



GALVARRO HOMES

THE RHYTHM OF LIFE

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THE ULTIMATE HOME BUYER'S GUIDE

We are passionately committed to redefining the real estate experience. Our mission is to transform the typical perception of real estate agents by fostering unparalleled transparency and drastically reducing the stress associated with buying your most significant financial asset. Through a blend of cutting-edge digital innovation, deeply personalized client experiences, and strategic support systems, we aim to simplify this daunting process and make it a more enjoyable and engaging journey for each client. By integrating sophisticated digital tools, family-focused solutions, and comprehensive support services, we ensure that every aspect of the home buying process is handled with care, attention, and a keen focus on the emotional well-being of those we serve.

A handwritten signature in black ink, consisting of a large, stylized initial 'S' followed by several loops and a long horizontal stroke extending to the right.



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DISCOVER THE ULTIMATE HOME BUYING EXPERIENCE

THE CONCIERGE REAL ESTATE BUYER PROGRAM

In today's real estate market, true professionals are rare. Last year, 90% of all real estate transactions were handled by only 10% of the 1.6 million licensed agents. This is why partnering with a Professional Real Estate Advisor is so crucial. While typical real estate agents merely unlock doors and handle paperwork, Professional Real Estate Advisors become your dedicated partners from the start of the relationship.

As advisors, we work with top experts in their fields, combining the essentials of real estate purchasing with the concierge-level services you deserve. This comprehensive program is included in your agent fees and is a standard part of our business, ensuring you receive unparalleled support and expertise throughout your home-buying journey.



As dedicated property search specialists, we conduct in-depth interviews to understand your needs and lifestyle, then curate a list of properties that match your criteria. Once your needs are established, we work collaboratively with you throughout your home search. Our interactive buyer portal will track your home search, document and schedule viewings, so you can communicate your home likes and dislikes with us at your convenience.

Additionally, we can provide you with custom business cards to use when viewing open houses on your own. You can give these to agents, informing them of our relationship, and preventing them from adding you to mailing lists or unsolicited follow-up. We will field those follow-up inquiries for you.

SPECIALIZED BUYER PROGRAMS

- **FIRST-TIME BUYER COACHES & EDUCATORS:** We offer educational workshops, mentorship, and financial planning tailored to first-time buyers. Our hands-on experience buying and selling homes gives us real-world insight that goes far beyond textbook knowledge: we've personally navigated the same anxieties, decisions, and surprises that come with the process, and we put that experience to work for you every step of the way.

Our trusted network of inspectors, contractors, and mortgage lenders means you'll always have the right expert in your corner, and our lending partners will help you navigate loan types, down payment assistance, and financing strategies with ease.

Beyond the property itself, we guide you through every layer of the buying process: interpreting inspection reports, negotiating repairs, understanding HOA documents, reviewing title commitments, and preparing for the unexpected costs that catch many first-time buyers off guard. Our goal isn't just to help you close on a house. Our goal is to make sure you close on the right house, with confidence, understanding, and clarity.

- **RELOCATION HOME CONSULTANTS:** We provide white-glove services to relocation home buyers, including private showings, video home tours, and additional personalized concierge services. We maintain timely communication with you throughout the home-buying process. Whether we're scheduling tours, discussing property specifics, market analysis, or contract deadlines, you can expect prompt communication. We're constantly in touch with you, your lender, the title company, and the other agents in the transaction.
- **SENIOR TRANSITION ADVOCATES:** Unhurried, pressure-free guidance means we work at your pace, full stop. We also help facilitate conversations with adult children and loved ones through family advocacy and coordination, so everyone feels heard while keeping your priorities front and center. When it comes to transition logistics, we connect you with trusted downsizing resources, coordinate with movers and senior living specialists, and help manage the moving pieces so nothing falls through the cracks. Throughout it all, we communicate in plain language, every step explained, every question welcomed, every concern taken seriously.



