

HOME BUYER GUIDE



Real Estate Solutions™
Character|Culture|Commitment

PURCHASE PROCESS & WANTS VS. NEEDS



There is a lot to consider when buying a home. You want to make sure that you get the best house for you. Choosing the right home, the right neighborhood, the right layout—it can become overwhelming. It doesn't have to be if you journal your thoughts and think about what are the most important factors you want in your new home.

In your journal, include a list of "needs vs. wants" in a new home. This doesn't mean you can't have what you want in your home, but rather that you have a priority list of the most important features. You may not be able to obtain all the "want" items on your list within your budget. You may have to compromise on a few items to stay in line with your budget. Here is a review of "wants vs. needs":

WANTS

- Specific carpeting, paint, exterior color
- Pool
- Jacuzzi
- Hardwood floors, tile, carpet
- Bay windows
- Built-in entertainment center
- Brass lighting fixtures
- Skylights
- A pretty view

NEEDS

- Adequate square footage for comfortable living
- Sufficient bedrooms for your family
- Sufficient bathrooms
- Comfortable eat-in kitchen
- Yard size
- Location



PERSONAL CHECKLIST

Feel free to use the worksheet below to brainstorm on what are the most important things to have in your new home. This can be a great exercise to help you organize. You can even give a copy of this form to us to help us find the BEST home for you!

ITEM	NEED	WANT	
Location	<input type="checkbox"/>	<input type="checkbox"/>	_____
Style	<input type="checkbox"/>	<input type="checkbox"/>	_____
Age	<input type="checkbox"/>	<input type="checkbox"/>	_____
Living Area Square Footage	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Bedrooms	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Baths	<input type="checkbox"/>	<input type="checkbox"/>	_____
Eat-in Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	_____
Living Room	<input type="checkbox"/>	<input type="checkbox"/>	_____
Family Room	<input type="checkbox"/>	<input type="checkbox"/>	_____
Den/Office	<input type="checkbox"/>	<input type="checkbox"/>	_____
Garage	<input type="checkbox"/>	<input type="checkbox"/>	_____
Pool	<input type="checkbox"/>	<input type="checkbox"/>	_____
Spa	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gated Community	<input type="checkbox"/>	<input type="checkbox"/>	_____
Waterfront Access	<input type="checkbox"/>	<input type="checkbox"/>	_____
Recreational Facilities	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____



SUCCESSFUL BUYER TIPS

We offer the following tips to buyers to aid in a successful real estate transaction. If you have any other questions, or would like additional advice and information, please feel free to contact us.

- 1. Become a pre-approved buyer.** As a pre-approved buyer, you have better leverage when it comes to negotiating with the seller. The pre-approval process is simple and will help show sellers that you are a serious buyer.
- 2. Beat your competition to the best listings.** Staying on top of market trends is vital when you're looking for a home. Like any other home buyer, you want the best home at the best price possible. Of course, these are the homes that never stick around for too long so you'll need to make every effort to keep yourself aware of the latest and best listings. Seeking the assistance of a professional Buyer Specialist will help you stay well-informed and updated on a regular basis.
- 3. Research market trends in your area of interest.** Familiarizing yourself with the area that you are interested in will help you get a better idea of what homes are selling for as well as how long they are typically on the market. Be sure to investigate price ranges for the type of home you want. Having the help of a Buyer Specialist is a serious advantage when it comes time to make an offer.
- 4. Prove that you are a serious buyer.** There are many different ways to prove to the seller that you are sincerely interested in buying their home. One way is by getting pre-approved which will later give you the edge in an offer situation. An even better way to accomplish this is to put down a larger payment to catch the attention of the seller.
- 5. Don't settle too fast.** Buying a home might be one of the largest investments of your lifetime. Because of this, your primary goal should be to make sure that you get the best deal possible for the home you are interested in. A Buyer Specialist can help you make a sound decision when it comes to making an offer.
- 6. Keep your offer simple.** The purchase contract should be kept simple and without any unnecessary conditions, especially repairs. A seller will be more interested in an offer that is not going to be slowed down or delayed by things that do not severely affect the value of the home.
- 7. Don't do it alone.** With an ever changing market, today's home buyers will find it very difficult to go through the buying process on their own. Having an experienced Buyer Specialist who can keep your best interests in mind makes a significant impact when buying a home and maximizing your investments.



