



# HOME BUYER'S GUIDE

A comprehensive toolkit for  
buying your next home

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HANNAH HESTER  
 **LIVE  
WEST**  
REALTY

# 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 Realtor 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 Realtor will schedule showings at your convenience, where you will have the chance to view homes that peak your interest.

## SUBMIT OFFER

Once you find a home you love, your Realtor 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 include inspection and appraisal.

## 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!



# 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 offer new, competitive, and strategic ideas to the table.

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 bring a down-to-earth attitude and no-pressured approach so clients can be comfortable and confident that I've got their back the entire time.

A longtime resident of Boulder and, more recently, Longmont, I really know and love the Front Range. I've enjoyed seeing changes over the years as the surrounding areas continue to bloom into culture centers of their own! 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.

**Top Producer 2022, 2023, 2024**  
**Best of Boulder 2025**  
**Accredited Buyer's Representative**  
**National Association of Realtors**  
**Colorado Association of Realtors**  
**Boulder Area Realtor Association**  
**Boulder Chamber Member**

- Hannah



# MY TEAM

Working together to enhance your experience

While I'm your main point of contact throughout the entire process, I also work closely with a trusted team of professionals to ensure you're fully supported every step of the way. Whether it's meeting you for a showing, keeping paperwork on track, or providing additional expertise, my team and I are always in sync—so nothing slips through the cracks, and you always feel taken care of.

FIND A REALTOR



Danya Rivlin  
Showing Partner



Kris Van Buskirk  
Showing Partner



Lori Buechner  
Showing Partner



Rich Dana  
Managing Broker



Kristen Teel  
Managing Broker



Danielle Tumanov  
Marketing Manager

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# THE DIFFERENCE

Am I the right fit?

Every Realtor offers a different set of values for their clients, so it's important to find a partner in this process that meets your particular, 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 have found that I'm able to reach the most beneficial results for my clients by approaching negotiations collaboratively, seeking out solutions that put your best interests at the forefront without alienating the other side.

## CREATIVE SOLUTIONS

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

## NO-PRESSURED 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.

## STRONG REFERRAL SPHERE

As the founder of Boulder Home Professionals, a networking group based in Boulder, I've built strong, trustworthy relationships with contractors, insurance agents, lenders, landscapers, etc. This helps me support clients not only by providing referrals, but also by leaning on them for their expertise.

## DATA-FOCUSED

Data and trends can help drive decision making when crafting an offer and negotiating an inspection. I will always provide data to support decisions throughout this process, so that you can feel informed and confident.

## 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

Hannah did an incredible job helping me find my first home. I came into the process knowing absolutely nothing, and she walked me through every step in perfect detail. She was responsive and knowledgeable, and she answered all my questions enthusiastically, no matter how dumb I thought they were. It's clear she loves what she does. On top of that, we were thrown a number of curveballs during lending and inspection. She managed to field every single one with grace. Real estate transactions are a complex juggling act. Hannah manages to keep all the balls in the air without ever batting an eyelash or losing sight of the client's needs. Can't recommend her highly enough.

*Corey B.*

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 perfectly. 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. We are forever grateful for Hannah's assistance through the wild market of Boulder, CO. Her guidance made all of the logistics of the home purchasing process feel easy. When the time comes, I have no doubt that we will ask for Hannah's support in the selling our home and looking for the next. Hannah is kind, thoughtful, extremely organized, and professional. I have 0 hesitations in 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 our first house in Boulder and made the house buying 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.

We we first met Hannah we were apprehensive about whether we actually wanted to go through all 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



“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.”

As Live West Realtors®, we are dedicated to Living West which means being the best neighbors we can, by being a better company for a better community. The success of our business is rooted in our commitment to support our local Colorado communities in every way we can.

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

# FIND A LENDER

Complete your home buying team



## Availability

You want a lender that will be available when you need them most, and that might be nights, weekends, and holidays.

## Proactivity

Your lender should go to bat for you with the listing agent in a competitive offer scenarios

## Reputation

Listing agents want to work with a team that will get to the closing table. Make sure your lender has a reputation of getting the job done.

## Creativity

A great lender will seek out creative solutions to financial hurdles and can restructure the loan if necessary.

## Speed

In competitive situations, it's important for your lender to be able to compete with cash by working on a quick timeline.

## TYPES OF LENDING OPTIONS



### BANKS

Offer mortgage loans directly to borrowers, typically providing a range of loan products, competitive rates, and personalized customer service.



