HOMESMART

GUIDING YOU **HOME.**



Your Journey to the Perfect Address.



MAKING A **SOUND DECISION**

FROM DREAMS TO REALITY

In a competitive real estate market, choosing the right agent is paramount to ensuring a smooth and successful home-buying journey. From my perspective as your dedicated real estate agent, I believe that a buyer consultation serves as the cornerstone of this process. It's not merely about finding a property; it's about finding a home that aligns with your lifestyle, financial goals, and aspirations. I am committed to understanding your unique needs and desires, guiding you through every step of the process with honesty, integrity, and expertise. I recognize that purchasing a home is one of the most significant investments you'll make, which is why I prioritize your best interests above all else. By choosing me as your real estate agent, you're not just investing in a property; you're investing in a partnership dedicated to your happiness and success in finding your dream home.

YOUR NEEDS **COME FIRST**

A JOURNEY TAILORED TO YOU

This is the start of a real estate journey tailored specifically to you. At Pristine Properties, I take the time to get to know you on a personal level, understanding your lifestyle, preferences, and dreams for your future home. Your needs come first in every decision I make, and I'm committed to going above and beyond to ensure your complete satisfaction. I am here to be your trusted advisor every step of the way, providing guidance, support, and expertise to ensure you find a home that's not just a house, but a reflection of who you are and where you want to be. With me by your side, you're a valued member of my real estate family, and your happiness and satisfaction are my top priorities.



Unlocking Your Dream Home

Full Name: _____ Full Name: _____

Mailing Address: _____ Mailing Address: _____

Property Address: _____ Property Address: _____

Email Address: _____ Email Address: _____

Phone Number: _____ Phone Number: _____

Who are the decision makers involved: _____

BACKGROUND

Tell me a bit about yourself:

I'm interested in hearing about the work you do?

What do you do in your time off?

If you could live anywhere, where would that be and why?

Do you currently own or rent? ☐ RENT ☐ OWN

How long have you lived there: _____

How many homes have you owned: _____

LOCATION

Where Do You Want to Buy Property?
Is There a Specific Part of the City that You Prefer?

_____

_____

_____

_____

What Resources Have You Been Using in Your Home Search?

☐ HOMES.COM ☐ KW.COM ☐ ZILLOW

☐ TRULIA ☐ REALTOR.COM ☐ OTHER:

_____

_____

Are You Wanting a Specific View?

☐ MOUNTAINS ☐ SKYLINE ☐ GOLF COURSE

☐ OPEN SPACE ☐ SKYLINE ☐ OTHER:

During Your Search, What Homes Jumped Out At You?

_____

Is there a date that you need to be moved and settled by? _____

What else is important about the location? Public transportation, green access, commute time:

_____

_____

CLIENT LIFESTYLE

Who will be living in the home with you? Do you have plans of growing your family?

Which of the features listed interest you the most for your new home:

☐ BASEMENT ☐ BACKYARD ☐ GARAGE SIZE ☐ HOME OFFICE ☐ PATIO/DECK

Describe Your Lifestyle - What do you enjoy doing at home? How do you spend your time in the evenings and on weekends? Reading, entertaining, play dates, etc:

Do you have any children? ☐ NO ☐ YES, AGE(S) & GRADE(S): _____

Do you have any pets? ☐ NO ☐ YES -How many? _____

Does your home need to accommodate any special needs? *Hobbies, exercise equipment, disabilities, side hustles*: _____

When people visit your home, what do you want your home to say about you?

What are three features of a home that you can't live without?

1. _____
2. _____
3. _____

IS THERE ANYTHING ABOUT YOUR LIFESTYLE THAT I SHOULD KNOW THAT I HAVE NOT ASKED?

HOME EXTERIOR & INTERIOR

Do you have a preference on the age of the home? ☐ NO ☐ YES, AGE: _____

Approximately what size of home are you looking for and how many stories?

Do you have a preference on the style of the home?

☐ NO ☐ MODERN ☐ TUDOR ☐ BRICK

☐ YES, OTHER: _____

Does the yard need to be fenced-in?

☐ NO ☐ YES

Do you have a garage preference? ☐ ATTACHED ☐ DETACHED

How many spaces? _____ Do you have any parking needs? *(RV, boat, etc)*: _____

What exterior features are important to you?

☐ FULLY LANDSCAPED ☐ MATURE TREES ☐ LOTS OF LAND

☐ CONCRETE PATIO ☐ XERISCAPING, IRRIGATION SYSTEM

Are you willing to buy a home that needs immediate renovations?

☐ NO ☐ YES, AGE:

What is your favorite room in the house? Why?

