

Homebuyers Guide

It's Time For a *Better* Approach.



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The homebuying process, from home searches to the keys in your hand, can be exciting and challenging. Yet, you're not alone. Throughout your journey you will work with your title and escrow company and other key industry experts who will support you in their individual and important roles to make your homeownership dream a reality.

We have provided this guide as a helpful resource and insight into the general processes involved in buying a home. The content is informational only, not intended to offer legal or financial advice and is deemed reliable but not guaranteed. Always confer with your real estate professional, bank or lender, accountant, and attorney for legal advice.





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Your Support Team

Real Estate Professional

Licensed brokers assist buyers and sellers in locating or marketing their home, negotiating terms, and guiding the parties through the closing process. In Colorado, a licensed real estate professional may also be known as a real estate broker.

A licensed real estate professional with a proven track record, the right skill set and experience is the best person to guide you through the process of finding your perfect home.

They will:

1

Help you assess your needs and determine the qualities you are looking for in a home.

2

Empower you with informative market data and statistics.

3

Put their knowledge, experience, and marketing network to work for you.

4

Guide you through the process of buying your new home, including mortgage pre-qualification, financing, negotiating and helping you understand and complete the purchase contract.

5

Introduce you to their vast network of partners and support services.

Title and Escrow Agent

Often simply referred to as the title company, title and escrow agents perform a number of critical services. They will examine the property's chain of title (its history) to search for encumbrances. They will then assist you with any necessary cure and/or fix of any defects, liens, and other possible title issues, so that a policy of title insurance may be issued to the buyer.

Escrow serves as a neutral third party, preparing and handling the signing of closing documents, receiving and disbursing funds and following all written instructions pursuant to the terms of the contract.

Loan Officer / Processor

The loan officer will discuss your options and find you the best loan for your particular needs, as well as help guide you through the loan closing process.

The loan processor will work with you and your loan officer in providing or completing all necessary paperwork, helping to keep everything on track.

Home Inspector

The home inspector completes a comprehensive inspection of the entire home and provides a detailed report of its condition, including material defects of the visible and accessible structure, systems and components of the property.

Appraiser

An appraiser estimates the value of a property. Value is based on such factors as location, amenities, structural condition and recent sales of similar, local properties.

Insurance Agent

The insurance agent assists the new homebuyer with their home and hazard insurance policy which protects the homebuyer from damages caused by such things as a fire.



Advantages of Buying vs. Renting

No choice is without its pros and cons. If you've never owned a home, renting can seem like a much easier option. But there are other critical factors that make owning a much better prospect for most people.



Financial Reward

Rent payments enrich only one person, your landlord. When you own instead of rent, the monthly payments help you create long-term wealth by building equity.

As property values rise over time, your equity grows even more, creating greater financial security and stability for you and your family.

Tax Benefits

Did you know that the mortgage interest on a primary residence can be deductible in certain cases? If you itemize your deductions, this could make a big difference for you come tax time.

Fixed Costs

Rents can increase, sometimes substantially, leaving renters with two equally bad options: pay the increase or move. With a fixed-rate loan, your mortgage payments stay the same. And if interest rates drop, you may be able to refinance your loan.

Autonomy

Rental units often come with strict limits on how much you can decorate or change. Homeowners enjoy the freedom of putting in ceiling fans, going bold with wall color, and even moving walls! As an owner, your home is truly yours.

