand Blanc, MI 48439
810 695-4111



LOCATION

Calculate Affordability



What is my affordability?

Determine a Monthly Budget

- Add up your monthly finances

Take your after-tax earnings (disposable income) add up all of your payments and outgoing expenses (living expenses), subtract the latter from the former. This is the dollar number referred to as discretionary income and is a good start to figure out what you can afford.

- Housing Expenses

Instead of paying rent, you will be paying a mortgage. There are additional monthly expenses to account for, such as property taxes and homeowner's insurance. Total the amount you will spend on housing each month.

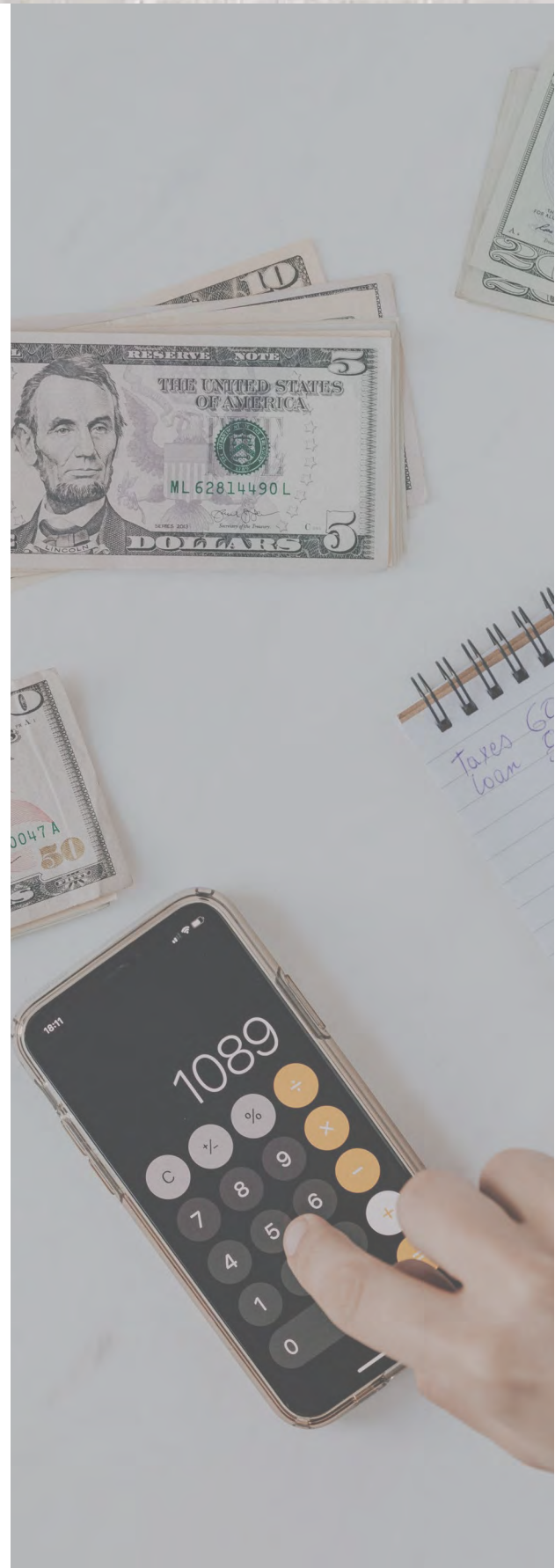
- Add in the extras

You are already aware that you will need to budget for your home's utility costs: gas, electric, and water. Owning a home comes with additional expenses that you never had to worry about before. As a renter it is merely an inconvenience when the furnace stops working or the roof leaks - as the landlord took on the expense. As a homeowner that now becomes your unexpected expense.

- Expect the unexpected

It is recommended to set aside emergency funds for unexpected problems, budget \$100 or more each month for the unexpected.

Add up all the expenses and then figure out how much home you can afford based on your monthly budget. This exercise should give you an idea of how much of your disposable income you can commit to owning a home.



Benefits of Home Ownership



Benefits of Homeownership



- **Do not throw away money on rent**

Your monthly mortgage payments help strengthen your financial future. As you steadily pay down your mortgage, you also build up home equity.

- **Enjoying fixed housing expenses**

If you opt for a fixed-rate mortgage you can rest easy knowing that your mortgage costs will remain the same for years.

