



FORRESTER GROUP

*Realty*  
BROKERED BY **exp**  
estd 2005

# eXp Realty - Billings, MT

## Your Real Estate Connector



# HOME BUYER & RELOCATION

# *Guide*

[www.ForresterGroupRealEstate.com](http://www.ForresterGroupRealEstate.com)

Broker \* Coach of Real Estate Leaders \* Advocate  
CONNECTOR OF PEOPLE AND BUSINESSES



## Welcome to Your Journey Home: Your Real Estate Buyer's Guide

Dear Homebuyer,



Congratulations on embarking on one of the most exciting journeys of your life – buying your first home! This guide is crafted to navigate you through the intricate process of home buying, making it as smooth and enjoyable as possible.

Buying a home is not just a financial investment but also a venture into a new lifestyle and future. We understand that the process can be overwhelming, especially for first-timers. That's why we're here – to support you every step of the way, from understanding the basics of real estate to handing you the keys to your dream home.

In this guide, you'll find essential information, practical advice, and helpful tips to ensure you're well-informed and prepared as you make these important decisions. We'll cover everything from the benefits of working with a realtor, to choosing the right lender, and understanding the local community and amenities in your chosen area.

Remember, your journey to homeownership is unique, and it's okay to have questions and concerns. We're here to answer those questions and guide you towards making the best choices for your future home.

So let's begin this exciting journey together!

Warm regards,

Damian Forrester

Forrester Group Real Estate, Brokered by eXp Realty



# YOUR CONTACT INFORMATION

# Farm

Buyer(s) Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

How did you hear of me? \_\_\_\_\_

What times are best to contact you? \_\_\_\_\_

How do you like to communicate? Phone \_\_\_\_\_ Text \_\_\_\_\_ Email \_\_\_\_\_

Rate the following in order of importance: \_\_\_\_\_ Location \_\_\_\_\_ Price , \_\_\_\_\_ Features

When would you like to move in to your new home? \_\_\_\_\_

What is your desired monthly payment? \_\_\_\_\_

## What are you looking for?

Sq. Ft.: \_\_\_\_\_ Baths: \_\_\_\_\_

Type: \_\_\_\_\_ Garage: \_\_\_\_\_

Lot Size: \_\_\_\_\_ Basement: \_\_\_\_\_

Price: \_\_\_\_\_ Fireplaces: \_\_\_\_\_

Stories: \_\_\_\_\_ Bedrooms: \_\_\_\_\_

Other: \_\_\_\_\_

What else do I need to know that would help me with your home search and purchase?

\_\_\_\_\_

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## Benefits when using Forrester Group Real Estate:

1. **Market Knowledge:** Realtors have extensive knowledge of local real estate markets, including pricing trends, neighborhood dynamics, and available properties. This expertise can be invaluable in helping you find a home that meets your needs and budget.
2. **Access to Listings:** Realtors have access to multiple listing services (MLS) which provide detailed information about almost all homes on the market. This broad access can help you explore more options and find hidden gems.
3. **Negotiation Skills:** Realtors are skilled negotiators. They can handle the back-and-forth of offers and counteroffers, ensuring you get the best possible deal.
4. **Paperwork and Legal Knowledge:** The home buying process involves a lot of paperwork, which can be complex and overwhelming. A realtor understands this paperwork and can help ensure that everything is in order, reducing the risk of legal issues.
5. **Professional Network:** Realtors have a network of professionals like home inspectors, real estate attorneys, and mortgage brokers, whom they can recommend to ensure a smooth process.
6. **Time-Saving:** Searching for a home can be time-consuming. A realtor can save you time by handling much of the legwork, such as searching for properties and scheduling viewings.

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## *Benefits when using Forrester Group Real Estate: Continued*

7. Representation: A realtor represents your interests in the home-buying process and provides a level of protection. They are obligated to put your needs first.

8. Expert Guidance: Realtors can offer guidance on what to look for in a home, advise on the long-term value of properties, and provide insights on making an offer.

9. Emotional Support: Buying a home can be stressful. A realtor can provide emotional support, helping you navigate through tough decisions and the ups and downs of the home-buying process.

10. Market Insight for Future Sale: Realtors can provide insights on the future resale value of the property, renovations that might increase value, and market trends.

11. Problem-Solving Skills: If issues arise during the buying process, such as problems discovered during a home inspection, realtors can advise on the best course of action and negotiate solutions.

