

at Realty One Group Premier

BUYING GUIDE

# GETTING STARTED



The right home, at the right time!

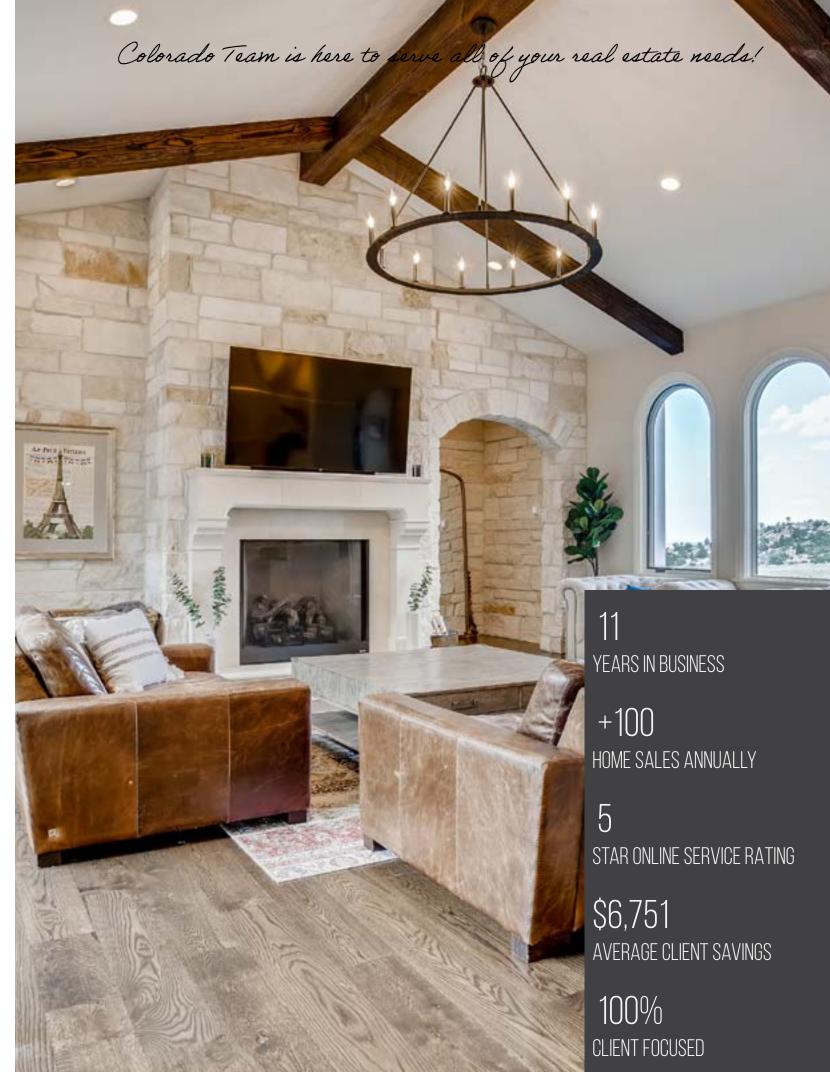
We start by creating a personalized buying strategy based on your schedule and needs in a home. You will be notified the moment new properties come up for sale, and we can show you each home the same day. If the ideal home is not available in the neighborhood you want to live in, we will go to work to find one for you.



# ABOUT US

Colorado Team specializes in residential and commercial real estate throughout Denver Metro and Colorado Springs. For over 11 years, we have enjoyed serving the community with an unrivaled passion for quality work, and customer service. Our agents have professional experience in home construction, remodeling, investing, and property management. We've been where you are going, and we will get you there!







## FINANCING

We will help you get pre-approved for your mortgage, or show proof of funds for a cash purchase.