- **Personalize your property**

Being a homeowner means you have the freedom to create a home that reflects your unique taste and preferences, and are free to paint, landscape and renovate.

- **Potential tax benefits**

While eligibility for tax benefits vary, homeowners may be able to deduct the interest they pay on their mortgages and their property taxes up to a certain amount.

- **Putting down roots in a community**

Buying a home helps you connect to a specific neighborhood and community. Volunteer and get involved. If you benefit the community you can also indirectly help increase your home's value.

- **Be prepared for the responsibility**

As a homeowner you are in charge of the property maintenance and fixing anything that breaks. That includes daily, weekly, monthly and yearly maintenance inside and outside of your home. Stay ahead of issues before they become problems.

Pre-Approval or Pre-Qual



First...Get Pre-Approved

Pre-Approval Checklist

These are the primary documents you will need for a pre-approval

- ⇒ Tax Returns
- ⇒ Copies of W-2's (or 1099 for independent contractors and self-employed)
- ⇒ Payroll Stubs
- ⇒ Bank Statements
- ⇒ Loan Obligations: student loans, credit card, car loans/leases, etc.



What is It?

Pre-Approval is a letter from a lender saying that they have evaluated your finances and are tentatively willing to lend to you. It shows sellers you have spoken with a lender and have a clear idea of the loan you will likely be approved for.

What to do?

For most lenders you can start with an online application or call a loan officer. An official mortgage application will supply your lender with the necessary documentation to perform an extensive check on your financial background and current credit rating.

Please note pre-approvals come with an expiration date typically 60-90 days after being issued. You can also ask your loan officer if you can lock your rate in case mortgage rates increase while you are shopping. The lock may last from 15-60 days.

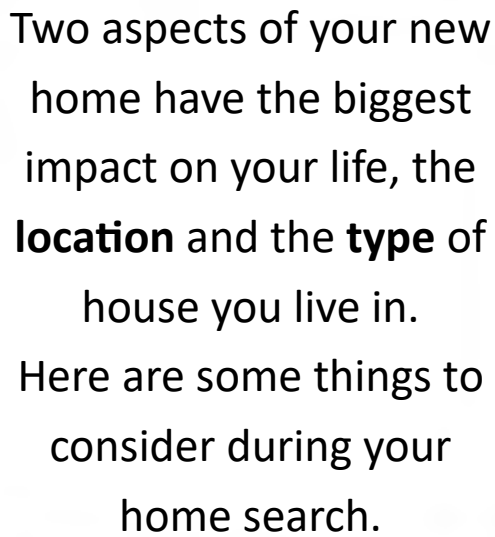
Ask your lender for details. Note: Pulling credit scores more than 3 times in 30 days may negatively affect your score.

Pre-Qualification?

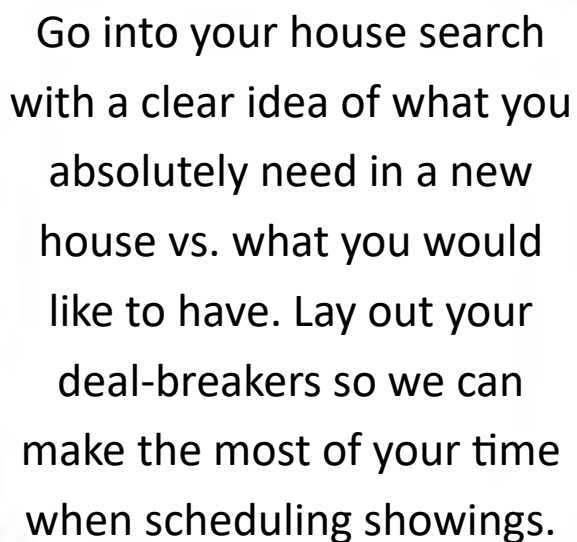
- ⇒ Pre-Qualification does not carry the same authority as pre-approval. To get pre-qualified a lender usually evaluates your debt, income, and assets to give you an estimate for how much you'd likely be approved for. This quick procedure doesn't include an analysis of your credit report, an in-depth look at your ability to buy a home, and isn't underwritten.

Location and Type





Two aspects of your new home have the biggest impact on your life, the **location** and the **type** of house you live in. Here are some things to consider during your home search.