Remember, while these benefits are significant, it's also important to know the over 18 years of experience, knowledge, negotiation skills, and expansive web networking I have locally and nationally

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## Tips for Selecting a Lender ✨

1. **Research and Compare:** Start by researching various lenders, including banks, credit unions, and online lenders. Compare their interest rates, fees, and loan terms.
2. **Check Reputation:** Look for reviews and testimonials about the lenders you're considering. A lender's reputation for customer service and reliability is crucial.
3. **Understand Interest Rates:** Compare both the annual percentage rate (APR) and the interest rate. The APR includes the interest rate plus other loan costs.
4. **Ask About Loan Types:** Different lenders may offer various types of loans (like fixed-rate, adjustable-rate, FHA, VA loans, etc.). Understand what's available and which type suits your needs.
5. **Examine Fees:** Be aware of all fees associated with the loan. This includes origination fees, closing costs, and any penalties.
6. **Pre-Approval Process:** Understand the lender's pre-approval process. Pre-approval can give you a better idea of what you can afford and shows sellers you're a serious buyer.
7. **Customer Service:** Consider the level of customer service. You want a lender who is responsive and willing to answer your questions.

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# *Tips for Selecting a Lender*

*Continued*

8. Ask for Recommendations: Talk to friends, family, or your realtor for lender recommendations. Personal experiences can provide valuable insights.
9. Read the Fine Print: Carefully read all the terms and conditions before agreeing to a loan. Make sure you understand all the details.
10. Accessibility: Choose a lender that is easy to contact and communicate with, especially if you're a first-time homebuyer who may need more guidance.

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# Basic Mortgage Terms and Definitions

1. **Mortgage:** A loan specifically used to purchase a home, where the home itself serves as collateral.
2. **Principal:** The amount of money you borrow to buy your home.
3. **Interest:** The cost of borrowing money, usually expressed as a percentage of the principal.
4. **Down Payment:** An upfront payment made when purchasing a home, usually expressed as a percentage of the purchase price.
5. **Fixed-Rate Mortgage:** A mortgage with an interest rate that remains the same for the entire term of the loan.
6. **Adjustable-Rate Mortgage (ARM):** A mortgage with an interest rate that can change periodically, based on a financial index.
7. **Escrow:** An account where funds are held by a third party (like your lender) to pay property taxes and homeowner's insurance.
8. **Closing Costs:** Fees and expenses you pay to finalize a mortgage, separate from the down payment.
9. **Amortization:** The process of spreading out a loan into a series of fixed payments over time

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## Basic Mortgage Terms and Definitions Continued

10. Private Mortgage Insurance (PMI): Insurance that a borrower must buy if the down payment is less than 20% of the home's value. It protects the lender in case the borrower defaults on the loan.

11. Equity: The portion of the property that you actually own, represented by the difference between the home's value and the mortgage balance.

12. Foreclosure: A legal process in which the lender takes control of the property after the borrower fails to make mortgage payments. ✕

13. Refinancing: Getting a new mortgage to replace the original one, usually to achieve a lower interest rate or to convert equity into cash.

14. Loan-to-Value Ratio (LTV): A measure used by lenders to assess the risk of a loan, calculated as the mortgage amount divided by the appraised value of the property.

15. Term: The length of time you have to repay the mortgage, typically ranging from 15 to 30 years.

16. Underwriting: The process a lender uses to determine if the risk of offering a mortgage to a borrower is acceptable. This involves evaluating the borrower's creditworthiness.

17. Understanding these terms and choosing the right lender are crucial steps in securing a mortgage that suits your financial situation and goals. Always take the time to ask questions and understand the details of your mortgage agreement.

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Utility Companies in  
Yellowstone County

Electric

Northwestern Energy (888) 467-2669

Yellowstone Valley Electric Cooperative (406) 348-3411 or (800) 736-5323

Gas

Montana-Dakota Utilities (406) 896-4250

Water

City of Billings (406) 657-8315

Lockwood Water User's Assoc. (406) 259-4120

Sewer

City of Billings (406) 657-8315

Waste Disposal

City of Billings (406) 657-8356

Recycling

Earth FirstAid (406) 698-0903

Republic Services of Montana (406) 248-5400

Schnitzer Steel (406) 252-8080

Yellowstone E-Waste Solutions (406) 861-4920

Pacific Recycling (406) 259-9135

Telephone

Spectrum Reach (877) 273-7626

Cable

Spectrum

1860 Monad Rd.

Billings, MT 59102

(877) 273-7626

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*Utility Companies in  
Yellowstone County*

*Continued*

TDS Fiber (TV Entertainment)

Retail location opening soon.