Security

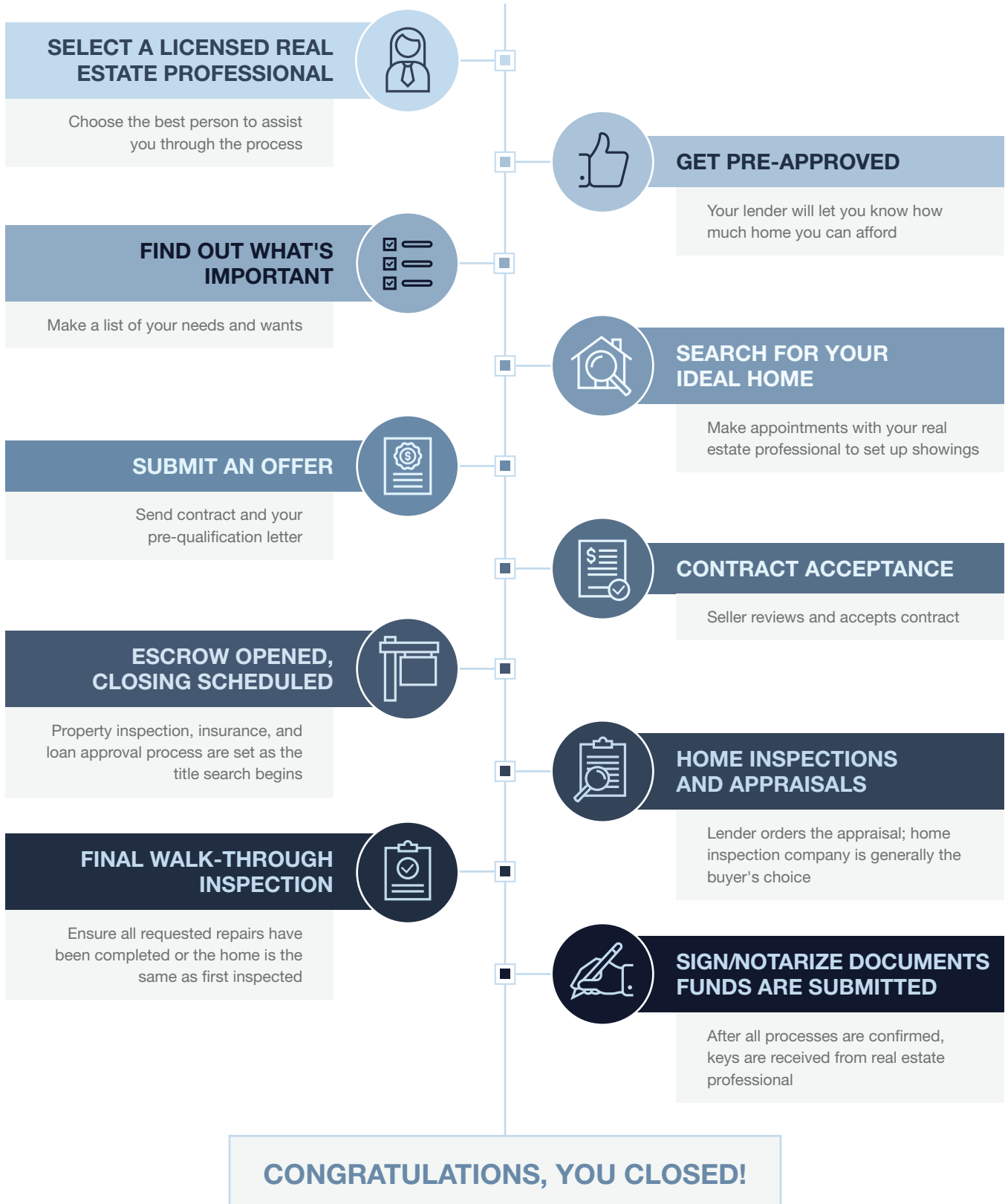
Renters can be at the mercy of their landlord. A standard 30-day notice to find a new home leaves little time in most people's busy lives to secure a new place to live, even in the best of conditions. Homeowners get to plan life according to their own timeline, not their landlord's.

Pride of Ownership

There's no feeling like a home of your very own.

If you're ready to start reaping the many benefits of home ownership, then it's time to talk to your licensed real estate professional!

Homebuying Process Flow Chart



Homebuying Overview

Where To Look for Homes

- Only the Multiple Listing Service (MLS.com) contains all listing information for your area. The MLS is an independently owned and operated multiple listing service and database created and managed directly by subscribing licensed real estate professionals. Direct, personal access to the MLS, provided by your real estate professional of choice, is the answer to the confusion of modern-day Internet home searching.
- Other real estate search engine websites purchase data from third-party listing service companies that contract with hundreds of local home listing services. Data is then syndicated to bolster the profits of these sites by selling registrations as “leads” to agents.
- Over 91% of homebuyers engage and hire a licensed real estate professional.

The Work Ahead

Due diligence and your own research is important and necessary. However, identifying the right home and neighborhood should include a more comprehensive approach than the last time you comparison-shopped from your smartphone. The investment of time, emotional energy and money you will put into your home search can be substantially reduced by hiring a real estate professional.

Preparation

Not all lenders and pre-qualifications are the same: Lenders offer a variety of atmospheres and customer service experiences. Some things to consider:

- The lending industry is under heavy government regulation, and most lenders offer the same or similar programs.
- When shopping for a lender and a loan program it should be easy to ask questions and get straight, honest feedback, even if that includes referrals to alternative experts. Your real estate professional will be able to provide you with several lender referrals, but you can use any lender you choose.
- Don't let credit, savings, or job history hurdles derail your homebuying vision. "Not right now" does not mean "No" — it simply means you have financial homework to do before you shop for a home.
- Once you have a fully executed purchase contract, stick with your lender of choice. Additional applications with other lenders can show up as a hard pull on your credit report, which could jeopardize the transaction.
- Refrain from big purchases, paying-off or consolidating debt, changing employers or lending money until after closing. If any of these things are critical or time-sensitive, talk to your lender first to find out what your options are to protect the transaction.



