Home Buyer's Guide

A comprehensive toolkit for buying your next home

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The Home Buying Process

From start to finish

FIND A REALTOR
Your Realtor will be your partner in the home buying process, so it's important to work with somebody that you trust and who will protect you through the process.

FIND A LENDER
Not all lenders are the same! The loans available, interest rates, and level of service vary greatly. Interviewing lenders is an important step in building your home buying team.

GET PRE-APPROVED
Once you've selected a lender, go through the pre-approval process with them to be prepared to write an offer when you've found a home you love.

DISCUSS WANTS AND NEEDS
Discuss your must-haves, want-to-haves, and dealbreakers with your real estate agent so that they can search and send you available properties that will fit your needs and budget.

ATTEND SHOWINGS
You're ready to look at houses! You and your agent will schedule showings at your convenience, where you will have the chance to view homes that pique your interest.

SUBMIT OFFER
Once you find a home you love, your real estate agent will write an offer and submit it to the listing agent. This offer will dictate the price, timeline, and other details of the transaction.

UNDER CONTRACT!
Congratulations, your offer has been accepted and you are under contract! Typically this time period will last 25-40 days as you review all due diligence related to the home.

CONTINGENCIES
Your contract timeline will include contingencies, which allow you to terminate the contract should anything unexpected arise. This includes inspection and appraisal.

FINAL WALKTHROUGH
Prior to closing, you will inspect the property to ensure that everything is as expected. Check for damage, confirm appliances are left and that the seller has removed their personal belongings.

CLOSING!
You've made it! Today you will sign paperwork at the title company, officially transferring ownership of the home to you. Congratulations!

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Hi, I'm Hannah!

Educating and empowering, never pressuring

Buying or selling a home is a big step, financially and emotionally. As a REALTOR®, I always go above and beyond to advocate for my clients, while holding their hand through every step of the real estate process.

First-time homebuyers enjoy that I take the time to help them understand what can seem like an overwhelming process, while experienced property owners appreciate that I bring new, competitive, and strategic ideas to the table. As a consistent Top Producer, I've had the opportunity to work with buyers and sellers across a wide range of homes, price points, and scenarios.

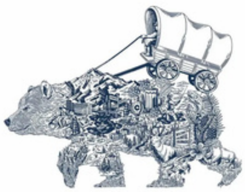
With buyers and sellers, I orchestrate the entire process from start to finish with a detail-oriented eye, making sure you are protected through it all. I genuinely enjoy digging into the details, whether that means analyzing market data, strategizing an offer, navigating an inspection, or finding a creative solution when a transaction throws us a curveball. I bring a **down-to-earth attitude** and **no-pressure approach** so clients can feel comfortable and confident that I've got their back the entire time.

Top Producer 2022 - 2025
Best of Boulder 2025
Accredited Buyer's Representative
National Association of REALTORS®
Colorado Association of REALTORS®
Boulder Area REALTOR® Association
Boulder Chamber Member

Having lived in Boulder, Longmont, and now Denver, I really know and love the Front Range. Originally from Georgia, I understand what it's like to move your life across the country, and I know that I've found my forever home out west. I find special joy in helping others take their leap and discover how much you can love where you live.

My relationship with clients extends well beyond the closing table. I love remaining a resource for all the questions that come with homeownership, whether that means sharing a trusted contractor, talking through a future project, keeping an eye on your home's value, or helping you think ahead to whatever comes next.

-Hannah



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My Team

Working together to enhance your experience

FIND A REALTOR

While I'm your main point of contact throughout the entire process, I work closely with a trusted team of professionals to make sure you're fully supported every step of the way. From meeting you for a showing to keeping paperwork on track or providing additional expertise when needed, we work together behind the scenes so nothing slips through the cracks.

SHOWING SUPPORT

Danya Rivlin
Showing Partner

Kris Van Buskirk
Showing Partner

Rick Trapp
Showing Partner

BROKERAGE SUPPORT

Rich Dana
Managing Broker

Kristen Teel
Managing Broker

Danielle Tumanov
Marketing Manager

FIND A REALTOR

The Difference

Am I the right fit?

