

An antique door handle with two dark, worn oval knobs is mounted on a white, distressed wooden door. A large, ornate metal key hangs from the handle. The key has a decorative, circular bow and a long, slender shaft ending in a notched bit. The background shows the texture of the door and a faint, circular pattern on the wood.

# Simple

real estate

## Simply Buying

Our effective approach  
to buying your home!

A Home isn't a dream home because of its rooms or even its location. It's about how you feel when you walk through the front door. It's about the way you can instantly envision your life adventure unfolding through your new home.

Simply put, this search for your new home is more than real estate. It's about a very important life decision to step forward into a new dream, a new adventure.

I am so honored and excited to have this opportunity to accompany and counsel you throughout this journey of finding your next place to call home!

Our approach at Simple Real Estate is to work with each of our clients individually, taking the time to truly understand your unique needs and lifestyle. We are fulfilled knowing we are helping you open a new chapter in your life: it's what keeps us energized to help you handle every detail of the purchase process!

This Buyer Presentation is designed to be a guide for buying your home with Simple Real Estate. Our website, [www.keytosimple.com](http://www.keytosimple.com), also contains a wealth of other information to help in the home buying process.

*Let's Start Simply Buying!*



[www.keytosimple.com](http://www.keytosimple.com)



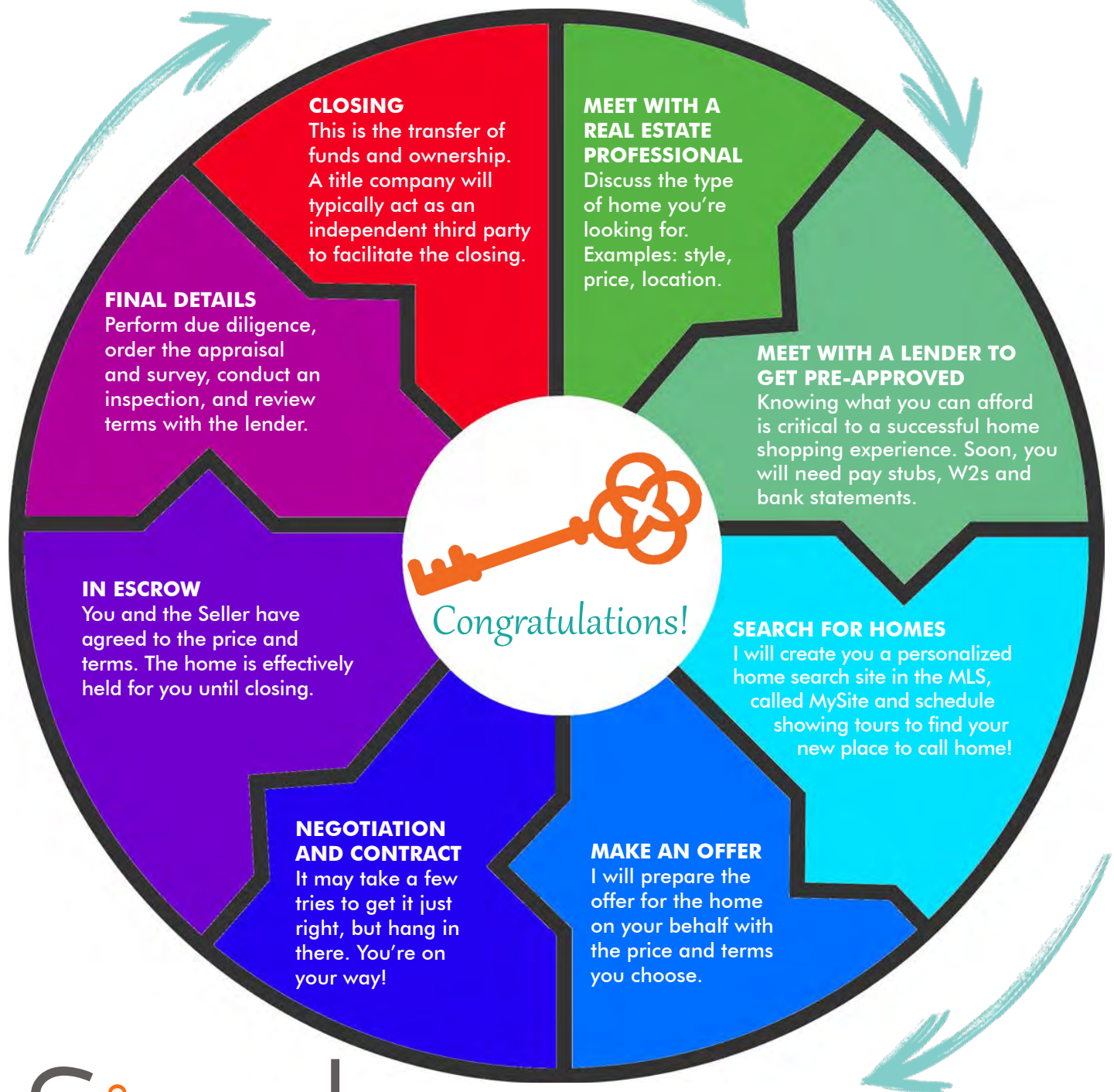




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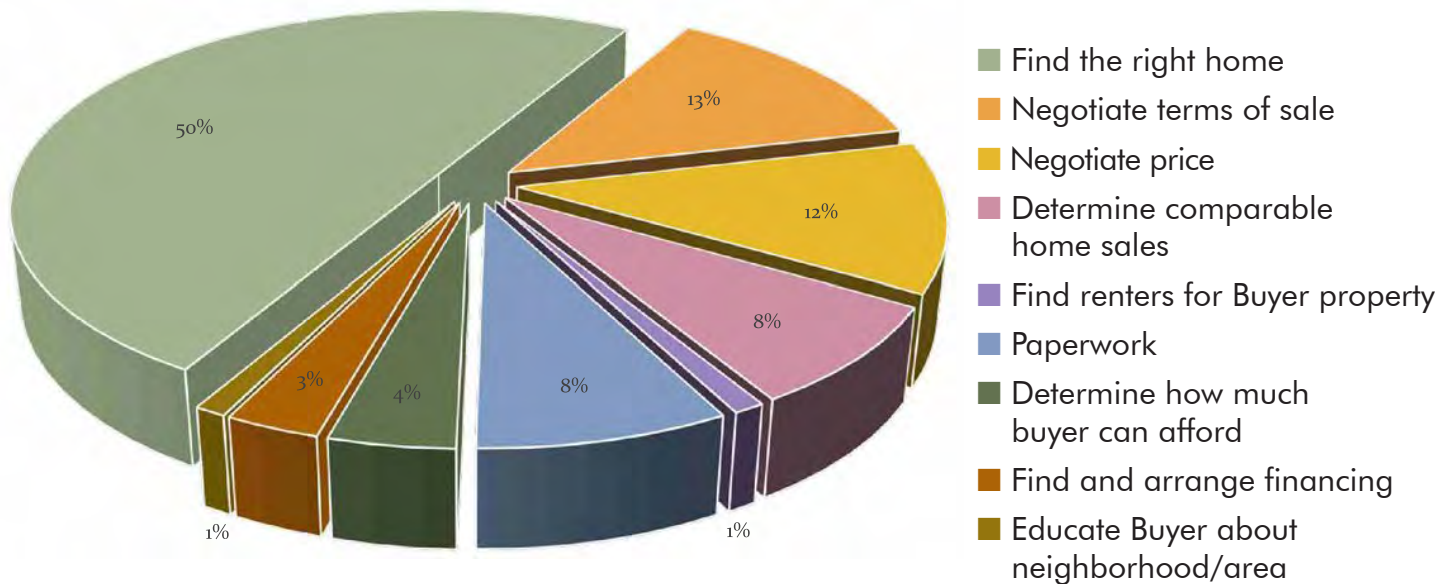