Search Smart

- Your real estate professional is your first contact for any property you might have an interest in seeing. Inquiring about listings yourself will get you an inbox flooded with responses from other agents.
- Drive around, check out the areas you think you might want to live in. If you're comfortable, talk to the neighbors for first-hand opinions.
- Visit the local grocery store, drug store, strip mall and restaurants to test-drive the location to see if it will best serve your family's needs.
- If possible, drive by any homes you like before requesting a showing from your real estate professional. Often, driving by a property that looked good online may reveal something that would be a “deal-breaker” for you. Save your emotional energy for true possibilities.
- Use Google Earth for street views and aerial maps. Any effective photographer can find ways to leave out things in photos that might pose issues for you. Power lines, busy streets, or unsightly commercial lots or buildings surrounding potential properties may cause you to remove a certain property from your list of possibilities.
- Is there an HOA? While a pool or club house might interest you, the HOA fee, restrictions, or upcoming

assessments might not. Find out as much as you can about the HOA's management and financial position.

- Let your real estate professional handle all appointment setting, confirmation of availability, and communication with the listing agent. When you identify homes to view, give your real estate professional your availability so they can set a time that works for all.
- For new construction, sales offices require registration of anyone walking through models. Make sure to include your real estate professional's contact information on any forms.

Prepare for an Emotional Roller Coaster

It's easy to underestimate what an emotional experience homebuying can be. Sometimes, you will want to over-analyze things that are better left to the heart.

There may be times where you feel uncertain or overwhelmed. That's okay! Talk it out with your real estate professional or someone in your life that has homebuying experience.



Cheers to a successful preparation process. Breathe deeply and get excited because something new is just around the corner!

Your Ideal Home

Finding the right home starts with discussing and learning what you feel is important and what is required to meet your needs. The questions below can help you and your real estate professional find your home.

Being thorough in your exploration of what you do and do not want in a home is helpful, but it's important to remember that a truly PERFECT home can be hard to find. Consider wants vs. needs and which criteria are most important for you and your family.

What is your ideal timeframe for moving into your new home?

What are your likes/dislikes about your current property (features, location, etc.)?

Where are you now and where do you want to be?

Describe your ideal home (rooms, sq. footage, features, location, etc.).

What do you think you can afford?

Have you talked to a lender?

How long have you been looking?

Your goal is:

Find a home fast

Find an ideal home

Find a bargain

Home Comparison Chart

Use this chart to keep track of, and make decisions about, prospective properties.

Information	Home #1	Home #2	Home #3	Home #4	Home #5
Address					
Listing Price	\$	\$	\$	\$	\$
HOA Fee	\$	\$	\$	\$	\$
Square Footage					
No. Beds/Baths	/	/	/	/	/
Year Built / Remodeled					
Condition / Turnkey					
Buyer's Quick Glance	Home #1	Home #2	Home #3	Home #4	Home #5
Access to Freeway, Public Transit					
Single / Multiple Story					
Living / Family Room					
Kitchen					
Dining Room					
Bathroom(s)					
Bedroom(s)					
Master Bedroom					
Master Bath					
Flooring Type / Condition					
Floor Plan					
Appliances (gas / electric)					
Laundry / Mudroom					
Attic / Basement / Storage					
Fireplace					
Exterior Style / Condition					
Landscaping / Curb Appeal					
Garage / Carport					
Patio / Balcony					
Air Conditioning					
HOA Amenities					
Firm Requests	Home #1	Home #2	Home #3	Home #4	Home #5
Wish List	Home #1	Home #2	Home #3	Home #4	Home #5



Applying for a Loan

Applying for a mortgage can be intimidating, but it doesn't have to be! By learning about the process and your responsibilities ahead of time, you can prepare to make it as smooth of an experience as possible. Your preferred lender will guide you through the process and let you know exactly what paperwork they require.

Paperwork you may need:

- Social Security number
- Driver's license or other valid photo ID (See Acceptable Forms of Identification)
- Addresses for past residences
- Names and addresses of employers past and present
- Federal tax returns for the last two or more years
- Recent pay stubs reflecting monthly and year-to-date earnings
- W-2s for at least the last two years
- Bank statements for at least the last two months
- Credit account information for all credit cards and loans
- Divorce decree, if applicable
- If applying for a VA loan, Certificate of Eligibility (COE) or DD-214s
- Money to pay for your credit report and property appraisal
- Letters of explanation regarding any items affecting your credit

Acceptable Forms of Identification

State notary laws and title insurer underwriting policies define what forms of identification are acceptable and which are not, and assist in preventing fraud and forgery. Not presenting the proper types of ID can cause transaction delays.