Go into your house search with a clear idea of what you absolutely need in a new house vs. what you would like to have. Lay out your deal-breakers so we can make the most of your time when scheduling showings.

Location

Schools: If you have children the school district is a natural starting point of your search.

Attractions: Local theatres, trendy restaurants, museums, parks, playgrounds, outdoor activities. Choose the location that suits your personality.

Accessibility: Proximity to public transportation, grocery stores, day care, or everyday necessities. Consider your commute time.

Safety: Use online resources to be aware of safety. Also consider air and water quality... nearby factories, refineries or power plants. Propensity for extreme weather: hurricanes, tornados, and flooding.

Community: If you see prospective neighbors outside ask them what they like about the area. You can also find people through social media and ask them for the scoop.

What type of home?

Research the different types of homes in your area and in your price range to narrow down your options. Here are some home types that are popular due to their size and price.

Single Family: In addition to being used as a private dwelling, these structures usually feature their own yard, private entrance and exit and are free of any shared walls with neighbors. Two common types are ranch homes and bungalows.

Ranch Home: Single-story house commonly built with an open-concept layout. They often feature long, low pitch rooflines and large windows. Because all of the square footage is on the first floor the basement size is typically larger than on a colonial or bungalow. Ranch homes typically cost more per square foot than other style homes.

Bungalow: Bungalows offer a small, usually square shaped single-story home. The first floor is usually slightly raised with a large porch or several steps leading to the front door. This style of home is popular in urban and suburban settings and may have upper rooms set into the roof.

Townhome: Attached housing units come with multiple floors and provide affordable and spacious living options in urban settings.

Condo: An individually owned residential unit in a building or complex comprised of other residential units. Ownership usually includes a non exclusive interest in certain “community property” controlled by the condominium management/board.



- Decide what kind of home you want

Finding Your Home

The Edwards Group will set up an MLS Portal Search

When you are working exclusively with The Edwards Group you are eligible to receive listings directly from the MLS. It is easy to access listings from a portal Invitation email that is sent directly to you. Simply click on the link in your portal invitation email to activate your search. You will receive listings that meet your criteria in your inbox as soon as they are listed in the MLS. You can place a heart on listings you like and a lightbulb on possibilities. If you need to adjust your search in any way simply ask.



Your MLS Portal Search...These are some of the search parameters for a MLS Search:

- ⇒ Location? How far from friends | city center | work | school?
- ⇒ School District?
- ⇒ Price? Maximum search amount?
- ⇒ Number of Bedrooms? Minimum and Maximum?
- ⇒ Number of Bathrooms? Minimum and Maximum?
- ⇒ Does the property have a garage?
- ⇒ Do you need a basement?
- ⇒ What square footage are you looking for? Minimum and Maximum?
- ⇒ Acreage? Home Owner's Association?
- ⇒ Swimming Pool or other amenities?

Touring Homes

Make a List

When viewing four or more homes in a single day the properties tend to blend together. It is a good idea when driving between showings to have someone make notes about the previous home. List the things you love about the home and the items that will help you remember the home. Share your favorite features and homes with us!



Tips to Know

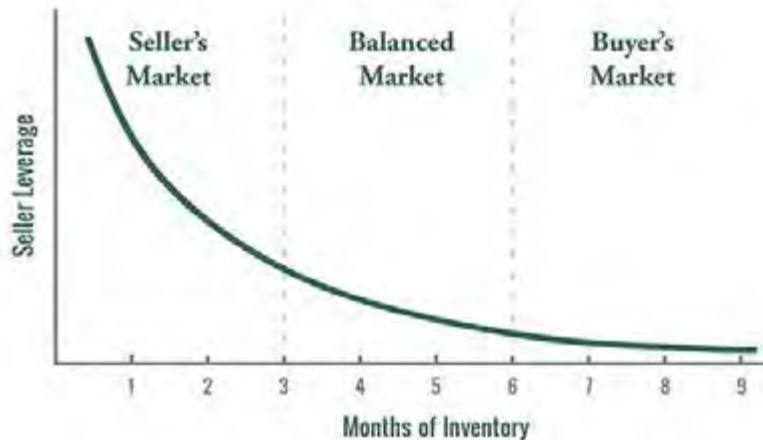
- ⇒ Wear shoes that are easy to slip on and off
- ⇒ You can typically slip on shoe coverings if you are uncomfortable removing your shoes
- ⇒ If you have an all day tour bring a water bottle and snacks for in between showings
- ⇒ If it is raining or the showing is on a large piece of property bring extra boots just in case
- ⇒ Remember that many of the homes will be under video surveillance and only say things out loud that you would say in person to the seller
- ⇒ Do not discuss price in the home or in front of outdoor or indoor cameras
- ⇒ If you are bringing children please ask them to not touch the seller's items in the home.
- ⇒ Please refrain from sitting on the seller's furniture or using their bathroom.
- ⇒ No food or drink inside the homes unless the seller has provided snacks

