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BUYING GUIDE



HOME BUYING

TIMELINE

- 1 ————— BUYING CONSULTATION
- 2 ————— MORTGAGE PRE-QUALIFICATION
- 3 ————— HOME SEARCH SETUP
- 4 ————— SHOWINGS BEGIN
- 5 ————— OFFER IS PRESENTED & NEGOTIATED
- 6 ————— ESCROW IS OPENED & EARNEST MONEY IS DEPOSITED
- 7 ————— PROPERTY INSPECTION & NEGOTIATION OF REPAIRS
- 8 ————— APPRAISAL
- 9 ————— FINAL WALKTHROUGH
- 10 ————— FINAL SETTLEMENT STATEMENT IS RECEIVED



ABOUT US

Colorado Team is a family owned company established in 2015. Our goal is to help buyers find the perfect home at the perfect price and to help sellers sell for top dollar with the ideal terms. Our marketing plan consistently delivers on these goals. We have successfully sold over \$500 Million in Colorado real estate and have had the pleasure of helping over 1,000 families buy or sell a home.

As a result of our success we've been recognized as one of the top teams in Colorado by Real Trends, as advertised in The Wall Street Journal.

Our team specializes in residential and commercial real estate throughout Denver Metro, Colorado Springs, and Woodland Park. For over 11 years we have enjoyed serving the community with an unrivaled passion for quality work and customer service.



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12
YEARS IN BUSINESS

+150
HOME SALES ANNUALLY

5
STAR ONLINE SERVICE RATING

\$6,751
AVERAGE CLIENT SAVINGS

100%
CLIENT FOCUSED

We look forward to learning more about your goals and working with you to put a plan in place to accomplish them.



WE WORK BY OUR COMPANY'S CORE VALUES

Tenacious Spirit

Our agents work everyday of the week to be readily available to you, and put the skills we practice daily into action so you get the best possible outcome.

Mastery Mindset

You deserve a team that is constantly growing in their skills, network, and knowledge to get your the best result possible.

Come From Contribution

Our primary goal is that each person who works with us achieves success.

Honest, Open and Frequent Communication

Our team prides itself on honest and sincere service so you know what is going on and we can reach your goal together.

Be The Solution

It is part of our promise to you that we will always be solution oriented and help overcome any hurdle that may arise.

With Positivity

You can count on everyone in the company to approach this journey with a positive attitude, even in times of difficulty.

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.
- Deposit 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 account.
- Notify your lender if you receive 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.

Schedule A Showing

Our team is standing by from 8:00am to 8:00pm everyday to show you ahome. 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 - 20 minutes.
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!

A rustic living room with a stone fireplace, a large wooden coffee table, and a leather sofa. The fireplace is made of light-colored stone and has a white mantel. A large flat-screen TV is mounted on the wall above the mantel. To the left of the fireplace is a framed picture of the Eiffel Tower. To the right is a large arched mirror. In front of the fireplace is a large, low wooden coffee table with two drawers. A leather sofa is in the foreground. The room has a vaulted ceiling with exposed wooden beams and a chandelier. The floor is made of dark wood. A patterned rug is on the floor.

CAPTURE YOUR DREAM
MAKE IT REAL

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 convenient for you. Signing takes around 1 hour, and in most cases you will take possession of the property at closing.



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VIP BUYER PROGRAM AGREEMENT

We have one commitment when working with you and that is to exceed your expectations while getting you the best possible price, terms and conditions when you buy a home. To do this, we've created our VIP Buyer Program to ensure that you get the most house for the least amount of money. By enrolling in the VIP Buyer Program, you will receive the three advantages listed below and a variety of proprietary consumer programs and services:

Program Advantages:

- ✓ **Love it or Leave it Guarantee**
You will have 24/7 access to our home hunting system, where you'll have access to thousands of homes listed across the county. Our system provides you with loads of information, including school ratings and a mortgage payment calculator. It is updated every 15 minutes to ensure you have the most accurate and timely information available for your hunt. You'll have the ability to ask us questions, schedule showings, and even start an offer within the system.
- ✓ **Free Home Warranty**
We understand the importance of having the protection of a Home Warranty when you buy a home. When you purchase a home through us, if we are unable to get the seller to provide you with a one-year Home Warranty, then we pick up the cost of providing you one.
- ✓ **Free Appraisal**
When you work with one of our preferred lenders, they will cover the cost of an appraisal on your home. Depending on the size of the home, this will often save you \$500+. Our lenders have a combined 40+ years of experience that they will utilize to custom tailor a loan to your needs and budget. Lender must be advised of VIP Program at time of application to qualify.



Special Services:



24/7 Home Hunting System:

You will have 24/7 access to our home hunting system, where you'll have access to thousands of homes listed across the county. Our system provides you with loads of information, including school ratings and a mortgage payment calculator. It is updated every 15 minutes to ensure you have the most accurate and timely information available for your hunt. You'll have the ability to ask us questions, schedule showings, and even start an offer within the system.



