

BUYER'S GUIDE

YOUR ROADMAP TO SUCCESSFUL HOMEOWNERSHIP



Achieving Your Real Estate Goals Through a Lifetime of Local Expertise



**Steffanie Roberts and
Bruce Betts**

The Betts Team

In Partnership With

The Treasure Davis Team

welcome home

A Message From Your REALTOR®

SO YOU'RE THINKING OF BUYING A HOME?

Buying a home is one of the most significant milestones in your life. It's more than just a financial transaction; it's about finding the place where your future will unfold. As a Colorado Springs native, I've spent my entire life watching this community grow, and I've spent the last decade learning the nuances of this market alongside my father, who has 40 years of experience in the industry.

By choosing to work with me, you are getting a dedicated advocate. My background in title, closing, and marketing means I understand every moving part of the process, ensuring a smooth journey from our first tour to the moment you get your keys.



My philosophy is simple: I achieve my goals by helping you achieve yours.

As a member of the Treasure Davis Team and the Elite 25, I pride myself on staying at the forefront of the industry to give you a competitive edge. Whether you are looking for your very first home, a luxury estate, or a quiet spot in the rural outskirts of the Springs, I am here to ensure you get the right home for the right price.

I'm honored to be part of your journey.
Let's get to work!



Who You Partner With Matters

YOUR JOURNEY, POWERED BY GENERATIONS OF EXPERTISE

Choosing a Realtor is about more than finding someone to open doors; it is about choosing a partner who understands that a home is both a financial milestone and a personal sanctuary. When you work with me, you aren't just getting an agent—you are getting a multi-generational powerhouse of local knowledge.

THE VALUE OF PARTNERSHIP

Buying a home is a collaborative process. I view our relationship as a true partnership built on transparency, strategy, and shared goals. My role is to be your advocate, your advisor, and your expert negotiator from the first search to the final signature.

I'm proud to be associated with The Treasure Davis Team, powered by eXp Realty, a leader in the real estate industry. Our core values are C.H.A.R.I.T.Y.:

Client-Focused | Honesty | Accountability | Reputation | Innovative |
Teamwork | Yes-Minded



Who You Partner With Matters

WHY OUR TEAM STANDS APART

A Legacy of Success:

I bring over 10 years of personal experience in the real estate industry. My father, (and teammate) brings over 40 years of mastery. Together, we offer half a century of market insight that you simply cannot find elsewhere.

Elite Connections:

Real estate is a "who you know" business. My deep-rooted connections with other top-tier Realtors mean I often have the inside track on upcoming listings and the professional rapport needed to get your offer accepted in competitive situations.

The Treasure Davis Team Advantage:

We are backed by the Treasure Davis Team, one of the most respected and high-performing teams in the industry. This provides you with a full support system of administrative experts and marketing specialists.

Full-Spectrum Support:

From navigating complex contracts to connecting you with the most reliable local lenders and inspectors, our network becomes your network.

"Experience isn't just a number—it's the ability to foresee challenges before they arise and the skill to navigate them seamlessly."





Upfront Costs in Buying

FEES AND EXPENSES TO BE AWARE OF AND TO TAKE IN CONSIDERATION

- | | |
|---|--|
| ☐ Earnest Money Deposit (Typically 1-3% of purchase price) | ☐ Closing Costs (Usually 2-5% of loan amount) |
| ☐ Home Inspection (Average cost: \$500- \$800) | ☐ Initial Home Repairs or Updates (1-3% of home price for immediate repairs/updates) |
| ☐ Appraisal Fee (Typically \$300-\$600) | ☐ Home Warranty (Optional) (Typically \$400-\$700 for first year) |
| ☐ Down Payment (Varies widely: 3.5% (FHA) to 20% (conventional) of purchase price) | ☐ Moving Costs (Local move: \$500-\$1,500 or Long-distance move: \$2,000-\$5,000 or more) |

Important Considerations:

- *Some of these costs can be negotiated with the seller to be included in closing costs*
- *Your lender may require you to have cash reserves in addition to these upfront costs*
- *Always get estimates in writing and ask for explanations of any fees you don't understand*

Lender Red Flags

WHEN TO WALK AWAY FROM A LENDER

1. Pressure to Act Quickly

🚩 "This rate is only available today!"