### CREDIT UNIONS

Member-owned financial cooperatives that offer mortgage loans to their members, often providing competitive rates, lower fees, and a more personalized approach to lending.



### MORTGAGE BROKERS

Act as intermediaries between borrowers and multiple lenders, helping borrowers find loan options from various sources and offering expertise in navigating the lending process.

# GET PRE-APPROVED

Get ready to make an offer

## PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

VS

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

## PRE-APPROVED



GET PRE-APPROVED

## 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.

### OTHER DOCUMENTS

- ☐ Copy of driver's license or ID and Social Security card
- ☐ Addresses for the past 2-5 years and landlord's contact info if applicable

### 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
- ☐ 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

## Costs of Homeownership

### YOUR MORTGAGE PAYMENT CONSISTS OF **PITI**:

#### PRINCIPAL

The portion of your mortgage payment that goes towards paying 'down' your loan.

#### INTEREST

The portion of your mortgage payment that goes towards the interest on your loan.

#### TAXES

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

#### INSURANCE

Insurance to cover the cost of repairing or replacing your home in case of damage or disaster.

#### ESCROW: WHAT IS IT?

Typically, a portion of your monthly mortgage payment will be put aside for annual property tax and insurance costs in the form of an Escrow Account. Your mortgage servicer will then use those funds to pay the bills on your behalf when they are due. This ensures timely payments and helps prevent lapses in coverage, making budgeting easier by spreading these expenses out over the year. As tax rates or insurance premiums change over time, so will your monthly mortgage payment.

### ADDITIONAL COSTS OF HOMEOWNERSHIP:



#### PRIVATE MORTGAGE INSURANCE (PMI)

Required if your down payment is less than 20% of the home's value. It protects the lender if you default on your loan.

#### HOMEOWNER'S ASSOCIATION

Monthly or annual fees for properties in a community with shared amenities and maintenance.

#### MAINTENANCE AND REPAIRS

Routine upkeep and unexpected repairs, such as plumbing issues, roof replacement, and HVAC system maintenance.

#### UTILITIES

Monthly bills for water, electricity, gas, sewer, and trash removal.

# STARTER HOME VS FOREVER HOME

Both part of the same goal!



## 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!

### 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.

### 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.



## 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.

### 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.

### 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'!

## THE BASICS

	Yes	No	
Have you purchased a home before?	<input type="checkbox"/>	<input type="checkbox"/>	If you cannot find a home by your desired move in date, what is your backup plan?
Will you be obtaining financing?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have a home to sell?	<input type="checkbox"/>	<input type="checkbox"/>	_____
If yes, do you need to sell your home to purchase a new one?	<input type="checkbox"/>	<input type="checkbox"/>	What is important to you in a Realtor?
Will there be anybody else involved?	<input type="checkbox"/>	<input type="checkbox"/>	_____
If yes, who?	_____		_____
Best form of communication:	Email <input type="checkbox"/>		_____
	Text <input type="checkbox"/>	Call <input type="checkbox"/>	_____

## YOUR CURRENT HOME

Address: \_\_\_\_\_

Rented ☐

Owned ☐

Current...	Like	Dislike	Notes
Location	<input type="checkbox"/>	<input type="checkbox"/>	_____
Size	<input type="checkbox"/>	<input type="checkbox"/>	_____
Style	<input type="checkbox"/>	<input type="checkbox"/>	_____
Layout	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____

# WANTS AND NEEDS

Getting on the same page

☐ Detached home    ☐ Attached/townhome    ☐ Condo

Desired neighborhoods/cities: \_\_\_\_\_  
\_\_\_\_\_

Item	Need	Want	
Location	<input type="checkbox"/>	<input type="checkbox"/>	_____
Style/Updates	<input type="checkbox"/>	<input type="checkbox"/>	_____
Square Footage	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Bedrooms	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Bathrooms	<input type="checkbox"/>	<input type="checkbox"/>	_____
Home Office	<input type="checkbox"/>	<input type="checkbox"/>	_____
Garage	<input type="checkbox"/>	<input type="checkbox"/>	_____
Backyard	<input type="checkbox"/>	<input type="checkbox"/>	_____
HVAC	<input type="checkbox"/>	<input type="checkbox"/>	_____
Natural Light	<input type="checkbox"/>	<input type="checkbox"/>	_____
Layout	<input type="checkbox"/>	<input type="checkbox"/>	_____
HOA	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____

Price Range: \_\_\_\_\_ Desired move-in date: \_\_\_\_\_

# MAKE THE MOST OF YOUR SHOWINGS

## How to 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.

### 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!

### 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!

### 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!

### 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.

### 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!

### 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.

### 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, nearby schools.

# SUBMIT AN OFFER

Make your offer stand out!

