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# BUYER'S RESOURCE GUIDE

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### MEET THE NOCO HOME TEAM

The NoCo Home Team brings the very best local market knowledge and cutting edge marketing technology to the table when it comes time to help you reach your home sale and buying goals.

The NoCo Home Team operates on a few key promises:

**EDUCATION.** We promise to educate you each step of the way and for years to come. You have the right to be empowered to make informed decisions and it is our number one goal to give you that power.

**INTEGRITY.** We promise to be forthright, honest, and sincere in everything that we do. Reaching your real estate and life goals is our main goal (even when the best thing for you is not the best thing for us.)

**DEDICATION.** We promise to 'do the work', to push past barriers, and to show up far beyond the closing table. We are building a business for life and consider you as a partner in that dream.

**COMMUNICATION.** We promise to pay attention, find the answers and get back to you right away. With one email and phone number to reach all of us, you are sure to get answers fast. Call, tweet, skype, text, google chat or flash the bat signal - we are available to you when you need us, guaranteed.

### **HOW WE WORK**

Our team works as one unit to bring you the strength and availability of four Realtors for the 'price' of one! Our customized technology platform keeps everyone on the same page and moving forward with nothing falling through the cracks. Our job is to be your best advocate and we take that very seriously.

#### **AFFILIATIONS**

Member of Fort Collins Board of Realtors 2005-present
Member of Colorado Association of Realtors 2005 - present
Member of National Association of Realtors 2005 - present
Member of FCBR Communications Council 2011
Designated as a Short Sale and Foreclosure Resource (SFR)
Designated Accredited Buyer Representative (ABR)
Institute for Luxury Home Marketing member 2018-present
Realtor Land Institute Member 2017-2018

#### **RECENT AWARDS**

5280 Magazine's FIVE STAR PROFESSIONAL AWARD for Real Estate Excellence - 2015
ERA Top Producer for Volume 2010-2015
ERA NATIONAL FRANCHISE Leaders Circle - 2013, 2014
ERA NATIONAL FRANCHISE Beyond Excellence Designation - 2011
ERA NATIONAL FRANCHISE Circle of Success/Circle of Achievement - 2012, 2013, 2014
FCBR Young Professional of the Year - 2010
Women's Council of Realtors Realtor of the Year - 2007

Certified Luxury Home Marketing Specialist (CHLMS) Million Dollar Guild

# A WORD FROM OUR PAST CLIENTS



"We relocated from another state and were very happy with the team with the help they gave us find a perfect place for us to live. We appreciated their concept of a team effort within their group and were very happy with each one of them. They were available and brought us many opportunities that eventually led to the house we bought. I would highly recommend this team." Paul, Fort Collins Relocation buyer from California

"The NoCo Home Team was amazing in helping us purchase our home. They were very clear in their communication, they were prompt, they were tech savvy and they had the right contacts in the housing industry to solve all our problems.

Since we were buying a place from out of state, they would skype/facetime us in and show us the place so we could decide whether we were interested in the house. They were brilliant in solving problems and always put our interests before anything else; for example they were able to leverage their contacts and deploy a roofing contractor to change the entire roof in under 7 days to make sure we could close in time.

In short, if we had to buy or sell a place again... we will go with the NoCo Home Team. " **Shantanu, Fort Collins Relocation Buyer from California** 



"I have been buying and selling real estate for over 40 years in Colorado and around the country and I can honestly say the NoCo Home Team is the best. They have the highest degree of professionalism and knowledge, are extremely intelligent and a heck of a lot of fun." John, Investor/Rental Property Buyer

"Selling and buying property is an expensive and highly detailed process. Go with a pro. Even better, go with a pro team that is accessible, knowledgeable, professional, and personable. The NoCo Home Team is all of that - and more. As a single woman without a lot of experience selling and buying a home, I was grateful to have this team on my side. They talked me through everything and educated me in the process, and were always available to answer my questions and concerns. Peter did a great job of quickly finding me homes in a limited market; Ian patiently responded promptly to my emails and calls. And after the sale they did not disappear. I had issues with a repair that the seller did not adequately complete; the team followed up to be sure the issues were rectified to my satisfaction. I highly recommend this team without reservation. Save yourself time, money, and stress and go with the pro team, NoCo Home Team" **Patty, Fort Collins Buyer** 