## Steps to Start



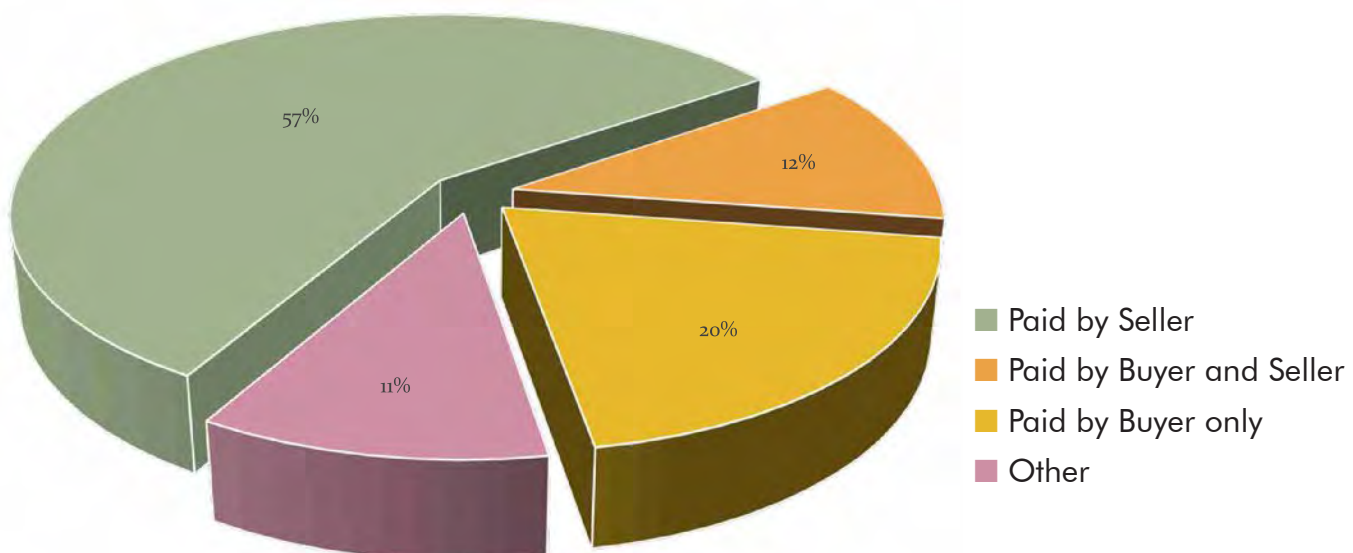


## What Buyers Want From Agents



Source: NAR 2016 Profile of Home Buyers and Sellers

## How Agents Are Compensated



# Simple's Commitment to You

## Communicate

- Listen attentively and respectfully to your questions and concerns.
- Promptly return all calls, emails and texts.
- Coordinate and keep you timely informed every step of the way.

## Consult

- Seek to make complicated transactions smooth and comfortable.
- Discuss benefits, drawbacks and create strategies.

## Negotiate

- Skillfully on your behalf.
- With loyalty and confidentiality.
- Seeking for the Win-Win for both Buyer and Seller.



\*Alternately, Buyer may choose to be represented by Realtor as Transaction Broker.

## Dale Maddox

### First National Bank

205 W. Oak Street,  
Fort Collins, CO 80521  
dmaddox@fnni.com  
work: 970-494-6153  
cell: 970-218-2277

## Angell Fuchs

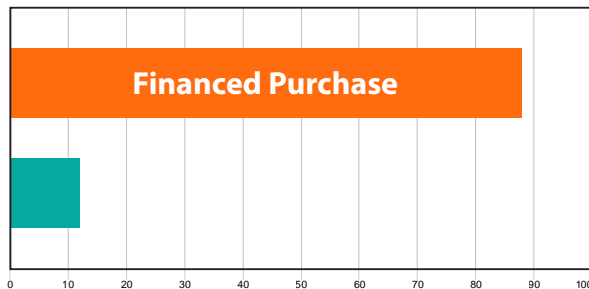
### Home Team Lending

1019 37th Avenue Court, Unit 1  
Greeley, CO 80634  
angell@hometeam-lending.com  
work: 970-336-1185  
cell: 970-381-3356

## Other:

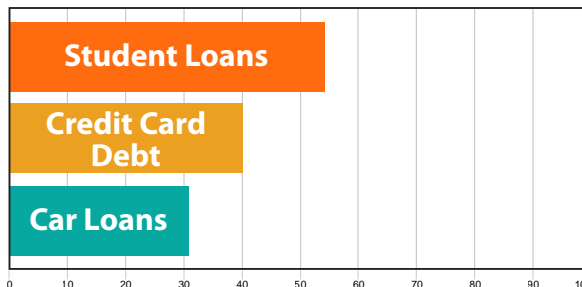
# Did you know?