Every real estate agent brings a different approach and set of strengths to their clients, so it's important to find a partner in this process that meets your unique needs! Here's what I offer my clients, and what you can expect if we work together.

COLLABORATIVE NEGOTIATION

My approach to negotiation is anything but "old school." I've found that the best results often come from working collaboratively, seeking solutions that protect your interests without unnecessarily alienating the other side.

STRONG REFERRAL SPHERE

As the founder of Boulder Home Professionals, I've built a strong network of trusted contractors, lenders, insurance agents, and other professionals. This gives my clients access to reliable referrals and additional expertise when needed.

CREATIVE SOLUTIONS

There are always multiple solutions to a problem in real estate. By keeping an open mind and considering all possible options, we can find a solution that best fits your needs, even if it wasn't the initial plan.

DATA-FOCUSED

Data and market trends help drive smart decisions when crafting an offer, negotiating an inspection, and throughout the buying process. I'll provide data and context so you can make informed, confident decisions along the way.

NO-PRESSURE APPROACH

I will always work hard to ensure that you have the tools to make the best decision possible, but I will never pressure you to make a decision if you deem it not the 'right' decision for you. It's your money, it's your life, and I will always respect that.

REPUTATION

Live West has built a very strong reputation for honesty, reliability, and quality in Boulder. This reputation helps your offer get noticed. Our agents go through rigorous training and meet regularly to keep up to date on the market.

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Testimonials

Don't just take it from me

I genuinely can't imagine going through the home buying process with anyone but Hannah! She is truly an excellent agent. We were first-time home buyers from out of town, and Hannah got us into our dream home in just a little over a month. It was a pleasure to tour with her and we were able to fit a ton of showings into our limited time. She had our backs during the entire process, made everything easy, and represented us very well.

Hannah was stellar during negotiations, our offer was accepted in a competitive situation and we reached a satisfactory resolution quickly on everything we needed to make the deal happen. We did a two and half week close from out of town and she couldn't have made the process easier. You will be very glad you chose Hannah.

Trinity and Peter

Hannah gave us the best house buying experience that we could have ever asked for. As first time home buyers, we had ALL of the questions and she handled each one so perfecty. Hannah helped us go from having no idea what we wanted to narrowing in (and winning the bid on) a dream of a first home. When the time comes, I have no doubt that we will ask for Hannah's support in selling our home and looking for the next. Hannah is kind, thoughtful, extremely organized, and professional. I have 0 hesitations recommending Hannah to anyone looking for a home (whether it is your first or 5th!). I wish I could give Hannah 1,000 stars!

Presley B.

My husband and I cannot recommend Hannah enough. She helped us buy a house in Boulder and made the process as smooth as possible. We never felt rushed during the months we spent looking, with Hannah listening to our wants and needs and sending plenty of options our way.

Once we found a place we liked Hannah was amazing at guiding us through the process. She helped us write an offer that was very favorable to us but still accepted by the client, was happy to talk through all of our questions and helped us draft a closing schedule that navigated our international vacation that fell right in the middle. Once our offer was accepted she provided fantastic recommendations for inspectors and contractors, helped us draft a great inspection objection, and constantly made sure we knew what deadlines were coming up and what we needed to do by when.

When we first met Hannah we were apprehensive about whether we actually wanted to go through the fuss of actually buying property but she guided us throughout the whole thing without ever pushing and made it as easy as it could have been. We would not be in our new house right now if we didn't have Hannah in our corner helping us through the process. We have already recommended her to all our friends beginning the house hunting process, and will continue to do so.

Harriet and Mat

The Living West Fund

Giving back with every transaction

FIND A REALTOR

There's a myth that real estate is about buying and selling homes. Our truth is that it's about the people buying and selling them.

At Live West, we believe being a good neighbor means supporting the communities we call home. Our business is rooted in Colorado, and giving back to our local communities is an important part of how we work.

For every transaction, I donate a portion of my commission to one of three non-profits for you to choose from.

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Find a Lender

Complete your home buying team

TYPES OF LENDING OPTIONS

BANKS

Offer their own mortgage products, often with a wide range of loan options and competitive rates.

