

# BUY COLORADO

A Real Estate Road Map For Finding Your Home



FIND

COLORADO

REAL ESTATE



# Thank you for choosing Find Colorado to help you navigate the home buying experience!

Our mission is simple—we want you to be happy with your new home. To us that means building a lasting relationship with you based on trust. We start by getting to know you and your ideal home. From there we walk you through our streamlined process, and match you with an experienced Find Colorado agent who will support you through the buying process.

This guide will serve as a road map for your home buying journey. Your Find Colorado agent will be there every step of the way, making sure you have the knowledge and confidence needed to achieve your goals, whether that's finding your first home, purchasing subsequent properties, or adding real estate to an investment portfolio.

## INSIDE YOU WILL FIND THE FOLLOWING RESOURCES:

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# THERE'S NO PLACE LIKE HOME AND NOTHING AS REWARDING AS HOMEOWNERSHIP

## **EQUITY:**

This is the amount you can sell your home for minus how much you still owe on it. Every month you pay your mortgage you increase your equity. It feels good!

## **NO RENT:**

As rent continues its upward climb in Colorado, renters can be left feeling like they can't escape the rising cost of living.

## **TAX SAVINGS:**

The government rewards homeownership—owners can often claim mortgage interest and other home-related expenses as deductions on their income taxes.

## **STABILITY:**

Homeowners stay in their homes 4 times longer than renters! So, you can get to know your neighbors, connect with the local community, and really take root.

## **HAPPINESS:**

You won't know the distinct feeling of peace and happiness that comes from owning a home until you are a homeowner. Plus you can get a dog, plant a tree and watch it grow...

## **MAKE IT YOUR OWN:**

Unleash your inner Pinterest star! Being free to adjust your home's aesthetic and get creative can create lasting memories and happiness.

## **APPRECIATION:**

Home values have a well-documented history of increasing over time, especially in Colorado. This increase becomes equity you can benefit from when you refinance or sell.

# MEET THE **FIND COLORADO** TEAM

## Davis Van Tilburg

Managing Broker & Owner

970.612.8999 • [Davis@FindColorado.com](mailto:Davis@FindColorado.com)



*Davis is a Colorado native and graduate of CSU. He has always been drawn to real estate, both personally and as an investor. Davis loves negotiating the best deals for his clients, skiing, and working on home renovations & cars.*

## Eileen Van Tilburg

Real Estate Broker & Owner

970.368.3668 • [Eileen@FindColorado.com](mailto:Eileen@FindColorado.com)



*Another CSU graduate, Colorado native and the inspiration behind Find Colorado, Eileen is rapidly gaining notoriety as a fast and reliable listing broker who makes selling homes look easy! She enjoys teaching yoga, camping, and hiking outdoors.*

## Jeremy Mitchell

Real Estate Broker

970.646.2507 • [Jeremy@FindColorado.com](mailto:Jeremy@FindColorado.com)



*Jeremy is a Louisiana transplant who found Colorado in 2010. He is ecstatic to raise his family here while helping his clients achieve their real estate goals.*

## Justin Greco

Real Estate Broker

970.980.8488 • [Justin@FindColorado.com](mailto:Justin@FindColorado.com)



*Justin is a born-and-raised Northern Colorado guy who's also chosen to raise his own family here. His personal interest in real estate became a passion when he realized he could help people reach their goals using skills honed in his engineering career.*

## Claire Erickson

Real Estate Broker

970.717.0114 • [Claire@FindColorado.com](mailto:Claire@FindColorado.com)



*Claire combines her degree in psychology from CSU with her adaptability and negotiation skills to accomplish her client's goals. You might find her paddle boarding, running, practicing yoga, or cultivating genuine relationships with her clients, friends and family.*

## Grant Johnson

Marketing Specialist

970.439.2479 • [Grant@CurlySproutCreative.com](mailto:Grant@CurlySproutCreative.com)

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*Grant graduated from CSU with Davis, where he mastered marketing and design. He and his team are the creative force behind this guide and other Find Colorado marketing tools.*

## Connie Gibbs

Team Coordinator

970.344.9288 • [Connie@FindColorado.com](mailto:Connie@FindColorado.com)

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*Connie has worked in customer service and Colorado real estate for over 25 years. She greatly enjoys helping people search for and find a home they will love.*