_____

Do you have a floor plan preference? (Open, split level, tri-level, walk out basement):

_____

Do you prefer carpeting or hardwood flooring? ☐ CARPET ☐ HARDWOOD

What is the minimum number of bedrooms that you need: _____

What is the minimum number of bathrooms that you need: _____

Is a master bathroom important to you? ☐ NO ☐ YES

What are your must haves for the kitchen? Walk in pantry, gas or electric cooking appliances, multi sinks, etc:

_____

Is a formal dining room important or is an open concept floorplan acceptable:

Do you want/need more than one family room or living area?

What is your preference for a basement?

☐ FINISHED ☐ UNFINISHED

Are there any other considerations that I have not asked about?

CLIENT FINANCES

What is the highest price you are willing to pay?

_____

Will you require down payment assistance?

☐ NO ☐ YES

Will you be applying for a mortgage or paying cash?

☐ CASH ☐ MORTGAGE

Are you currently working with a Lender?

☐ NO ☐ YES, WHOM: _____

Are you pre-approved? If so, for what amount? ☐ NO ☐ YES, FOR: _____

Will anyone be offering financial assistance as a gift?

☐ NO ☐ YES

Do you have enough funds available to cover Earnest Money? (typically 1% of purchase price)

☐ NO ☐ YES

What monthly payment range you are wanting to be at?: _____

How did you decide on that number - _____

Do you have family or other decision makers involved with your purchase? Tell me about them.

_____

_____

_____

How many homes have you purchased in the past?

☐ NONE ☐ ONE OR MORE: _____

Are you able to buy another home without selling your present home?

☐ YES ☐ NO, BECAUSE: _____





THE BUYING EXPERIENCE

Thinking about the last time you purchased real estate, can you describe the process to find that home?

Did that process work for you? What would you do differently?

How did you start looking, what did you do first?

Who was involved in making decisions?

How long did the buying process take?

What are three things you are looking for in a Realtor?

1.

2.

3.

What specific things do you need from me?



If we found the "right" home for you today, what would you do?

HOW TO BUY A HOME IN A **TIGHT MARKET**

Increase your chances of getting your dream house in a competitive housing market.

Be prequalified for a mortgage.
You'll be able to make a firm commitment to buy and your offer will be more desirable to the seller.

Stay in close contact with your real estate agent.
Your agent will be on the lookout for the newest listings that meet your criteria. Be ready to see a house as soon as it goes on the market – if it's a great home, it will go fast.

Scout out new listings.
Browse sources such as realtor.com and local real estate listing sites. Set up alerts for the neighborhoods and characteristics you're looking for. Drive through your target neighborhoods, and if you see a home you like for-sale, send the address and listing agent's name to your agent, who can schedule a showing for you.

Be ready to make a decision.
Spend plenty of time in advance deciding what you can afford and must have in a home so you won't hesitate when you have the chance to make an offer.

Bid competitively.
Your first inclination may be to start out offering something less than the absolute highest price you can afford, but if you go too low in a tight market, you will likely lose out.

Keep contingencies to a minimum.
Restrictions such as needing to sell your home before you move can make your offer unappealing. Remember that, if the market is tight, you'll probably be able to sell your house rapidly. You can also talk to your lender about getting a bridge loan to cover both mortgages for a short period.

Don't get caught in a buying frenzy.
Just because there's competition for a home doesn't mean you should buy it. And even though you want to make your offer attractive, don't neglect inspections that help ensure the house is a sound investment.





How Do You Choose a Lender?

Sources for a mortgage loan include mortgage companies, private investors, banks, and credit unions. A mortgage loan originator (MLO), commonly known as a mortgage broker or a loan officer, is an individual that assists a buyer in the loan process, takes a residential loan application, and offers or negotiates the terms of a home mortgage loan. With some exceptions, MLOs are licensed in Colorado and are regulated by the Division of Real Estate.

It is important to understand different loan options, terms, interest rates and fees.
It is recommended that the buyer contact more than one lender to compare available loan programs, fees and rates.

Once you have selected a lender, the MLO reviews your credit report information, income, available assets, etc. to provide you with a general estimate of a property price range you would reasonably qualify for.
It is crucial for you to be up front, clear, and honest about your financial situation, be proactive in providing any needed documentation and avoid any misrepresentation to ensure a valid mortgage loan approval, and ultimately a successful transaction closing.

What is Involved with Getting a Mortgage Loan to Purchase a Home?

Unless you have enough cash funds to purchase a home, you will need to obtain a mortgage loan and make payments to a lender after the purchase.

What Does the Final Closing Entail?

The closing is the last stage of the real estate transaction. Typically, the closing takes place in person with the buyer and seller at the title company. The final loan and real estate documents are signed, the transfer of purchase funds is verified, and the buyer effectively becomes the new owner of the property. You will get the keys to your new home.

REAL ESTATE 101: **MORTGAGE**

What is a Real Estate Broker?