Make an Offer



Making an Offer

First determine what kind of market you are purchasing a home in.



Seller's Market = Less than 3 months of inventory on the market.

Neutral or Balanced Market = 3-6 months of inventory

Buyer's Market = 6 or more months of inventory currently active on the market.



Realcomp MLS serving Southeast Michigan has had less than 3 months of inventory consistently since December of 2019. We have been experiencing a significant seller's market for the last 4 years.

Fall of 2012 through December of 2019 was a Neutral Market.

2006 -Fall of 2012 was a Buyer's Market.

Making an Offer

You found the one...now what?



Work with The Edwards Group to make an offer that you think the seller will accept - while remaining within your pre-established budget. Keep in mind that your offer is not just about the money...it may include other terms and conditions of the transaction, like closing date, deposit amount, and occupancy.

Offer Checklist...These are the primary components considered when making an offer:

- ⇒ Agency Disclosure...How is your Real Estate Agent representing you?
- ⇒ Purchase Price & Type of Mortgage...Conventional, FHA, VA, RD?
- ⇒ Concessions...Does your lender need them for the loan approval?
- ⇒ Earnest Money Deposit...What is it and what is the normal amount?
- ⇒ Inspection...How long does the inspection take? Do you need to schedule one?
- ⇒ Home Warranty...Who is paying for it, and is it necessary?
- ⇒ Title Insurance...How will you be taking ownership? What type of policy do you need?
- ⇒ Appraisal...Does it need to appraise?
- ⇒ Closing Date...How long does the lender need to close?
- ⇒ Occupancy...Does the Seller need to stay in the home after closing?
- ⇒ Sellers Disclosure...Have you reviewed the disclosure statements provided by the seller?
- ⇒ Lender Approval Letter and/or Verification of Assets

Making an Offer

What makes a strong offer in a competitive market?

Sales price: If a home is new on market a full price offer or higher is expected by the seller. If the home has been on the market more than 30 days some flexibility in price is expected.

Financing: Cash is always preferred over any other offer as they can close quickly and offer an indefinite amount of occupancy. 20% or more down conventional from a local lender is the second-best offer, followed by 3% down conventional, VA, FHA, RD. Typically offers from large Banking institutions go to the bottom of the list as they take longer, do not hire local appraisers, and their facilitators are difficult to reach on the phone.

Contingencies: In a seller's market an offer contingent upon a home sale is looked at if there are only other contingent offers. Typically, the purchaser is expected to pay more to "buy down" the contingency because the risk is greater.

Lender: Who your lender is matters. Agents like to work with lenders that communicate frequently and make the process quick and easy.

EMD: 1% down or more.

Occupancy: Depending on the needs of the seller. Some sellers have not found a new home yet and may need 30-60 days of occupancy. Vacant homes do not need any.

Home Warranty: If you would like a warranty with the property, it is suggested that you purchase it yourself to make your offer stronger.

Appraisal: In a sellers' market it is common for homes not to appraise. It is also common for purchasers to offer appraisal gap coverage. That means the purchaser must have enough cash to cover the difference between the offer and the appraisal. Otherwise, the offer is only the amount of the appraisal and there is no advantage to the seller in accepting an offer over asking price.

Inspection: If a property has multiple offers sometimes purchasers will waive the inspection contingency. They will still do an inspection for their knowledge but will be unable to cancel the contract based on the results. (We recommend an inspection as FYI still allowing purchaser to cancel the contract.)

Title: The listing agent may request all parties use the same title company.

Inclusions: Only include the items the sellers are offering in the MLS.