- 88% of recent buyers financed their home purchase. Those who financed their home purchase typically financed 90%.



### Down Payment Difficulties:

- 54% Student Loans
- 40% Credit Card Debt
- 31% Car Loans



- Lenders look closely at debt-to-income ratio, so refrain from buying or leasing a car or appliances when trying to qualify for a home loan.
- Increasing balances owed on credit cards is a No-No.
- Speak to your lender before attempting to consolidate bills.
- If possible, try not to change jobs.
- Keep important home loan information (W-2 forms, bank statements, tax returns, etc.) out of your packing boxes.

## Identifying Needs and Wants

Your homework for our next meeting...

| ITEM   | NEED                     | WANT                     | Comment (Priority #) |
|--|--------------------------|--------------------------|----------------------|
| Location ( <i>city, neighborhood, etc.</i> )     | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Style ( <i>ranch, 2-story, tri-level, etc.</i> ) | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Age of home                                      | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Living Area Square Footage                       | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Eat-in Kitchen                                   | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Main Floor Master                                | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| # Bedrooms                                       | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| # Bathrooms                                      | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Garage ( <i># of spaces, size</i> )              | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Community/Neighborhood Pool                      | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Yard Size  | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Views  | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Skylights  | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Hardwood Floors                                  | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Basement   | <input type="checkbox"/> | <input type="checkbox"/> | _____                |
| Fireplace  | <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"/> | _____                |