A real estate broker (also known as an agent) is a person licensed by the state of Colorado that can assist with buying and selling a property (house, condo, townhouse). You are not required to be represented by a real estate broker to buy or sell a property, but the process is complex so we recommend hiring a licensed real estate broker. As a buyer, it is recommended that you contact more than one real estate broker, and then select one that best fits your needs and is knowledgeable in the area(s) of interest. Many home buyers work with brokers that were referred to them by prior clients.

What is an Exclusive Right to Buy Listing Contract?

This is a written agreement that you (as a buyer) enter into with a real estate broker, should you choose to be represented by one. It outlines the duties and services that the broker will perform for you, their compensation, and any other terms that you and the real estate broker agree to. Your broker must exercise reasonable skill and care concerning those duties, and most importantly:

- *Perform the terms of any written or oral agreement with you*
- *Present all offers to purchase on your behalf in a timely manner*
- *Disclose to you any adverse material facts actually known by the broker*
- *Advise you regarding the transaction and advise you to get expert advice as to matters the broker knows but that are beyond their expertise*
- *Account in a timely manner for all money and property received*
- *Keep you fully informed regarding the transaction.*

This is a legally binding contract, and it's important to understand all of its terms and provisions. There are different brokerage relationships available for you to review with your broker. It is recommended you review the contract prior to signing it. You may wish to seek legal advice from an attorney before entering into this contract.

What is a Sales Contract?

A sales contract (Contract to Buy and Sell Real Estate) is a written agreement entered into by a buyer and the seller to purchase a home. In general, the buyer agrees to pay an agreed-upon price for the property, and in turn the seller agrees to convey title of the property to the buyer at closing.

If you are using a real estate broker for your home purchase, the broker prepares the sales contract on your behalf for your review and explains the terms and provisions of the sales contract to you. This is a legally binding contract, and it's important to understand all terms and provisions of the sales contract prior to signing it.

Many sales contracts contain detailed and complicated provisions that both parties need to review and understand, and if needed, obtain advice from your real estate broker and/or an attorney. The sales contract also contains many deadlines by which certain aspects of the transaction must be completed.

What is Earnest Money?

Earnest money is a deposit paid by you as the buyer of a property to represent your good faith and intent to buy the home. It is common for the earnest money deposit to be a significant amount, and it is agreed to in the sales contract. It is very important to understand all terms, provisions, contingencies, and deadlines specified in the sales contract that need to be met for the buyer to be eligible for a refund of the earnest money should the transaction terminate. In Colorado, the earnest money deposit is generally held by a title company.

What is a Title Company?

A title company is a company involved in ensuring that the title (ownership) of the real estate (house, condo, townhouse) is legitimate, that the seller has authority to sell it, ensures that any liens or encumbrances are identified, and issues title insurance for the buyer and or buyer's mortgage lender (if applicable). You may also hear the term "escrow" used to describe a title company or an attorney that is hired to handle the closing (finalization) of the real estate transaction.

What is a Home Inspection?

A home inspection is a limited inspection of a property's general condition, and major components (such as the roof, furnace, plumbing, etc.) usually performed by a trained home inspector. It is highly recommended to conduct a home inspection to determine the general condition of the home, and to identify potentially expensive upcoming home repair items or existing issues.

You should only hire a home inspector that is qualified by training and experience to perform the required inspections. Additional inspections may be necessary (such as a sewer scope, structural engineering, etc.).

What is an Appraisal?

An appraisal is an unbiased professional opinion of a home's value provided by a licensed real estate appraiser and is almost always used in the purchase of a home. Usually, the lender chooses the appraiser, and the buyer pays for the appraisal, unless the contract says otherwise. Lenders generally require an appraisal to ensure that the property is worth the amount that the lender will be lending on the property.



REAL ESTATE 101: **THIRD PARTIES**

THE HOME BUYING PROCESS

Buying a home is stressful process. For the first time ever, the price of a home in the Denver area has reached an average of over $550,000. Seeing that many zeroes can be a sobering experience for many buyers, to put it lightly. But finding homes is possible, and now is still a great time to buy a house. As markets continue to roil around the country, owning equity is the best way to guarantee your own future. The homebuying process is complicated though, filled with tons of different paperwork and negotiations. Especially when many people are moving to Denver from across the country. To learn more about it, keep reading below.

The first step if you're buying a home anywhere is to look at your finances.

You need to get a clear estimate of the money you have on hand for immediate expenses. The more money you have on hand, the more you can put down as a down payment. If you can pay a large down payment, lenders will be more willing to lend you money. They may also increase the amount you are preapproved for when you eventually start shopping for a home. It shows that you are dedicated to owning a house and that you are responsible with money. They will also want to look at your credit score and collect information about your income. Make sure to have documents like paystubs and a credit report ready. Before buying a house, you should try to make consistent payments on credit cards too, just to pick up your credit score. Then, you will need to reach out to a lender about finding a loan. Most will speak with you about your financial situation before giving a prequalification letter. This letter essentially shows the amount you have to put down towards a house.

