

MAY 2022

PREPARED FOR:



HOME BUYING GUIDE



Courtney Chott, Associate
Broker

E: courtney@cc-red.com

M: 619-873-7958

W: cc-red.com

WHY YOU NEED A BUYERS AGENT

Did you know Buyer
Representation is Free?

Even with new construction

A Buyers Agent is your advocate in the home buying process. My interview process will insure that we have a plan in place that will fit your needs and goals. I know the market and neighborhoods and keep up with the ever changing real estate laws and statutes. Best of all, the seller pays my commission.

A Buyers Agent will:

- Keep your motives and budget confidential
- Protect your best interests through the buying process
- Educate you about the market conditions and the home buying process
- Perform market price comparisons & protect you from over paying for a home
- Negotiate exclusively on your behalf, obtaining the best price & terms
- Represent you with the upmost integrity and fiduciary responsibility



I look forward to working with you!

STEP BY STEP BUYING PROCESS

Step 1: Consultation

We meet to discuss your wants, needs, dreams and how best to get you there. Review the current market.

Step 2: Prequalified

If you need financing, get pre-approved by a lender. If you are a cash buyer, have proof of funds handy.

Step 3: Home Search

I will set up a search in MLS based on our consultation

Step 4: Search for Homes!

The fun part!

Step 5: Make an Offer!

In this market, you get one shot. Let's focus on how to make your offer the strongest possible.

Step 6: Negotiate Offer

Price, Financing Terms, Dates, Inclusions, Contingencies

Step 7: Offer Accepted!

All parties sign the contract and the due diligence period begins.

Step 8: Due Diligence

Inspection, Title/HOA/Survey, Appraisal, Loan Commitment

Step 9: Closing!

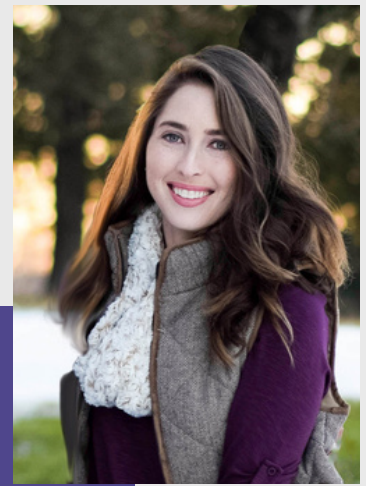
Sign and finalize all the paperwork. You can now call yourself a homeowner!



REAL ESTATE TERMS

- **Appraisal:** The 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 with recent sales of similar property.
- **Closing Costs:** All settlement or transaction charges that home buyers need to pay at closing. Typically includes lender's fees, points or prepaid interest, a prorated share of property taxes, transfer taxes, credit check fees, homeowner's and title insurance premiums, deed filing fees, inspection and appraisal fees, and attorney's fees.
- **Appreciation:** Increase in the value or worth of an asset or piece of property that's caused by external factors occurring over time, rather than by the owner having made improvements or additions.
- **MLS:** A computer based service, commonly referred to as MLS that provides real estate professionals with detailed listings of most homes currently on the market. The most accurate way of seeing homes that are on the market.
- **Home Inspection:** An examination of the condition of a real estate property. A home inspector assesses the condition of the property, including its heating/cooling systems, plumbing, electrical work, as well as some fire and safety/structural issues.
- **Earnest Money:** A good faith payment. The Earnest Money is held in escrow. If the seller is unable to complete the transaction, the Earnest Money is refunded. If the buyer walks away during the Due Diligence period, the Earnest Money is refunded. If the transaction proceeds to closing, it is applied as a credit towards funds due.
- **Due Diligence Period:** Typically takes 14-21 days. It is the buyers opportunity to engage in a process of further investigation of the property and the transaction as described in the purchase agreement.
- **Recording:** When all the paperwork is signed and the funds are received the deed is sent to and recorded in the county records office. Keys can now be given to the new owners.

GETTING TO KNOW YOUR REALTOR



New to the real estate business, but not new to the business of helping people, Courtney will put your needs first. Courtney started her career in social work and specialized in the treatment of PTSD for Veterans. After living in various states as a military spouse herself, Courtney experienced the love of finding hidden gems in the real estate market. Her professionalism, attention to detail, and natural ability for compassion and empathy makes Courtney the perfect real estate agent. She knows what it takes to compete in this market and has the support of Silver Key Realty, a woman owned business with over 20 years of experience.

Meet Our Team



Valerie Bentien,
Broker/Owner

P: 303-452-9199
M: 303-717-1283:

Val@SilverKeyRealtyGroup.com
www.SilverKeyRealtyGroup.com



DJ Roberts,
Canvas Credit Union

Mortgage Loan
Originator

303-328-8482

DJRoberts@Canvas.org
NMLS #: 1916299
www.canvas.org



Nicole Rueth
Fairway Mortgage

NMLS #239840
P: 303.214.6393

M: 303.808.2300

theruethteam.com
nrueth@fairwaymc.com