### **Get Pre-Approved Early**

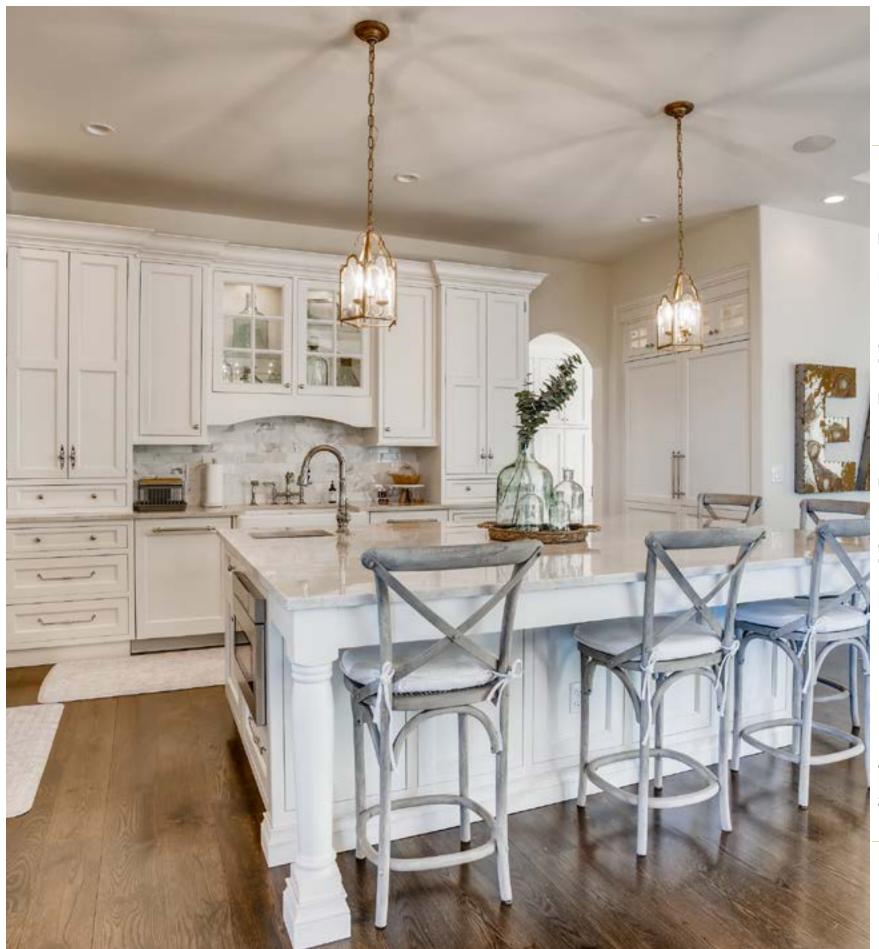
- · Learn which loan product is right for you.
- · Understand how much you can afford.
- · Ensure you have all documentation needed for a loan.

#### Do Not

- Open new accounts or transfer funds between accounts.
- · Depost any monies outside of your normal payroll.
- · Change jobs
- · Make large purchases such as a car.

#### Do

- · Have access to your pay stubs, bank statements, and all other important financial documents.
- · Provide earnest money from your personal checking acocunt.
- · Notify your lender if you recieve gift funds from someone else.
- · Notify your lender if you have a promotion or pay raise.
- · Be aware your credit will be pulled.



## FINDING YOUR HOME

When the time comes to buy, we are the team you want on your side.

#### **Home Search**

Our website is updated with the MLS every 15 minutes so you receive immediate notification of new listings.