Don't Stop at Just ONE Pre-Qualification Letter

If you're getting ready to own a home, don't stop at just one pre-qualification letter. Reach out to multiple lenders and shop around, getting a sense of what they are willing to lend you. Generally, you will want to use the prequalification letter that offers the most. It will give you the best chance of finding a house in any market. It will also give you more money for any necessary repairs, which can help the closing process go smoothly.





Start Searching for Homes for Sale

Once your finances are in order, it's time for the fun part of buying real estate – house hunting. This is when you drive around neighborhoods and visit different houses, seeing them with your own eyes. Most of the time, you will do this with a realtor. These are experts in the area and have many listings they can offer. Their job after all, is to learn more about your situation, what suits your needs, and what you want out of your home.

During the tours, you'll also start to get a sense of home layout and surroundings. Aspects that pictures simply don't convey, like the condition of the foundation, or the roof, for example. You can also get a better sense of the flooring, and whether any other work was done to the house previously. These are great opportunities to envision overall, living lifestyle. You get to imagine repainting a room or installing brand new appliances. During home tours, you can truly see why you're buying a house – investing in your future

Offers are NOT Commitments

It's important to remember that making an offer on a house is not a commitment. It's simply an indication that you're interested in the property, and would be willing to pay a certain amount of money for it.

Buying a Home Means Getting an Inspection

When your offer is accepted it's time to have the home inspected. Home inspectors are people who know how to investigate any of the problems a house may have. They look under every floorboard and in every cranny, evaluating the condition of a home. You may need to negotiate with sellers about who will pay for any needed repairs. Sometimes, sellers may be willing to spend the money on making repairs. In an aggressive sellers real estate market oftentimes the seller is willing to be less agreeable on making repairs.

Finding Homes in Denver is a GOOD Move

Buying a house can be a daunting process, with buyers still wondering if they may be financially ready to take the first steps toward homeownership. However, with the right financing, lender and realtor relationships, and processes for planning ahead from beginning to end – all makes finding a new home possible. With a great team of experts who will be behind you every step of the way not only makes home ownership possible, but also serves as a reminder that buying a new home is an investment in your future.

Scan the QR Code to:

• Search homes for sale locally, in your immediate neighborhood, favorite vacation spot,
or anywhere in the world!

• Set up unlimited, customizable home searches

• Monitor nearby home sales and changing values

• Receive updates directly on your phone

Powered by the HomeSmart consumer app*

*HomeSmart does NOT sell your information

HOMESMART®

Discover the Community

While the house is essential, the neighborhood plays a pivotal role too. Evaluate aspects such as safety, commute times, nearby amenities, and leisure activities to guarantee a well-rounded living experience.

Get Informed

Discover the local community, explore nearby facilities, check out schools, and access transportation routes. Making a choice backed by thorough research ensures a contented life in your new home

Embrace Flexibility

While it's essential to have preferences, remain open to possibilities. Keeping an open mind can unveil hidden treasures in your home search.

Keep a Home Journal

Capture thoughts and snap photos during your property tours. This record will refresh your memory on each home's unique attributes, aiding in your decision making.