Concessions: If your loan requires concessions, you will not be able to compete in a multiple offer situation unless all other offers are asking for them.

Escalation Clause: The purchaser may include an escalation clause in the contract if the listing agent allows. An escalation clause states that the purchaser will pay a certain amount over any other proven offer up to a maximum amount. This reduces the purchaser's risk of offering too much.

Congratulations!



Congratulations the seller accepted your offer...now what?

Wow... all your planning and hard work paid off. The seller accepted your offer. Now we have approximately 30 days to complete the transaction before the home is yours. Once the initial excitement wears off the feeling of panic and what do I do comes next. Every buyer at some point feels overwhelmed and questions the process. This is where you lean on The Edwards Group and ask questions. Follow the basic steps below and have us on speed dial.

Steps from Accepted Offer to Closing...

- ⇒ Schedule the Inspection | Have the Inspection | Accept, Negotiate or Release the House
- ⇒ Order the Appraisal with your Lender & wait for the results. (This can take a day or weeks)
- ⇒ Once the Appraisal comes back at value the loan moves to underwriting for final approval
- ⇒ Wait for the lender to send a Clear to Close. (This can sometimes take 2 or more weeks.)
- ⇒ The purchaser must sign the CD (closing disclosure) and wait three days before closing.
- ⇒ Once the CD is signed and the lender has issued Clear to Close the closing is scheduled with the lender, the title companies, and the buyer and seller.
- ⇒ Call to transfer utilities | HOA to your name ahead of time for the closing date
- ⇒ Bring your Driver's License to Closing | Sign Documents | Congratulations!

When Do I Pay?



You have saved your money and worked hard on your budget....and are now wondering when do I pay and who do I pay when purchasing a house?

There are 4 times when you will be asked for money during a home purchase.

1. EMD (earnest money deposit)- Is held by the Brokerage or Title Company and applied to the price of the home at closing. An EMD is made to represent a buyer's good faith in buying a home. If you back out of the contract the EMD may be forfeit. The EMD is typically around 1% of the purchase price.
2. Inspection - Inspection fee is paid to the Inspector. It is always recommended that the purchaser hire an independent inspector to verify the condition of the home. Prices vary depending on square footage and the tests requested.
3. Appraisal - Is paid to the Lender. The amount varies depending on square footage. This is to start the loan process and hire an independent appraiser to verify the home's value.
4. Closing - The Lender will keep you informed on how much you need to bring or wire for closing.



Home Inspection

Home Inspection



What is an inspection?...The objective of a home inspection is to uncover any existing issues with the house before purchase. This is typically done once under contract and before the loan is ordered. Essentially, you are hiring a trusted expert to walk through the home and examine the following:

- ⇒ Walls
- ⇒ Windows
- ⇒ Floors
- ⇒ Plumbing
- ⇒ Major Appliances included with the sale
- ⇒ HVAC System
- ⇒ Electrical System and Wiring

The inspector will assess the home room by room including:

- ⇒ Bedrooms/Bathrooms
- ⇒ Kitchen
- ⇒ Basement
- ⇒ Attic/Roof

Q: Who pays for the inspection?

A: The buyer pays for an inspector of their choice.

Home Inspection

Typical Additional Tests:

- ⇒ Radon Test
- ⇒ Water Quality Sample
- ⇒ Septic Inspection
- ⇒ Lead Base Paint -Before 1978
- ⇒ Sewer Scope



Review the inspection report!

