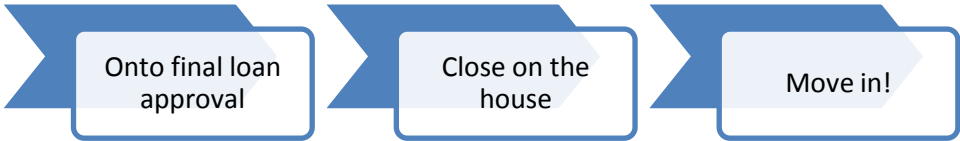


# Home Buying Information

## The Process:



- BestHomesinDenver.com
- 720-422-9619



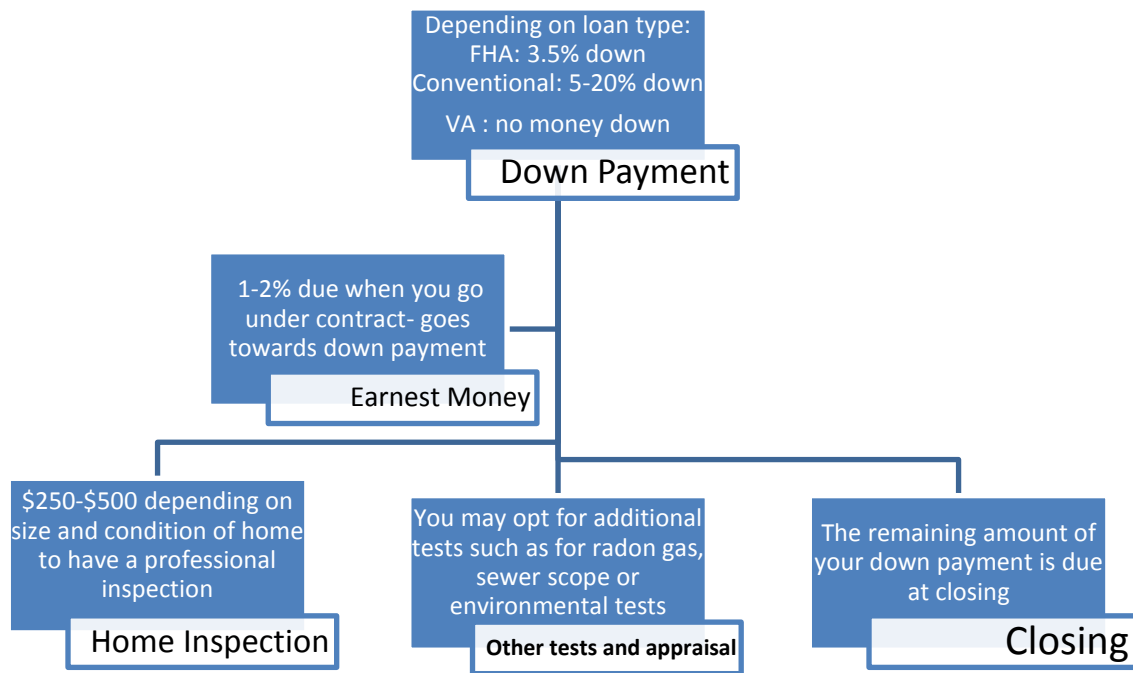


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## Funds needed when buying a home



*This is not intended to be an all-inclusive list of funds needed to purchase a home, but rather to provide a general idea- other factors such as type of loan, any additional tests or fees required by your lender may apply.*



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Q: How long will it take to buy my new home?

- Once you have loan preapproval- We can spend as little or as long as it takes to find the right home.
- Once you go under contract it will take 30-45 days to close on the home.