OUR NETWORK

MORTGAGE SPECIALIST

Our trusted mortgage specialist takes an educational approach, guiding you through the mortgage process with clarity and confidence. By understanding how long you plan to stay in your home, they can explain how different loan types (whether fixed or adjustable rate; conventional, FHA, or VA), will best serve your short or long-term goals. From securing the best loan terms and pre-qualification services to comprehensive financial health checks, credit score improvement tips, and detailed closing cost estimations, they ensure you have everything you need to make informed decisions.

REAL ESTATE ATTORNEY ADVISORY

Our partnership with top real estate attorneys enhances our ability to address complex real estate issues and client questions, if needed. This valuable alliance strengthens our commitment to excellence and client satisfaction.

PROTECTING YOUR INVESTMENT

Our exclusive partnership with Matterport 3D lets us provide a full 3D rendering of your new home after settling in. You can save this rendering to use in case there is ever an issue with an insurance claim, as it guarantees you have accurate visual information for losses and maximizes the financial return on a claim.

THE HOME BUYING PROCESS

01

CREATE WISH LIST

- Determine needs and desires
- Select a neighborhood and envision life's future milestones

02

SELECT AND ESTABLISH TRUST WITH AGENT

- Sign agency agreement with your chosen agent so your interests are protected

03

IDENTIFY HOMES AND TOUR OPEN HOUSES

11

SATISFY LENDER CONDITIONS

- Purchase insurance
- Submit any conditional documents required to close
- Ensure all requested bank statements have been submitted on time

10

CONTINGENCY SATISFACTION THROUGH SETTLEMENT

- Home inspections
- Financing Appraisal
- Other inspections
- Condo/HOA Document Review

09

CONTRACT MANAGEMENT

- Formalize Financing
- Pay Earnest Money Deposit
- Schedule Inspections.
Remember, time is of the essence

12

TITLE & SETTLEMENT

- Ensure a clear title
- Review title insurance policy options
- Review and approve the final settlement statement

13

UTILITY SERVICE TRANSFER

- Set up utility, cable & internet service provider accounts (water & sewer usually handled by title co.)
- Schedule Move
- Coordinate move-in

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FINAL WALKTHROUGH

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APPLY FOR
FINANCING AND
OBTAIN PRE-
APPROVAL

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TOUR HOMES
AND VISIT
OPEN HOUSES

06

IDENTIFY YOUR NEW
PROPERTY AND
WRITE AN OFFER TO
PURCHASE.

08

NEGOTIATE /
EXECUTE
CONTRACT

07

DETERMINE
TERMS OF YOUR
OFFER

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CLOSE

- Obtain Cashier's Check or Wire Funds for Closing
- Bring your Government- Photo ID and Your Check Book
- Review and Sign Closing Documents
- Accept Keys

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CELEBRATE!



EXCLUSIVE RIGHT TO BUY

The Colorado 'Exclusive Right-To-Buy Listing Contract' formally makes a real estate agent your dedicated advocate, obligating them to represent your best interests throughout the homebuying process. In exchange, you commit to working exclusively with that agent for a set period and agree upfront on how they'll be compensated.

01 A Professional Real Estate Advisor's primary obligation is to protect your fiduciary interest and disclose material information. Please read the "HERE'S WHY IT'S ESSENTIAL TO WORK WITH A PROFESSIONAL REAL ESTATE ADVISOR" document provided for specific clarity about our role with you.

02 ***In Colorado, you are NOT required to sign a buyer agency agreement before being shown homes.*** An agent may present the Colorado Real Estate Commission's "Brokerage Disclosure to Buyer, Definitions of Working Relationships" which discloses the types of working relationships available and may have the property(-ies) you're seeing listed, but signing it is entirely your choice.