If you do not have a valid, unexpired, government-issued photo ID such as a driver's license, non-driver state identification card, or a United States passport, please inform your escrow team before your closing appointment. There may be other acceptable forms or solutions available, but this is best addressed before closing.



Acceptable Forms of Identification:

- Valid, government-issued photo ID such as a driver's license or state identification card
- United States passport
- United States military ID
- Valid Canadian or Mexican driver's license issued by the proper agency
- Foreign passport stamped by the US Citizenship and Immigration Services (USCIS)

Unacceptable Forms of Identification:

- Any ID which does not contain a photograph and physical description
- Any ID which is past its expiration date
- Any temporary ID
- Social Security card
- Foreign passport not stamped by US Customs and Border Protection
- Foreign consulate ID card
- Employee ID card
- Credit/debit cards

It is important to note that the name on your ID must match the name on your documents. If you have changed your name, or if your name will change before closing, you will be asked to provide supporting documentation. If you are at all unsure as to whether your ID will be acceptable, please contact your lender and your escrow team right away.

What is Escrow?

Escrow is a legal process in which a financial instrument or funds are held by a neutral third party (an impartial stakeholder) on behalf of two other parties that are in the process of completing a transaction. The funds and documents are held by the escrow agent until escrow receives the appropriate instructions — or until predetermined contractual obligations have been fulfilled.

Why Do I Need an Escrow?

Whether you are the buyer, seller, lender, or borrower, you want the assurance that no funds or property will change hands until all of the terms, conditions, and instructions set forth have been followed. The escrow agent has the obligation to safeguard the funds and/or documents while they are in the possession of the escrow agent, and to disburse funds and/or convey title only when all provisions of the escrow have been met.

How Does Escrow Work?

The escrow agent is there to make sure everything during the closing proceeds smoothly, including the wire transfer of funds and document processing. Throughout the closing process, proper documentation is filed with the escrow agent. Once all conditions are met and the sale is finalized, the deed granting title (ownership) to the buyer is recorded with the county and the money due to the seller is paid.

The Escrow Process

1	Contract Acceptance; Escrow Opened
2	Contract Terms Reviewed by Escrow
3	Title Examined & Report Issued
4	Payoff & HOA Figures Obtained
5	Any Title Curative Matters Addressed
6	Settlement Statement Completed
7	Documents Signed by Seller & Buyer
8	All Funds Deposited With Escrow
9	Documents Recorded & All Funds Disbursed
	Enjoy Your New Home





We insure our homes against fires, floods and theft and never think twice about it. These are all things that might happen in the future, and it's of course very important to protect your home against these potential threats. But, what about something that has already happened to the property that you don't know about?

What if an illegal deed was recorded years ago? What if someone claiming to have inherited the property from their grandparents shows up? What if your neighbor knocks on

your door one day and says your fence is over the property line and needs to be torn down and rebuilt?

The answer: Title Insurance.

Because every property has a history, regardless of its age, true peace of mind can be gained by paying a one-time policy premium (unlike a recurring premium for fire/liability insurance). This policy is binding on the property for as long as you own it.

Common Potential Title Issues

- **Illegal Deeds**
(Prior deeds used to transfer title to previous owners could have been made by a person of unsound mind, a minor, a person purported to be single but was actually married, was a forgery, etc)
- **Unknown Liens**
- **Boundary/Survey Disputes**
- **Undisclosed Heirs Claiming Ownership Interest**
- **Mistakes in the Public Record**
- **Unpaid Taxes**
- **Forgeries**
- **Pending Legal Action Affecting the Property**
- **Instruments Executed Under an Expired or Fabricated Power of Attorney**
- **False Impersonation of a Previous Owner**

Please note that lenders require the buyer to insure their loan from potential losses with an ALTA (American Land Title Association) lender's title insurance policy. This still leaves the buyer exposed, so the best bet is to purchase an Owner's Policy for yourself, which protects your investment in the property.

In Colorado, the seller traditionally pays the premium for the buyer's Owner's Policy, thus giving the buyer protection and a discount on the required Lender's Policy.

A real estate purchase may be the largest financial investment you ever make. Protect your investment with a title insurance policy.

Home Inspections

When a home is under contract to purchase, the buyer has a period of time in which to have the home inspected.