(800) 737-4172



Internet Service (Residential)

Spectrum (877) 273-7626

BluePrint Solutions by TCT (406) 248-4204

Triangle Communications (406) 394-7807

TDS Fiber (800) 737-4172

Cellular Phone Services

Cellular Plus – Verizon 406-655-4858

Spectrum (866) 991-6514

Telecommunications (Business or Residential)

BluePrint Solutions by TCT (406) 248-4204

Blackfoot Telecommunications (406) 541-5000

Connect Telephone & Computer Group (406) 248-8900

Echo Networks (406) 831-1820

Nemont (406) 650-8800

Spectrum (877) 273-7626

Triangle Communications (406) 394-7807

TDS Fiber (800) 737-4172

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Utility Companies in  
Yellowstone County

Continued

For a variety of assistance programs, contact:

HRDC Community Action Agency.

406-247-4732

HRDC offers many resources for you, for your family and for <sup>x</sup> your home, all in the name of helping people move forward. Their programs are designed to better the conditions under which low-income children, men and women learn, work and live.

**Energy Assistance:** Individuals must have adequate access to residential energy in order to heat their home and power appliances including life-saving equipment for the disabled and the elderly. HRDC provides assistance to low-income individuals in completing the State of Montana's Low Income Energy Assistance Program (LIEAP) and Energy Share applications. Both homeowners and renters may apply.

**Housing Counseling:** HRDC is a HUD approved housing counseling agency providing free counseling in the areas of mortgage delinquency, default resolution and pre-purchase. Individuals who are in pre-foreclosure, foreclosure, or are first-time homebuyers are eligible for counseling services. There are no income guidelines or county restrictions to participate.

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# Community Guide

## Museums

### Western Heritage Center

An affiliate of the Smithsonian Institution, the Western Heritage Center brings the history of Billings and the surrounding region to life through interactive exhibits, historic artifact collections and education and outreach programs. It is housed in one of our city's oldest buildings, the original Parmly Billings Memorial Library.



### Tippet Rise Art Center

Nestled on a 12,000-acre working sheep and cattle ranch, the Tippet Rise Art Center fuses art, music, architecture and nature together through seasonal classical music concerts and outdoor sculpture tours.

### Yellowstone County Museum

The Yellowstone County Museum is a treasure chest of Montana's past. Enter an authentic pioneer log cabin to see more than 15,000 artifacts representing the area's history. The museum sits atop the rims at Logan International Airport overlooking the city of Billings and the scenic Yellowstone River Valley.

### Moss Mansion

Constructed in 1903 and designed by renowned architect Henry Janeway Hardenburgh, the Moss Mansion influenced the culture of Billings with its inspired craftsmanship and architecture. Tour the beautiful home to see the inner workings of the family through archived letters and documents.

### Yellowstone Art Museum

This museum sparks imagination and curiosity through rotating exhibits and collections of art, significantly on Montana and its surrounding regions. Pick up a key to the Visible Vault for a behind-the-scenes glimpse into where and how art is stored when it's not on display in the museum's exhibit.



## Arts and Culture



[After Rage](#)  
[Alberta Bair Theater](#)  
[AMC Classic Billings 10](#)  
[AMC Shiloh 14](#)  
[Arthouse Cinema and Pub](#)  
[Babcock Theatre](#)  
[Billings Escape Room](#)  
[Billings Studio Theatre](#)  
[Billings Symphony Orchestra & Chorale](#)  
[Bitterroot Sip and Paint](#)  
[Canvas Creek Team Building](#)  
[Crooked Line Studio](#)  
[Custer Battlefield Museum](#)  
[Dún a Sí](#)  
[Far West Gallery](#)  
[Goldsmith Gallery Jewelers](#)  
[Harry Koyama Fine Art](#)  
[Kennedy's Stained Glass](#)  
[Kirk's Grocery](#)