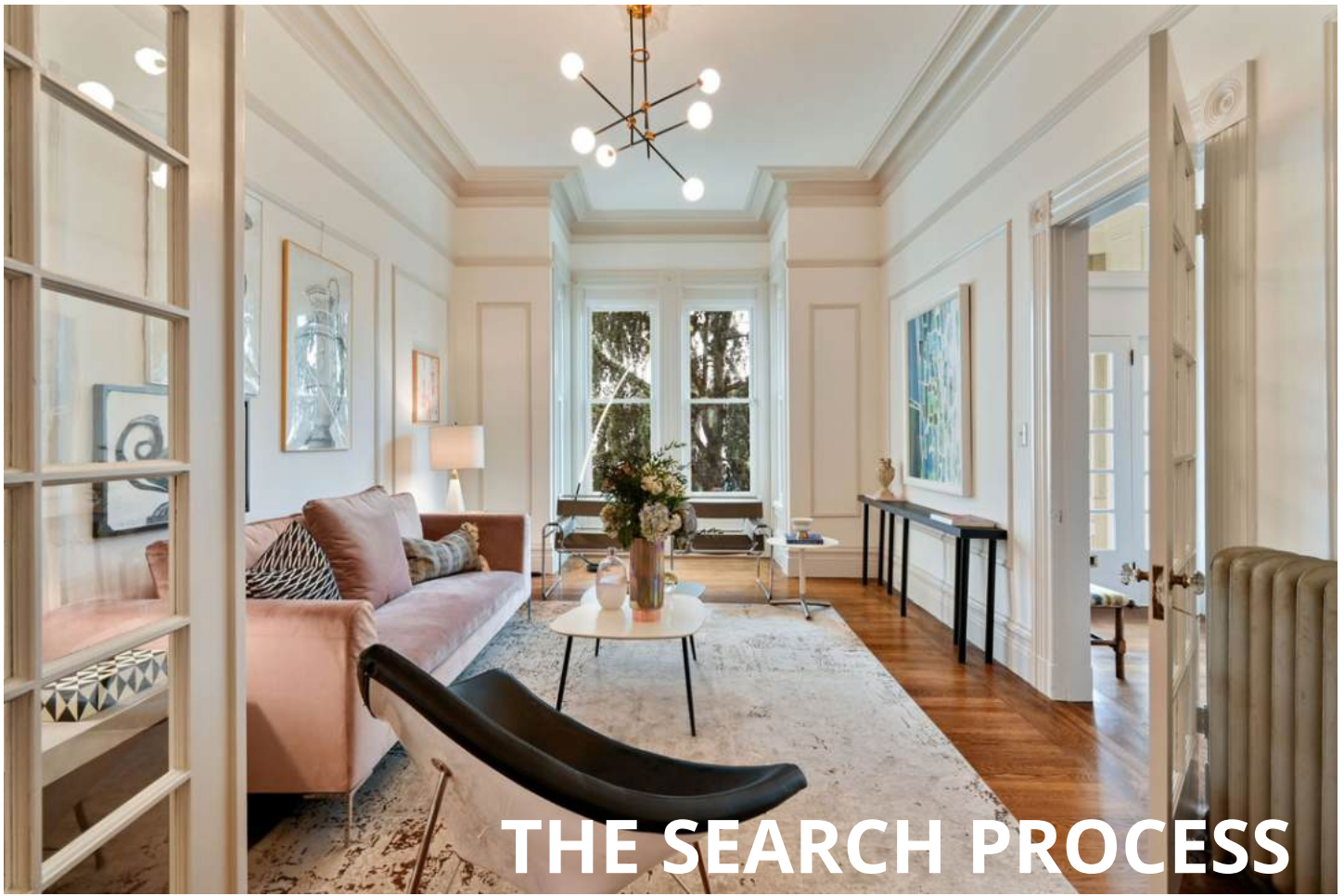
03 We will show you ALL properties that align to your home goals and budget. You can make offers on any property and request that the seller cover your buyer agent's compensation.

Remember, buyer agency agreements can be rewritten at the point of offers, and all buyer agent compensation is entirely negotiable up to the point of an accepted offer unless otherwise specified.



