

BUYING A NEW *home*

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**Meghan Billet at Keller
Williams Performance Realty**



Meghanbilletrealty



KELLERWILLIAMS.

Home
SWEET
Home

Meghan
BILLET

kw
KELLERWILLIAMS.



Hello!

Meghan Billet
REALTOR®

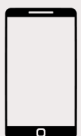
In 2002, I moved from Ohio to Colorado and fell in love with all the state has to offer. I settled in Pueblo/Pueblo West, CO where I have been serving in Real Estate since 2012 and have been finding my clients a house to call home since 2016.

Buying a home is one of the most significant purchases in a lifetime. It is essential to have the right agent in your corner. As a buyer's agent, my priority is to ensure YOUR interests are protected.

My business is built on customer service, prioritizing communication, dedication and transparency. With my real estate knowledge and extensive continued training, I am confident I can help you with the buying and/or selling process. I have created this book for your convenience and hope it will be a valuable resource for you during the process.

The best compliment is a referral! If you find you are not ready now, but know of someone looking to sell or buy, please give them my name! Even if they are located out of the area or state, I can connect them with a trustworthy and knowledgeable REALTOR® in their area.

Let's Connect



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*My
Commitment
to You*

*I believe in
top-notch
customer service
delivering more
than expected*

1 Getting You in the Door

We will work together to narrow down homes that fit your needs and desires and identify any potential problems with a home.

Handling and Challenging Conversations

2 We will negotiate through the process every step of the way. I will handle any requests, such as repairs or price change for you.

Keep the process on track

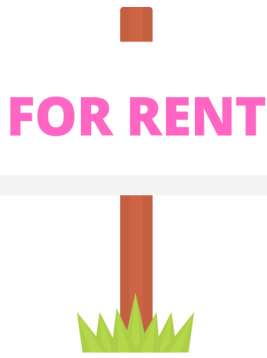
3 During the home buying process, there are multiple documents needed. I will ensure each piece is accounted for and you understand what each document means prior to signing.

In Your Corner

4 Your best interests are my priority. With an understanding of the current market, I will work with you to submit a competitive offer and take on any issues that may arise during the process.

Neighborhood Expert

5 Daily, I work with local contractors, inspectors and sellers, I have the market knowledge of the neighborhood needed to help you get the best results from your offer.



VS.



What is best for you?

You plan to live in the area for less than two years



You plan to live in the area for more than two years

You want to increase your landlord's wealth



You want to build investment and equity over time, building your own wealth

Your monthly payment is likely to increase



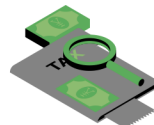
Your monthly payment is locked in

The landlord is responsible for maintenance



You have more flexibility to do with the house as you wish

No tax benefits



Possible tax benefits

You are working on repairing your credit score

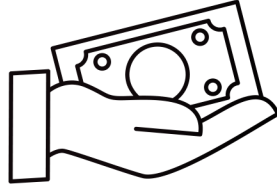


You might be able to purchase even if you think you don't have a high enough credit score

The Road to owning a home



Choose a
REALTOR®



Choose a
lender



Get Pre-
approved



Search for
your home



Complete your
home
inspection



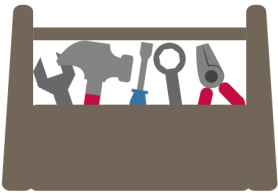
Apply
for loan



Submit your
earnest
money



Offer accepted
and go under
contract



Negotiate any
repairs with
seller



Order a Bank
Appraisal



Purchase Home
Insurance



Loan
approved



Move in!



Sign Closing
Documents



Final Walk
Through



Final review of
closing
documents

Real Estate Terms

Earnest Money

The title company holds money until the sale is legally finalized. If deadlines are met and transaction is terminated, this money can be returned.



Appraisal

The lender sends out an appraiser to gather a professional opinion on if the value of the house is the amount the buyer is seeking.



Inspection

The buyer pays for a professional inspector to inspect the home and create a report on any issues with the home. The buyer can then work with the agent to decide any action needed.



Equity

The current market value of your home minus what you owe. Instant equity is when the appraisal comes back over sale price.



Closing Costs

The National Association for Realtors suggest to budget 2-5% of the homes price in closing costs.



Important Information

Showing Etiquette

When it comes time to attend showings and open houses a couple rules of thumb;

- Arrive on time, if running behind please send me a quick text message.
- Sometimes plans need to change and I am happy to work with you, please let me know as soon as possible so we can reschedule the showing.
- Please use the restroom before coming to the showing.
- Please keep your children close to you when walking through the home.

Open Houses and New Builds

Open houses are a great opportunity to see a home. A hosting agent will be present to welcome you and answer any questions you may have about the property. Please inform them that you are working with me and let me know if you are interested in moving forward with the home.