CREDIT UNIONS

Member-owned institutions that may offer lower fees to members, competitive rates and more personalized service.

MORTGAGE BROKERS

Shop multiple lenders on your behalf to help identify competitive loan options for your situation.

QUALITIES OF A GOOD LENDER

Availability	You want a lender who will be available when you need them most, which can include nights, weekends, and holidays.
Proactivity	Your lender should be willing to go to bat for you with the listing agent in a competitive offer scenario.
Reputation	Listing agents want to work with a team they trust to get to the closing table. Ensure your lender has a strong track record of getting the job done.
Creativity	A great lender will seek creative solutions to financial hurdles and restructure the loan when necessary.
Speed	In competitive situations, your lender may need to compete with cash by working on a quick timeline.

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Recommended Lenders

Trusted resources for your convenience

FIND A LENDER

A strong team matters...

Your lender and real estate agent will work closely together to help you not only find the right home, but successfully make it to the closing table.

These lenders have demonstrated expertise in serving homebuyers. Please note that you are not obligated to use any lender from this list. I encourage you to do your own research, compare multiple lenders, and choose the one that best aligns with your financial goals and needs.

Elizabeth Williams
Elevations Credit Union
Elizabeth.Williams@elevationscu.com
720-982-9321

Jessica Howard
Venture Home Loans
jessica@myventuremc.com
303-981-0787

Jason Drobeck
NEO Home Loans
jason.drobeck@neohomeloans.com
720-436-3356

Credit unions and local banks can also be great resources when comparing rates, especially if you already have an established relationship with them.

Get Pre-Approved

Get ready to make an offer!

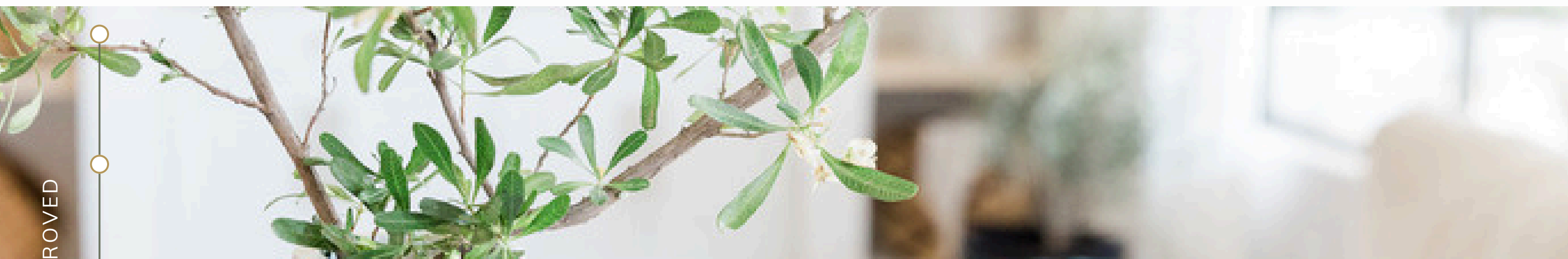
PRE-QUALIFIED

Pre-qualification gives you a general idea of what you may be able to borrow, typically based on financial information you provide to the lender. It may not require a credit check or supporting documentation.

VS

PRE-APPROVED

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. A pre-approval shows sellers that you're a serious buyer and that a lender has reviewed your finances and approved you to purchase within a certain price range.



LOAN APPLICATION DOCUMENTS

ASSET DOCUMENTS

- ☐ Bank statements: 2 most recent checking and savings account statements
- ☐ 401(k) or retirement account statement and summary
- ☐ Other assets: statements and summaries of IRAs, stocks, bonds, etc.

INCOME DOCUMENTS

- ☐ Federal tax returns: last 2 years
- ☐ W-2s: last 2 years
- ☐ Pay stubs: last 2 months
- ☐ Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

OTHER DOCUMENTS

- ☐ Copy of driver's license or ID and Social Security card
- ☐ Addresses for the past 5 years and landlord's contact info if applicable
- ☐ Student loan statements: showing current and future payment amounts
- ☐ Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits

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Prepare Budget

The costs of homeownership

YOUR MORTGAGE PAYMENT CONSISTS OF PITI

PRINCIPAL
The portion of your mortgage payment that goes toward paying down your loan.