### **PAST CLIENT REFERENCES**

Greg and Laura Dohrmann (970) 237-2673 Steve and Molly Graber (970) 204-1635 Kurt and Regan Sorensen (970) 213-0083



### **ABOUT LESLIE LEIS**

Leslie was raised on a horse ranch in Phoenix before moving to Colorado to attend CSU (go Rams!) and make Fort Collins her home. Real Estate investing is a family tradition and she grew up learning from the best. After school, she was naturally drawn to the opportunity to work for a local home builder before pursuing her own business in Northern Colorado Real Estate. For over ten years, Leslie has been building a strong reputation for superior market knowledge and razor sharp negotiating skills. This experience and expertise has earned her numerous awards and accolades from her peers in the industry. Leslie has worked with people to buy and sell all types of property

from raw pasture land and condos, to large horse properties and apartment buildings. She has created a curriculum to educate first time homebuyers on the process of buying their first home, and she has hosted educational events to teach seasoned investors how to buy properties with money from their self-directed IRA. Her business has always been about helping her clients meet their goals rather than simply processing a transaction. Leslie and her husband Jacob live in Fort Collins on a small horse property with their daughter Lillian and sons George and Henry. Leslie looks forward to continually growing a business based on client education, integrity, and bulldog negotiations.





### **ABOUT PETER CLAY**

We didn't have to look far when completing this fabulous foursome as Peter is actually Leslie's brother. He and his beautiful family – wife Kara, their three wild boys and a sweet baby girl – join the Team straight from Phoenix, Arizona. After many years of recruitment by the NoCo Home Team and despite his questionable family ties, they were finally able to pry him from

his Arizona roots and move the whole crew here to Fort Collins.

In addition to growing up in the family business (both horse and

real estate), Peter also brings a wealth of business-to-business sales experience from his ten years in the corporate arena and an unparalleled excitement about everything Northern Colorado has to offer.





### **ABOUT IAN JOHNSTON**

Ian is the rockstar behind the team's transaction processing machine and the one who keeps the wheels on the bus when this business gets crazy. His hyper-organized manner and attention to detail ensure all the logistical hurdles that arise during a transaction are handled with ease and efficiency. He was exposed to housing at an early age, as his father worked for 40 years for a national housing non-profit. Ian hails from Kansas City and moved to

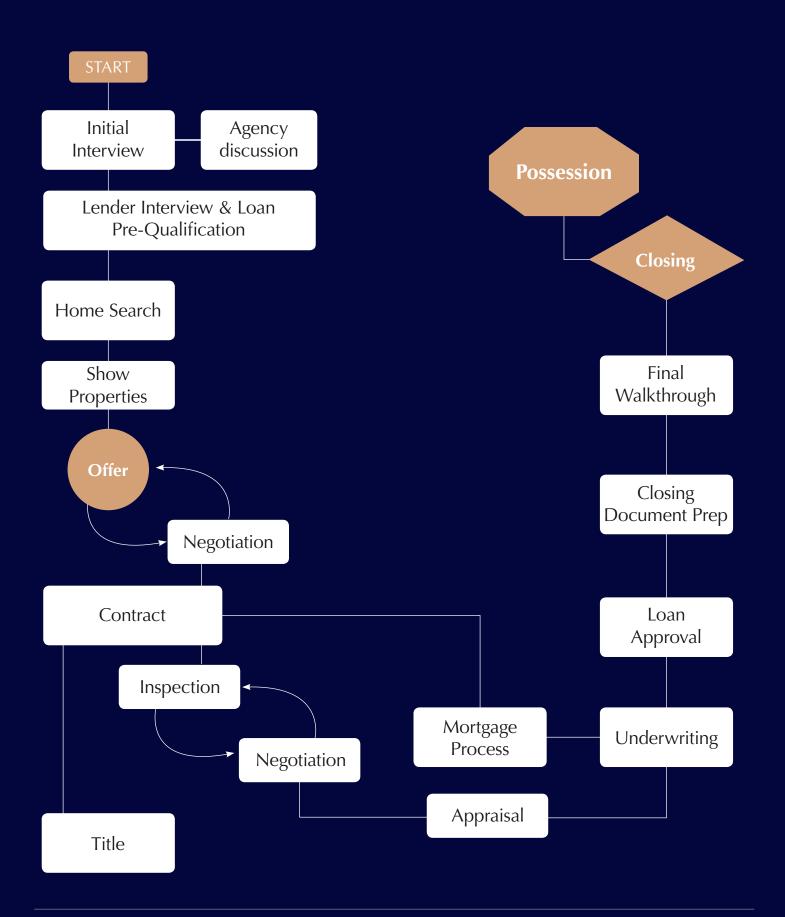
the Fort in 2012, lured by stories of these mythical tall hills called 'mountains'. Since then, he has

fallen in love with the town and become a local expert, even giving tours of Fort Collins to visiting CSU faculty and others.