## Nikole Stevenson

Transaction Coordinator

970.599.1172 • [Nikole@BrokerReliefTM.com](mailto:Nikole@BrokerReliefTM.com)

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*As a licensed Transaction Coordinator, Nikole takes care of paperwork and manages deadlines to ensure each transaction goes smoothly. Having grown up in Estes Park and now living in Northern Colorado, she takes great pride in being a Coloradoan and providing the best TC services she can.*

# NAVIGATING THE **HOME BUYING PROCESS**





## NEGOTIATION AND CONTRACT

We will work on your behalf to negotiate terms of the contract until the seller accepts your offer.

5

## ADDITIONAL DETAILS

Title documents, HOA information and any other due diligence documents will be provided for you to review while we go through inspections, the appraisal, and as your lender finalizes your loan.

7

## UNDER CONTRACT

Once both parties have signed the contract, the house is held for you until closing.

6

## CLOSING

The title company will facilitate the closing, and present all real estate and loan documents needed for transfer of ownership.

8

## CELEBRATE!

Congratulations, you officially closed on your new home! You are now able to move in and start living your best life.





# TIPS FOR A SUCCESSFUL HOUSE HUNT

## GET PRE-APPROVED FIRST

One of the most important and empowering steps you can take is getting pre-approved for a loan. Do it right away so that you can identify your budget, and so that an offer can quickly be prepared once you've found your home. We are happy to recommend some great local lenders who our previous clients have enjoyed working with!

## COMMUNICATE YOUR PREFERENCES TO YOUR AGENT

Your Find Colorado real estate agent needs to know exactly what you're looking for in a home: size, price, features, rooms, bathrooms, neighborhoods, and more. You should thoroughly brainstorm your must-haves, your wish list, items you would be willing to compromise on, and those you absolutely wouldn't. Your preferences may change as your search unfolds and that's okay. Just be sure to maintain open communication with your broker.

## DON'T DELAY LOOKING AT A HOME

Timing is critical in this business! If your search turns up a home that you like, then get in touch with your agent right away. Find Colorado has multiple agents who can show you homes so that you don't miss out on nabbing the one you want.



## TAKE THOROUGH NOTES

We encourage you to take notes during all of your showings so that you don't forget a home's details and the questions it brought up. Also, pay attention to the home's neighborhood, parking situation, sounds, and nearby schools and shopping centers.

## DON'T JUDGE A HOUSE BY A PHOTO

You really can't get the complete picture of a home unless you are standing in the heart of it. Trust us—it's not a hassle for us to show you something you aren't completely sold on. You may be pleasantly surprised by what you see in person.

## IT'S ALREADY UNDER CONTRACT? DON'T GIVE UP

A sizable portion of listings that go under contract are accepting backup offers, so don't lose hope just yet. Find Colorado agents have personally ushered some of our clients into homeownership starting with a backup offer. We will find out if a backup offer is recommended. If you go into backup position on a property, you can still look at other potential homes.



# SEALING THE DEAL:

## MOVING FROM UNDER CONTRACT TO CLOSING



### INSPECTION

Once you are under contract, a property inspection should be completed within 7 to 10 days. Inspectors will take an in-depth look at the home, searching for any major damage or serious issues (i.e. health & safety concerns, foundation problems, roofing issues, plumbing predicaments, etc.). We encourage our clients to attend the home inspection to learn the ins and outs of their new home.



### APPRAISAL

If you are taking out a mortgage to finance your home then the lender will have an appraisal ordered. The bank requires the home's appraised value be at or above the purchase price. If any issues arise with the appraisal, your agent will help you understand all of your options.



### HOA DOCUMENTS AND TITLE COMMITMENT

If your new property is part of a Homeowners Association (HOA), then you will receive all documents pertaining to that HOA including: dues, amenities, budgeting, regulations and their expectations of the homeowners. You will also receive the Title Commitment after the title company performs research on the property's title to make sure it is passed free and clear of any liens or encumbrances.

# A BREAKDOWN OF **HOME BUYING COSTS**

If you are a first-time homebuyer, you may not realize that there are several out-of-pocket expenses that the buyer typically incurs during the purchasing process. So that you can plan ahead, we are including an estimation of those costs.