INTEREST
The portion of your mortgage payment that goes toward interest on your loan.

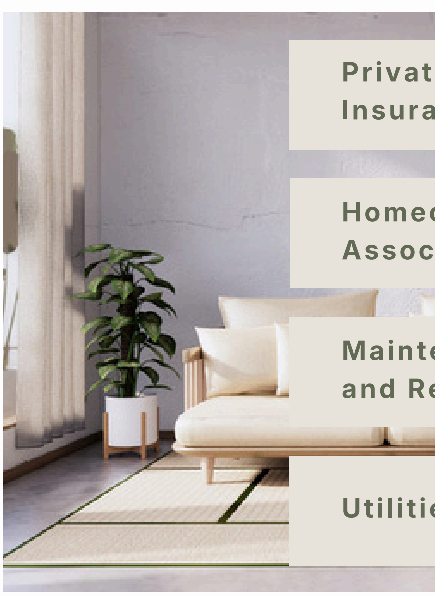
TAXES
Annual taxes imposed by local governments based on the assessed value of the property.

INSURANCE
Insurance that helps cover the cost of repairing or replacing your home in the event of covered damage or loss.

ESCROW: WHAT IS IT?

Typically, a portion of your monthly mortgage payment is set aside for property taxes and homeowners insurance in an escrow account. Your mortgage servicer uses those funds to pay the bills on your behalf when they're due. This makes budgeting easier by spreading these expenses throughout the year. As property taxes or insurance premiums change, your monthly mortgage payment may change as well.

ADDITIONAL COSTS OF HOMEOWNERSHIP



Private Mortgage Insurance (PMI)	Required if your down payment is less than 20% of the home's value.
Homeowner's Association (HOA)	Monthly or annual fees for properties in a community with shared amenities and maintenance.
Maintenance and Repairs	Routine upkeep and repairs, such as plumbing issues, roof replacement, and HVAC maintenance.
Utilities	Monthly bills for water, electricity, gas, sewer, and trash removal.

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Starter home vs forever home

One makes the other possible!

STARTER HOME

Your Starter Home will be your foot in the door to building equity. When you purchase a starter home, instead of paying rent, you will be paying a mortgage. Years after purchasing your starter home, you can choose to sell to upgrade to a 'forever home', benefiting from your earned equity from monthly payments and overall appreciation!

FOREVER HOME

Your ideal 'forever home' may be out of reach as your first home purchase. However, the equity that you earn on your starter home can help fund your future forever home! Alternatively, as your income builds and you save more for a second down payment, you could choose to rent your starter home to create passive income.

DISCUSS WANTS AND NEEDS

WILL YOU OWN THIS HOME FOR 2+ YEARS?

By owning and living in a home for 2+ years, you can enjoy tax benefits as well as offset the cost of buying/selling through appreciation and equity.

DOES THIS HOME SUIT YOUR LIFESTYLE?

Can you see yourself in this home 5-10 years down the road? Are you planning on starting a family? Choosing a forever home that suits your unique lifestyle is more important than when purchasing a starter home.

CONSIDER RESALE POTENTIAL

Because this home may be a short-term solution, resale potential is important to consider. Are you open to putting sweat equity into the home to add additional appreciation? Ask your Realtor what red flags they may see on homes regarding market value.

WHAT CAN YOU CHANGE?

One of the benefits of a forever home is that you will own it long enough to want to invest and make it your own. As long as you're in love with the things you can't easily change (the location, lot size, general layout), can you invest in making the home feel perfect?

YOUR STARTER HOME WILL HELP FUND YOUR FOREVER HOME!

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A Bit About You!

Let's get to the 'why'

DISCUSS WANTS AND NEEDS

THE BASICS

	YES	NO
Have you purchased a home before?	◯	◯
Will you be obtaining financing?	◯	◯
Do you have a home to sell?	◯	◯
If yes, do you need to sell your home to purchase a new one?	◯	◯
Will there be anybody else involved?	◯	◯

If yes, who? ____________________

Best form of communication: Email ◯ Text ◯ Call ◯

If you cannot find a home by your desired move in date, what is your backup plan?