In the summer he enjoys playing tennis and volleyball or hiking and backpacking. In the wintertime he's more likely to be found curled up inside watching Netflix or playing games. He barely knows what a horse is, but he hopes to ride one someday (a wild horse that is)



# **BUYING PROCESS**



## THE BUYING PROCESS

### How an agent can help

Do you really need to hire a real estate professional to help you buy a property? There are many advantages to doing so. A real estate professional brings many things to the table. Among the most important are Transaction Management, Contract and Market Knowledge, and Negotiating Prowess. Without a real estate professional, would you have the time to oversee all aspects of your transaction? Would you be in the best position when making an offer or negotiating an inspection resolution? How would you handle a difficult or unexpected problem? Would you know how to fully leverage your rights and navigate your responsibilities under the 'Contract to Buy'? A Buyer's agent does a lot more than find a property. Here's a detailed breakdown.

### **EDUCATION**

The most important part of the home buying process is learning the steps and implementing a plan to carry these out as smoothly as possible. Knowledge is power and having a plan keeps you prepared and in control. But, to be in control you need to be empowered with the knowledge of what your rights and obligations are at each stage. Choose a real estate team that puts your education first.

### **PRE-QUALIFICATION**

You need to determine your buying power. Buying power is your financial reserves plus your borrowing capacity. Knowing this from the outset keeps your search goals realistic. Given information about your available savings, income and debt, a real estate professional can refer you to the best-qualified lender and help guide you through your home search.

### **SELECTING THE RIGHT PROPERTY**

There are thousands of properties for sale. A real estate agent can help you focus on the ones that meet your budget and requirements. Sometimes the home you are seeking is available, but not publicly advertised. A real estate professional can help in this situation and has many more resources to help you find the right home. But, remember: only you can make the final decision about which one is the right property. A real estate professional's job is to provide objective information about each home so your decision is well-informed and considers your choice today as well as future resale opportunities.

#### **NEGOTIATING**

Negotiating means much more than just agreeing to a fair price. There are all kinds of issues that come up during a real estate transaction which must be negotiated. These include terms of financing, contract dates (inspection, appraisal, financing, possession, etc.), repair requirements, the inclusion/exclusion of certain items as well as the distribution of incidental costs. A good real estate professional will fight for you every step of the way to ensure you don't get taken advantage of at any part of the transaction.

### MONITORING AND MANAGING

It can be an enormous task just to monitor and manage a real estate transaction. The long march of appraisals, inspections, financing requirements and title work all demand constant attention and a vigilant eye to coordinate the day-to-day steps of the transaction and avoid potential issues. Many required legal forms must be completed throughout the process and there are all kinds of additional moving pieces to keep track of. This is a big part of what makes a full-time advocate crucial.

### RENEGOTIATING AND CLOSING/SETTLING

Real estate contracts and documentation require specialized knowledge in order to identify and avoid possible problems. The failure to find and fix these issues could end up costing you money or creating other headaches down the road. Your real estate professional is the best person to help you understand these issues and ensure a smooth and worry-free closing.