QUESTIONS FOR YOU

- What is your motivation to buy?
- What is your timeline?
- What are your must-haves and nice-to-haves?
- What are your absolutely-nots?
- What neighborhoods are you considering?
- On a scale of 1-10, where are you in the buying process?



Our goal is to help you find the right home while ensuring you don't miss anything or pay too much. Once you've established what you're looking for in a home and what your budget is, we'll start the search. We'll send you an email invitation that will lead you to your home portal that contains a list of homes available on the market that fit your goals. We'll then send you email alerts for homes that come on the market that also match your criteria. This data will come from the local Denver Multiple Listing Systems (MLS), REColorado and IRES.

Including all of these homes in your portal will ensure that we don't miss anything that could be the right fit for you. From here, we'll use the comfortable process of elimination to remove properties that don't work for you. We can schedule a time to tour homes together, and you'll have the opportunity to visit open houses. Once we define properties that you may want to purchase, we can create Comparative Market Analyses (CMAs) to help you get a feel for the value and pricing of the homes you're interested in.



OPEN HOUSES

Opportunities to visit homes that fit your needs and explore their neighborhoods.

PERSONAL OR REMOTE SHOWINGS

Our personal showings provide exclusive time with us to tour properties that suit your needs. For those busy or remote clients we also provide video tours that we can post and share with you!

ONLINE SEARCHING

In addition to keeping up with our Collection, we invite you to conduct additional online searches. Who knows, what you're looking for could evolve during the process!

DEFINING YOUR CATALYST HOME

Through this process you learn about areas and neighborhoods, as well as what your home preferences are (or have shifted to be!) The choice is yours! Through this learning process, one home usually becomes the home to which all other homes are compared. We call this the Catalyst Home and it becomes our primary guide for your search.



HOUSE PRICING

When Sellers set a price for their home, there are generally three different pricing strategies:

ASPIRATIONAL PRICING

This pricing implies that the home is unique and special, like a well kept Victorian, with a large lot, and walking distance to a popular street. Unique homes though, require unique buyers. Aspirationally priced homes may sit on the market longer until that unique buyer comes along.

PERCEIVED MARKET VALUE PRICING

This type of pricing prices the home in the general range of other similar homes that are selling in the same area. These homes are usually well kept, may have some wear and tear, and are similar to other homes sold in the area

EVENT PRICING

Event pricing implies one of two things about a house.

- The first is that the home has seen better days and has quite a bit of deferred maintenance. The price is low because the next owner will likely invest more money to bring the home up to modern standards (or simply livability).
- The second use is to drive buyer volume to the home: Who doesn't love a bargain? A low priced home in a great neighborhood will create a lot of buyer interest & buzz: the sale of the home is an "event".

Now that you understand these pricing strategies, what do you think of the pricing you've seen in the houses you have looked at?



GETTING PRE-APPROVED

Before beginning your home search, you should get pre-approved for a mortgage from a local lender.

Your lender will run a credit check and require that you gather specific information, including employment verification, income, and a list of assets and liabilities. Using all of this information, they will analyze your debt-to-income ratio, provide you with a pre-approval, and estimate monthly breakdowns for your home search.

Once everything is submitted, pre-approvals usually take a couple of hours.

Rates change daily, and pre-approvals usually expire between 60 - 90 days.

LOAN CONSIDERATIONS



EMPLOYMENT HISTORY

You must submit proof of employment for the last two years. Time spent in school is eligible to be counted as part of a two-year employment history verification.

CREDIT HISTORY

Underwriters review your credit score, repayment record, and history and review the number of accounts you have open to ensure you meet minimum credit requirements.

ASSETS

Underwriters analyze your bank statements to verify that you have sufficient funds for the down payment, closing costs, and post-closing reserves. They also look for large deposits into your accounts so they can verify that the funds originated from an acceptable source.

DEBT-TO-INCOME RATIO

Underwriters analyze the percentage of your monthly income you'll be spending on housing expenses and other debts on your credit report. That information informs underwriters as to what loan options are available for you.

