



# Your Guide to Buying in Summit County

EMILY LAWLESS | 970-361-4553



# Emily Lawless

## REALTOR

NAR 30 UNDER 30, 2024

Real Estate Negotiation Expert

Emily Lawless is more than a Realtor; she's your dedicated guide to life in Summit County. A 2024 NAR 30 Under 30 honoree, Emily brings a rare combination of deep local expertise, a client-first mindset, and genuine passion for the mountains that most agents simply can't match.

After falling in love with Colorado while attending CSU in 2012, Emily made Breckenridge her permanent home in 2016 and she hasn't looked back. With a background in marketing and event planning, she seamlessly blends creativity and organization into every transaction, making the buying or selling process as smooth and enjoyable as possible.

When she's not helping clients find their perfect piece of Summit County, you'll find Emily on the mountain biking trails, hiking ridgelines, or soaking up summer sunshine at a local happy hour. Come winter, she's chasing powder snowboarding and backcountry touring. Her adventurous spirit and deep love for this community are exactly what drive her commitment to connecting people with the life they've always dreamed of.

Let me show you why Summit County buyers choose me.

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**50+**

Clients Served

**70+**

Properties Sold

**5 Star**

Google Rating

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NOW, MORE THAN EVER,  
THE EXPERTISE OF A  
BUYER'S AGENT  
MATTERS IN THE  
PURCHASE OF YOUR HOME

LET'S FIND YOUR  
SUMMIT COUNTY HOME.

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# WHY BUY IN Summit County?

Summit County has world-class skiing, year-round outdoor adventure, and 90-minute Denver access. Here's what draws buyers to Summit County and keeps them here.

## 1 FOUR SEASONS

Four ski resorts in one county. World-class mountain biking trails, boating on Dillon Reservoir, and a community events calendar that runs all year. Ullr Fest, summer concerts, the Breck Film Festival, street festivals. Summit County isn't a ski trip. It's a place people keep coming back to.

## 2 STR INCOME

Many Summit County properties qualify for short-term rental, and a well-managed STR can cover a meaningful portion of your mortgage, HOA, and carrying costs. Rules vary by town. Let me know if STR income is a non-negotiable for you.

## 3 COMMUNITY

Summit County punches above its weight for a mountain town. Family-owned restaurants, local nonprofits, art festivals, community fundraisers, clubs, and a packed events calendar year-round. The people who come here for a weekend home keep coming back and a lot end up staying.

## 4 PROXIMITY

Just 90 minutes from Denver and DIA. Close enough for a weekend escape, far enough to feel like a different world. That drive time is what keeps Summit County in constant demand.

# SUMMIT COUNTY

## *Know the Towns*

### BRECKENRIDGE

The one everyone's heard of. Historic Main Street, ski-in/ski-out access, world-class dining, and a town that's genuinely alive year-round. If you want walkability, energy, and the full mountain town experience, this is it.

### FRISCO

Summit County's best-kept secret. Sits right in the middle of everything. Easy access to every resort, a charming Main Street with great local restaurants, and a quieter feel than Breck. A lot of buyers end up here once they spend some time exploring.

### KEYSTONE

A true ski resort village. Less walkable than Breck but ski access is excellent and the rental market is strong. Great option if resort proximity matters more than a Main Street scene.

### DILLON

Right on the Reservoir. If you want water views, a marina, and a slower pace, Dillon delivers. It's often overlooked, which means better value and more space than you'd expect for the location.

### COPPER

Mostly condos, very easy I-70 access, and a tight-knit owner community. Quieter and more affordable than Breck. If you want a mountain escape without the crowds, Copper is underrated.

### SILVERTHORNE

The most affordable entry point into Summit County. Easy highway access, the Outlets, a growing restaurant and brewery scene. Less resort-adjacent but a smart buy for buyers who want the mountain lifestyle without the premium price tag.

### PARK COUNTY - ALMA/FAIRPLAY

A completely different vibe. More land, more space, more sky. Alma is the highest incorporated town in the US. If you want acreage, animals, or a true off-the-beaten-path mountain property, Park County is worth a serious look. STR rules are far more relaxed than Summit.

FROM FIRST CALL TO KEYS IN HAND.

# THE BUYING *Process*



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# THE BUYING PROCESS

## *Step by Step*

### STEPS 1-3



#### GET PRE-APPROVED

Get a lender pre-approval before you search. It confirms your real budget and shows sellers you're serious. Local lenders understand the quirks of mountain town financing, Ask me for my recommendation based on your unique situation



#### DEFINE YOUR SEARCH

We'll narrow down towns, property types, and goals — primary home, weekend escape, or STR investment. The clearer we get here, the faster we find the right fit.



#### TOUR PROPERTIES

Photos don't capture, noise or road access. I get you in fast, flag what photos hide, and save you from falling in love with the wrong property.