Why it's a red flag: Legitimate offers don't vanish overnight. This is often a tactic to rush you into a decision.

5. Asking for Upfront Fees

🚩 "We just need a small fee to get started..."

Why it's a red flag: Most legitimate lenders don't charge for pre-approvals or applications.

2. Lack of Transparency

🚩 Vague or evasive answers about fees and terms

Why it's a red flag: A trustworthy lender will be upfront about all costs and conditions.

6. Guaranteeing Approval

🚩 "We can definitely get you approved, no matter what!"

Why it's a red flag: No lender can guarantee approval before thoroughly reviewing your finances.

3. Pushing You Towards a Larger Loan

🚩 "This rate is only available today!"

Why it's a red flag: A responsible lender focuses on what you can comfortably afford, not maximum profit.

7. Poor Communication

🚩 Slow responses, ignored questions, or constant staff changes

Why it's a red flag: If they're hard to reach now, imagine when it's crunch time

4. Discouraging Shopping Around

🚩 "You won't find a better deal elsewhere, so why look?"

Why it's a red flag: Confident lenders encourage comparison because they know their offer stands up to scrutiny.

8. Pushing Risky Loan Products

🚩 Emphasizing low initial payments without explaining adjustable rates or balloon payments

Why it's a red flag: A good lender explains both benefits and risks of all loan options.

Recommended Lenders

Please feel free to reach out and interview some of the lenders that I know and trust.

Bradley Hayes, NFM Lending



☎ Sr. Loan Originator | NMLS# 1081373
☎ (719) 551-0782 cell
✉ BHayes@NFMLending.com

