

# 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.



# 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.





# 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

*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.*



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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.dstandsfield@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](http://www.ci.loveland.co.us)

## **McKee Medical Center (Hospital)**

970-669-4640  
[www.bannerhealth.com](http://www.bannerhealth.com)

## **North Weld County Water District (Water)**

970-356-3020  
[www.nwccd.org](http://www.nwccd.org)

## **N. CO Water Conservancy District (Water)**

970-523-7700  
220 Water Avenue  
Berthoud, CO 80513  
[www.ncwcd.org](http://www.ncwcd.org)

## **Poudre School District**

970-483-7420  
2407 LaPorte Avenue  
Fort Collins, CO 80521  
[www.psd.k12.co.us](http://www.psd.k12.co.us)

## **Poudre Valley Rural Electric (REA) (Electric)**

970-226-1234  
PO Box 277550  
Fort Collins, CO 80527  
[www.pvrea.com](http://www.pvrea.com)

## **Qwest (Phone)**

800-244-1111  
[www.quest.com](http://www.quest.com)

## **Rocky Mountain News**

970-667-3416  
[www.rockymountainnews.com](http://www.rockymountainnews.com)

## **Seeking Sitters**

970-443-5444  
[www.SeekingSitters.com](http://www.SeekingSitters.com)

## **Shamrock Taxi**

970-667-6767

## **Source Gas (Gas)**

800-563-0012  
[www.sourcegas.com](http://www.sourcegas.com)

## **South Fort Collins Sanitation District (Sewer)**

970-226-2484  
2560 E County Road 32  
Fort Collins, CO 80528  
[www.fclwd.com](http://www.fclwd.com)

## **Super Shuttle**

970-482-0505  
[www.supershuttle.com](http://www.supershuttle.com)

## **Thompson School District**

970-669-3940  
[www.thompson.k12.co.us](http://www.thompson.k12.co.us)

## **Town of Berthoud (Water)**

970-532-2643  
[www.berthoud.org](http://www.berthoud.org)

## **Town of Eaton (Water, Sewer)**

970-454-3338  
223 1st Street  
Eaton, CO 80615  
[www.eatonco.org](http://www.eatonco.org)

## **Town of Estes Park (Water, Electric)**

970-586-5331  
170 McGregor Ave  
Estes Park, CO 80517  
[www.estesnet.com](http://www.estesnet.com)

## **Town of Johnstown (Water, Sewer, Trash)**

970-587-4664  
101 Charlotte  
Johnstown, CO 80534  
[www.townofjohnstown.com](http://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](http://www.townofseverance.org)

## **Town of Wellington (Water)**

970-568-3381  
[www.townofwellington.com](http://www.townofwellington.com)

## **Town of Windsor (Sewer, Water)**

970-686-7476  
301 Walnut Street  
Windsor, CO 80550  
[www.ci.windsor.co.us](http://www.ci.windsor.co.us)

## **Transfort (Bus System)**

970-221-6620  
250 N Mason  
Fort Collins, CO, 80524  
[www.fcgov.com/transfort](http://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](http://www.usps.com)

## **US Post Office-Loveland**

970-663-3010  
446 East 29th Street  
Loveland, CO 80538  
[www.usps.com](http://www.usps.com)

## **Weld RE-4 School District (Windsor)**

970-686-8000  
1020 Main Street  
Windsor, CO 80550  
[www.weldre4.k12.co.us](http://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](http://www.xcelenergy.com)



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.

Real Estate SOLUTIONS™

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!” *–Cydnie 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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