Typical inspections may include:

- A home inspection performed by a certified home inspector
- A wood-destroying organism inspection
- A survey, septic, and/or well inspection (if applicable)

Some items that are typically investigated during a home inspection are:

- Appliances
- Plumbing
- Electrical
- Heating and cooling systems
- Structure, foundation, roof, and attic

The buyer may ask the inspector to address concerns regarding indoor air quality, expansive soil conditions, previous fire, pests and mold.

Prior to closing, the buyer will conduct another inspection, usually referred to as the final walk-through. This is where the buyer will confirm that any repairs agreed upon have been completed and that the home is in the same condition as when the offer was written.



Prevent Closing Delays

DO

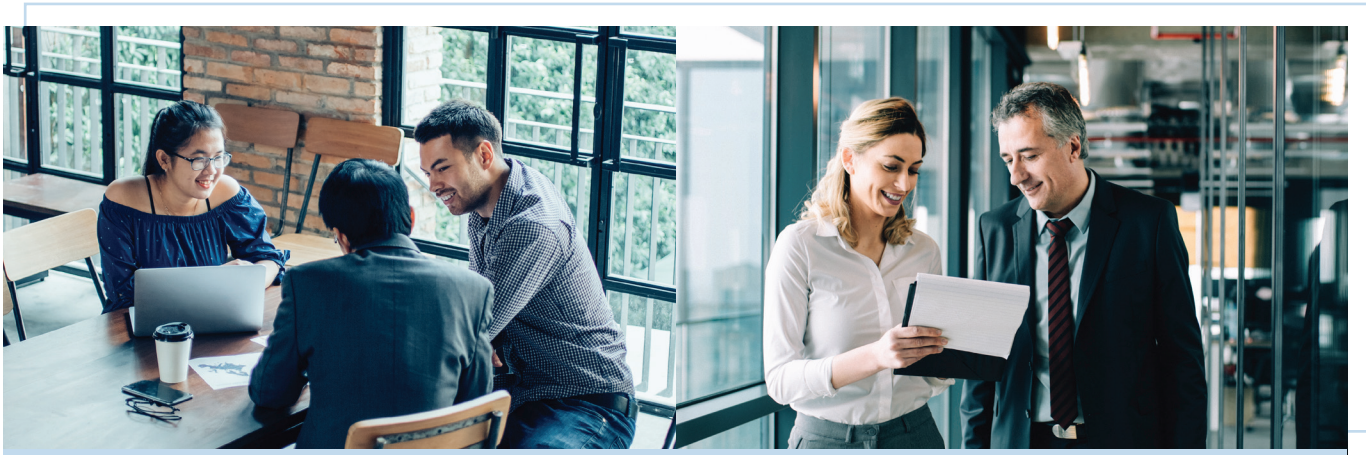
- ✓ Provide your lender with all requested documentation such as tax returns, W-2s, pay stubs and bank statements as soon as possible. The sooner they receive all requested information, the sooner you may be approved.
- ✓ Stay current on all accounts, including your mortgage payments as well as all credit card debt.
- ✓ Let your real estate professional and your escrow team know if you are planning to be out of town for closing and provide them with the planned date of your departure and other information they request.
- ✓ Plan to have acceptable forms of identification available to provide to a notary public when you sign your closing documents.
- ✓ Inform your escrow team and lender if you plan on using a power of attorney.

DO NOT

- ✗ Change jobs during the course of obtaining your new financing. Any job change could cause your lender to deny your loan, especially if the change created a negative impact regarding your income. This applies even if you have received loan approval and intend to close within a week or two. The lender has the right to call your employer the day of closing to verify your employment and income.
- ✗ Change banks. Just like your employment, you want your banking information to show stability.
- ✗ Make purchases of a substantial amount that would increase the amount of debt either by credit card or new financing. Be cautious about removing funds from an account that has been previously verified by your lender. Lenders sometimes re-verify credit and deposited funds.
- ✗ Make large or cash deposits into your bank account. Lenders want the funds you are using for your down payment to be seasoned, which means verifiable and in your account for a minimum of two months.
- ✗ Co-sign for a loan for anyone. It doesn't matter if someone else is making the payments — it will still affect your debt-to-income ratio (DTI).
- ✗ Change your marital status without first notifying the lender and then your escrow team.
- ✗ Pay off debts or incur charge-offs without consulting your loan officer.

Who Pays for What?

Closing charges are fees that are not included in the sale price of the property. These fees are incurred by the buyer and/or the seller in the ownership transfer of the property. As with many things in real estate, there is no one set standard and items are negotiated on a case-by-case basis. We've compiled a sample here that represents common items so that you can have an idea of what to expect. Consult your local title, escrow and real estate professional for further information.