____

____

What is important to you in a real estate agent?

____

____

____

YOUR CURRENT HOME

Address: ____________________ Rented ◯ Owned ◯

CURRENT...	LIKE	DISLIKE	NOTES
Location	◯	◯	____________________
Size	◯	◯	____________________
Style	◯	◯	____________________
Layout	◯	◯	____________________
____________	◯	◯	____________________
____________	◯	◯	____________________

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Wants and Needs

Getting on the same page

DISCUSS WANTS AND NEEDS

- ◯ Detached home
- ◯ Attached/townhome
- ◯ Condo

Desired neighborhoods/cities: ____________________

____

ITEM	NEED	WANT	
Location	◯	◯	
Style/Updates	◯	◯	
Square Footage	◯	◯	
# Bedrooms	◯	◯	
# Bathrooms	◯	◯	
Home Office	◯	◯	
Garage	◯	◯	
Backyard	◯	◯	
HVAC	◯	◯	
Natural Light	◯	◯	
Layout	◯	◯	
HOA	◯	◯	
	◯	◯	
	◯	◯	
	◯	◯	

Price Range: ____________________

Desired move-in date: ____________________

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Make the Most of Your Showings

Shop like a pro!

ATTEND SHOWINGS

WHAT TO WEAR

Wear presentable, but comfortable clothing. Be prepared to take your shoes off for every showing, or use provided booties to cover your shoes. It's best to wear slip-on shoes to make it easy.

CAREFUL WHAT YOU SAY

Be careful about discussing the property while you're inside the house. Some sellers may have security cameras or listening devices installed to monitor the showing. Save thoughts and feedback for when you're well outside the property.

CAN YOU HOLD IT?

It's typically frowned upon to use the bathroom while viewing a home (some sellers will actually remove the toilet paper!) Try to go before you head out the door!

SEE THROUGH STAGING

Staging is used to help present a home in the best possible way, but it can sometimes be distracting from the home itself! While it can help you envision the use of a space, remember what's most important to you!

TIMING IS EVERYTHING

Time of day matters! A showing experience will be very different at 5pm than it is at 11am due to road noise, sunlight, neighborhood activity, etc. If you choose to see a home twice, try scheduling the second showing for a different time of day than your first showing!

PAY ATTENTION TO DETAILS

While your inspector can be trusted to look for any unseen issues with the home, make sure that you're paying attention to the condition of the property with your own eyes. Inspectors are not cheap, so you can save yourself the hassle and expense if you notice deal-breakers now.

TAKE NOTES AND PICTURES

Jot down important details, such as room dimensions, specific features, or any maintenance issues you notice. Feel free to take photos and videos to reference. Nicknaming homes is a great tool to help remember them later!

CHECK OUT THE NEIGHBORHOOD

Take some time to check out the neighborhood, and feel free to drive around if you'd like to see more of the area! Check proximity to amenities like grocery stores, restaurants, parks, and schools.

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Submit an Offer

How to be competitive

WHAT PRICE IS RIGHT?

Ultimately, you will decide what price to offer on the home you choose. However, we provide all of the tools you need to determine market value as well as insight into what will be competitive in today's market.

COMPARATIVE MARKET ANALYSIS

Before writing an offer on any home, I will provide you with a Comparative Market Analysis (CMA). This will provide data from comparable sold properties to drive the decision on what is considered to be the 'market value' for the home.

MARKET CONDITIONS

In addition to market value, we will discuss the current state of the market, as well as how competitive an offer situation will likely be on this home in particular. This will be determined by market data as well as through conversations with the listing agent.

GET THE HOME!

In addition to offer price, there are many factors that go into crafting a compelling offer to ultimately win the home. We will always discuss how this affects you and will make sure you are protected throughout the contract period.

- REDUCE CONTINGENCIES
- SHORTER TIMELINE
- INCREASE EARNEST MONEY
- COVER CLOSING COSTS
- HIGHER DOWN PAYMENT
- POST CLOSING OCCUPANCY

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Contract timeline

Your offer got accepted...now what?