[Montana Gallery](#)  
[Montana Pro Rodeo Hall and Wall of Fame](#)  
[Moss Mansion](#)  
[Museum of Women's History](#)  
[Northcutt Steele Gallery](#)  
[NOVA Center for the Performing Arts](#)  
[Ox Indoor Axe Throwing](#)  
[Riddle's Jewelry](#)  
[Riddle's Jewelry - Shiloh Crossing](#)  
[Sunrise Studio and Art Gallery](#)  
[The Grand Escape Room](#)  
[The Sandstone Gallery](#)  
[Tippet Rise Art Center](#)  
[Toucan Gallery](#) ✕  
[Western Heritage Center](#)  
[Wise Wonders Children's Museum](#)  
[YAMstore](#)  
[Yellowstone Art Museum](#)  
[Yellowstone Coffee and Canvas](#)

## Historic Sites

[Moss Mansion](#)  
[Historic Montana Avenue](#)  
[Yellowstone Kelly Interpretive site](#)  
[Little Bighorn Battlefield National Monument](#)  
[Pompey Pullar National Monument](#)  
[Pictograph Cave and State Park](#)

## Outdoor Recreation

### Hiking, Biking and Trails

[Four Dances Recreation Area \(easy\)](#)  
[Skyline Trail \(easy\)](#)  
[Riverfront Park \(easy\)](#)  
[Two Moon Park \(easy\)](#)  
[Swords Rimrock Park \(easy\)](#)  
[Zimmerman Park \(intermediate\)](#)  
[Phipps Park \(intermediate-difficult\)](#)  
[Action Recreation Area \(difficult\)](#)

### Water Sports

[Yellowstone River](#)  
[Lake Elmo State Park](#)  
[Bighorn Canyon Recreation Area](#)  
[Stillwater River](#)

# Restaurants

## Brewery, Bars and Loundge

Brewery, Bars and Loundge

3 North Bar & Grill

406 Kitchen & Taproom

Angry Hank's

Asylum Distillery

Bin 119

Bull Mountain Grille

Bullman's Pizza

By All Means Brewing

Canyon Creek Brewing

Carter's Brewing

City Vineyard

Commons 1882

Craft B&B

Craft Local

Diamond X Beer Co.

Doc Harper's

High Horse Saloon & Eatery

Hooligans Sports Bar & Grill

Jake's Bar & Grill

Jake's Steakhouse

Last Chance Pub & Cider Mill

Levity Bar

Mackenzie River Pizza Co. - Grand

Mackenzie River Pizza Co. - Heights

Meadowlark Brewing

Montana Brewing Company

Montana Club

Montana's Rib & Chop House

Old Chicago

Rio Sabinas

TEN @ The Northern

The Divide Bar & Grill

The Local Kitchen & Bar

The Marble Table

The Pub Station

The Red Door Lounge

The Vig Alehouse & Casino

The Windmill

Thirsty Street at the Garage

Thirsty Street Brewing Co.

Tiny's Tavern

Trailhead Spirits

Überbrew

UMI Steakhouse & Sushi Bar

Undammed Distilling Co.

Walkers American Grill & Tapas Bar

Wild Ginger

Yellowstone Cellars & Winery



# Restaurants

## Casual Dining

[3 North Bar & Grill](#)  
[Bernie's @ The Northern](#)  
[Bull Mountain Grille](#)  
[Cajun Phatty's](#)  
[Chalet Market](#)  
[China Bistro](#)  
[Craft B&B](#)  
[Crazy Mary's Fish N Chips](#)  
[Dickey's Barbecue Pit](#)  
[Doc n' Eddy's](#)  
[Don Luis Restaurant](#)  
[Feedlot Steakhouse](#)  
[Fiesta Mexicana](#)  
[Guadalajara Family Mexican Restaurant](#)  
[High Horse Saloon & Eatery](#)  
[Hooligans Sports Bar & Grill](#)  
[HuHot](#)  
[Imperial Thai](#)  
[Kava Roots](#)  
[Le Macaron French Pastries](#)  
[Levity Bar](#)  
[Lisa's Sandwich Den](#)  
[Los Mayas](#)  
[M.A.D Pizza](#)  
[Mackenzie River Pizza Co. - Heights](#)  
[Miss GiGi's Sweets](#)  
[Montana's Rib & Chop House](#)  
[Mooyah Burgers - Fries - Shakes](#)  
[Off Main Deli and Bakery](#)  
[Old Chicago](#)