### **Scheduling A Showing**

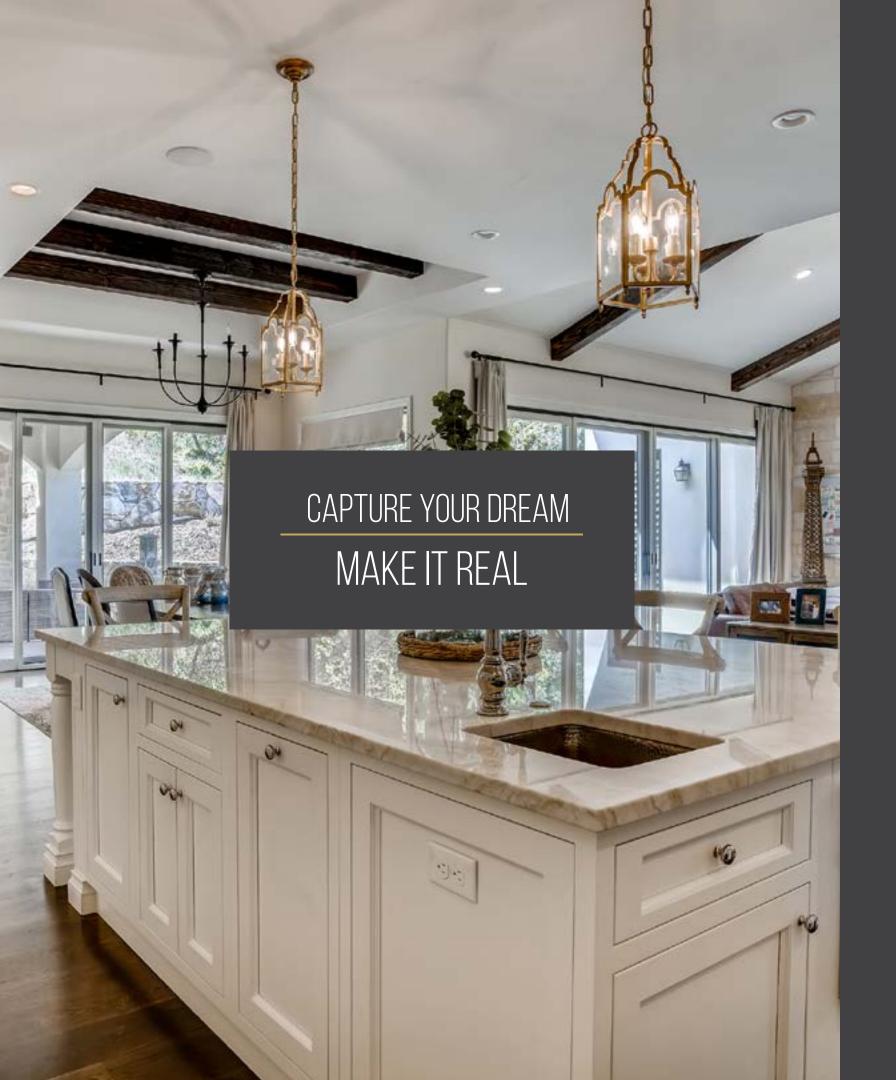
Our team is standing by from 8:00am to 8:00pm everday to show you a home. Simply send us the address and the best time for you to see it. We will confirm that time works for the seller, and meet you at the house.

## **Showings**

Most showings take 15-30 minutues. The average buyer looks at 11 homes before making a decision.

#### **Feedback**

After a showing we will send the seller feedback on the property. If you have anything you would like to share, let us know!



# MAKING AN OFFER

Once you find a property that you like, we will provide you with a market value report to determine how much the property 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 property. Most seller's respond to offers within 24 hours.

## CONTRACT TO CLOSE



#### **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 on price, 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, and what needs repaired. 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**

The appraisal determines market value of the property 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 the financing terms.

## Closing

We will schedule closing at a time that is convientent for you. Signing takes around 1 hour, and in most cases you will take possession of the property at closing.

## **Custom home-search campaigns**

Unlimied saved searches that you can control.

### **Unlimited showings**

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

## Mobile app.

Enjoy real-time access to available homes while you are on the go.

## **Exclusive access to listings**

Learn about our in-house listings bfore they hit the market.

# Enjoy the benefits of our strong partnerships

Our clients have top-rated home inpectors, contactors, and lenders at their fingertips.

### MoveEasy

Take advantage of our buyer concierge services for moving companies, utility providers, address and license updates, exclusive deals, and trusted pros.

## The best part

All of these services are available to you at no cost.





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