## 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/HOA costs

Higher down payment

Post closing occupancy agreement



SUBMIT OFFER

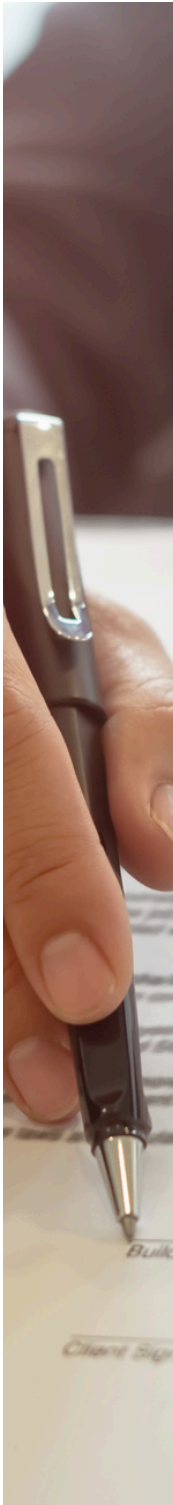
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# CONTRACT TIMELINE

Your offer got accepted...now what?

UNDER CONTRACT



## **Congratulations, Your Offer was Accepted!**

You've found your dream home, submitted a competitive offer, and the Seller has 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**

1-2% of the purchase price, Earnest Money shows your commitment to purchase the home and will be held by the Title Company. If you terminate due to any contingency in the contract, this will be refunded to you. 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, financial information), as well as any information that would affect your claim to ownership of the property. You can terminate the contract based on any information learned.

## **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 is 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!

# COSTS TO EXPECT

Our 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 (improvement land certificate):** **\$300 - \$500**

**Buyer's Agent Commission** **Negotiated**

**Lender and Title fees** **~\$2,000 - \$3,000**

**Discount points (optional)** **~1% of loan amount**

**Escrow costs: prepaid homeowners insurance and taxes** **Depends on property**

**HOA transfer fees** **~\$250 - \$600**

**Real Estate closing Fee** **\$0 - \$450**

## PAID AT CLOSING

### 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

Make it make sense!

## TYPES OF COVERAGE



### Dwelling

Covers the structure of your home



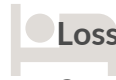
### Personal Liability

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



## CONTINGENCIES

## WHAT AFFECTS COVERAGE

### Weather and 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.

### Location

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

### 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.

### Building materials and features

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

# FINDING HOME INSURANCE

Get 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.

### 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.

### 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).

### 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 for that may apply to you.

### 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.



## PURCHASING A CONDO?

Instead of Homeowners Insurance, you will be purchasing Condo Insurance. This policy should match up with the Homeowners Association's Master policy to ensure that you are fully covered. It can be good to consider using the same company that issues the Master 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.

# TYPES OF INSPECTIONS

The 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.



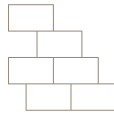
## Mold Testing

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

For homes with septic systems, an inspection evaluates the condition and functionality of the septic tank, drain field, and associated components to ensure proper operation and identify any potential issues.



## 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, notable questions about the property etc. Quotes may also be obtained at this time to provide scope of any identified issues.

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# THE INSPECTION PROCESS

## What to Expect

- 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**  
970-532-2424

**Inspections by Referral**  
970-231-2078

**A-Pro Home Inspections**  
217-766-4123



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.

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# FINAL WALKTHROUGH CHECKLIST

Did anything change?

## Contents

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- ☐ Inclusions are left as expected
  - ☐ Appliances
  - ☐ Backyard items
  - ☐ Mirrors/window coverings
  - ☐ Fireplace accessories
- ☐ Sellers belongings have been removed
- ☐ Home is clean
- ☐ No leftover trash
- ☐ Locate main water and gas shut offs

## Repairs

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

## Walls, ceiling, floors

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- ☐ No new damage

## Plumbing and electrical

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

## Garage/Exterior

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

## Access

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

# 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

# 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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## This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

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