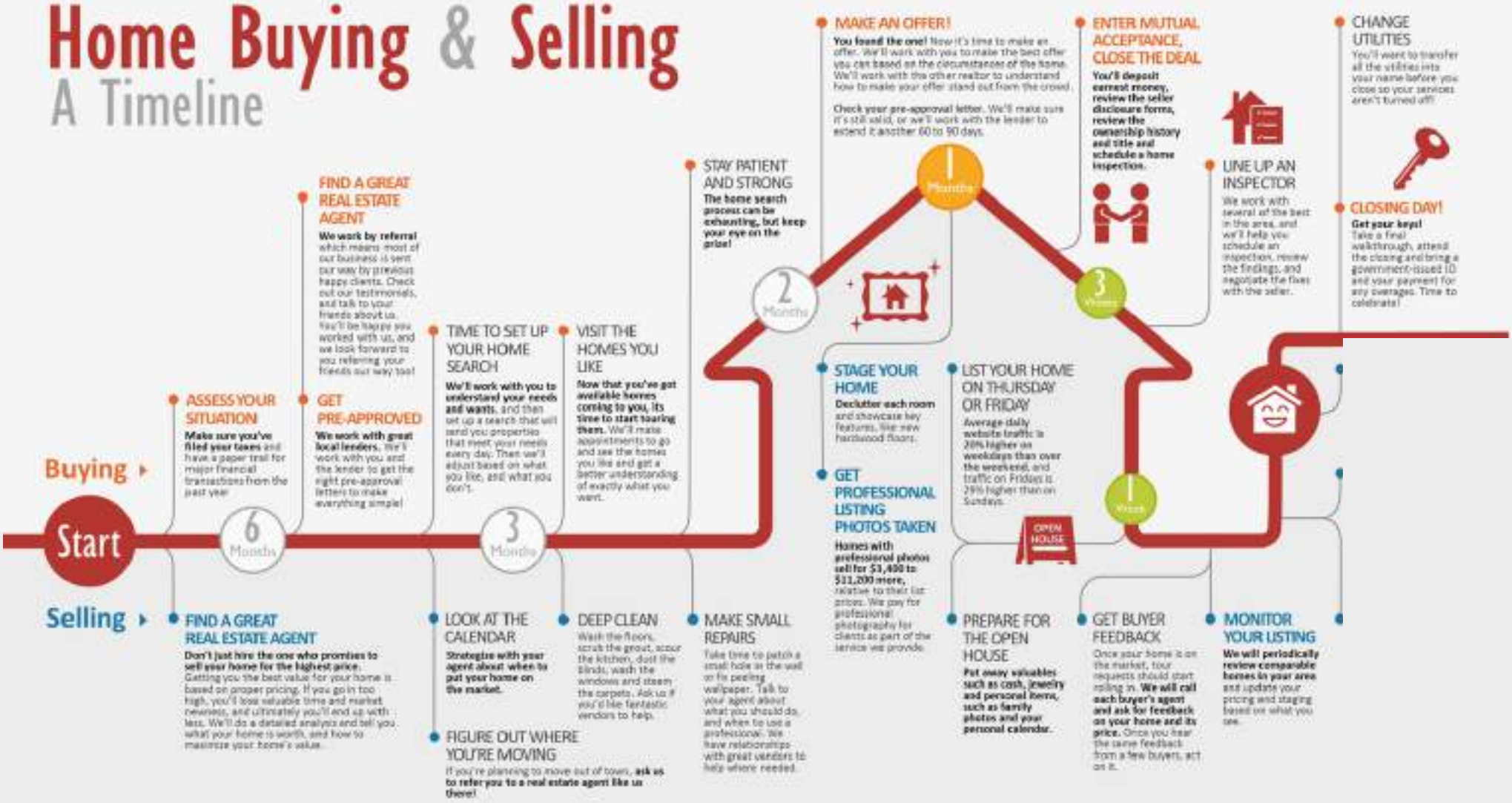
Act With Urgency

While it's essential to have preferences, remain open to possibilities. Keeping an open mind can unveil hidden treasures in your home search.





Home Buying & Selling
A Timeline





OFFERS & COUNTERS

When you make an offer on a home, the seller has three options: Accept it, decline it, or respond with a counter offer. If you receive a counteroffer, be ready to negotiate. Here's what to expect:

Review & Respond

If a counteroffer is made, we'll review it together and decide on the next step. You can accept, reject, or counter it.

Stay Flexible

Negotiations may go back and forth, Being patient and open to compromise helps reach an agreement.

Lean On My Expertise & Resources

I'm here to guide you, providing insights and advice to help you make informed decisions.

Once Both Parties Agree, the Home will be Under Contract!





UNDER CONTRACT TO CLOSE

Once you and seller agree to terms and the contracts are signed, the home is officially Under Contract! Here's a step-by-step guide on what happens next:

DEPOSIT EARNEST MONEY

Your earnest money deposit is placed into an escrow account, managed by a neutral third party like a title company or bank. They'll hold the funds until and necessary documents until closing. This deposit will be part of your down payment that is paid at closing.

RENEGOTIATE IF NECESSARY

If the inspection reveals serious or costly defects, you have options. You can back out, request the seller to make repairs, or negotiate a lower price and handle the repairs yourself.

ORDER AN APPRAISAL

Your lender will require an appraisal to verify that the home's value matches the loan amount. The appraiser considers factors like similar property values, the home's age, location, size, and condition to determine its current value.

SCHEDULE A HOME INSPECTION

Though optional, a home inspection is strongly advised. It ensures the home's condition matches its appearance. Inspections are usually done within 10-14 days after signing the sales agreement.

COMPLETE YOUR MORTGAGE APPLICATION

With the final offer agreed upon, it's time to finalize your loan application and secure your interest rate if not already done. Be prepared to provide any additional documents your lender request.

QUESTIONS ALONG THE WAY

The period between being under contract and closing can be complex, but understanding these steps helps you navigate it with confidence. Always feel free to contact me with questions or concerns. We're here to guide you to a successful closing.



HOME INSPECTIONS

A home inspection is a comprehensive visual inspection involving a home's major visible, structural and mechanical systems for homeowners and prospective buyers and home owners alike. The items examined in a typical home inspection include the plumbing, electrical, heating and air conditioning systems, foundation, roof, exterior and interior structures and built-in appliances. The visual inspection culminates with a comprehensive report describing the condition of the items and systems inspected with pictures and illustrations as needed.

Most inspection companies offer ancillary inspections for additional fees. The most common are radon gas testing and sewer scope inspections. Mold/air sampling, water quality testing, infrared photography, and lead-based paint and asbestos testing maybe warranted too.