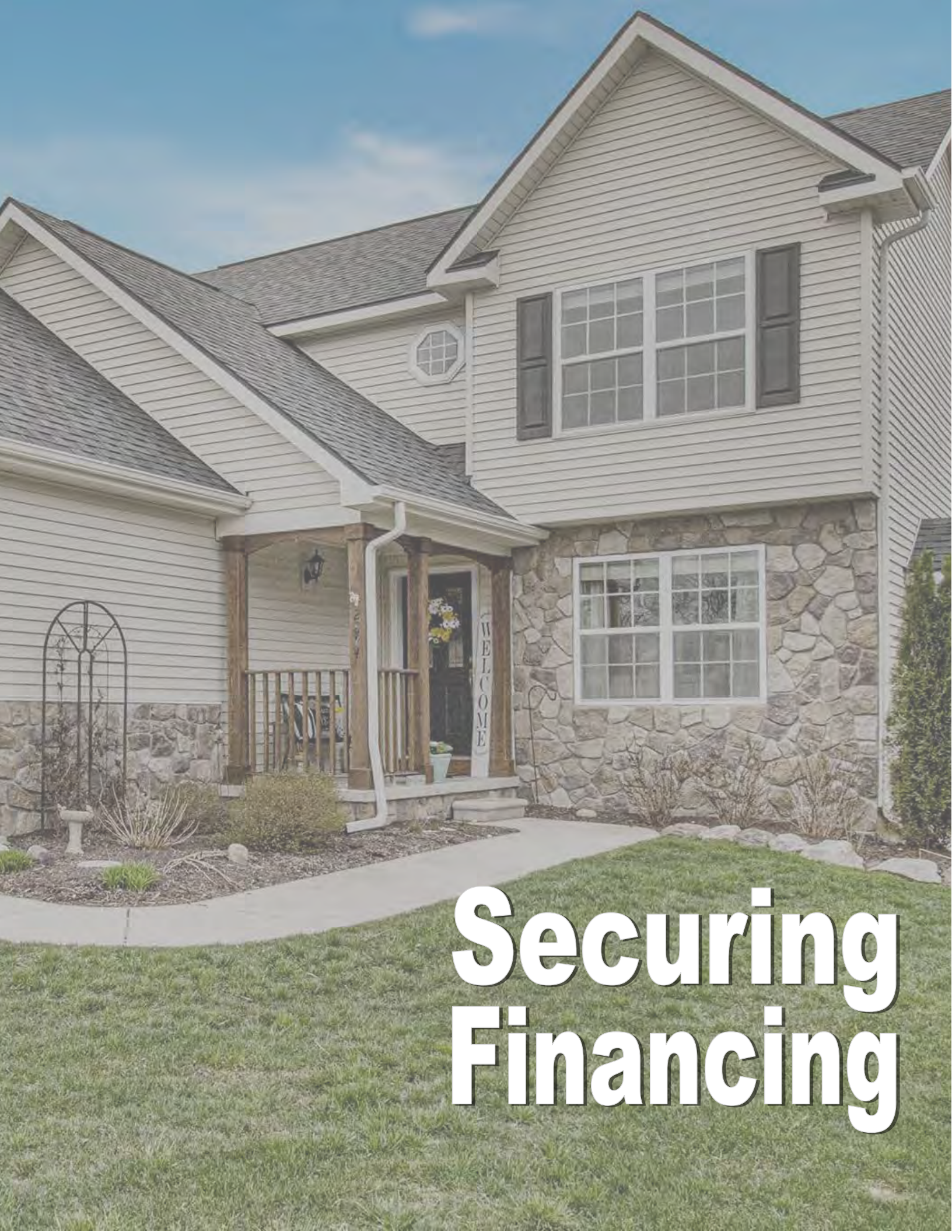
There are 4 ways to remedy any issues found during inspection.

1. Fix it yourself after closing
2. Ask the Seller to remedy the issue
3. Ask for concessions or a lower price
4. Back out of the deal.

The inspector's job is to determine the condition of the home. They will not offer an opinion on the value of the home.

What you need to do:

It is your responsibility to schedule a home inspection - not the seller's. The inspection is for your benefit. When the inspector sends the report, you need to review the results within the contract inspection time limit. Decide if the home has any red flags that will make you back out of the deal. Once the contract's inspection contingency expires, it is too late to opt out or renegotiate the terms.



Securing Financing

Financing

Some Types of Loans

- ⇒ Fixed-Rate Mortgage
- ⇒ Adjustable-Rate Mortgage
- ⇒ Different Loan Lengths 30 yr | 15 yr | 20 yr
- ⇒ Federal Housing Authority (FHA)
- ⇒ VA Loans
- ⇒ Fannie Mae and Freddie Mac | HomePath
- ⇒ USDA Loans also referred to as RD



Factors that Affect a Lender's Decision:

- Credit Score:

Good	670-739
Very Good	740-799
Excellent	800-850

- Monthly Income

While credit scores determine your past ability to pay on time, monthly income reveals the likelihood of making future payments.