Buyer Typically Pays For:

- One-half of the settlement fee (according to contract)
- ALTA Lender's title policy and endorsement premiums
- Document preparation (if applicable)
- All new loan charges (except those required by lender for seller to pay)
- Interim interest on new loan from date of funding to first payment date
- Recording charges for all documents in buyer's name
- Homeowner's insurance premium for first year
- Home warranty (according to contract)
- Inspection fees (according to contract): roofing, property, geological, pest, etc.
- HOA dues from closing forward
- HOA transfer fees
- HOA status letter fees

Seller Typically Pays For:

- Real estate commission
- One-half of the settlement fee (according to contract)
- Owner's title insurance and endorsement premiums
- Work orders (according to contract)
- Any judgments, tax liens, etc. against the seller
- Any bonds or assessments (according to contract)
- Recording charges to clear all documents of record against seller
- Payoff of all loans in seller's name (or existing loan balance being assumed by buyer)
- Interest accrued to lender
- Reconveyance fees and any prepayment penalties
- Any unpaid Homeowner Association dues
- Home warranty (according to contract)
- HOA/CIC docs (if charged by HOA)
- Tax proration (from date of acquisition)

Closing Statement Charges

Appraisal Fee	The charge for the property appraisal, often paid prior to closing.
ALTA Loan Policy & Endorsements	The title insurance policy and additional coverages your lender requires to protect their interest in the property.
Credit Report	The charge incurred when your lender orders your credit report(s).
CPL Fee	Closing Protection Letter. A guarantee from the title insurance company offered to all parties of the transaction (buyer, seller, lender) for the work of the settlement agent.
Flood Certification	Charge to obtain certification from FEMA as to whether the property is located within a flood zone.
HOA	Includes fees such as "prepaid dues", "transfer" and "working capital", and is charged by the HOA to complete the transfer. Any dues which were prepaid by seller will also be prorated and charged.
HOA Proration	If the seller has already paid the HOA dues for the entire month in which closing occurs, this is a pro rata credit back to them for the portion of the month the buyer now owes.
Homeowners Insurance	The first annual premium for your new hazard/fire insurance policy.
Home Warranty	The first annual premium for your home protection plan which covers major appliances and systems, and optionally covers the roof, pool, etc.
Impounds	The initial amounts collected by your lender to establish your impound account (also called the escrow account). It is from this account your lender will pay your homeowners insurance and property taxes.
Invoices / Misc	May include the termite inspection, home inspection, or miscellaneous payments such as septic, well or solar transfers.
Loan Origination (Points)	The charge for originating the loan, calculated as a percentage of the loan amount. Also included here will be any amount paid to buy down the interest rate.
Prepaid Interest	This is collected by the lender to pay for the interest charges for the remainder of the month during which the loan closes escrow.
Processing Fee	A common lender charge for the work done by the loan processing department.
Recording Fees	Processed by the county clerk and recorder for adding legal documents to the public record. May also include an e-recording fee.
Settlement Fee	Charge for title agency closing/settlement services.
Tax Service	Charged to monitor and ensure property taxes remain current. The lender is notified if taxes become delinquent.
Underwriting Fee	A common lender charge for the work done by the loan underwriting department.

Wire Fraud Protection

It is important to protect your money and identity. Fraudsters use sophisticated tactics such as phony emails or phone calls to make you think you're dealing with your lender or other authorized transaction agent. Their goal is to obtain your personal information and/or supply you with false wiring instructions.

Defend Yourself:

- Never share your online banking user ID and password with anyone.
- Do not access your bank account or credit accounts from a public computer or over public Wi-Fi.
- Only share your bank account number with professionals who you are certain require it.
- Always be suspicious of emails from free or public email accounts as they carry additional risk. Be extremely careful about clicking on embedded links.
- Monitor your bank and credit accounts routinely, and look for unauthorized transactions. Any suspicious activity must be reported to your financial institution immediately.
- Utilize computer safety measures such as a firewall and virus protection.
- Always utilize secure passwords and never use the same password repeatedly. Research how to create strong passwords and even use a password manager.
- Consider using a credit monitoring service to assist you in watching your accounts.
- When it comes to your home closing, be very skeptical of any change in wiring instructions.
- Always confirm disbursement instructions via telephone using a confirmed phone number for the institution with which you are working. Never use the phone number supplied in a suspicious email.

Moving Tips

Let's Make Your Move Easier: Getting ready to move is never fun, but planning ahead can save you some grief.



Pre-Packing

Go through your belongings to determine if anything can be sold or donated. Decluttering unnecessary items will create fewer boxes to pack, which will also reduce the cost for your move if you are using a moving company.



Strong Containers/Boxes

Use strong containers that can be tightly secured with tape or twine. You can usually purchase these from a moving or shipping company. You may also try asking your local grocery store for boxes.