<b>EARNEST MONEY</b>	Typically 1% of purchase price
<b>HOME INSPECTION</b>	Usually between \$300 and \$500 - varies based on square footage
<b>RADON TESTING</b>	About \$130
<b>SEWER SCOPE INSPECTION</b>	\$130 to \$200
<b>APPRAISAL</b>	\$600 to \$800
<b>DOWN PAYMENT</b>	Check with your lender, as this depends on your loan program
<b>CLOSING COSTS</b>	Typically 1% to 4% of purchase price, but negotiable

# RECOMMENDATIONS:

## LOCAL LENDERS, INSPECTORS & INSURANCE BROKERS

### Scott Maltzahn

#### Guaranteed Rate Loan Officer

Area Manager - NMLS #145345

303.376.9333 | [scott.maltzahn@rate.com](mailto:scott.maltzahn@rate.com) | [rate.com/loan-officers/scott-maltzahn-145345](https://rate.com/loan-officers/scott-maltzahn-145345)

### Debbie Shephard

#### Northern Colorado Credit Union

Lending Manager - NMLS# 1426590

970.313.4506 | [dshephard@nococu.org](mailto:dshephard@nococu.org) | [NoCoCU.org/home-loans](https://NoCoCU.org/home-loans)

### Steven Depperschmidt

#### Fairway Independent Mortgage

Mortgage Loan Officer - NMLS #913881

970.818.3020 | [StevenD@FairwayMC.com](mailto:StevenD@FairwayMC.com) | [LoansWithSteven.com](https://LoansWithSteven.com)

### Chad Eusea

#### Reliable Solutions Home Inspections

InterNACHI Certified Home Inspector

720.300.6890 | [Chad@RSHInspections.com](mailto:Chad@RSHInspections.com) | [RSHInspections.com](https://RSHInspections.com)

### Fort Collins Insurance

Independent Insurance Broker

970.204.4553 | [FoCoIns.com](https://FoCoIns.com)



# THIS IS IT! **CLOSING DAY**

Closing day is one of the most exciting parts of the home buying process. The title company will facilitate the closing, and present all real estate and loan documents needed to transfer ownership. Our agents will prepare you for this meeting to ensure a smooth transition happens. Some advice:

- Bring your current **driver's license or passport** as identification.
- Bring a **cashier's check or certified check** to cover the down payment and closing costs. If you choose to wire funds, please call the title company directly for instructions.
- Be sure that all **utilities** are set up to start the day of possession.
- Think of any **questions you would like to ask the seller**. For example, where is the mailbox located, what day is trash day, are the neighbors friendly?
- File your change of address with USPS. Also, **update your address** on your credit cards, subscriptions, and driver's license; and with your insurance company, banks, employers, and doctors.
- Your recommendation and referrals are the greatest compliment we could receive. Please **leave us a review** on any or all of these sites: Zillow, Facebook, Google or Yelp.



# FIND COLORADO **FOR GOOD**

As part of our commitment to building strong Colorado communities, we support our community by annually donating a portion of our profits to local foundations and charities. Thank you for your support, we look forward to working together to make Colorado a better home for all.



PARTNERSHIP FOR  
AGE-FRIENDLY  
COMMUNITIES





## A FEW WORDS FROM **OUR CLIENTS**



Your team made it simple for our transition from California to Colorado. You guys ROCK! We would not be in the home we are in today if it were not for your hard work and dedication. Thank you so much!"



This team worked hard to provide the best possible experience as I went through the purchase process. It was stressful at times and they were there to walk me through any concerns I had day or night. Even after the deal was done they went ABOVE and BEYOND to make sure everything was absolutely great. I highly recommend, highly, highly recommend."



Find Colorado made it painless for us to find and buy our first investment home. Smooth! They showed us a total of four homes. They dug deeper into matters and suggested reasons why some were not suitable. They also pointed out advantages to the one we ended up buying. Sound advice was given all along the way. I recommend them to anyone!"



Thank you for the professional and thoughtful experience with my home purchase!! You have a wonderful and supportive team that know how to get things done in a quick and efficient way."



We were selling our house and relocating from another county. This presented several challenges, but they understood all of our concerns. They took video walk-thrus of several properties before we found our next house. We couldn't have asked for a better outcome"



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