- Debt to Income Ratio

Measurement of monthly income vs expenses

- Savings and Assets

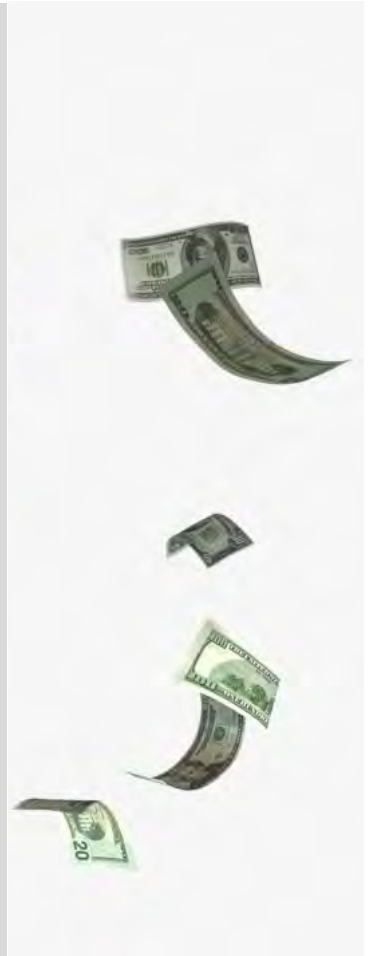
Lenders need to know how much money you have in reserve. Savings shows you are able to make payments if an emergency arises.



Financing

Some Items you may need for a loan...

- ⇒ Evidence of Earnest money
- ⇒ Asset verification: bank statements, stocks, etc...
- ⇒ Gift Letter, if you received monetary gifts from family or friends.
- ⇒ Any explanation of large deposits on your bank statements
- ⇒ Verification of employment from your employer
- ⇒ Fully Executed Sales contract signed by all parties
- ⇒ Completed Appraisal
- ⇒ Credit Report
- ⇒ Any other documentation requested by the lender
- ⇒ Photo ID at closing (Driver's License)
- ⇒ Bank check or wire transfer from an approved account to cover closing costs and down payment. (Note: your mortgage team will advise you on the amount and best way to transfer funds.)



Locking in a Rate

- Locking a mortgage interest rate means that the rate attached to your mortgage won't change before you close on your home. That way if rates go up before closing you won't pay more. Ask your lender for the best option for your situation when locking rates.

Paying Points

- The interest rate your loan officer offers is not set in stone. Typically you can "buy down your rate" by purchasing points to lower your mortgage rate. Ask your lender for the best option for your personal situation.



Financing

Mortgage Process

1. Loan is submitted to processing: Mortgage Consultant collects and verifies all documents for the loan file. They will begin verifying assets, income, and employment. Order the appraisal to determine value of the property. The buyer pays the mortgage company for the appraisal.
2. Loan is submitted to underwriting: The underwriter begins the loan underwriting process, reviewing all documents to determine whether you qualify for a mortgage. The underwriter examines the completed appraisal, credit report, and all other documentation. If the loan is approved the borrower will receive a list of conditions required prior to approval.
3. Loan is conditionally approved: A conditional approval means that the underwriter has signed off on the parameters of the loan but still needs a few items prior to full approval.
4. Clear to Close: Clear to Close means the underwriter has signed off on all documents and issued final approval. The mortgage team schedules your closing and reviews the Closing Disclosure, a breakdown of all costs and fees.
5. Closing: Need to bring funds to cover closing costs and down payment as well as photo identification.
6. Loan is Funded: Congratulations! Sign Documents and Close on the House!

Appraisal

- A residential appraisal is an unbiased opinion of the market value of your home. The appraised value is based on an appraiser's analysis of the property's condition and similar home sales. The appraisal is typically ordered after the purchaser removes the inspection contingency.

Private Mortgage Insurance (PMI)

- PMI is an extra fee your lender may ask you to pay every month, usually when your down payment is less than 20% to offset the lender's risk, depending on the type of loan.

Homeowners Insurance

- You will need to provide homeowners insurance. The lender may require a full year insurance paid at closing or may take it as part of your monthly payment.
- Order your homeowner's insurance early in the process for the best rates.
- Note that flooding and maintenance items are not covered by insurance.



Closing & Moving In

Closing & Moving In

Schedule a Walk Through of your new home.