Early Access Program:

In an effort to make sure that you have an advantage over other buyers, we want to make sure you have access to properties that are on and off the market as soon as possible. When hot homes hit the market, they often have multiple offers within a few days. One of the advantages of working with our team is that we will get you access to homes before they hit the market so you can access them before the competition. Here are the ways that we search to accomplish this:

- a) **Expired Listings** - These are properties which were previously on the market, but the listing agent was unable to get the property sold, and they are now off the market.
- b) **Cancelled Listings** - These are properties which were previously on the market, but the seller decided to take them off the market for one reason or another.
- c) **For Sale by Owner** - These are properties that are for sale, but the seller has not hired an agent.
- d) **Specific Neighborhood** - If you are interested in a specific neighborhood and we have exhausted all the options listed above, our team will also door knock, call, text, email, and/or send direct mail to homeowners in the area.



Strategic Negotiation Experience:

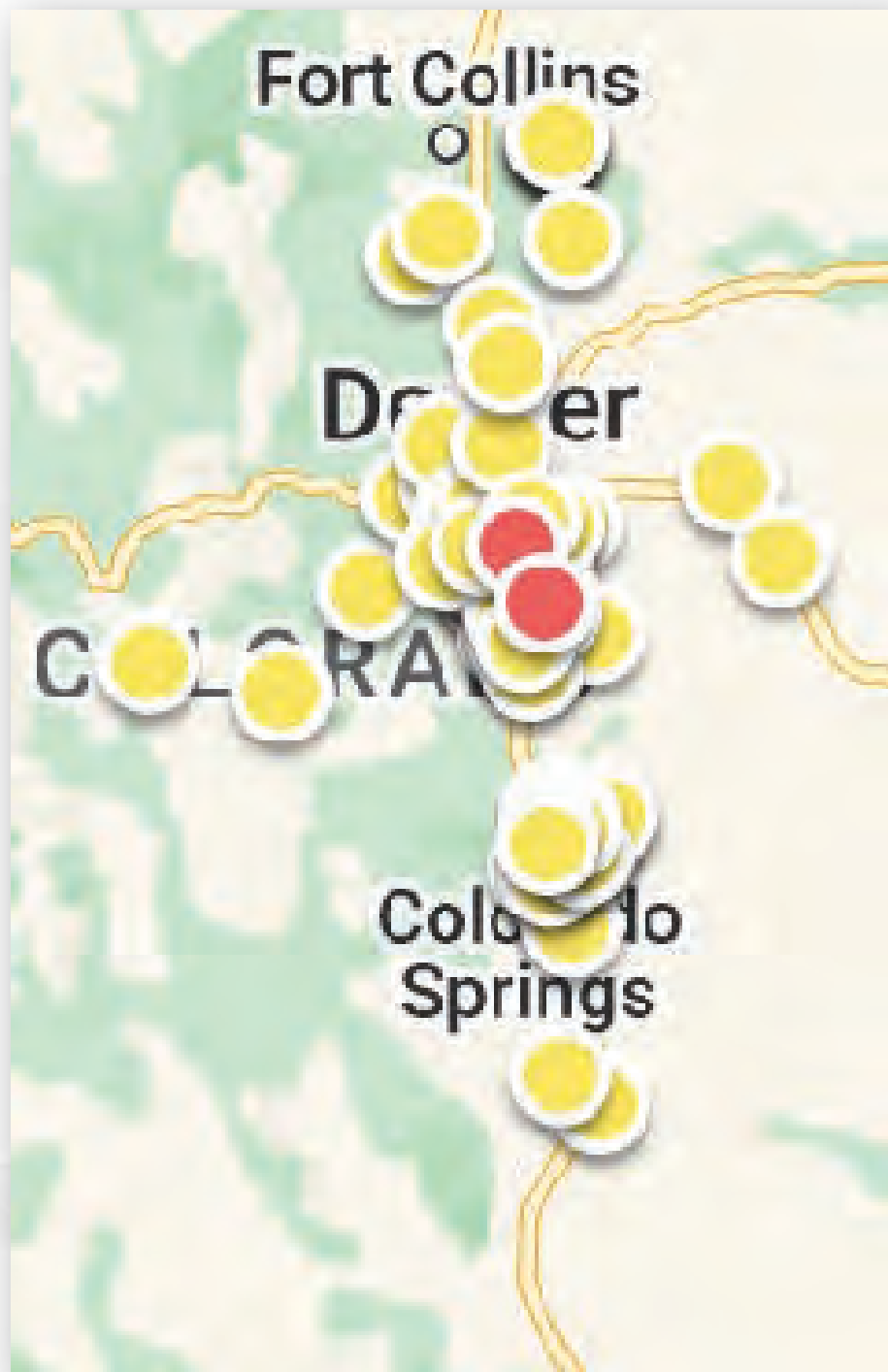
Our team sells over 100 homes per year. We have successfully negotiated over 1,000 transactions in Colorado. We will use this experience to work to get you the best price, terms and conditions on your home purchase. In some cases, we can even get the seller to pay some of your closing costs when you buy your home.



Cancellation Guarantee:

A Cancellation Guarantee backs all of these services. If you are not completely satisfied with the job we're doing for you, you can cancel your agreement with no additional charges from us.





WHY WORK
WITH US



4.9/5 *rating*

104+ reviews

Google



4.9/5 *rating*

50+ reviews

OUR CLIENTS
LOVE US



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