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GETTING A MORTGAGE

When it comes to the loan process, there are several steps that one must go through. By making yourself familiar with it, you will better understand what is required of you and how you need to prepare. After all, the more knowledgeable you become the more comfortable and in control you will feel.

1. Organize Your Documents. In order to obtain a mortgage, your lender will require certain documentation from you to make sure that you will have the ability to repay the loan you take out. Such documentation includes proof of employment, credit history, tax returns, pay stubs, bank statements, divorce and child support statements if applicable, and any other information that the lending company feels might be necessary.

2. Qualification. Before you apply for a loan, getting qualified will help you establish how much you can borrow. When purchasing a home, there are two options one may choose from to qualify for a loan. The first option, pre-qualification, is a quick process that usually happens in a matter of minutes. While pre-qualification is helpful, your other option—pre-approval—is more beneficial and gives you better leverage when negotiating with the seller. Getting pre-approved also lets you focus on homes within your price range instead of wasting time looking at homes that you won't be able to afford. Finally, when it comes time to close, the process will go rather quickly since your loan has already been approved.

3. Find the Right Loan Program. While searching for the right loan program, there are many things to take into consideration. For example, you might want to think about how long you plan on keeping the loan. The length of your residence will determine the type of loan you want to get (i.e. adjustable or fixed). To figure out which loan program is the best, one will need to compare different programs and everything that each one involves such as rates, fees, and points. The whole process can be tedious and difficult at times, which is why a qualified loan officer can help you make the right decision.

4. Obtain Loan Approval. The process of obtaining loan approval involves the following steps:

- Review of loan application (be sure to fill it out completely).
- Verification of credit history, employment history, assets such as bank accounts and mutual funds, property value and any additional information that the lender might require

There are also a few things that you can do to improve your chances of getting the loan approved:

- For any requests of additional documents and information, respond promptly.
- Do not make any major purchases such as a car or new furniture until the loan is closed. Increasing your debt can have the opposite effect on your application.
- Make sure you will be in town for the closing date. If you cannot be there for the closing of the loan, you can carry out a power of attorney to authorize someone to sign on your behalf.

5. Close the Loan. Once the loan is approved, your next step will be to sign the final loan documents, which usually takes place in the presence of a notary public. Be sure to verify the information within the document, especially the interest rate and loan terms. Also check to see if your name and address are correct. Finally, don't forget to bring a cashier's check for your down payment and closing costs.



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RECOMMENDED MORTGAGE LENDERS

LOCAL | EXPERIENCED | RELIABLE



Molly Kincaid

Mortgage Loan Specialist
NMLS 1414626
mkincaid@PartnersUnitedFinancial.com
970-999-2717 cell



Joe Whitlock

Senior Mortgage Loan Officer
NMLS# 858990
jwhitlock@partnersunitedfinancial.com
702-281-5928 cell

For a FREE Pre-Qualification or Questions on Re-Financing, Call 970-530-7951

ADDITIONAL RECOMMENDED LENDERS



Tonja Jenkins

Home Team Lending
970-336-1185 cell
tj1@hometeam-lending.com
hometeam-lending.com



Bobbi Hamm

Cornerstone Home Lending
303-591-0253 cell
bhamm@houseloan.com
<http://www.houseloan.com/bobbihamm/>



First National Bank

Clara Pilcher

First National Bank
970-402-3663 cell
cpilcher@fnni.com
<https://cpilcher-1stnationalbanklo.mortgagewebcenter.com/>



Ryan Abrahamson

Academy Mortgage
970-530-0470 cell
ryan.abrahamson@academymortgage.com
academymortgage.com/lo/ryanabrahamson

The decision of the specific professionals you use is yours to make, you are not limited to these names, you may hire any professional of your choice. We cannot guarantee the outcome or level of service provided. We have not performed any investigation or confirmation of the competency or expertise of these providers. You need to be comfortable with the service provider you select.

