

BUYING A HOME



COLORADOTEAM
REAL ESTATE

REALTYONEGROUP

GETTING STARTED

The *right home* at the *right time*.

We start by creating a *personalized* buying strategy based on your schedule and needs in a home.

You will be notified the moment new properties come up for sale, and we can show you each home the same day.

If the ideal home is not available in the neighborhood where you want to live, we will go to work to find one for you.

TIMELINE



BUYING
CONSULTATION



MORTGAGE
PRE-QUALIFICATION



HOME SEARCH
SETUP



SHOWINGS
BEGIN



OFFER IS
PRESENTED &
NEGOTIATED

WHEN THE TIME COMES TO BUY,
WE'RE THE TEAM YOU WANT ON YOUR SIDE.



ESCROW IS
OPENED &
EARNEST MONEY
IS DEPOSITED



PROPERTY
INSPECTION &
NEGOTIATION
OF REPAIRS



APPRAISAL



FINAL
WALKTHROUGH



FINAL SETTLEMENT
STATEMENT IS
RECEIVED



CLOSING

ABOUT

COLORADO TEAM IS HERE TO SERVE ALL OF YOUR REAL ESTATE NEEDS

By choosing Colorado Team, you can be confident that your experience will be exceptional from beginning to end. Whether you are buying or selling a home, our team offers consistent support, innovative technology, and agents that always put you first.

\$23

MILLION+ IN HOME SALES ANNUALLY

5

STAR ONLINE SERVICE RATING

9

YEARS IN BUSINESS

+300

HOMES SOLD

\$6,751

AVERAGE CLIENT SAVINGS

100%

CLIENT FOCUSED

FEATURED IN
THRIVE TOP AGENT PANEL

REALTY ONE GROUP
TOP SALES TEAM

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OPENING DOORS *for you*

LET'S FIND YOUR NEW HOME

Understanding what you're looking for is our top priority. If it's important to you, we want to know about it.

FINANCING YOUR HOME

We will help you get pre-approved for your mortgage, or show proof of funds for a cash purchase. Whether you are buying your first home or your dream home, we have a solution for you.

FINDING YOUR HOME

Our website www.coloradoteam.com is updated with the MLS every 15 minutes so you receive immediate notifications of new listings.

SCHEDULING A SHOWING

Our team is standing by from 8AM-8PM every day of the week to show you a home. Simply send us the address and the best time for you to see it. We will confirm that time works for the seller and meet you at the house.

MAKING AN OFFER

Once you find a house that you like we will complete a home value report to determine how much the house is worth. We will also talk to the seller to find out why they are moving, and how we can position your offer to get you the best deal.

The offer will be created then sent to you for signatures on your computer, tablet, or phone. The offer is then submitted to the seller with a personal call from us and your lender so that we can present you as the best buyer for this house. Most seller's respond to offers within 24 hours.



CONTRACT TO CLOSE

OUR TEAM HAS CONSIDERED EVERY ASPECT
OF THE SALE PROCESS, FROM START TO FINISH
TO MAXIMIZE YOUR RESULTS.

EARNEST MONEY

Once your offer is accepted, we will deposit the earnest money with the Title Company. This deposit shows the seller you are serious about buying their home. If you cancel during the inspection period, or if the appraisal comes in low and we cannot reach an agreement, you can get the earnest money back. It is typically 1%-2% of the purchase price and it comes back to you at closing as part of your closing costs or down payment.

HOME INSPECTION

You have the option to hire a home inspector to review the property and tell you what is in proper working condition, what you should keep an eye on and what is in need of repair. You can ask the seller to make repairs before the end of the inspection period which is typically 5-10 days. The seller then has around 5 days to respond to your requests and tell you which repairs they are willing to make. If you agree then we will move forward. If you do not agree then you can cancel.

APPRAISAL

This determines market value of the house and it is ordered by your lender. If the appraisal comes in at the purchase price or above the purchase price you do not have to pay more. If the appraisal comes in below the purchase price we will have to reach an agreement with the seller for a new purchase price or change financing terms.

CLOSING

We will schedule the closing at a time that is convenient for you. We meet in person at the Title Company and signing takes around 1 hour. In most cases you will get the keys to your new home at closing.

THE RIGHT AT THE RIGHT

House,
Time

Custom home-search campaigns

Unlimited saved searches that you can control at www.coloradoteam.com

Mobile App

Enjoy real-time access to available homes while you're on-the-go. See homes around you with one click and get information on open houses.

Exclusive access to listings

Realty One Group has many listings that are available to you before they are available to the public.

Unlimited showings

Finding the perfect home can be tough. We will show you as many homes as you need to see.

Enjoy the benefits of our strong partnerships

Our clients have top-rated Escrow and Mortgage companies at their fingertips.