### STEPS 4-6



#### MAKE AN OFFER

We analyze comps and competition before writing your offer. Price, terms, contingencies, earnest money — every detail is strategic.



#### UNDER CONTRACT

Offer accepted — now the clock starts. Inspection, appraisal, financing conditions. I manage every deadline so nothing slips.



#### CLOSE

Final walkthrough, wire funds, sign at the title company. Usually 45-60 minutes. Keys in hand.

# MOUNTAIN REAL ESTATE

*Has Its Own Rules*

## WHAT'S DIFFERENT HERE

### STR REGULATIONS

STR rules vary by town. Breckenridge requires a local license and caps the number issued. Keystone and Copper have established STR programs. Silverthorne and Dillon operate differently. I'll tell you what's allowed before you make an offer.

### HOA RESTRICTIONS

Many Summit County HOAs go well beyond maintenance. Some restrict rentals entirely. Others limit occupancy, require HOA rental approval, or charge transfer fees at closing. You are responsible for reviewing HOA while under contract to ensure you're comfortable.

### WELL & SEPTIC

Homes outside town limits often run on private well and septic rather than municipal utilities. These require separate inspections — and real costs if systems need repair. I'll make sure the right inspectors are on your team.

### FIRE MITIGATION

Colorado wildfire risk is real in Summit County. Some jurisdictions require defensible space. Homeowners insurance in the wildland-urban interface can be significantly higher or harder to get.

### ALTITUDE & CONSTRUCTION

At 9,000-10,000+ feet, homes deal with heavy snow loads, freeze-thaw cycles, and UV exposure. Older construction may have radiant heat, aging plumbing, or roofs that need attention. A thorough inspector is non-negotiable.

### SEASONAL ACCESS

Some roads are difficult or impossible in winter. Others have strict parking limits or no garages. If you're buying a vacation property you plan to arrive at in January, we check access conditions, not just curb appeal.

### NON WARRANTABLE CONDO

Some Summit County condos don't qualify for a conventional loan because of how the building operates, usually tied to rental use, occupancy ratios, or HOA insurance requirements. Talk to your lender early about non-warrantable loan options so financing doesn't derail things later.

### FURNISHED SALES

many mountain properties sell furnished, which is different from what buyers coming from cities typically expect. Worth a quick note on what's usually included vs negotiated separately

### DEED RESTRICTIONS

Some Summit County properties come with deed restrictions tied to local workforce housing programs, limiting who can buy based on income, employment, or occupancy requirements. These homes are often priced below market as a result, but they're not open to just any buyer

FROM OFFER ACCEPTED TO CLOSING  
DAY

# UNDER CONTRACT

*Process*



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# YOU'RE UNDER CONTRACT

## *What Happens Next*



### EARNEST MONEY

Your earnest money is due within 3 business days; usually 1-3% of the purchase price. It goes into escrow and applies to your purchase at closing

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### INSPECTION

You hire a licensed inspector — I have trusted referrals. Most Summit County buyers also add a radon test and sewer scope. If issues arise, we submit an Inspection Objection to negotiate repairs or credits.



### APPRAISAL

Your lender orders an appraisal to confirm the value supports your loan. If it comes in low, we have options: negotiate the price down, cover the difference, or in some cases challenge it.

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### FINANCING CONDITIONS

All loan conditions are satisfied: updated financials, appraisal review, title commitment. Your lender issues Clear to Close. This is when it gets real.



### FINAL WALKTHROUGH

We walk the property one more time before closing to confirm its condition. Any last-minute issues get caught here — before you sign.

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### CLOSING DAY

You sign at the title company (or electronically if you're remote). Wire closing funds in advance. The signing typically takes 45-60 minutes. Keys are yours.



# ESTIMATED BUYER CLOSING COSTS

Buyer closing costs in Summit County typically run 2-4% of the purchase price, on top of your down payment. Negotiated within the Contract to Buy & Sell

Type	Fee	Estimated Cost
Down Payment	5-20%+ depending on loan type	Not included in the 2-4% closing cost estimate
Lender	Loan Origination Fee	0.5-1% of loan amount
Title Insurance	Lender's Policy Owner's Policy	~\$300-800 ~\$500-1,500
Inspection & Testing	Property Inspection Radon Test Sewer Scope	\$500-900 \$150-250 \$100-300
Appraisal	Appraisal Fee	\$500-\$1,000 (+rush fee if needed)
HOA Transfer Fees	HOA Transfer Fee Recording Fees	\$200-600 (if applicable) \$50-200
Government Transfer Fee	Transfer Tax	\$1-2% (if applicable)

Your lender will provide a Loan Estimate within 3 business days of your application with exact projected costs. Ask your lender to walk through it line by line before closing.