# **COMMON BUYER COSTS**

ITEM	ESTIMATED COST	TO BE PAID	NOTES
Earnest Money	1% of Contract Price	@ Contract Signing	Deposited by Title Company Counts towards Down Payment
Inspection	\$350-\$550	@ Time of Service	Inspector Paid Directly by Buyer
Radon Test (If Applicable)	\$75-\$150	@ Time of Service	Inspector Paid Directly by Buyer
Survey (if Applicable ILC - Full Survey)	\$100-\$300	@ Time of Service	Survey Company Paid Directly by Buyer
Closing Costs	Approx. 2% of Contract	@ Closing	
Appraisal	\$500-\$1,000		Some Mortgage companies will require this paid up front, others at closing
Loan Types			
FHA Loan	3.5%+ down	@ Closing	
Conventional Loan	3-20% down	@ Closing	
USDA Loan	0% down	@ Closing	Only in certain (usually rural) areas
VA Loan	0% down	@ Closing	Available only to veterans and surviving spouses of veterans
Miscellaneous - Will NOT Apply to Most Transactions			
Dewinterization/ Rewinterization	\$150-\$450	@Time of Service	Only required for HUD and REO properties where the home is vacant and winterized. It must be dewinterized to turn utilities on for inspection.
Well/Septic Inspection	Costs Vary	@Time of Service	Required where inspections identify potential issues and loan underwriting requires it be inspected.
Structural Inspection	\$500-\$700	@Time of Service	Often required for manufactured or modular homes to verify permanence of foundation. Engineering company paid at time of service.

While we have tried to provide accurate estimates, each transaction will incur specific costs associated with both the sale and the loan process and we make no warranty as to the accuracy of these costs as they relate to your specific situation.

## **CHOOSING A REALTOR**

### Important questions

#### WHAT DOES IT COST ME TO HIRE A REALTOR?

In most situations Sellers pay Realtor commissions, so it costs you nothing to hire a Realtor as a buyer.

### WHY WOULD SOMEONE WORK FOR FREE?

We can't work for free, of course. It is your Realtor's job to help you buy a home. When that happens, the Realtor will be paid a commission by the Seller of the home. Most realtors ask you for a commitment to hire them as your Buyer's Agent, so that they can feel confident making an investment of time searching for a home for you. They honor that commitment by ensuring that you get the best deal on your home and that the whole process works as smoothly as possible.

### CAN A REALTOR SHOW ME ANY HOUSE OR JUST ONES LISTED BY THEM OR THEIR COMPANY?

A Realtor can show you ANY home with a real estate sign in the yard or listed with any other real estate licensee.

# WILL A REALTOR FOCUS ON JUST SHOWING THEIR OWN LISTINGS OR THOSE LISTED WITH THEIR COMPANY?

Absolutely not. A good Realtor will look at ALL the homes available and show you the ones that best fit your needs and desires at the best price, regardless of who has them listed.

### WHAT DOES BUYER AGENCY MEAN AND WHAT IS A RIGHT TO BUY (BUYER'S AGENCY) AGREEMENT?

A Buyer's Agent works solely on behalf of the Buyer to promote the interests of the Buyer with the utmost good faith and loyalty. A Buyer's Agent is contractually— and ethically-obligated to negotiate on behalf of and act as an advocate for the Buyer in all situations. A separate agreement called the 'Exclusive Right to Buy' Agreement is required to create the commitment which sets forth the duties and the obligations of both the Realtor and the Buyer.

### WHAT ARE THE ADVANTAGES OF BUYER AGENCY TO ME?

Right off the bat, you get a professional commitment from your Agent. It tells your Realtor that you are committed to use their expertise and advice when searching for your home. In return, the Realtor promises to work tirelessly as your advocate and Agent.

There are many other benefits to having a Buyer's Agent. A Buyer's Agent is legally required to put your financial interest first (this is known as being a "fiduciary"). They will also work to uncover and disclose anything they can about the seller's circumstance in order to best inform you and improve your leverage to get you a better deal on the house. They will negotiate harder for you because they are working for you. Regardless of whether your Realtor is a Buyer's Agent or a Transaction Broker, he/she will diligently facilitate the sale and help you throughout the process. Your real estate professional will also coordinate with other professionals involved in the transaction process. A Realtor's industry contacts can make sure any unforeseen issues are handled reliably and quickly.

### SO, WHAT IF I DON'T SIGN A BUYER'S AGENCY AGREEMENT?

Without a Buyer's Agency Agreement, the Realtor or licensee becomes a Transaction Broker. In simplest terms, think of this as a 'referee' versus a 'coach'. A transaction broker will assist BOTH you and the Seller throughout the real estate transaction by performing terms of any written or oral agreement, informing all parties equally, presenting all offers and assisting the parties with any contracts, including the closing of the transaction, without being the exclusive agent or advocate for either of the parties. A Transaction Broker must use reasonable skill and care in the performance of any oral or written agreement and must make the same disclosures about all adverse material facts concerning a property or a Buyer's financial ability to perform the terms of a transaction and whether the Buyer intends to occupy the property. No written agreement is required for this type of representation.