[Perkin's](#)  
[Pizza Ranch - Heights](#)  
[Pizza Ranch - West](#)  
[Raven's Café d'Art](#)  
[Redneck Pizza](#)  
[Rio Sabinas](#)  
[Rocket's Gourmet Wraps & Sodas](#)  
[Sam & Louie's New York Pizzeria](#)  
[Sassy Biscuit](#)  
[Stacked - A Montana Grill](#)  
[Staggering Ox](#)  
[The Burger Dive](#)  
[The Local Kitchen & Bar](#)  
[The Marble Table](#)  
[The Ohana Poke Company - Downtown](#)  
[The Ohana Poke Company - Grand](#)  
[The Powder Horn Bar](#)  
[The Red Door Lounge](#)  
[The Sourdough Bagel](#)  
[Topz Sandwich Co. - South](#)  
[Topz Sandwich Co. - West](#)  
[UMI Steakhouse & Sushi Bar](#)  
[Walkers American Grill & Tapas Bar](#)  
[Well Pared - Downtown](#)  
[Your Pie](#)



## Fine Dining

[Bistecca at the Granary](#)  
[Bistro Enzo](#)  
[Buffalo Block Prime Steakhouse](#)  
[Ciao Mambo](#)

[Jake's Steakhouse](#)  
[Montana Sky](#)  
[NaRa Restaurant](#)  
[TEN @ The Northern](#)

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# Municipalities

## CITY OF BILLINGS

Mayor's Office (406) 657-8296

City Administrator (406) 657-8433

Billings School District #2 (406) 281-5065

Animal Shelter & License (406) 657-8226

Business License (406) 657-8364

Parks & Rec Division (406) 657-8371

Billings Public Library (406) 657-8257

Reference Desk (406) 657-8258

Fire Department – Administration (406)  
657-8423

Police Department – Non emergency  
(406) 657-8200

Billings Crime Prevention Center – (406)  
247-8590

Downtown Resource Officers – (406) 690-  
4227

Emergency Calls 911

## YELLOWSTONE COUNTY

Yellowstone County Commissioners  
(406) 256-2701

Voter Registration (406) 256-2740

Driver's License (406) 256-2833

Vehicle Registration (406) 256-2833

Sheriff's Department (406) 256-2929

Emergency Calls 911

## POSTAL SERVICES

841 South 26th Street (Main branch)  
(406) 657-5745

2602 1st Avenue North (Downtown)  
(406) 657-5748

724 15th Street West (Pioneer) (406)  
657-5746

2250 Grant Road (Centennial) (406)  
657-5731

710 Wicks Lane (Heights) (406) 657-  
5654

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# Municipalities

## STATEWIDE ELECTED OFFICIALS

Governor Greg Gianforte  
Office of the Governor

PO Box 200801  
Helena, MT 59620-0801  
Toll Free: 855-318-1330  
Phone: 406-444-3111  
FAX: 406-444-5529

Senator Steve Daines  
Washington Office  
320 Hart Senate Office Building  
United States Senate  
Washington, DC 20510  
Phone: (202) 224-2651  
Fax: (202) 224-4700

Billings District Office  
222 North 32nd Street, Suite 100  
Billings, MT 59101  
Phone: (406) 245-6822  
Fax: (406) 657-6793

Senator Jon Tester  
Washington Office  
311 Hart Senate Office Building  
Washington, DC 20510-2604  
Phone: (202) 224-2644  
Fax: (202) 224-8594

Billings District Office  
Judge Jameson Federal Building  
2900 4th Ave N, Suite 201  
Billings, MT 59101  
Phone: (406) 252-0550  
Fax: (406) 252-7768

Representative Matt Rosendale  
Washington Office  
1037 Longworth HOB  
Washington, DC 20515  
(202) 225-3211

Billings District Office  
3300 2nd Avenue N Suites 7-8  
Billings, MT 59101  
(406) 413-6720





Notes



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Notes



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Thank you

Thank you for choosing Forrester Group Real Estate. We look forward to serving you.

### Social Media

Facebook: <https://www.facebook.com/pg/ForresterGroupRealEstate>

Linkedin: <https://www.linkedin.com/in/damian-forrester-68097/>

Twitter: <https://twitter.com/ForresterGroup>

Pinterest: <https://www.pinterest.com/forrestergroup/>

YOUTUBE: <https://www.youtube.com/user/ForresterGroupRE?app=desktop> (Living in Billings)

Instagram: <https://www.instagram.com/damiansellingmontana/>

Tiktok: @yourbillingsmtrealtor



Why I do  
What I do

Damian