Basic home inspection fees typically start around $425 and increase with size, location of the home, or add-on inspection items such as radon testing or having a sewer scope performed. Plan on an overall inspection fee of $900-$1,200.

HOME OWNERS INSURANCE

A home inspections is a comprehensive visual inspection involving a home's major visible, structural and mechanical systems for homeowners and prospective buyers.. The items examined in a typical home inspection include the plumbing, electrical, heating and air conditioning systems, foundation, roof, exterior and interior structures and built-in appliances. The visual inspection culminates with a comprehensive report describing the condition of the items and systems inspected with pictures and illustrations as needed.

Most inspection companies offer ancillary inspections for additional fees. The most common are radon gas testing and sewer scope inspections. Mold/air sampling, water quality testing, infrared photography, and lead-based paint and asbestos testing maybe warranted too.

Basic home inspection fees typically start around $325 and increase with size and location of the home. Sewer scopes and radon testing has a market average of $150 and $180 respectively.

WHY DO YOU NEED HOMEOWNERS INSURANCE?

Homeowners insurance protects your home and possessions against damage and theft and is required by lenders before finalizing your loan. Policies vary and are completely customizable, so it is recommended to get quotes from multiple companies to compare price, coverage, and limits.

WHAT DOES THE INSURANCE COVER?

Homeowners insurance typically covers destruction and damage to the interior and exterior of the home due to events like fire, lightning strikes, hurricanes, or vandalism. It also covers loss or theft of possessions, and personal liability for harm to others.

WHAT DOESN'T IT COVER?

Most policies do not cover flood or earthquake damage, and you may need to purchase an additional policy for this type of coverage.

WHAT ARE POLICY RATES BASED ON?

Rates are mostly determined by the insurer's risk that you will file a claim. The risk is based on your personal history of claims, frequency and severity of claims, past history of claims on the home, as well as the neighborhood statistics and the home's condition.

HOW CAN YOU QUALIFY FOR DISCOUNTS?

Many insurance companies offer discounts to seniors, and also to customers who have multiple with them, like auto or health insurance. Having a security system, smoke and carbon monoxide detectors can also lower annual premium rates. When getting quotes, be sure to ask each company about their discounts and cost saving options.



BUYER DO'S Essential Steps to Success

- DO continue making your mortgage / rent payment.
- DO stay current on all existing accounts.
- DO keep working at your current employer.
- DO return all requested documentation in a timely manner.
- DO continue living at your current residence.
- DO CALL US WITH ANY QUESTIONS.

BUYER DONT'S Common Pitfalls to Avoid

- DON'T make a major purchase.
- DON'T apply for any new credit.
- DON'T transfer any balances from one account to another.
- DON'T pay off any collections without discussing with the Lender first.
- DON'T close any credit card accounts.
- DON'T change bank accounts.
- DON'T charge up credit cards.
- DON'T take out any new loans.
- DON'T start any home improvement projects.
- DON'T join a new fitness club.
- DON'T apply/shop for any insurance (auto, home).
- DON'T pay off loans/credit without discussing with Lender first.

WIRE FRAUD

WHAT YOU NEED TO KNOW TO PROTECT YOURSELF

Everyday, hackers try to steal money by emailing or calling with fake wire instructions. Criminals will use a similar email address, steal a logo and other information to make it look like the email came from your real estate agent or member of the transaction team.

BE VIGILANT

Call, don't email: Confirm your wire instructions by phone using a known number before transferring funds. Don't use phone numbers or links from an email.

Be suspicious: It's uncommon for the title companies to change wiring instructions and payment information by email.

PROTECT YOUR MONEY

Confirm everything: Ask your bank to confirm the name on the account before sending a wire.

Verify immediately: Within four to eight hours, contact your bank or title agent to confirm the transaction.

WHAT TO DO IF YOU'RE TARGETED

Immediately call your bank and ask them to issue a Recall Notice for your wire.
Report the crime to www.IC3.gov
Call your regional FBI office and police.
Detecting that you sent money to the wrong account within 24 hours is the best chance of recovering your money.

THE WIRE INSTRUCTIONS YOU RECEIVE IN YOUR OPENING PACKAGE WILL NOT CHANGE. Always verify wiring instructions by CALLING your title agency officer.



REAL ESTATE TERMINOLOGY

Adjustable Rate Mortgage (ARM)
The interest rate is tied to a financial index making the monthly mortgage payment go up or down over time.

Annual Percentage Rate (APR)
The percent of interest that will be charged on a home loan.

Appraisal
A report highlighting the estimated value of the property completed by a quali-fied 3rd party. This is typically done for the benefit of the buyer to ensure the property is worth what they are paying.

Association Fee/HOA Fee
In addition to a mortgage, certain housing communities such as townhomes have a monthly fee associated with maintaining the common areas and ameni-ties.

Balloon Mortgage
A long-term mortgage loan that starts small but has a large payment due at maturity.