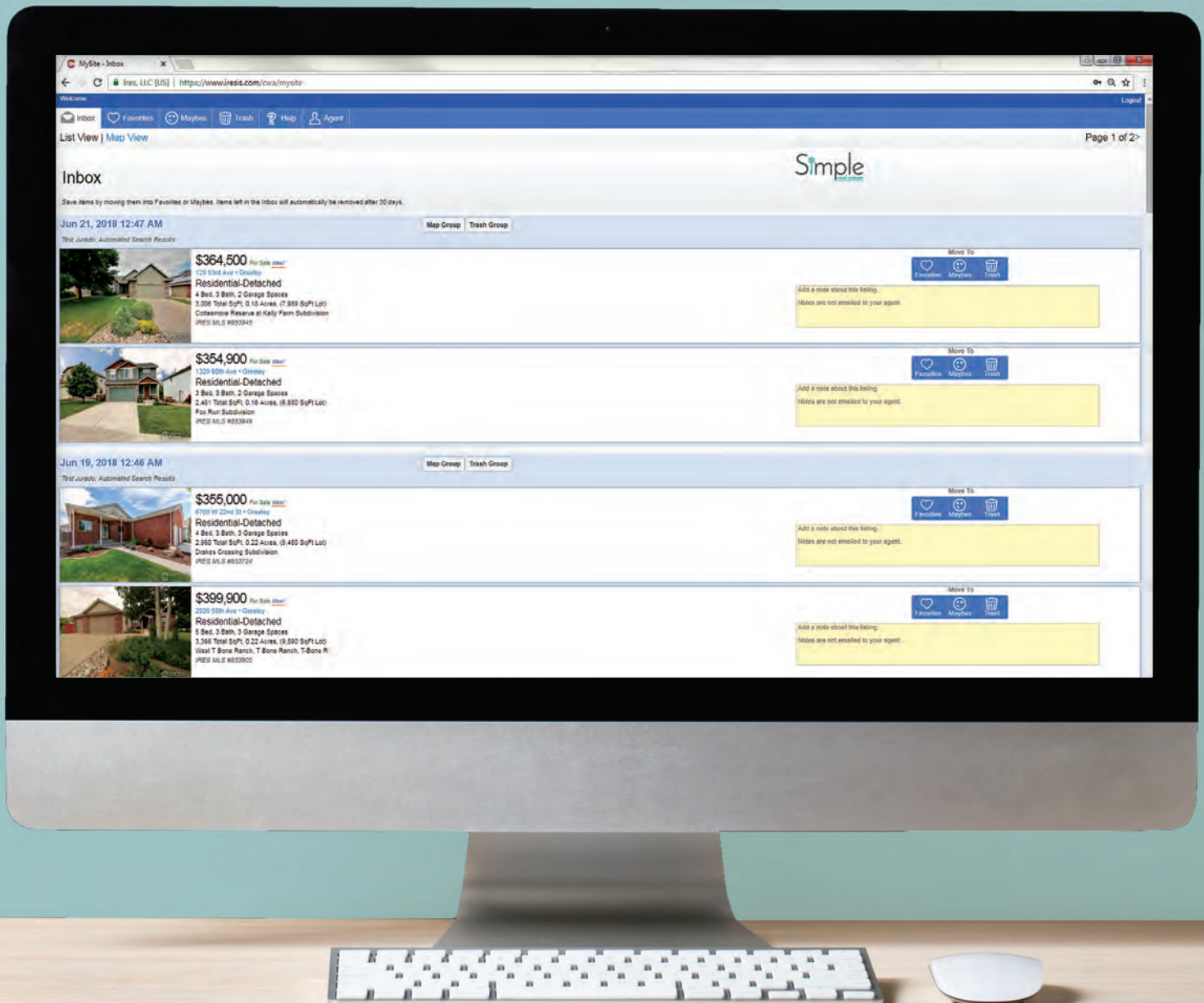


# Welcome to MySite.

Here you will receive direct access from the MLS to view homes with your criteria.

Take a look...

- Current market information.
- Instant, Daily or Weekly emails with available homes.
- A great way to communicate with me about notes and comments on each home.



## How will you notify me about homes for sale?

Real estate agents use a centralized website/database called the MLS (Multiple Listing Service) to market their 'home for sale' listings. Within the MLS, I can create a personalized website just for you called a MySite. I can load into this website most of the criteria that you have requested and the system will email you when any NEW or PRICE CHANGED listing fits your criteria.

## How often will the MySite be sending homes to my email?

The MySite can be set to run INSTANTLY, ONCE A DAY, or ONCE A WEEK, depending on your preferences. If MySite is set to run instantly, the minute the real estate agent submits the listing into the MLS, the MySite sends you a detailed email of that listing!

## Will MySite inform me of all homes that are available for sale or just the ones from Simple Real Estate?

The MySite will show you all listings that are input into the MLS by real estate agents from all real estate companies. However, some foreclosures and most For Sale By Owners are not listed in the MLS.

## How does For Sale By Owner (FSBO) work?

Homeowners trying to sell their own home without a real estate agent's representation are usually doing so in hopes of saving the commission. If you see a FSBO and want the advantages of my counsel/strategy/knowledge, let me contact the owner for you and make an appointment for us to see the home. Most times the homeowner will work with an agent, even though their home is not listed in the MLS, since the real estate agent is introducing a potential Buyer for the home. Most homeowners do not understand the contract process, the legal implications, title search, lending and many more details that moves a home from Contract to Closing.

## Can you help me find new construction homes?

Yes! Most builders will post their new homes through a real estate agent into the MLS central system. However, if you visit a builder's new home community initially without me, please do let the builder's representative know that we are working together. I then accompany you on all visits as my services in the transaction are to represent you throughout the build, advising and strategizing with you on what's best for you in the process. Most people do not know that the builder's representative in the model home represent the builder's interest only. A builder factors in the cost for a Buyer's agent so having your own representation is no extra cost to you.

## How will I keep notified if a home goes under contract?

The MySite that I have set up for you in the MLS will instantly post this information when the real estate listing changes the listing status in the MLS so it will no longer say ACTIVE (still available), it will say ACTIVE/BACKUP (which means the seller is accepting backup offers) or PENDING (the seller is confident in the contract and is not accepting backup offers) instead.

If you want to do your own searching outside the MLS MySite, there are many other websites to search home listings. However, the only website that I know of that posts a status update change is [www.coloproperty.com](http://www.coloproperty.com), so to save yourself heartache by falling in love with a home already under contract use [www.coloproperty.com](http://www.coloproperty.com) to do your own searching!

## Do you have some lenders you can refer me to as well as inspectors, electricians, roofers, plumbers, sewer inspectors, etc., to help me check out my home once I get it under contract?