UNDER CONTRACT

CONGRATULATIONS, YOUR OFFER WAS ACCEPTED!
You've found your dream home, submitted a competitive offer, and it was accepted!

LOCK YOUR LOAN WITH YOUR LENDER
Now that you have a home under contract, your lender will start the underwriting process to provide your loan. Do not make any large purchases or credit pulls prior to closing on your home.

DROP OFF EARNEST MONEY WITH TITLE COMPANY
Usually 1-2% of the purchase price, earnest money shows your commitment to purchase the home and will be held by the title company. Earnest money goes towards your down payment at closing.

RECEIVE AND REVIEW TITLE AND HOA DOCUMENTS
You will have a chance to review any HOA documents (including covenants, restrictions, and financial information), as well as any information that would affect your claim to ownership of the property.

HOME INSPECTION
Your home inspection is to make sure that there are no surprises with the state of the home when you move in. Your inspector will assess the structural integrity, systems, and overall state of the home, providing you with information about potential issues. You may negotiate repairs, seller credits, or you may terminate based on the findings.

APPRAISAL
The appraisal is performed to ensure that the price that you are paying for the home is justified, using similar sold listings in the area. Essentially, this protects you and your lender from overpaying and gives the lender a valuation of the home. If appraisal comes in low, you may negotiate or terminate.

FINAL LOAN APPROVAL
Your lender will share final approval, meaning that they are ready to fund your home purchase!

FINAL WALKTHROUGH
The day before or day-of closing, you will walk through the property to ensure that it's in the expected state prior to closing. Look for any new damage, make sure all agreed-on appliances are left, and that the seller has removed their personal belongings.

CLOSING!
You've made it! Today you will sign paperwork at the title company, officially transferring ownership of the home to you. Congratulations!

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Costs to Expect

My goal? Zero surprises.

PAID BEFORE CLOSING

Earnest money Goes towards down payment	1%-2% of purchase price
Inspection Depends on size of house and can be more for additional inspections.	$500-$1,200
Appraisal	$600-$1000
ILC/Survey	$300-$600+

PAID AT CLOSING

Buyer's Agent Commission	Negotiated
Lender/Title Fees	~$2,000-$3,000
Escrow Costs	Varies
HOA Transfer Fees	~$250-$600
Real Estate Closing Fee	$0-$450

WHAT NOT TO DO

After your offer is accepted, it's extremely important to keep your finances stable, otherwise you may jeopardize your loan. Hold off from any of the following until AFTER you sign closing paperwork:

- BUY OR LEASE A CAR
- CHANGE JOBS
- MISS A BILL PAYMENT
- OPEN A LINE OF CREDIT
- MOVE MONEY AROUND
- MAKE A MAJOR PURCHASE

UNDER CONTRACT

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Understanding Home Insurance

Be fully covered

TYPES OF COVERAGE

DWELLING
Covers the structure of your home

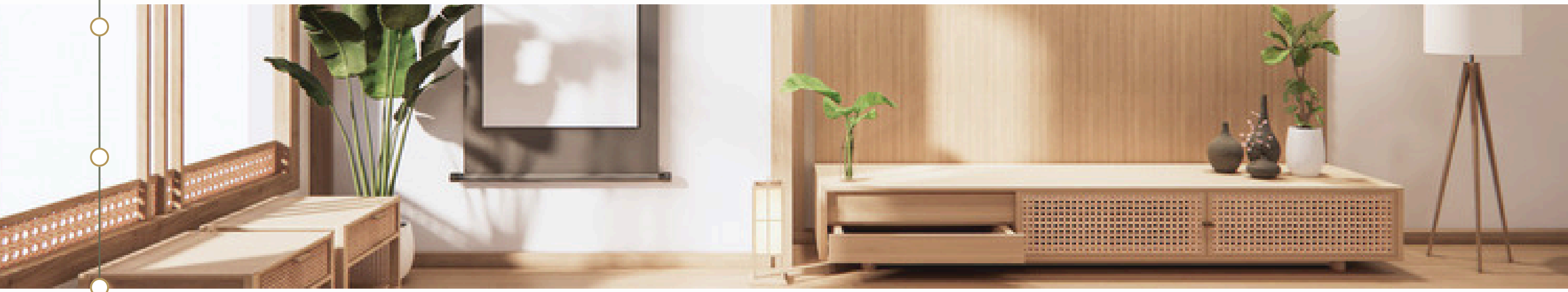
PERSONAL LIABILITY
Protects you in the event of lawsuits against you due to bodily or property damage

OTHER STRUCTURES
Covers detached structures, including sheds, detached garages, and fences

LOSS OF USE
Covers expenses incurred due to being displaced.