## **CHOOSING A REALTOR**

### Important questions

### DOES THE RIGHT TO BUY AGREEMENT PUT ME UNDER A FINANCIAL COMMITMENT?

Depending on the arrangement you make with a Realtor or licensee, you may be obligated to buy through that Realtor. If the Seller won't pay (which occasionally happens with For Sale By Owner homes), you may have to pay the agent's commission. Also, you cannot buy through another Realtor or licensee while under a Buyer's Agent Exclusive contract. If you did this you could end up legally bound to pay commission to your agent as well as the other Realtor or licensee.

### WHAT IF I FIND A FOR SALE BY OWNER (FSBO)?

If you are working with a Realtor and that Realtor calls a FSBO Seller for you and sets up an appointment, they will inquire if the Seller is willing to pay a Realtor a commission for bringing them a Buyer. Because their ultimate goal is to sell the home and most buyers have representation, they are usually willing to do so.

### WHAT IF THE PERSON SELLING "BY OWNER" DOESN'T WANT TO PAY A COMMISSION?

This is one circumstance where it might cost you money to hire an agent. This should be discussed and decided upon with your Realtor when determining if they will function as a Buyer's Agent or a Transaction-Broker. The Buyer's Agency Agreement sets forth how an agent will be paid if a For Sale By Owner is not willing to pay their commission. Keep in mind that much of the time, your broker's commission can be financed into your home mortgage.

#### IF I FIND THE HOUSE AND NOT MY AGENT WHY SHOULD THEY GET PAID?

Buying a home is a "partnership." It is important to recognize that you are hiring a Realtor for their overall real estate expertise; their job is not done when you find the home. Your Realtor will put a lot of time and energy into finding you the right home—monitoring the market daily for potential matches, showing properties, sending letters to potential sellers and working with other brokers to find options for you. They will manage the transaction upon offer acceptance and assist you at every step until you get to the closing table. Every house you see is part of an educational process on the road to making you recognize the home you eventually decide is the 'right house'. If your Realtor had not taken you to see every home you've seen before you find "the one," you would have not have the confidence and understanding of value, condition, price, area, etc. that make you ready to put an offer in when the time comes. When you consider all of this, it's certainly reasonable the Realtor should be compensated no matter who finds the home.

### CAN I GO LOOK AT HOMES AT OPEN HOUSES, NEW HOME DEVELOPMENTS OR TALK WITH BUILDERS?

Absolutely! If you attend an open house or visit a new development, always be sure to let the host/hostess know right away that you are working with an Realtor and give them the name of your Agent. Its also important to avoid signing any Contracts without your Realtor to assist you.

### WHAT ELSE SHOULD I CONSIDER WHEN CHOOSING A REALTOR TO REPRESENT ME?

- Do they put your education first? How well do they make you feel empowered and educated about the process?
- How quickly after an initial contact does the person follow-up? (a good measure of timeliness in communication)
- Do they seem competent and well-educated?
- Have they prepared well for your meeting to prove themselves to you before asking you to make a commitment?
- Are they willing to let you out of the contract if you are not satisfied with the level of service provided?
- Do they do what they say they will do (and have testimonials to prove it)?
- Are they easily reachable (by phone, email, text or in person)?
- Do you like them and do you feel you would enjoy working with them?

# RECOMMENDED SERVICES



### JED KAESSNER

Front Porch Inspections 970-305-6503 phone frontporchinspections.com



### 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



Dale Doering Premier Property Inspections ppiinspect.dale@gmail.com 970-653-7773 phone



Dan Devries
Pillar to Post Home Inspectors
970-430-7795 phone
970-372-8052



Diane Nelson
Director of PR and Business Development
www.ExodusMoving.com
970-631-1477 office



### Jake Atchison

Vice President – Customer Solutions Johnson Storage & Moving Co., LLC jatchison@johnson-united.com 1720 West Mulberry Street, Suite B5 Fort Collins, CO 80501 970.397.7986 johnsonstorage.com



Alison Harper
Account Executive
alison@brhw.com
www.blueribbonhomewarranty.com
970.556.8015 phone
95 S Wadsworth Boulevard
Lakewood, CO 80226



Lucas Richmond www.LucasRichmond.com 970-663.4016 phone 100 E 7th street Loveland, CO 80537



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# **CODE OF ETHICS**

### Provided by the National Association of Realtors®

### Article 1

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Protect and promote the best interest of the client, but be honest with all parties.