Kevin Bent, Union Home Mortgage



☎ Branch Manager | NMLS# 251284
☎ (719) 339-2728 cell
✉ KBent@uhm.com

Tim Chase, 719 Lending

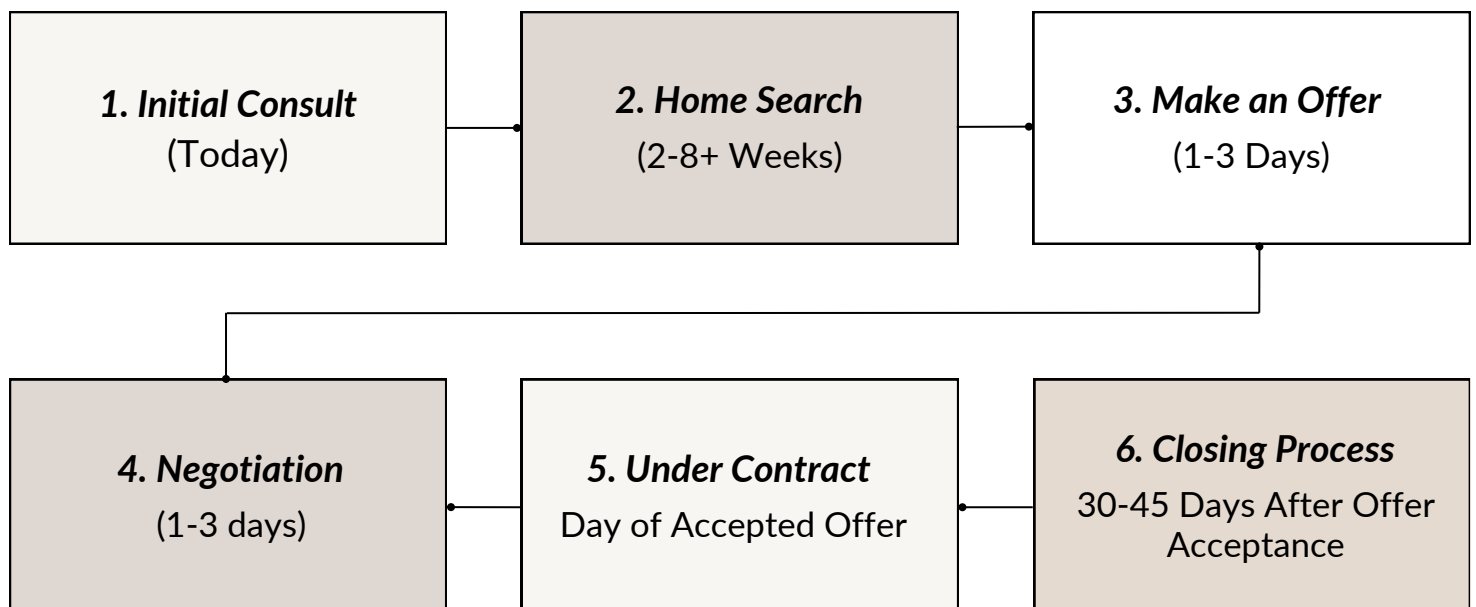


☎ Branch Manager | NMLS#: 1601989
☎ 719-888-5253 cell
✉ TChase@719Lending.com

Your Home Buying Timeline

REALISTIC TIMELINE OF EVENTS

If we sign the Buyer Agency Contract today, here's a realistic timeline of events:



If we start the process today...

- Under Contract Period: We could be under contract within **5-8 weeks**.
- Closing timeline: Given current market conditions, we could be closing on your home within **9-10 weeks**.

Best Case Scenario: You could be in your new home in **2-3 months from today!**



Your Home Search

LEAVING NO STONE UNTURNED IN FINDING YOUR HOME

Custom MLS Searches

- Tailored to your specific criteria
- Instant alerts for matching new listings
- Regular updates on market trends in your desired areas

Beyond Active Listings

- Exploring expired listings
- Investigating terminated and cancelled listings
- Uncovering withdrawn properties

Professional Network

- Engaging top agents in your preferred areas
- Tapping into our network for upcoming listings
- Collaborating with colleagues to find hidden gems

Off-Market Opportunities

- Access to pocket listings
- Reaching out to potential sellers
- Utilizing our database of past clients and contacts

New Construction

- Leveraging relationships with local home builders
- Exploring pre-construction options
- Providing insights on builder reputations

Personalized Strategy

- Regular refinement of search criteria
- Incorporating your feedback to improve our focus
- Proactively pursuing promising leads



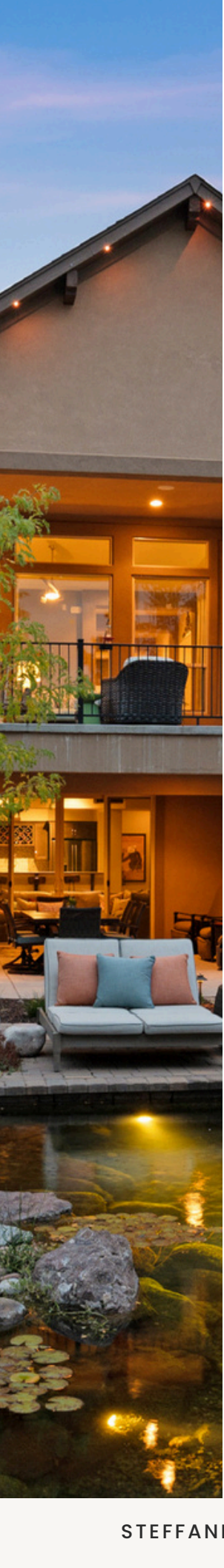
Do You Think I Can Help You Secure the Right Home in a Reasonable Time Frame?

ARE YOU READY TO PUT ME TO WORK FOR YOU?

I understand this is a big decision. What specific concerns do you have that I haven't addressed yet? I want to make sure you feel completely comfortable before we move forward.

I'm confident that together, we'll find you the right home for you during this season of your life. I'm looking forward to getting started and keeping you updated every step of the way. Let's make this happen!

I'm going the extra mile to find your home fast



The Buyer Agency Agreement

UNDERSTANDING OUR PARTNERSHIP

Our Partnership

The Buyer Agency Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.

Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.

Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you

Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have

Exclusivity

This agreement means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.



THANK YOU !

Thank you for considering me to help you find and purchase your new home. My commitment to you is clear:

To find your ideal home at the best possible price, in the timeframe that works for you, with the least amount of stress.

Your dream home is within reach, and I'm here to make it a reality. Let's take the first step together towards a seamless, exciting home-buying journey. By starting today, we can begin your tailored home-search experience, and let's turn that 'For Sale' sign into your new 'Home Sweet Home'!

Steffanie Roberts

YOUR COLORADO SPRINGS REALTOR®



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2026 REALTRENDS VERIFIED

Mega Team

**VOLUME
SIDES**

**#9 IN COLORADO
#215 NATIONALLY**

**#11 IN COLORADO
#229 NATIONALLY**



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