RECOMMENDED HOME INSPECTORS



John Helden

President, Advantage
Property Inspection, Inc.
john_helden@msn.com
970-980-9502 phone
970-669-0519 fax
2344 Glen Haven Drive
Loveland, CO 80538



Jon Rudolf

JKR Consulting, LLC
jkrconsulting@comcast.net
970-231-2078 phone



Dale Doering

Premier Property Inspections
ppiinspect.dale@gmail.com
970-685-1832 phone



Dave Gindhl

Dave's Inspection Service, Inc.
www.daveinspect.com
dave@daveinspect.com
970-481-1986 phone



KC Johnson

Home/Commercial Inspections
Inspecting NoCo since 1997!
ProCheckInspect.com
970-227-6898 phone



Tim Dyer

Accurate Property Inspection
accuratepropertyinspecdtion@yahoo.com
Certified Commercial Inspector
EDI stucco Inspector # CO-118
Certified Mold Inspector
ASHI member #205776
www.accurate1.com
970-667-6973 phone

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RECOMMENDED INSURANCE PROVIDERS & MOVING COMPANIES



Jacob Fellure

Jacob Fellure Agency
jfellure@amfam.com
www.JacobFellure.com

970-622-0090 office **970-797-1320** fax
970-310-0201 cell **800-692-6326** access anytime
118 S Taft Avenue
Loveland, CO 80537



Gene Welch

Welch Insurance Agency
gwelch@agent.shelterinsurance.com
www.shelterinsurance.com/genewelch
970-669-7259 office **970-310-0186** cell
970-613-1056 fax
513 Denver Avenue
Loveland, CO 80537



David & Jadie Hager

Affordable American Insurance
Serving Northern Colorado
dhager@insuranceaai.com
970-286-0800 office **970-691-6097** cell



Eve Hoelzel

eve.dstandsfeld@farmersagency.com
970-217-8019 cell **970-797-1354** fax
5125 S College Avenue #B
Fort Collins, CO 80525



Alise Evans | PR & Marketing **970-566-3354**
Karrie Levy | Marketing Director **970-213-2428**



December Luttrell | Office Manager
www.watsonmovingandstorage.com
970-669-8001 office



Ken Krumrey | Area Manager
Johnson Commercial Solutions
Colorado Front Range
kkrumrey@johnson-united.com
970-430-1523 office

The decision of the specific professionals you use is yours to make, you are not limited to these names, you may hire any professional of your choice. We cannot guarantee the outcome or level of service provided. We have not performed any investigation or confirmation of the competency or expertise of these providers. You need to be comfortable with the service provider you select.

REMINDERS WHEN MOVING

BEFORE YOU MOVE

- ☐ Call utilities, phone, and cable with shut off date(s) and leave forwarding address
- ☐ Complete "change of address" card at Post Office. Advise magazines of changes
- ☐ Write down mailbox number/location and garage key pad code if applicable
- ☐ Discontinue paper delivery and trash pick-up
- ☐ Cancel Milk and any home deliveries
- ☐ Pick up laundry and dry cleaning
- ☐ Return library books and turn in cards
- ☐ Close out bank accounts and transfer savings. Leave forwarding address
- ☐ Contact stock brokers and insurance companies/agents
- ☐ Get medical, dental, school, birth, and church records
- ☐ Get prescriptions refilled
- ☐ Obtain pet records for Vet
- ☐ Take your old phone book to new home
- ☐ Contact voter registration and advise of move
- ☐ Obtain cashiers check for down payment/closing costs on new home
- ☐ Place warranties and instruction booklets in kitchen drawer for your new buyer
- ☐ Be certain to bring a picture ID to closing. A driver's license or passport will be required for identification.
- ☐ Request a relocation package from your REALTOR® or the city's Chamber of Commerce.

AT YOUR NEW ADDRESS

- ☐ Arrange for utilities, phone, and cable
- ☐ Contact credit card companies, banks, magazine subscriptions, etc. to inform them of new address
- ☐ Set up mail delivery or box number for "community mail boxes"
- ☐ Register to vote; find out location of new precinct
- ☐ Change driver's license address and register vehicle(s) if necessary
- ☐ Arrange for trash pick-up, milk, and home delivers
- ☐ Explore new neighborhood!