### Article 2

Avoid exaggeration, misrepresentation, and concealment of pertinent facts and do not reveal facts that are confidential under the scope of your agency relationship.

### Article 3

Cooperate with other real estate professionals to advance the clients best interests.

### Article 4

Disclose to all when buying or selling a property for yourself or your family.

### Article 5

Disclose present or contemplated interests in any property to all parties.

### Article 6

Avoid side deals without the clients informed consent.

### Article 7

Accept compensation for only one party, except with full disclosure and informed consent.

### Article 8

Keep the funds of clients and customers in escrow accounts.

### Article 9

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Assure, whenever possible that all details of the transaction are in writing.

#### Article 10

Provide equal services to all clients and customers.

### Article 11

Be knowledgeable and competent.

### Article 12

Present a true picture in advertising and other public presentations.

### Article 13

Do not engage in the unauthorized practice of law.

### Article 14

Be a willing participant in Code enforcement.

### Article 15

Ensure that your comments about other real estate professionals are truthful, and not misleading.

### Article 16

Respect the agency relationships and other exclusive relationships between other Realtors and their clients or customers.

### Article 17

Arbitrate contractual disputes.

# NEW CONSTRUCTION, FSBO'S AND FORECLOSURES

### **CONSIDERING NEW CONSTRUCTION?**

We have a long history of helping our clients to navigate the sometimes challenging waters to build their 'dream' home.

Here are a few things to consider from the start:

- 1. Builder's Sales Reps represent the Builder, not you. Their job is to get the deal done according to the terms of the Builder. It is critical that your Realtor be present when you discuss any purchase considerations. If you see a model you like, let's go see it again together and start the process off on the right foot.
- 2. The Contract Process Differs.
  - a. Securing the Lot Reservation or Purchase
  - b. Proprietary Builder Contract and Deposit
  - c. Selection of Finishes
  - d. Final Walkthrough
- 3. Anticipate Delays. Timelines are often 3-6 months longer than expected (especially during winter months)
- 4. Vet the Builder Reputation it is always a good idea to do your due diligence on each Builder. Check the Better Business Bureau and look for any ongoing litigation thru DORA (Dept of Regulatory Agencies). Your Realtor should be able to assist you with this and also provide insight from previous transactions and experiences with a Builder.

### FOR SALE BY OWNER HOMES

- Allow your Realtor to contact the owner/seller directly to gather information and secure the relationship.
- Because the seller is unrepresented and likely less familiar with all of the logistics that go into a sale, these transactions often require substantially more work to protect your interests.
- An unrepresented home seller may not follow the 'unwritten rules' of the industry that usually protect your rights (i.e. expecting to make any health or safety repairs).

#### **FORECLOSURES**

- All foreclosed homes that are available to purchase are on the MLS.
- Don't be fooled by 'secret' lists there is no such thing.
- Bank owned homes not on the MLS cannot be purchased off market.
- 'Pre-Foreclosure' homes are usually brought current on their mortgage and rarely end up available for sale.
- Foreclosed inventory in Fort Collins makes up roughly 0.6% of homes sold.

# RECOMMENDED MORTGAGE LENDERS



**Scott Peterson** 

Sr. Mortgage Loan Originator First Western Trust scott.peterson@myfw.com 970-222-9283 cell 970-229-4769 fax 200 S. College Ave Ste 10 Fort Collins, CO 80524 NMLS 265573





**Catherine Eusea** 

Senior Loan Officer Divorce Specialist catherine@loanfit.us 970-425-6560 office 720-300-6777 cell NMLS 237244





**Dexter Finley** 

Mortgage Loan Officer dfinley@fnni.com
1stnationalbank.com/mortgage/dfinley
970-488-0996 cell
970-494-6158 office
4603 S Timberline Road
Fort Collins, CO 80525
NMLS 983794





**James Bailey** 

Senior Mortgage Loan Officer Partners United Financial, LLC jebailey@PartnersUnitedFinancial.com 970-4231-6856 cell 610-382-5667 fax 200 S. College Ave., Ste. 160 Fort Collins, CO 80524 NMLS 152579