Closing
This is the final meeting where the buyer and seller sign the necessary paper-work, complete the transaction, and release/take possession of the property. Usually the representing agents and attorneys attend.

Closing CostS
The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller must pay commission to both agents.

Closing Disclosure
A form that provides the final details about the mortgage loan. It in-cludes loan terms, projected monthly payments, and how much the extra fees will be.

Collateral
Something of value (in this case your home) that is held to ensure repayment of a mortgage or loan.

Commission
A percent of the sale price of the home that is paid to agents. The seller pays commission to both the buyer and listing agent.

Comparables
Homes in the area of interest that have recently sold that have similar fea-tures.

Contingencies
Conditions which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.

Counteroffer
The response from the seller in regard to an offer.

Debt to Income Ratio
A lender will look at a borrowers debt versus income to determine the amount of loan they are eligible for and if they can repay their debt plus the home loan.

Down payment
A percent of the cost of the property that is paid up front as a part of the mortgage.

Earnest Money
The deposit made from the buyer to the seller when submitting an offer. This deposit is typically held in trust by a third party. Upon closing the money will generally be applied to the down payment or closing cost.

Escrow
This term has multiple meanings; earnest money is typical held by a third party until closing in “escrow”. It can also be referred to as the time period from when the con-tract is written and accepted by the seller to when the home sale actually closes.

Equity
The difference in the market value of a home versus what is owed on the home.

FHA
A mortgage that is financed through a private lender and insured by the Federal Housing Administration, often requiring a lower down payment and income to qualify.

Fixed Rate
The interest rate will remain the same for the entire life of the mortgage.

Home Equity Line of Credit
A loan or line of credit that is determined based on the equity or homes value after subtracting the loans owed.

REAL ESTATE TERMINOLOGY

Home Inspection
The process in which a professional inspects the seller's home for issues that are not openly apparent, then creates a report for the buyer to review.

Home Protection Plan
An annual service that covers the cost of repairs or replacements to items covered in the plan; items like stoves, washer/dryers, etc.

Hybrid
A loan that starts with a fixed rate period, then converts to an adjustable rate.

Mortgage Insurance
Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

Mortgage Note
A promise to pay a sum of money at a standard interest rate during a spe-cific term that is secured by a mortgage.

Multiple Listing Service (MLS)
The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.

Pre-Approval
The process in which a buyer must provide a mortgage professional the appropriate information on income, debts, and assets that will be used to make the initial credit only loan decision.

Pre-Qualification
Once approved for a loan, this is the process in which the maximum sale price, loan amount, and monthly payments are calculated for the borrower. This is not a loan approval however, it is useful to know prior to searching for a home.

Principal
The underlying amount of the loan which is actually borrowed.

Property Taxes
These are the taxes that are enforced by the city, town, county, and state government entities. These taxes are included in the total monthly mortgage payment and are held in escrow by the lender.

REO
Real estate owned properties or foreclosed properties currently owned by a financial institution such as the bank that made the loan to the previous owner

Reverse Mortgage
This is specifically for seniors and it allows them to convert the equity in their home to cash.

Short Sale
A situation when the seller's lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage amount owed by the seller.

Title
A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.

Underwriting
The process in which the potential home buyer is evaluated for their finan-cial ability to obtain and repay a loan. This normally consists of a credit check and appraisal of the property.

VA Loan
Loans that are given to Americans who have served in the armed forces. They are administered by the Department of Veteran Affairs.

MOVING CHECKLIST

The process of moving is long and complex. Being organized, knowing what needs to be done, and tackling tasks efficiently can make your move significantly less stressful. Here's a checklist to keep you on task and help make your move successful.

SCHEDULE

Twelve weeks before:

- [ ] Get estimates from professional movers or truck rental companies, if needed.
- [ ] Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.

Six to eight weeks before:

- [ ] Use up things that may be difficult to move, such as frozen food.
- [ ] Sort through your possessions. Decide what you want to keep, what you want to sell, and what you wish to donate to charity.
- [ ] Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- [ ] If you are moving yourself, use your inventory list to determine how many boxes you will need. Stock up on the items you'll need from our "Moving Essentials" list on the right.
- [ ] Obtain a change of address packet from the post office and send it to creditors, magazine subscription offices, and catalog vendors.
- [ ] Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.
- [ ] If you're moving to a new community, contact the Chamber of Commerce and school district and request information about services.
- [ ] Make reservations with airlines, hotels, and car rental agencies, if needed.
- [ ] Begin packing nonessential items.