- The walk through is typically done the evening prior to closing or right before closing. Schedule the best time for you with The Edwards Group.

Transfer Utilities

- Electric: Contact DTE to start or transfer service dteenergy.com/service
- Consumers Energy: Contact Consumers Energy to start or transfer service
- Water: MHOG (810) 227-5225 Billing (800) 881-4109 or contact your local water authority to set up on line payments.

Order Internet/Cable Service

- X-Finity visit www.xfinity.com to start or transfer service
- Spectrum/Charter Communications www.spectrum.com

Change Address

- United States Post Office www.usps.com
- Secretary of State www.michigan.gov/sos
- Car Insurance/Life Insurance/Health Insurance
- Credit Cards/Bank/Accountant
- Work/School/HOA
- Doctor/Dentist/Lawyer
- Gym/Other Memberships/Subscriptions
- Friends/Family/Everyone Else!



Be Prepared!...Some Items you will need for Closing Day...

- ⇒ Photo ID (Driver's License)
- ⇒ Social Security Number
- ⇒ Bank check or wire transfer from an approved account to cover closing costs and down payment. (Note: your mortgage team will advise you on the amount, timing and the best way to transfer funds.)

Trash Service may need to be ordered separately and is not always included with HOA or municipality services.

Closing & Moving In



Manage Expectations:

- Closing Day and Moving Day are not always on the same day.
- It may take up to 60 days before you move in to your new home depending on the contract.
- If the seller has occupancy do not transfer utilities until you have a firm occupancy date from the seller. It is typical for the seller to notify their agent only a day or two ahead of the day they plan on vacating.
- Your Real Estate Agent will call you to schedule a key exchange once the listing agent informs them of the date the seller will vacate.
- Sometimes there is no occupancy on the contract and the loan may not fund until the following day. The purchaser will not receive the keys to the property until all funds are received by the Title Company.

Scheduling Movers.

- ⇒ Just a friendly reminder DO NOT place large purchases on credit cards without your lender's approval that includes the movers.
- ⇒ Schedule movers for the occupancy date on the contract or later.
- ⇒ Ask your movers if you can change the date without a fee in case the seller vacates early or stays until late in the evening.
- ⇒ It is always best to call several different movers as estimates will vary.
- ⇒ Call your insurance agent to verify that your items will be covered during the move into your new home.
- ⇒ If you are moving yourself with the help of family and friends remember to stay hydrated, drink plenty of water, and thank your volunteers!

Congratulations you are a Home Owner!

Lenders, Inspectors, Etc...

Inspections on Demand



- ⇒ Dominic Vagnetti
- ⇒ Cell: (517) 540-0800
- ⇒ Email: dominic@inspectionsondemand.com

Universal Home Inspections LLC



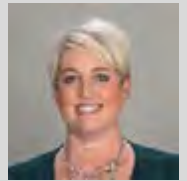
- ⇒ David Martin
- ⇒ Cell: (734) 775-5069
- ⇒ Email: UniversalHomeInspectionsLLC.com

Guaranteed Rate



- ⇒ Sam Reda - NMLS#33820
- ⇒ Cell: (313) 522-4900
- ⇒ Email: Sam.Redata@rate.com
- ⇒ 137 CadyCenter First Floor | Northville, MI

Michigan United Mortgage LLC



- ⇒ Tania Maples - NMLS#131437
- ⇒ Cell: (810) 343-0799
- ⇒ Office: (810) 844-2224
- ⇒ Email: tmaples@mumloans.com
- ⇒ 6870 Grand River Ave. | Brighton, MI 48114

Independent Bank



- ⇒ Nick Wilson NMLS ID:34491
- ⇒ Cell: (810) 217-8048
- ⇒ Email: NWilson@DartBank.com
- ⇒ 500 N Homer St. | Lansing, MI 48192

Alpine Land Surveying



- ⇒ Karol L Grove
- ⇒ Phone: (810) 207-8050
- ⇒ Cell: (248) 807-1456
- ⇒ Email: AlpineSurv@aol.com
- ⇒ 11590 Highland Rd Ste 100 | Hartland, MI

BGM Insurance Agency



- ⇒ Zach McMunigal
- ⇒ Direct: (810) 201-4397
- ⇒ Office: (810) 220-7800
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Handyman Services

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Notes