### **BUYER'S RESOURCE GUIDE**

Things move fast once you find a home you love and that is the worst time to be trying to process pages of contract legalese. Your 'homework' is to review the contracts in our online buyers resource guide <a href="NOW">NOW</a> so that we can discuss any questions or concerns and make sure that you're ready when we need to move fast

www.nocohometeam.com/buy/buyers-resource-guide/

### THE LOAN PROCESS

- **1. APPLICATION:** The application is when the loan officer gathers all of your pertinent information on a loan application for the initial automated submission.
- **2. CREDIT PULL:** The applicant's information is then used to pull a credit report and scores from all three credit bureaus. The middle score is then used to underwrite the loan. The Loan Officer should review the reports with you to fix any discrepancies.
- **3. ANALYSIS:** The loan officer will analyze the information on the credit report and the application to determine the best loan programs to benefit the customer. The loan officer will review these programs with the customer to determine the program best suited for their scenario.
- **4. AUTOMATED UNDERWRITING:** The loan officer will run the file through the appropriate automated underwriting system for the loan program the customer chooses. This greatly expedites and simplifies the loan process from the manual underwrite.
- **5. DOCUMENTATION:** The loan officer delivers the RESPA documents to the customer for review. The customer then signs off on the company copies indicating they received the documents from the loan officer. The customer then provides the necessary documentation required to meet certain conditions of the loan.
- **6. PROCESSING:** The loan officer then gives the file to the processor to order and gather the remaining documents needed to complete the loan file. The processor will also lock the interest rate once requested by the Buyer. The processor also orders the title, appraisal, homeowners insurance and any other 3rd party information that hasn't been gathered by the loan officer.
- 7. UNDERWRITING: Once the third party information has been received by the processor it is submitted to the lender for underwriting. This is when the lender reviews the information gathered by the loan officer and processor to determine if the customer meets all the guidelines set forth by the automated underwrite.
- **8. CONDITIONS:** If there is any additional information the lender needs prior to issuing a clear to close, they request it of the loan officer and processor in the form of Conditions. The conditions are gathered by the processor and are sent back to the underwriter for review.
- **9. CLEAR TO CLOSE:** This is issued once all conditions are met. At this time the documents for closing are ordered and the time is set for the closing at the title company.
- **10. CLOSING:** This is when all parties (Buyer, Seller, Realtors, Lender, Title Closer) meet to complete the transaction. The loan money is wired by the lender to the title company's bank. The Buyer brings any necessary additional funds to complete the transaction with the sellers.



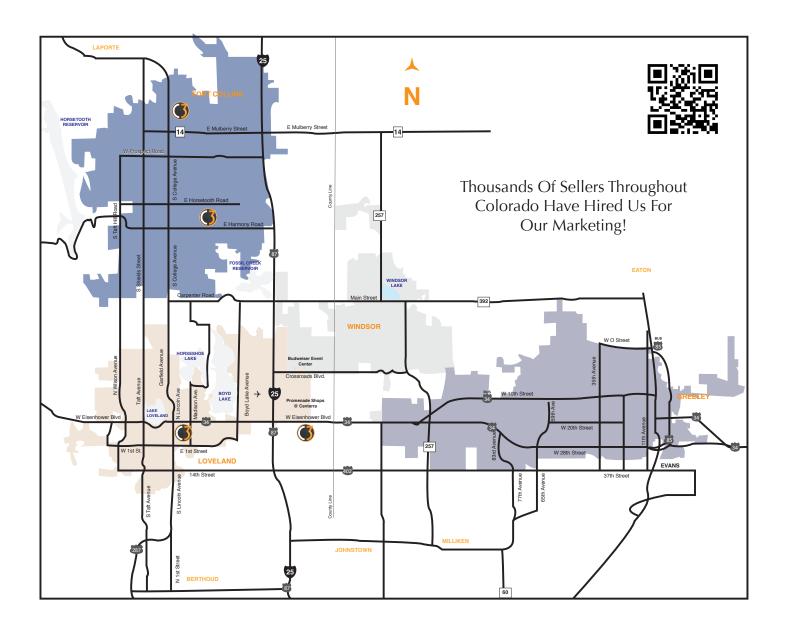
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Because of our work ethic, past clients, friends, and family, we have earned numerous individual recognitions such as Rookie of the Year, Best in the Business, Best in the Nation, Top Producer, Platinum Service, and many more.

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

Thank you for allowing us the opportunity to serve you. 970-460-4006







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