PERSONAL PROPERTY
Covers the items inside of your home

MEDICAL EXPENSES
Covers costs related to injuries sustained by someone in your home



WHAT AFFECTS COVERAGE

WEATHER/NATURAL DISASTERS

Colorado's susceptibility to hailstorms, wildfires, and flooding can lead to higher premiums in areas with higher risks. In particular, homes in areas at risk of wildfire may be difficult to find coverage for. Homes in a flood zone will likely need additional flood insurance.

AGE AND CONDITION

Older homes or those in poor condition may cost more to insure due to higher risks of damage and repairs. Your insurance agent will look at the age of large cost items, including your roof, to provide your quote.

LOCATION

The specific location of your home influences rates based on factors like crime rates and proximity to emergency services.

BUILDING MATERIALS/FEATURES

Homes built with modern materials and to current building codes may have lower insurance costs. Installing security systems, smoke detectors, and fire alarms can also reduce premiums.

CONTINGENCIES

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Understanding Home Insurance

Be fully covered

QUESTIONS TO ASK YOUR INSURANCE AGENT

WHAT IS EXCLUDED IN MY POLICY?

Understand what is not covered by your policy. Common exclusions might include flood, earthquake, or mold damage. Knowing these exclusions will help you decide if you need additional coverage or separate policies.

ARE THERE WAYS TO LOWER MY PREMIUM?

Learn about the factors that influence your premium, such as the location, age, and condition of your home, your credit score, and your claims history. Inquire about discounts that may apply to you.

WHAT IS MY DEDUCTIBLE?

Discuss the deductible options available and how choosing a higher or lower deductible impacts your premium and out-of-pocket expenses in the event of a claim.

HOW MUCH COVERAGE DO I NEED?

Ask about the coverage limits for personal possessions and whether you need additional riders for high-value items like jewelry, art, or electronics.

ASK FOR A LOSS REPORT

When you call insurance providers, have them check the address for past insurance claims or other issues by ordering what is commonly called a "loss" report (also called a "CLUE" report).

PURCHASING A CONDO?

Instead of homeowners insurance, you will be purchasing condo insurance. This policy should match up with the HOA's master policy to ensure that you are fully covered. It can be good to consider using the same company that issues the master HOA policy, as this will ensure seamless coverage and avoid confusion during claims.

Ask your insurance agent about **loss assessment coverage**. This will help protect you against unexpected special assessments issued by your homeowners association for major repairs.

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Types of Inspections

Best money you'll ever spend

GENERAL INSPECTION

A comprehensive inspection of the home's structure, systems (such as HVAC, plumbing, electrical), interior, and exterior. This inspection identifies potential problems and provides an overall assessment of the property's condition.

MOLD TESTING

Mold can be a health hazard and may indicate underlying moisture or ventilation issues. A mold inspection assesses the presence of mold and identifies areas of concern that may require remediation.

SEWER SCOPE

A sewer scope uses a camera to inspect the home's main sewer line for damage, blockages, root intrusion, bellies, or other issues that could lead to costly repairs.

STRUCTURAL INSPECTION

A structural inspection focuses on assessing the integrity and stability of the home's structural components, including the foundation, walls, roof, support beams, and load-bearing walls.

RADON TESTING

Radon is a naturally occurring radioactive gas that can seep into homes and pose health risks. Radon testing determines the radon levels in the home and whether mitigation measures are necessary.

WELL TESTING

If the property has a private well for water supply, testing the well water for contaminants such as bacteria, nitrates, lead, and other pollutants is essential to ensure water quality and safety.