DOCUMENTS TO GATHER

The following documents may be needed for your loan application:

- Photo ID such as driver's license or passport
- Investment / Asset account statements
- Self-employment documents (if applicable)
- Rental / Residence history
- Two most recent pay stubs covering the last 30 days
- Federal tax returns for the past two years
- W-2s for the past 2 years
- Bank Statements covering the last 60 days
- All other documents requested by your lender

DOWN PAYMENT

Down payment funds can come from a variety of sources. You can use your assets, or assistance / gifts from sources that do not need to be repaid.

- Liquid assets like checking or savings account
- Retirement account like an IRA or a 401k
- Family member gift that does not need to be repaid
- Governmental assistance
- Employer assistance



Your lender will provide a breakdown of your prospective monthly mortgage payment and closing costs. Your credit score influences the monthly breakdown, the purchase/loan amount, the down payment amount, property type, mortgage insurance, and more.

MONTHLY PAYMENTS INCLUDE:

- Principal
- Interest
- Taxes
- Insurance
- Condo/Coop/HOA Fees

MONTHLY PAYMENTS





MAKING AN OFFER

Once you decide to place an offer on a home, we'll determine together the strategy of your offer based on market data and your comfort level. The market will dictate the terms we use in your offer to make it as attractive as possible to the sellers while making sure your needs are met.

COMPONENTS OF HOME BUYING

CONTRACT TO BUY AND SELL REAL ESTATE

Offer Price
How Hold Title
Closing Date
Success Fee
Title Company
Earnest Money Deposit Amount

+

CONTINGENCIES

Home Inspection
Financing Appraisal
Loan Terms
Condo/Coop/HOA Docs

+

OTHER COMPONENTS

Disclosures/Disclaimers
Pre-Approval
Phased Mediation



OFFER OPTIONS TO CONSIDER

- Increase offer price
- Waive Contingencies
- Financial information sheet
- As-is
- Escalation
- Increase Earnest Money Deposit

After we present your offer to the seller's side, the offer will either be accepted, rejected, or the seller will make a counteroffer. We will mediate the terms of the contract to create a win-win solution for both you and the seller.



EXECUTE CONTRACT

A contract is executed when all parties have agreed to its terms and signed it. The date of execution starts the clock for all time-sensitive contingency deadlines.

LOAN APPLICATIONS

Once the contract terms are negotiated, you'll formally apply for financing by the "New Loan Application" deadline in the contract. The listing agent receives notification of loan applications and keeps the seller informed as the process progresses. During this process, buyers must provide the lender with pertinent information regarding their assets, income, debts, and credit history.

- As a part of the loan approval process, the lender may require that the property be appraised to ensure its value is adequate to justify the loan. Although you and the seller have already agreed on a price, the appraiser's evaluation must support that price as well. This may be another contract negotiation point.

EARNEST MONEY DEPOSIT

After the contract is executed, the Earnest Money Deposit must be delivered to the Title company listed in the contract, and the deposit will be placed in an escrow account. The funds can be sent as a wire transfer or a check to the Title company. The exact amount will be listed in the contract. These funds will be applied to your down payment and closing costs at settlement.

INSPECTIONS

Choose Inspector(s) or an Inspection company to conduct any agreed-upon inspections.

It is highly recommended that you have a professional home inspector conduct an inspection.

