

A stylized, handwritten signature in black ink, appearing to read 'NT', enclosed within a thin black rectangular border.

NICOLE TARANTO
REAL ESTATE AGENT

PREPARING
TO BUY?



BERKSHIRE HATHAWAY
HomeServices
Montana Properties

NICOLE TARANTO

REAL ESTATE PROFESSIONAL



406.539.5358 | NICOLE.TARANTO@BHHSMT.COM

Schedule an appointment at

NICOLETARANTO.COM



NicoleTarantoRE



Nicoletaranto.realestate

If you're in the neighborhood, drop by
2001 Stadium Dr. Ste. A Bozeman 59715

CONTACT NUMBERS

*Schedule utilities and other service providers to end on the day of closing (Change your address too)

UTILITY COMPANIES

Northwestern Energy | 888.467.2669 | northwesternenergy.com

Bozeman City Water & Sewer | 406.582.3200 | bozeman.net/government/finance/utilities

Belgrade City Water & Sewer | 406.388.3760 | ci.belgrade.mt.us/water

Four Corners Water & Sewer | 406.585.4166 | fcwsd.org

City Utility Cancellation Online | bozeman.net/government/finance/utilities/utility-cancellation-request

TRASH SERVICES

L&L Site Services | 406.388.7171 | llsiteservices.com

Republic Services | 406.586.0606 | republicservices.com

City Waste Services | 406.582.3236 | bozemansolidwaste.com

CLEANING SERVICES

Xtreme Carpet Cleaning | 406.580.4558 | xtremecarpetcleaning.biz

Heaven's Best Carpet Cleaning | 406.587.5860 | heavensbest.com

K2 Cleaning | 406.580.5054 | facebook.com/k2cln

Cleaning by Sunflower | 406.220.3426 | cleaningbysunflower.com

MOVING COMPANIES

On The Move, LLC. | 406.577.2124 | bozemanmovers.com

Move it LLC | 406.579.8596 | moveitllc.com

Mergenthaler Transfer | 406.586.5497 | mergenthaler.net

YOUR TRANSACTION CONTACTS

Name

Contact Info

Lender _____

Insurance _____

Title Company _____

Other _____

TESTIMONIALS

“Let me start by saying that Nicole is an amazing realtor – if you’re in the market to buy a home, look no further. As a client who was moving from out of state (AZ) with some specific needs, Nicole was instrumental in making my family’s relocation a success. She kept us apprised of the Bozeman housing market and quickly understood the criteria we had, which limited our options significantly. Nicole set up a very specific search and always notified me directly when a home she thought would work came on the market. She previewed several homes on our behalf because we were still living in AZ and quickly sent us very detailed feedback, measurements, photos, videos, etc. Making an offer/buying a home sight unseen is a stressful undertaking, but Nicole eased that stress through prompt and responsive communication. The contract negotiation process was simple and Nicole provided sound advice. Once under contract, she quickly scheduled a quality home inspection in a time period where I was able to fly up to attend. The transaction, through closing, went smoothly and I’m thankful that Nicole represented me. Her friendly, can-do attitude is second to none.”

“This is the 2nd time we’ve used nicole this time to help us sell our condo.. she just digs on gets her feet wet and is your partner thru the entire process. If I had even the silliest of questions, she always responded with grace. We had some issues with our HOA board and nicole was right there troubleshooting and helping us along the way to get it resolved for everyone. Our condo was sold from contract date to final 30 days exactly. Truly. A rockstar agent!”

“Nicole was wonderful to work with. She listened to what we were looking for and helped us find a house that was the perfect fit. She was very knowledgeable and responsive to our questions and would schedule to look at houses the same day we let her know we were interested.”

TESTIMONIALS

“Our experience with Nicole was fantastic to say the least. We were out of town buyers searching for a property in the mountains. We had a wish list and had contacted 5 other realtors prior to connecting with Nicole. None of the other realtors found properties close to what we were hoping to find. Several days after connecting with Nicole, she had several properties for us to check into that were what we were looking for. From the initial contact to the winter mountain excursion for a tour of the property to the closing was amazing. We will recommend Nicole to anyone that we can to find property in the Montana area. We want to wish her the best in the future.”