Zillow and Realtor.com

Foreclosures and Pre-Foreclosures often show up on these online platforms. Often times if a house shows up in pre-foreclosure, it is not entirely true. This could mean that only one or two payments were missed.

A house in foreclosure can increase your closing costs and repairs and can be more out of your pocket than a home not in foreclosure.



Mortgage Mistakes TO AVOID

Do not quit or change your job or become self-employed during the

Do not purchase any new vehicles

Do not open up any new credit (unless advised by your lender)

Do not get behind on your bills

Do not change bank accounts or co-sign a loan for anyone

Do not make any unusually large deposits into your bank account outside of your paycheck.

Do not make any big credit card purchases and pay off the full balance every statement.

Do not buy new furniture before closing (even if using a credit card)

Be sure to check with your lender prior to using any large amount of cash or taking cash from family prior to closing

Need Security?



We offer
cameras,
monitoring,
patrols, mobile
trailers, and
more!

Jonathan Billet
(719) 717-0693



Hindsight2020
Security Service

*Disclaimer: I am related to owner, however no commission or referral fees are paid to Meghan Billet or Keller Williams Realty.



Moving CHECKLIST



MOVING PREPARATIONS - START RIGHT NOW

- ☐ Declutter, discard & donate
- ☐ Purchase packing supplies
- ☐ Create a file of moving-related papers and receipts
- ☐ Collect quotes from moving companies, choose a mover and schedule service
- ☐ Secure off-site storage if needed
- ☐ Discontinue additional home services (housekeeper, gardener/lawn service)
- ☐ Arrange time off work and childcare and/or pet care on moving day
After inspection is completed, Notify
- ☐ HOA/Landlord about upcoming move (if applicable)
- ☐ Pack an essentials box for quick access at new home (toiletries, medications, toilet paper, hand soap, basic tools, paper towels/cleaning supplies, pet food/supplies, hangers, etc)
- ☐ Label moving boxes with the contents inside
- ☐ Final cleaning, lock up house, dispose of trash, leave any keys and garage door openers
- ☐ Take a picture in your home

NOTIFY ABOUT YOUR CHANGE OF ADDRESS - 2 TO 3 WEEKS BEFORE

- ☐ Post Office
- ☐ DMV
- ☐ Employer
- ☐ Banks & Loan Companies
- ☐ Lawn/Home Services
- ☐ Insurance Companies
- ☐ Doctors, Lawyers, Accountant, etc.
- ☐ Subscriptions
- ☐ Family + Friends

START/STOP/MOVE SERVICES - 1 WEEK BEFORE

- ☐ Gas

Can set up online at

<https://co.my.xcelenergy.com/s/moving>

Colorado Natural Gas

To see if they serve your area and request service, you can contact them at 1-800-927-0787 or look at their map at

<https://www.coloradonaturalgas.com/service-areas>

- ☐ Water

Pueblo City: 719.584.0250

Pueblo County: 719.542.4380

Pueblo West: 719.547.5000

- ☐ Internet/TV/Phone

Contact your provider or visit their website

- ☐ Electric

Can set up online at

<https://www.blackhillsenergy.com/app-startstop/>

If you are located in the San Isabel Service Areas set up online <https://siea.com/application/>



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Area Resources

Area Reports

Movoto.com
City-data.com
County.pueblo.org
www.sheriff.co.pueblo.co.us
www.pueblo.us/102/police-department

Chambers

Pueblo West:
pwchamber.com

Pueblo:
pueblochamber.org
pueblolatinochamber.com

Regional Building Dept.

prbd.com
pueblowestmetro.com

Schools

Greatschool.org
pueblocitieschools.us
District70.org
csupueblo.edu
(CSU-Pueblo: Colorado State University Pueblo)
Pueblocc.edu
(PCC-Pueblo Community College)
intellitec.edu
(Intellitec College)

Additional Links

www.pueblo.us
choosepueblo.com



Client Compliments

"Meghan is awesome at her job, we always felt taken care of. Meghan was up to date on upcoming tasks always available for questions. We greatly enjoyed working with her and would recommend her to all our friends."

Ossi W.

"Meghan is wonderful! She really knows what she's doing and was incredibly professional throughout the process. When we had some hiccups with our lender, Meghan was diligent about helping us find a resolution."

Dusty B.

"Meghan worked really hard for us and always made herself available. She made our home buying process easy and we look forward to having her as our realtor when we put our current house on the market."

- Amy

"I wanted to say thank you for everything you did to help us on our homeownership journey, and I do mean a journey. You have stood by us, being patient and kind while we worked through our financing fiasco. Then after we got our financing in order, you helped us look at house after house and contract after contract but we got there and I couldn't be happier! You went above and beyond your call of duty to help us and we couldn't thank you enough."

S, A



Let's Find Your Dream Home!



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