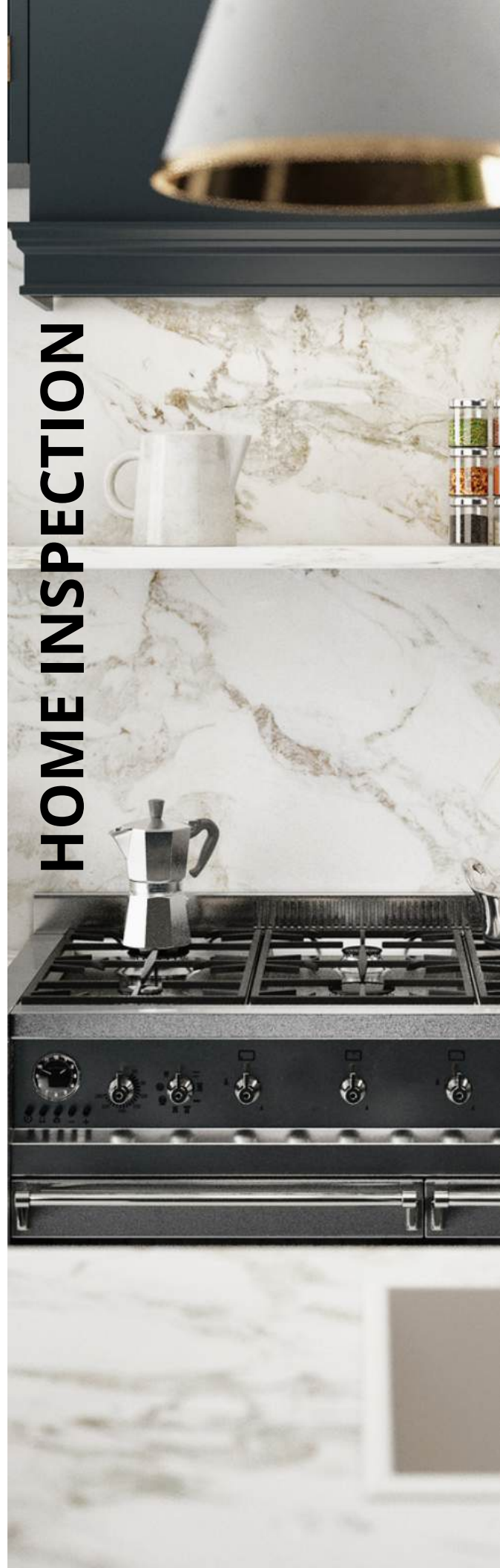
The inspection is not designed to criticize every minor problem, cosmetic flaw, or defect in the home. It is intended to report significant damage, safety issues, or non-functioning items requiring repair. Homes in Colorado are contractually sold “as-is”, “where is”, and “with all faults”. While this may sound drastic, in reality, all homes will have some sort of fault, even new builds.

Your home cannot “pass or fail” an inspection, and your inspector will not tell you whether they think the home is worth the money you are offering. The inspector’s job is to inform you of recommended or necessary repairs.

Based on the terms of your contract, we can mediate for the seller to complete repairs or give a credit at closing. The inspection is NOT intended to make routine maintenance and/or cosmetic items the subject of further mediation between the Buyer and Seller. Addressing systems that are broken or not working “as intended” are the focus. Systems that are working and function, albeit beyond their typical life expectancy, are not necessarily negotiable points.

We recommend being present for the inspection so that you can clearly understand the inspection report. Plus, the inspector can answer any questions and give tips for maintaining your new home.

HOME INSPECTION





THE INSPECTION WILL INCLUDE:

- General Structure and Fixtures
- Appliances
- Plumbing
- Electrical
- HVAC
- Roof & Attic
- Foundation
- Safety Concerns

With optional, but recommended inspections for:

- Sewer scope
- Radon testing

Generally down payment requirements for loans are understood to be 10% - 20% of the purchase price, but other loan products allow you to put 3.5% (FHA), 5%, or even as low as 0% (VA) down. Remember that the Earnest Money Deposit goes toward the down payment and closing costs

You must pay fees for loan processing and other closing costs. These fees must be paid in full at closing unless you can include them in your financing. Typically, total closing costs are around 3% of your purchase price.

CASH TO CLOSE



LENDER FEES

Lender fees cover the costs of originating and processing your loan. These fees pay for items such as your credit report, verification of employment and taxes, fraud reports, staffing, and other administrative costs associated with issuing your mortgage.