Two to four weeks before:

- [ ] Arrange for storage, if needed.
- [ ] If you have items you don't want to pack and move, hold a yard sale.
- [ ] If you have items you don't want to pack and move, hold a yard sale.
- [ ] Update the address listed on your car registration, license, and insurance.
- [ ] Transfer your bank accounts and safe-deposit box items to new branch locations if needed.
- [ ] Cancel or redirect any direct deposit or automatic payments from your accounts.
- [ ] Make special arrangements to move your pets and consult your veterinarian about ways to make travel comfortable for them.
- [ ] Have your car checked and serviced if you'll need to drive it a long distance.
- [ ] Change your utilities, including phone, power, and water, from your old address to your new address.

Week of moving day:

- [ ] Defrost your refrigerator and freezer.
- [ ] Have movers pack your belongings? Label each box with the contents and the room where you want it to be delivered.
- [ ] If you're using a moving company, arrange to pay for their services in full, or the remainder of what you owe, upon delivery.
- [ ] Set aside legal documents and valuables that you do not want packed.
- [ ] Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.
- [ ] Give your travel itinerary to a close friend or relative so they can reach you as needed.
- [ ] Pack a first-day box with items that you'll want accessible before other boxes are unpacked. See our list of suggested items on the right and add any others you'll want to include.

Moving day: OLD home

- [ ] Pick up the truck as early as possible if you are moving yourself.
- [ ] Make a list of every item and box loaded on the truck.
- [ ] Let the mover know how to reach you.
- [ ] Double-check your closets, cupboards, attic, basement, yard, and garage for any left-behind items.

Moving day: NEW home

- [ ] Be on hand at the new home to answer questions and give instructions to the mover.
- [ ] Check-off boxes and items as they come off the truck.
- [ ] Install new locks.
- [ ] Confirm that the utilities have been turned on and are ready for use.
- [ ] Unpack your first-day box.
- [ ] Unpack your children's toys and find a safe place for them to play.
- [ ] Examine your goods for damage.

PACKING LIST

Moving Essentials

Furniture pads
Handtruck or dolly
Packing tape
Bubble wrap
Newspapers or packing paper
Scissors
Box cutter
L ab els
Felt-tip markers
Packing "peanuts"
Plenty of boxes

First-Day Box

Scissors Box cutter
Coffee cups
Teakettle Instant coffee or tea Pencil and paper Soap, shampoo, etc. Bath towels Trash bags
Paper plates Snack s
Toilet paper
Children's toys and books
Pet food and bowls

ABOUT SCOTT



I joined the real estate industry as an agent while embarking on my twentieth year as home inspector. Being available most hours of the day to answer questions or schedule work has become a routine. My huge success in this role made for a seamless transition to real estate, where I've been able to continue my meticulous attention to detail and communication prowess every day.

Throughout my career, I have always been passionate about helping people. Whether it be through real estate, helping neighbors, or continuing to develop a charity for students and families in-need at a local school. The personal fulfillment I get from guiding clients through what is often considered a significant life transition for them is what drives me. With me as your agent, you can expect persistence, unwavering support, and, of course, fun! I put in the hard work so that you can enjoy the process.

Outside of real estate, you might find me at a high school athletic event or working on something fun in the garage. Oftentimes I feel that I am the only realtor that finds comfort being productive in the garage versus on a mountain trail. When you're ready to find your place of comfort, I'd love to help you with all your real estate needs.



At HomeSmart, we believe exceptional real estate service begins with knowledgeable agents, innovative technology, and a commitment to putting clients first. As one of the nation's leading real estate brokerages, HomeSmart combines the resources and support of a large organization with the personalized attention of an independent real estate professional.
Serving buyers and sellers throughout the Denver Metro Area, HomeSmart agents have access to modern technology, comprehensive brokerage resources, and professional support designed to make every transaction as smooth and successful as possible.

What sets HomeSmart apart is its agent-focused business model. By providing the tools, technology, and professional support agents need while allowing them the independence to run their businesses, HomeSmart empowers its professionals to focus on what matters most: their clients.
For you, that means personalized representation backed by the resources of an established national brokerage. Whether you're purchasing your first home, selling a longtime residence, or exploring your next real estate investment, you can expect knowledgeable guidance, clear communication, and dedicated service from beginning to end.

REAL EXPERIENCE REAL EXPERTISE



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As your Realtor, I will be coming from a place of understanding on what makes our Community and the people who call it home so special. Thats what it takes to truly be a local Real Estate Expert, not just expertise in negotiation, marketing, and access to real-time data - but a love and understanding of of our community and the people who live here.

That just one reason to choose me to stand by your side - and it's the foundation of everything I do.

A Simple Value Proposition

LESS TIME
My marketing firepower and exclusive tech tools will maximize your home search in ensuring we find the home of your dreams.

LEAST AMOUNT OF HASSLE
I'll put my experience to work while navigating the complexities of the Real Estate transaction, making it a seamless experience for you.

YOUR NEEDS ALWAYS COME FIRST
Your needs come first in every decision I make, and I'm committed to going above and beyond to ensure your complete satisfaction.



NOTES

Scott Spindler

HERE'S HOW YOU CAN GET IN TOUCH WITH ME

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