HELPFUL NUMBERS

Atmos Energy

1-888-442-1313

www.atmosenergy.com

AT&T Broadband (Windsor cable)

970-351-0669

3737 W. 10th

Greeley, CO 80634

www.att.com

Boxelder Sanitation (Sewer)

970-498-0604

P.O. Box 1518

3201 E. Mulberry, Unit Q

Fort Collins, CO 80524

www.boxeldersanitation.com

Central Weld County Water District

970-352-1284

2235 2nd Avenue

Greeley, CO 80631

www.cwcwd.com

Century Link (Telephone)

800-350-9720

www.centurylink.com

Chamber of Commerce-Fort Collins

970-482-3746

225 S Meldrum

Fort Collins, CO 80521

www.fortcollinschamber.com

Chamber of Commerce-Loveland

970-667-6311

5400 Stone Creek Circle

Loveland, CO 80538

www.loveland.org

City of Evans (Water)

970-339-5344 1100

37th Street

Evans, CO 80620

www.cityofevans.org

City of Fort Collins

(Water, Sewer, Electric)

970-212-2900

300 Laporte Avenue

Fort Collins, CO 80521

www.fcgov.com

City of Greeley (Water, Sewer, Storm)

970-350-9729

1000 10th Street

Greeley, CO 80634

www.greeleygov.com

City of Loveland

(Water, Sewer, Electric, Trash)

970-962-2111; 970-962-2000

503 N Lincoln Avenue

Loveland, CO 80537

www.ci.loveland.co.us

City of Milliken (Cable)

800-480-7020

www.millikenco.gov

City of Milliken (Water, sewer)

970-587-4331

www.millikenco.gov/waterwastewater-department

City of Platteville

970-785-2245

www.plattevillegov.org

Colorado State Patrol

970-484-4037

www.csp.state.co.us

COLT (City of Loveland Transit)

970-962-2700

www.cityofloveland.org

Comcast Cable

888-824-4010

1201 University Avenue

Fort Collins, CO 80521

www.comcast.com

Denver Post

303-832-3232

www.denverpost.com

East Larimer County

Water District (ELCO) (Water)

970-493-2044

232 S. Link Lane

Fort Collins, CO 80522

www.elcowater.org

FLEX

www.flexnoco.com

Fort Collins Coloradoan

(Newspaper)

970-224-7777

www.coloradoan.com

Fort Collins/Loveland Water District (Water)

970-226-3104

5150 Snead Drive

Fort Collins, CO 80525

www.fclwd.com

Greeley Schools

970-348-6000

1025 Ninth Avenue

Greeley, CO 80631

www.greeleyschools.org

Humane Society-Larimer (Animal Control)

970-226-3647

www.larimerhumane.org

Humane Society-Weld (Animal Control)

970-506-9550

1620 42nd Street

Evans, CO 80620

www.weldcountyhumane.org

Larimer Sheriff (Information)

970-498-5100

www.co.larimer.co.us/sheriff

Little Thompson Water District (Water)

970-532-2096

835 E. HWY 56

Berthoud, CO 80513

www.ltwd.org

Loveland Daily Reporter Herald (Newspaper)

970-669-5050

www.lovelandfyi.com

Loveland Parks & Recreation

970-962-2386

www.ci.loveland.co.us

Loveland Police (Non-Emergency)

970-667-2151

www.ci.loveland.co.us

HELPFUL NUMBERS

Loveland Public Library

970-962-2665
www.ci.loveland.co.us

McKee Medical Center (Hospital)

970-669-4640
www.bannerhealth.com

North Weld County Water District (Water)

970-356-3020
www.nwcwd.org

N. CO Water Conservancy District (Water)

970-523-7700
220 Water Avenue
Berthoud, CO 80513
www.ncwcd.org

Poudre School District

970-483-7420
2407 LaPorte Avenue
Fort Collins, CO 80521
www.psd.k12.co.us

Poudre Valley Rural Electric (REA) (Electric)

970-226-1234
PO Box 277550
Fort Collins, CO 80527
www.pvrea.com

Qwest (Phone)

800-244-1111
www.quest.com

Rocky Mountain News

970-667-3416
www.rockymountainnews.com

Seeking Sitters

970-443-5444
www.SeekingSitters.com

Shamrock Taxi

970-667-6767

Source Gas (Gas)

800-563-0012
www.sourcegas.com

South Fort Collins Sanitation District (Sewer)

970-226-2484
2560 E County Road 32
Fort Collins, CO 80528
www.fclwd.com

Super Shuttle

970-482-0505
www.supershuttle.com

Thompson School District

970-669-3940
www.thompson.k12.co.us

Town of Berthoud (Water)

970-532-2643
www.berthoud.org

Town of Eaton (Water, Sewer)