Labeling

Make sure you clearly label each box and its contents. Also, indicate which room it came from and whether it is fragile. Keep an inventory of boxes as you are packing, and during the move. That way, you can make sure all of the boxes were received, and you can quickly check to see what is in each box.



Valuables

Carry all valuables with you such as jewelry, important documents, photos, computer hard drives or anything else that would be difficult to replace.



Weight

Don't load more than 50 lbs into any one box. Make sure weight is evenly distributed.



Rugs

Have your rugs cleaned before moving so you can move them in their wrappings for easier handling.



Padding

Cushion contents with packing materials or newspaper to prevent breakage. Towels and cloth napkins are great for wrapping fragile items.



Change of Address

Don't leave a business, utility company, or associate out of the loop. Be sure to complete a change of address at [USPS.com](https://usps.com).

Glossary

1031 Exchange	Also referred to as a nontaxable sale, a 1031 exchange is a method enabling property owners to trade an investment property for another investment property (or properties) without paying capital gains taxes on the transaction.
Appraisal	An opinion of value based upon factual analysis.
Appraisal Methods	Generally, there are three major methods — cost approach, income approach, and market value (comparable) approach.
Appreciation	An increase in value of real estate.
Closing	The final settlement of real estate transaction between buyer and seller.
Condominium	A system of individual fee ownership of units combined with joint ownership of common area of the structure and land.
Conventional Loan	A mortgage securing a loan made by investors without governmental underwriting, i.e., which is not FHA insured or VA guaranteed.
Counter Offer	A rejection of an offer by a seller along with an agreement to sell the property to the potential buyer on terms differing from the original offer.
Deed	Written instrument which, when properly executed and delivered, conveys title.
Deed of Trust	An instrument conveying a security interest to the public trustee of the county in which the borrower agrees to pay the debt or obligation of a promissory note.
Discount Points	Additional charges made by a lender at the time a loan is made. Points are measured as a percent of the loan, with each point equal to one percent.
Earnest Money Deposit	Also known as EMD. Down payment made by buyer as evidence of good faith.
Easement	Created by grant or agreement for a specific purpose, such as an electrical line by a power company, or a shared driveway. An easement is the right, privilege or interest which one party has in the land of another.
Equity	The interest or value which an owner has in real estate over and above the liens against the real property.
Escrow	The deposit of instruments and funds with instructions to a third neutral party (the escrow) to carry out the provisions of an agreement or contract.
Federal Housing Administration Loan	Also known as FHA; a loan which has been insured by the federal government guaranteeing its payment in case of default by the owner.

Farmer's Home Administration Loan	Also known as FmHA; a loan by the federal government (similar to FHA loan) usually used for residential property in rural areas.
Impound Account	An account held by the lender for payment of taxes, insurance or other periodic debts against real property (also known as the escrow account by the lender).
Improvements	Structures, buildings, driveways, etc. that are constructed upon or attached to real property.
Joint Tenancy	Joint ownership by two or more persons with right of survivorship; all joint tenants own equal interest and have equal rights in the property.
Lien	A form of encumbrance that usually makes a specific property the security for the payment of a debt or discharge of an obligation. For example, judgments, taxes, mortgages, deeds of trust, etc.
Mortgage Insurance	Insurance written by an independent mortgage insurance company protecting the mortgage lender against loss incurred by a mortgage default, thus enabling the lender to lend a higher percentage on the sale price.
Origination Fee	A fee charged by the lending institution.
Personal Property	Any property which is not real property, e.g., money, savings accounts, appliances, cars, boats, etc.
Purchase Agreement	An agreement between a buyer and seller for the purchase of real estate.
Quitclaim Deed	A deed operating as a release, e.g., a husband quitclaiming to wife.
Real Property	Land and whatever by nature or artificial annexation is a part of it.
Special Assessment	Legal charge against real estate by a public authority to pay cost of public improvements such as street lights, sidewalks, street improvements, or by an HOA.
Subdivision	A parcel of land that has been divided into smaller parts.
Term of Loan	The period which a loan/mortgage must be paid.
Trust Account	An account separate and apart from a broker's, attorney's, or title agent's own account, and in which the broker is required by law to deposit all funds collected for clients.
VA Loan	A loan guaranteed by the Veterans Administration.
Warranty Deed	A deed used to convey real property which contains warranties of title and quiet possession, where the grantor agrees to defend the premises against the lawful claims of third persons.