Move Easy

Take advantage of our buyer concierge services. We have access to the best service providers to help you get settled in.

The best part

All of these buying services are available at no cost to you!



MOVING
SERVICES



UTILITY
PROVIDERS



UPDATE
ADDRESS



TRUSTED
PROS



EXCLUSIVE
DEALS



DRIVERS
LICENSE

CLIENT Testimonials

“ We bought our first home with Colorado Team in the Meadows. In this competitive market we were ahead of the competition. Before we looked at homes they developed a buying strategy that fit our needs and lifestyle. Colorado Team was available everyday and anytime we had a question or needed a quick showing. It was nice to have a no pressure experience and get the home we wanted quickly. No matter what questions we had, they were able to get them answered quickly. Colorado Team was always there to help us schedule showings, and gave great advice along the way. We would recommend Colorado Team to anyone looking to purchase a new home. Whether you are a first time home buyer, or simply wanting a new home, Colorado Team is the way to go. ”

“ The entire process of selling and purchasing a home can be overwhelming. Every detail was taken care of professionally and completely. Colorado Team believed in us, understood our goals and our vision for a new home and all the details in between. Their expertise is outstanding and their patience is commendable. It has been our pleasure working with them, and we would recommend them to anyone buying and/or selling a home. Thank you. ”

“ We worked with Colorado Team and are now closing on a fantastic house! We contacted them a year ago when we were first thinking of buying around the Denver area: They were VERY knowledgeable and well informed with areas, trends and even estimated projections of property values in the future. They did not skip a beat during our search and were with us each step of the way, from viewing, negotiating, inspecting and finally in closing. Highly recommended, they made the home-buying process a pleasant and memorable one. ”

“ The Colorado Team was incredible. Castle Rock presents a difficult real estate market, due to an increase in demand. Our search was flawless, which allowed us to focus on some of the bigger decision-making aspects to this purchase. They even took us out to see a house on a holiday-- which was great because we ended up finding our home that day! From visiting homes all the way to our closing, they provided seamless services. Their positive, dynamic, drama-free attitude made it so much easier. We highly recommend the Colorado Team, for your real estate needs. You will be glad that you did! ”

5 REASONS YOU WANT TO GET *Pre-Approved*

Learn which loan product is right for you.

If you get pre-approved* before you start looking at homes, you will have a better understanding of which home loan product is best for you, as well as the total costs associated with that product. (There's more than just a monthly payment involved!)

Understand how much you can afford.

A pre-approval takes some of the guesswork out of the house hunting process. Your Loan Officer will explain to you exactly how much home you can afford based on your credit and income. Don't assume that you can qualify for the same amount as one of your friends just because you have the same income.

Save time and effort.

Since getting pre-approved will help you understand what you can afford, this will allow you to immediately knock out homes that don't fit your parameters, saving you time and energy.

Get a leg up on the competition.

Being pre-approved lets homeowners know that you are serious about buying a home and shows them that you have the ability to get financing. This will give you an advantage in the negotiation phase and could be the reason that you get your dream house over the next guy!

Get into your new home quicker!

Get into your new home quicker! The home loan process will move much quicker after you find the home you would like to buy. As long as you don't make any drastic changes to your situation, most of the hard work is already done!

RECOMMENDED *"DO's and DON'Ts"* WHEN APPLYING FOR MORTGAGE

DO's

DO

Keep originals or be able to access on your employer/bank websites all pay stubs, bank statements and other important financial documents.

DO

Provide your Earnest Money Deposit from your own personal bank account or acceptable gift funds. Please talk to your Loan Officer or Loan Coordinator for additional clarification. This will present a very difficult problem if not managed properly in the beginning.

DO

Provide all documentation for the sale of your current home, including sales contract, closing statement and employer relocation/buy-out program, if applicable.

DO

Notify your Loan Officer or Loan Coordinator if you plan to receive gift funds for closing. Gift funds are acceptable only if certain criteria are met. Advances from credit cards for down payment/ closing costs are never acceptable.

DO

Notify your Loan Officer or Loan Coordinator of any employment changes such as recent raise, promotion, transfer or change of pay status (for example, salary to commission).

DO

Be aware that a new credit report could be pulled just prior to closing.

DON'Ts

DO NOT

Close or open any asset accounts or transfer funds between accounts without talking to your Loan Officer about the proper documentation required for your loan. For example, before transferring all funds from your savings to your checking, check with your Loan Office.

DO NOT

Deposit any monies outside of your automated payroll deposits, particularly cash or sale of personal property, without notifying your Loan Officer or Loan Coordinator. Many guidelines require substantial documentation as to the source of these deposits.

DO NOT

Change jobs/employer without inquiring about the impact this change might have on your loan.

DO NOT

Open or increase any liabilities, including credit cards, student loans or other lines of credit during the loan process as it may impact your qualifying loan amount.

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