“Excellent- Nicole went above and beyond at every corner to help us. Always responded. Listened to our wants and needs and delivered. I highly recommend Nicole, she is a Go Getter, Motivated to help.”

“Nicole made our recent purchase of our condominium unit the absolute easiest we have ever encountered. All our questions were answered in a timely manner and she made every step in the process joyfully easy. She clearly went above and beyond in representing us during the process of purchasing our unit. Thank you.”

THE BUYING PROCESS

- 1 Get PreQualified / PreApproved:** If you would like lender recommendations, I would be happy to provide you with several options.
- 2 Discuss haves/wants with your agent:** Think about # of bedrooms, location and price for starters and then add a few things you know you want or deal breakers.
- 3 Look at Homes for Sale with your Agent:** I will take the criteria you gave me and set you up with auto emails from the MLS system. The first email will be any properties that meet those criteria and any future emails will be new listings that just came on the market that might fit what you are looking for.
- 4 Write an Offer:** I will write up a Buy Sell Agreement with terms likes: purchase price, closing date, contingencies of the offer, etc. We can either sit down together and initial/sign each page or I can email you the offer to sign electronically. If you have not purchased a home before, I would definitely recommend signing in person so I can answer any questions you may have.
- 5 Negotiate and Write Counter Offers:** If the seller counter offers, negotiate until you come to terms you can all agree with. If you can't come to an agreement, it's ok to walk away.
- 6 Open Escrow/Make an Earnest Money Deposit:** When your offer is accepted, you will write an earnest money check to the title company. The amount you are writing the check for will be in your buy/sell agreement. The Title Company will hold the money until closing and then disburse all funds to the correct people/accounts. I will give you the contact information for the Title company and I will give the Title Company your contact information.
- 7 Approve and Sign Seller Disclosures:** There will typically be a Mold Disclosure and a Seller's Property Disclosure that both the sellers and buyers sign. If the home was built in 1978 or earlier, you will also need to sign a Lead Based Paint Disclosure. There could be additional documents to sign depending on the situation.
- 8 The Lender Will Order An Appraisal:** The listing agent will contact me with an appraisal date once it has been scheduled. Once the appraisal has been done, it can take up to 10 days for the lender to contact you with the result.

- 9 **Comply With Lender Requirements:** Do not alter your financial situation while in escrow because it could greatly impact your eligibility for a loan. When the file is complete, the lender will submit it for final underwriter approval.
- 10 **Order Homeowner's Insurance Policy**
- 11 **Schedule and Conduct Home Inspection:** As soon as we are under contract, I will schedule a home inspection. If you have someone specific you would like to use, let me know. If not, I have several inspectors I regularly work with that I can reach out to. They will conduct the inspection on their own, and we will meet them for a "walk-thru" afterwards. It takes about an hour and the inspector will show you how things work and talk you through what they found. Within 24 hours, they will then send you their inspection report.
- 12 **Issue Inspection Notice:** I will write an inspection notice based on the inspector's report. If the home inspection turns up health and safety issues, we can ask the seller to address those issues or give you a credit for them. No home is perfect, even new construction.
- 13 **Release All Contingencies:** Once all the contingencies in the contract have been met and released, we can schedule a time to close on the property at the Title Company. Morning times are best so the property is more likely to record at the courthouse the same day. Most contracts will require the new deed be recorded before you technically own the home and can receive the keys, so if you are planning on moving in right away, you will definitely want a morning appointment.
- 14 **Get your Settlement Statement:** 3 days before closing, the Title Company will email you your settlement statement. Review the numbers and make sure it looks correct. If you have any questions, the Title Company can answer them.
- 15 **Call Utility Companies:** Call Northwestern Energy and any other utility services you currently have to have them end on closing day. You will also need to have the new property's utilities put into your name.
- 16 **Do Final Walk-Through:** Before closing, we will walk through the property one more time to make sure it's in the same condition as when you agreed to buy it. Any serious issues need to be addressed before closing.
- 17 **Close:** Bring your driver's license to the Title Company. Sign Loan / Escrow Documents. Bring a certified/cashier's check payable to escrow. Your property deed, seller's reconveyance and deed of trust will record in the public records. Title will notify you and your agent when it records.

A stylized, handwritten signature consisting of the letters 'R' and 'S' in a cursive script. The signature is contained within a thin black rectangular border.