Additional inspections may be performed depending on your personal concerns and notable questions about the property. Quotes may also be obtained at this time to provide scope of any identified issues.

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The Inspection Process

What negotiations look like

1. We will help schedule the general inspection and any additional inspections you choose.
2. Plan to be present for the inspection summary. This happens at the end of the inspection and can take around one hour.
3. Your inspector will provide you with a report detailing concerning items and noting the overall state of home systems.
4. Schedule any additional inspections or research quotes for inspection items of concern.

BASED ON THE INSPECTION FINDINGS, YOU CAN DECIDE TO...

- PROCEED WITH THE CONTRACT
- TERMINATE THE CONTRACT
- ASK FOR REPAIRS OR SELLER CREDITS
- ASK FOR A PRICE REDUCTION

Can be combination of these

RECOMMENDED INSPECTORS

Scott Home Inspection
https://scotthomeinspection.com/
970-532-2424

Inspections by Referral
https://inspectionsbyreferral.com/
970-231-2078

Colorado Inspection Limited
720-376-0190
https://colorado-inspection.com/

You are not obligated to use an inspector from this list. I encourage you to do your own research, compare multiple inspectors, and choose one based on your discretion.

CONTINGENCIES

Final Walkthrough Checklist

Did anything change?

CONTENTS

- ◯ Inclusions are left as expected
  - ◯ Appliances
  - ◯ Backyard items
  - ◯ Mirrors/window coverings
  - ◯ Fireplace accessories
- ◯ Seller's belongings are removed
- ◯ Home is clean
- ◯ No leftover trash
- ◯ Locate main water and gas shut-offs

REPAIRS

- ◯ All agreed upon repairs have been completed
- ◯ Repair paperwork has been provided
- ◯ Warranty paperwork provided if applicable

WALLS, CEILING, FLOORS

- ◯ No new damage

PLUMBING AND ELECTRICAL

- ◯ Faucets are working
- ◯ Toilets are flushing
- ◯ No leaks under sinks
- ◯ Light fixtures, ceiling fans, and outlets work

OUTDOOR

- ◯ Landscaping and plants intact
- ◯ Garbage cans are in garage

ACCESS

- ◯ Spare keys are left (or provided at closing)
- ◯ Additional access keys (community room, pool, etc)
- ◯ Garage door remotes are available

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HANNAH@LIVEWESTREALTY.COM

Prior to Closing

Almost to the finish line!

CLOSING DISCLOSURE

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review.

UTILITIES

Contact local utilities to transfer them into your name. Phone, internet, electric, and gas should be transferred with the utility company. Water will be transferred by the closing company.

HOMEOWNERS INSURANCE

Be sure to have your homeowners insurance in place by the closing date.

WIRE FUNDS TO TITLE COMPANY

All funds should be wired to the title company the day before closing.

BEWARE OF WIRE FRAUD!

Always confirm wiring instructions by calling the title company using their public telephone number.

WHAT TO BRING TO CLOSING

- GOVERNMENT ISSUED PHOTO ID
- HOMEOWNER'S INSURANCE CERTIFICATE
- CASHIER'S CHECK IF FUNDS HAVEN'T BEEN WIRED
- CHECKBOOK

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Success Stories

...and they lived happily ever after!

Hannah is an amazing realtor and it was a pleasure working with her! She is so knowledgeable and organized. She was always so responsive and easy to work with. She really cares about her clients and their experience with the home buying process. As first time home buyers, she really walked us through every step of the process so patiently. Hannah was one of the best decisions we made when starting this process and we would highly recommend her to anyone looking to buy or sell their home!

Slovana and Michael

Hannah is amazing! She was very patient with us and super helpful. We loved that she took the time to explain everything as we went through the process and how she always made sure we were comfortable with every decision.

Sara and Tanner

Hannah is a wonderful person, and a great agent! She was very helpful and patient as we looked to purchase our second home. Hannah was always available to quickly look at new properties, and was very communicative. When we got under contract she was extremely organized and really helped with the negotiations that led to a successful closing. My wife and I can't recommend her enough!

Melissa and Andy

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Notes

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