TITLE COMPANY COSTS, INCLUDING TITLE INSURANCE

The title company is responsible for managing the transfer of ownership from the seller to the buyer, handling the funds in the transaction, and issuing title insurance. They research the property's title history to confirm that there are no liens that will transfer to the new owner and that all past transfers of ownership occurred properly.

RECORDING FEES & LOCAL TRANSFER TAXES

Colorado does not impose a statewide real estate transfer tax on home purchases or refinances. For the majority of Colorado transactions, there is no transfer tax at closing. Recording fees are charged by the county to record the deed and deed of trust, but these are modest, typically ranging from \$10-\$50 per document. Some mountain resort communities may charge a local transfer tax.

TYPICAL UP-FRONT CASH NEEDS

These cash needs are due throughout the purchase process and move the process to closing. The typical up-front costs are the earnest money deposit, inspection costs, and appraisal costs. At closing, if you are buying a condo, you may see HOA-related charges on your settlement statement, such as transfer fees, prorated dues, and in some cases a working capital contribution.

CLOSING COSTS:
FOUR PRIMARY CATEGORIES



CLOSING

FINAL WALK THROUGH

The day before closing, we will walk through the property together to make sure any inspection items have been fixed, and everything is in the condition you expected.

FUNDS

Verify that the funds have been transferred to the title company.

UTILITIES TRANSFER

Make sure you transfer services to your name starting on the closing day.

- Water (title company will do this)
- Gas
- Electric

CASH TO CLOSE

The down payment and closing costs make up the total amount that the buyer needs to bring to closing.

SETTLEMENT & CLOSING

Prior to closing, the title company will send out settlement statements so you know how much cash is needed for “Cash to Close”. At the closing table, you will sign all the required papers to become the home’s new owners and to verify that the necessary funds have been transferred to the title company. Closing will generally take an hour.

GLOSSARY

APPRAISAL

Assessment of the property's market value for the purpose of obtaining a mortgage.

ASSESSED VALUE

The value placed upon property for property tax purposes by the tax collector.

CLOSING COSTS

Expenses incidental to selling real estate, such as loan fees, appraisal fees, title insurance, and escrow fees.

CLOSING STATEMENT

A statement that lists the financial settlement between the buyer & seller, and the costs each must pay.

CONTINGENCY

Specific criteria have to be met to finalize the sale.

MORTGAGE TYPES

Conventional loans are standard mortgages not backed by the government, typically requiring stronger credit and a larger down payment; FHA loans are government-backed and designed for borrowers with lower credit scores or smaller down payments (as low as 3.5%); and VA loans are exclusively for eligible veterans, active-duty service members, and surviving spouses, offering benefits like no down payment and no private mortgage insurance.

CREDIT

Money is given to a buyer from a seller through escrow at closing.

ESCROW

A neutral third party that handles the transfer of any money during the sale of a home from initial deposit to final funding & closing.

EARNEST MONEY

The contractually agreed upon dollar amount that buyers deposit to show that the buyer is serious about purchasing the home. It is refundable if a contingency in the sales contract cannot be met.



FIXED-RATE MORTGAGE

A loan on which the interest rate and monthly payment do not change.

HOME WARRANTY

A policy that covers certain repairs (e.g., plumbing/heating) for a newly purchased home for a period of time, typically one year.

PRELIMINARY TITLE REPORT

A report showing the condition of the legal record of who owns a property and the right to use, control, and transfer it before a sale or loan transaction. After the transaction is completed, a new title insurance policy will be issued.

TITLE INSURANCE

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

RECORDING FEES

Money paid to the lender for recording a home sale with the local authorities, thereby making it part of the public records.



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Market conditions are subject to change, and all real estate transactions are unique. Clients are advised to consult with their real estate agent or other qualified professionals for specific advice tailored to their situation.