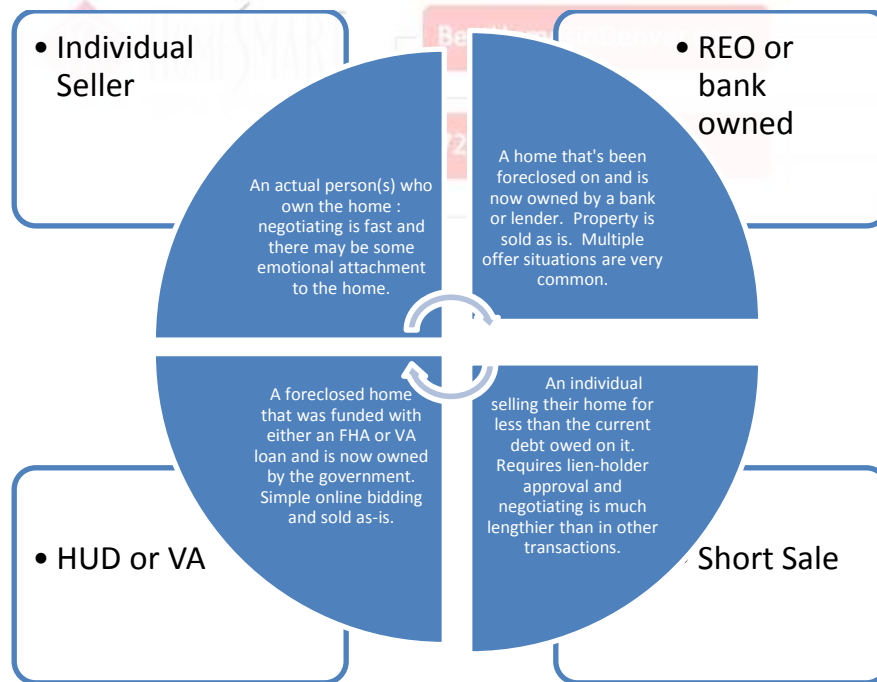
Q: Will I lose my earnest money?

- There are many protections for buyers in the real estate contract to ensure that you and your investment are safe should you find something adverse about the home that makes you not want to purchase it. Your Real Estate Agent will help you with any questions and issues that may arise and in most cases you can get your earnest money returned as long as you are within the deadline.

Q: Why should I hire an agent?

- When you hire an agent to work for you, they are entering a fiduciary agreement with you to look out for your best interests and to keep you informed of all material defects and facts known about any transaction. From providing comparable sales, neighborhood, crime and school information and arranging inspections, tests and communicating with your lender, the sellers, escrow officers and more- it's nice to know you have a dedicated professional on your side.
- Having an agent is like having a personal coach to help you maneuver through the ever-changing real estate market.

## Types of Sellers



*The type of seller that is right for you will depend much on your time-frame and if you are willing to have a few projects when you move in.*

*If you are looking for something that is move-in ready and you want quick response times, an individual seller may be the best fit.*

*Bank-owned, HUD and VA homes are sold as-is and may require a little bit of TLC and there is often equity to be made with some repairs.*

*If you don't have a strict deadline when you need to be into your new home, a short sale may be right for you.*



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As a Denver native, I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life and it's important to me.

When you work with me, you get:

- **A knowledgeable and professional consultant on your side**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, HomeSmart Realty Group**

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Helping you get started with a personalized Buyer's consultation**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**

#### **What Clients have to say:**

"Thank you Cindy for going above and beyond! It was such a challenging market and I appreciate all your patience and sharing your knowledge throughout the process. I'm inviting you to my housewarming party! :-)" Erlinda S.: Aurora, CO

"Cindy is the best, consistently doing whatever it takes to help you find your home. She always did what she said, promptly and with a smile. Thanks Cindy, we love our new home." Erin & Anthony L.: Lakewood, CO

"Cindy is great! Always prompt and had answers about the home buying process before I even knew what to ask. Super helpful, professional, easy to reach, and she got us a terrific home, within our budget, and exactly what we wanted! Would highly recommend to anyone looking to buy or sell a home." Shannon S: Denver, CO

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