970-454-3338
223 1st Street
Eaton, CO 80615
www.eatonco.org

Town of Estes Park (Water, Electric)

970-586-5331
170 McGregor Ave
Estes Park, CO 80517
www.estesnet.com

Town of Johnstown (Water, Sewer, Trash)

970-587-4664
101 Charlotte
Johnstown, CO 80534
www.townofjohnstown.com

Town of Pierce (Water, Sewer, Drainage, Trash)

970-834-2851
240 E. MaiN
Pierce, CO 80650

Town of Severance (Water)

970-686-1218
www.townofseverance.org

Town of Wellington (Water)

970-568-3381
www.townofwellington.com

Town of Windsor (Sewer, Water)

970-686-7476
301 Walnut Street
Windsor, CO 80550
www.ci.windsor.co.us

Transfort (Bus System)

970-221-6620
250 N Mason
Fort Collins, CO, 80524
www.fcgov.com/transfort

US Post Office-Fort Collins

970-225-4100 - 301 E Boardwalk
800-275-8777 - 301 S Howes Street
970-282-8003 - 2601 S Lemay Avenue
970-225-0733 - 1119 W Drake Road
www.usps.com

US Post Office-Loveland

970-663-3010
446 East 29th Street
Loveland, CO 80538
www.usps.com

Weld RE-4 School District (Windsor)

970-686-8000
1020 Main Street
Windsor, CO 80550
www.weldre4.k12.co.us

West Fort Collins Water (Water)

970-484-4881
PO Box 426
Laporte, CO 8053

Xcel Energy (Gas, Electric)

800-895-4999
www.xcelenergy.com



Real Estate
SOLUTIONS™

Character|Culture|Commitment™

Because of our work ethic, past clients, friends, and family, we have earned numerous individual recognitions such as Rookie of the Year, Best in the Business, Best in the Nation, Top Producer, Platinum Service, 2014 Style Magazine Best of Fort Collins and many more.

Together, we offer world-class service with unparalleled results!

Thank you for allowing us the opportunity to serve you.



2720 Council Tree Avenue, Ste 178
Fort Collins, CO 80525



209 E 4th Street
Loveland, CO 80537



200 S College Avenue, Ste 160
Fort Collins, CO 80524



1399 Water Valley Pkwy, Ste 300
Windsor, CO 80550



4864 Thompson Parkway
Johnstown, CO 80534

"Lindsay was great to work with, professional and personal at the same time, and she found us a great house! We would recommend her to anyone. Thanks, Lindsay!" *–Karyn S*

"Lindsay was extremely professional. She was helpful in assisting us with all of our deadlines." *–Paula C*

"I bought my third home with the help of Lindsay Chacon! She was knowledgeable, helpful, friendly and understanding of my wants and desires. I wish I would have had her with my other homes!" *–Kym T*

"We can't speak highly enough of our experience with Lindsay Chacon. We were first-time homebuyers with little knowledge about how to find the right place. We knew she genuinely cared about us, getting the house that fit the needs and wants of our family. She helped us feel very comfortable with everything and was always available for any questions we had! Our expectations were definitely EXCEEDED!! I have and will continue to recommend Lindsay Chacon and C3 Real Estate Solutions to everyone I know!" *–Dora O*

"Lindsay was great helping us find the right house. After multiple attempts on different properties, we were able to find the perfect house at the right price with her help. She was always willing to show us properties at any time of day and any day of the week. She also guided us with insight on how to get a contract, as well as be on the lookout from properties that good at first glance, but had underlying issues." *–Jason O*

"Lindsay was the most responsive and helpful agent I have ever worked with. All home showings were set up as soon as possible. She always answered my phone calls and emails promptly. She was very professional and knowledgeable. I would recommend her to any of my friends or family." *–Beth J*

"Lindsay was very professional and fun to look at houses with. We told her we were in a bit of a time crunch so she went out of her way to coordinate showings as quickly as possible for us. I would definitely recommend Lindsay to anyone and will be calling her for our next move if we chose to upgrade in the future!" *–Cyndie D*

"We had a heck of a time with processing the loan and Lindsay was very helpful through the whole situation. Would highly recommend Lindsay to anybody that wants somebody who is genuine throughout the whole process." *–AJ S*



Information is deemed reliable, but not guaranteed.
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