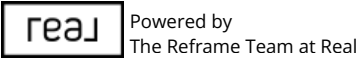
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GALVARRO HOMES
THE RHYTHM OF LIFE

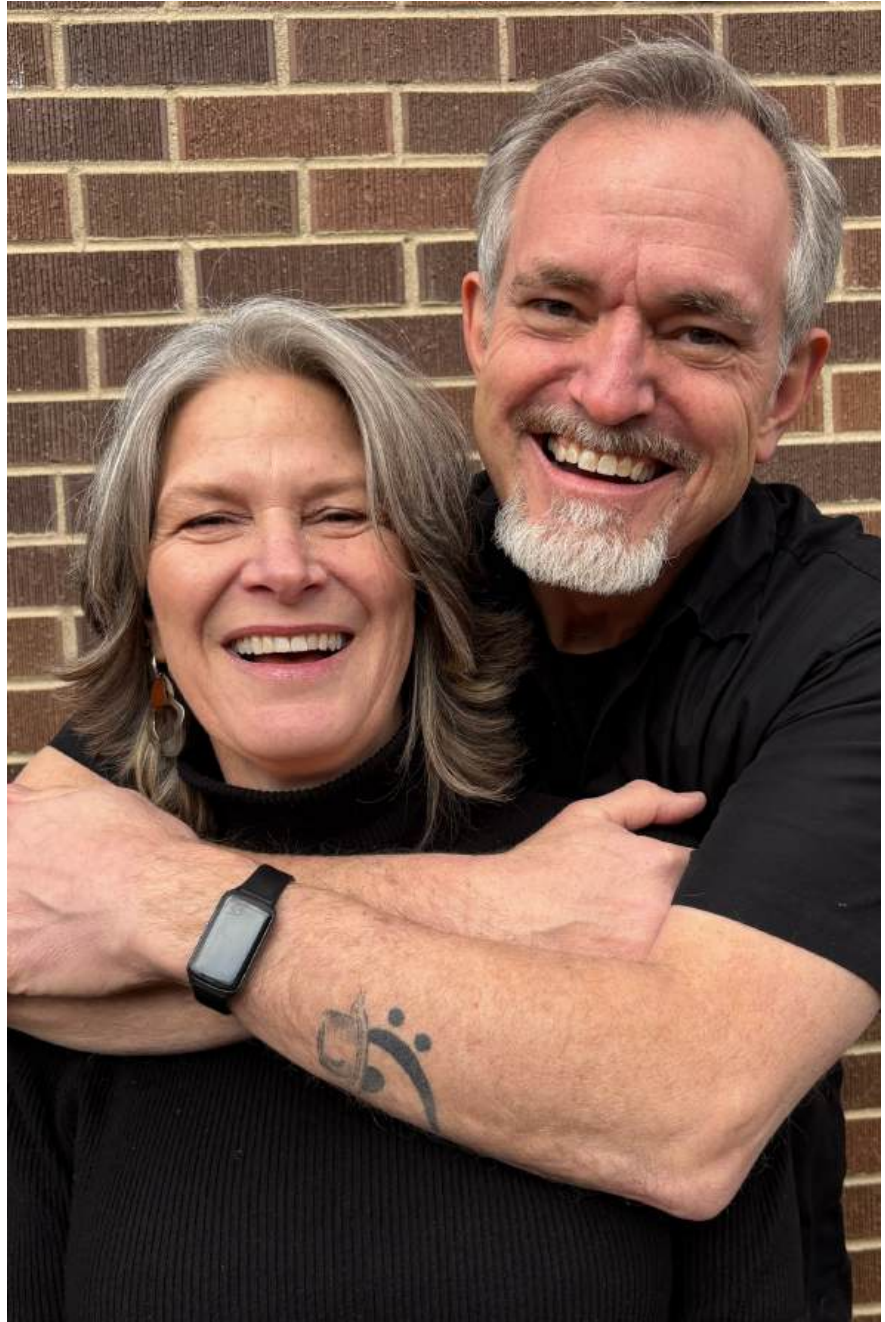


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By tailoring each aspect of our service to my client's unique needs and circumstances, we enhance the home-buying experience and forge lasting relationships built on trust, care, and unmatched professionalism.

Cheers to the many roads ahead,