Resource Guide

Services

Telephone Services

Century Link	CenturyLink.com	1.800.491.0118
AT&T	ATT.com	1.800.288.2747 / 303.744.9881
Comcast	Comcast.com	1.800.266.2278

Satellite/Cable Services

Comcast	Comcast.com	1.800.266.2278
Direct TV	DirectTV.com	1.800.531.5000
Dish Network	DishNetwork.com	1.888.686.2388

Gas and Electric Services

Xcel Energy	XcelEnergy.com	1.800.895.4999
IREA (for rural areas)	IREA.coop	1.800.332.9540
United Power	UnitedPower.com	303.637.1300

Trash Services

Waste Management	866.749.6476
Waste Connections	866.708.8359
EDS Waste Solutions	303.278.8600
Allied Wasted Services	303.287.8043
Western Disposal Services	303.444.2037
Rocky Mountain Waste Systems	303.478.4717
Packman Disposal	303.288.5279
Platte Valley Disposal	303.288.2100

Water and Sanitation Services

Arvada Water and Wastewater Department	720.898.7760
Aurora Water	303.739.7370
Boulder Water and Sewer	303.441.3260
Broomfield	303.443.6319
Castle Pines	303.688.8550
Castle Rock	720.733.6000
Centennial	303.791.0430
Cherry Creek Valley Water District	303.755.4474
Commerce City	303.288.2646
Denver Water Department	303.893.2444
Englewood Water and Sewer	303.762.2635
Federal Heights	303.428.3526
Highlands Ranch	303.791.0430
Lakewood	303.238.0451
Littleton	303.795.3751
Longmont	303.651.8664
Louisville	303.335.4501
Morrison	303.985.7895
Northglenn	303.450.8770
Parker	303.841.4627
Thornton	303.538.7370
Westminster	303.658.2405
Wheat Ridge	303.424.2844

Recreation

Attractions

Colorado Leisure Activities	CO.Colorado.gov/Leisure-Activities
Colorado Recreation Activities & Attractions	ColoradoDirectory.com/Fun/
Attractions and Entertainment in Colorado	UncoverColorado.com/Tourist-Attractions-Entertainment/
Denver Sports and Recreation	Denver.org/Things-to-Do/Sports-Recreation/
Denver Parks and Recreation	DenverGov.org/Home

DMV Driver's License Locations

Aurora

14391 E. 4th Avenue, Aurora, CO 80011

303.344.8400

Boulder

2850 Iris Avenue #F, Boulder, CO 80301

303.442.3006

Broomfield

5139 W. 120th Avenue #G8, Broomfield, CO 80020

720.887.8396

Castle Rock

402 Wilcox Street, Castle Rock, CO 80109

303.627.0985

Centennial

6954 S. Lima Street, Centennial, CO 80112

303.795.5954

Denver Central

1865 Mississippi Avenue, Denver, CO 80223

303.937.9507

Denver N. East

4685 Peoria Street, Denver, CO 80239

303.373.0161

Golden

16950 W. Colfax Avenue #104, Golden, CO 80401

720.497.1182

Lakewood

1881 Pierce Street, Lakewood, CO 80214

303.205.5609

Littleton (Oakbrook Shopping Center)

311 E. County Line Road, Littleton, CO 80126

303.795.5954

Littleton

5334 S. Prince Street, Littleton, CO 80166

303.795.5954

Northglenn

11900 N. Washington Street, Northglenn, CO 80233

720.929.8636

Parker

17922 Cottonwood Drive, Parker, CO 80134

303.627.0985

School Districts

Adams 14 - Commerce City

5291 E. 60th Avenue
Commerce City, CO 80022

Adams14.net

303.853.3333

Adams 12 - Thornton

1500 E. 128th Avenue
Thornton, CO 80241

Adams12.org

720.972.4000

Aurora Public Schools

15701 E. 1st Avenue
Aurora, CO 80011

AuroraK12.org

303.344.8060

Boulder Valley School District

6500 Arapahoe Road
Boulder, CO 80303

BVSD.org

303.447.1010

Cherry Creek School District

4700 South Yosemite Street
Greenwood Village, CO 80111

CherryCreekSchools.org

303.773.1184

Denver Public Schools

1860 Lincoln Street
Denver, CO 80203

DPSK12.org

720.423.3200

Douglas County School District

620 Wilcox Street
Castle Rock, CO 80104

DCSDK12.org

303.387.0100

Jefferson County School District

1829 Denver West Drive Bldg #27
Golden, CO 80401

JeffCoPublicSchools.org

303.982.6500

Weld County School District - Greeley

1025 9th Avenue
Greeley, CO 80631

GreeleySchools.org

970.348.6000

Always check with your HOA first to see who may be preferred.

To find the contact information for ALL Colorado School Districts visit: cde.state.co.us/districtandbooceswebsites



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