Absolutely! I have posted on [www.keytosimple.com](http://www.keytosimple.com) a list of inspectors that my clients have worked with successfully throughout the years. For other professionals, please contact me and I will help connect you to professionals through my extended network.

## How long does it usually take once I contract a home for it to close?

The amount of time between going Under Contract to Closing is mostly dependent on your type of financing, the length of time it takes to inspect and negotiate inspection items, and the length of time the appraiser needs to appraise the property. Usually, this entire process from Contract to Close takes between four to six weeks.



# Moving Checklist

## Four-Six weeks Prior:

- ☐ Create an inventory sheet of items to move.
- ☐ Research moving options
- ☐ Request moving quotes.
- ☐ Discard unnecessary items.
- ☐ Gather packing materials.
- ☐ Notify insurance companies about move.
- ☐ Seek employer benefits.
- ☐ Contact schools if changing schools.

## Three-Four Weeks Prior:

- ☐ Contact utility companies of turnoff date and give new address
- ☐ Obtain medical records for family and pets.
- ☐ Try to use/eat as much food as you can in your home.
- ☐ If moving vehicles, schedule extraction of gas and oil service.
- ☐ Protect jewelry and valuables.
- ☐ Return borrowed and rented items.

## One Week Prior:

- ☐ Plan your itinerary.
- ☐ Change address at post office (USPS) and change voter registration address.
- ☐ Notify banks of address change.
- ☐ Service automobiles if being driven a long distance.
- ☐ Cancel any remaining utility services.
- ☐ Start packing.
- ☐ Set travel items aside.
- ☐ Check furniture for prior markings, so you can note on moving day.
- ☐ Prepare floor plan of your new home.
- ☐ Place warranty booklets in one kitchen drawer.

## Moving Day:

- ☐ Once home is empty, take one more walk through.
- ☐ Sign the bill of lading once you are satisfied with mover's packing.
- ☐ Double check new address with mover.
- ☐ Look up, turn off lights and notify real estate agent you have left the property.

## Closing Day/At Your New Address:

- ☐ Write mailbox #, location and garage code down for new owners.
- ☐ Bring photo ID to closing.
- ☐ Arrange for utilities to be turned on for closing date.
- ☐ Contact credit card companies, subscriptions, online memberships, etc. of new address.
- ☐ Set up mail delivery.
- ☐ Change driver's license and vehicle registration address.
- ☐ Arrange for trash pick-up, milk and home deliveries.
- ☐ Explore your NEW neighborhood!

# Simple Real Estate **Statement of Purpose**

**We exist to honor and reveal God by being REALTORS of integrity, bringing value and hope to clients and by providing a positive influence to all in the real estate process.**

**Our key to Simple Real Estate is Jesus, who opens the doors of hearts and homes with love and makes wise the simple.**

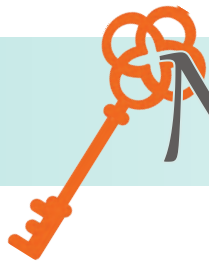
**Our mission is to simplify the complexities and stresses of real estate.**

**Our culture is rooted in Honor, Peace, Shelter, and Love.**



**[www.keytosimple.com](http://www.keytosimple.com)**

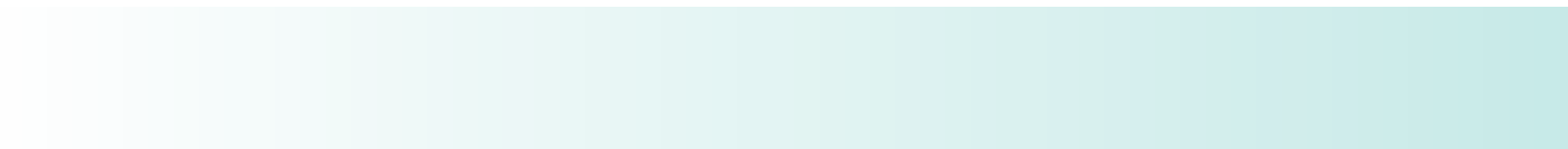




# Notes...









*Uncomplicated. Hassle-free.*

**[www.keytosimple.com](http://www.keytosimple.com)**