# REAL ESTATE TERMS *to Know*

These are the terms you'll encounter most in a Summit County purchase. Read through them so the language never slows you down — in an offer review, on a deadline list, or in conversation with your lender.



## APPRAISAL

A determination of the value of something, in this case, the house you plan to buy. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar property.



## APPRECIATION

Increase in the value or worth of an asset or piece of the property that's caused by external economic factors occurring over time, rather than by the owner having made improvements or additions.



## CONTINGENCY

A provision in a contract stating that some or all of the terms of the contract will be altered or voided by the occurrence of a specific event, usually by specific dates leading up to the close.



## CLOSING COSTS

The fees a seller and buyer pay to complete a real estate transaction.



## ESCROW

The holding of funds or documents by a neutral third party prior to closing your home sale. This is typically done by a title company.



## HOME INSPECTIONS

An examination of the condition of real estate property. A home inspector assesses the condition of a property, including its heating, cooling systems, plumbing, electrical work, water and sewage.



## MLS

A computer-based service that provides real estate professionals with detailed listings of most homes current on the market. The public can access much of this kind of information through websites like Zillow.



## ZONING

The local laws dividing cities or counties into different zones according to allowed uses. From Single-Family Residential to Commercial to Industrial.



## TITLE

Ownership of real estate or personal property. A Title is evidenced by a deed recorded in the county land records office.

# QUESTIONS BUYERS

*Ask Me Most*

## DO I NEED A BUYER'S AGENT?

In Colorado, the listing agent represents the seller — not you. A buyer's agent is your advocate: negotiating on your behalf, flagging issues the seller won't volunteer, and managing every deadline and ensuring you're rightfully advised through the process.

## WHAT SHOULD I WATCH FOR IN A CONDO INSPECTION?

Condos still warrant a thorough inspection for the walls in. Review HOA meeting minutes and financials for any deferred maintenance, special assessments, or upcoming capital projects that are outside of your direct responsibility. These can affect both value and cost of ownership.

## HOW LONG DOES CLOSING TAKE IN SUMMIT COUNTY?

Typically 30-45 days from accepted offer to keys, assuming no major inspection issues and a straightforward loan. Cash deals can close faster. The inspection period is usually the longest active phase; 7-10 days, where most of the negotiation happens.

## CAN I BUY REMOTELY?

Yes — I work with remote buyers regularly. Video walkthroughs, detailed condition notes, and an honest assessment of what photos miss. You can go under contract remotely and sign electronically. The final walkthrough is the one step I'd strongly encourage you to attend in person (I cannot perform a final walk through for you)

## CAN I SHORT TERM RENT MY PROPERTY?

STR rules vary significantly by town, zone, and even by neighborhood within Summit County, and they change frequently as local governments adjust caps and licensing. Rather than guess based on general area, My blog always keeps you up to date on STR rules/regulations. [www.ownyoursummit.com/blog](http://www.ownyoursummit.com/blog)

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# What You Can Expect From Me

## EXPERT GUIDANCE

I know this market and I know how to work it on your behalf. Where I don't have the answer off the top of my head, I'll find it before it matters. You'll never get a confident-sounding guess.

## RESPONSIVENESS

I'm easy to reach and I stay on top of things. Buying a home is stressful enough; communication shouldn't be one of the things you're worried about. You'll never be left wondering where things stand.

## YOUR INTERESTS ONLY

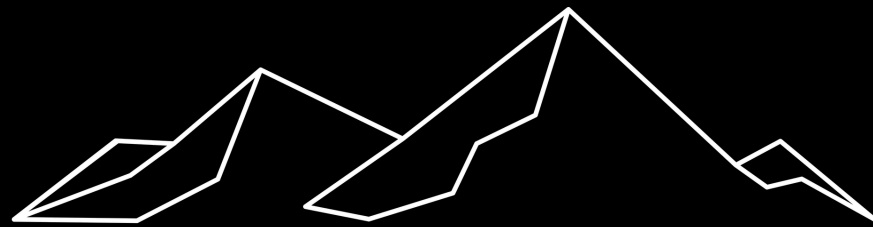
My fiduciary duty is entirely to you. Your goals are my goals - finding the right property, at the right price, with the right terms. I'm not trying to close a deal. I'm trying to get you to the right decision. If something feels off, I'll say so.

## ACCOUNTABILITY

Under contract is where the busy work comes into play. I track every deadline, manage every document, and coordinate with your lender, the listing agent, and title so nothing falls through. You shouldn't have to chase anyone.

## HONESTY

I'm not here to tell you what you want to hear — I'm here to tell you what you need to hear. If the price is off, I'll say so. If the deal doesn't make sense, I'll flag it. If I think you're heading in the wrong direction, you'll hear it from me before you sign anything. My job isn't to get you under contract. It's to get you into the right property that meets your goals.



# OWN YOUR SUMMIT



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