

HOME SALES  
FIRST TIME HOME BUYER  
INVESTMENT PROPERTIES  
MILITARY RELOCATION

We have a heart to help people. The company was founded in 1994 on the principle of integrity. Here's what Hope has to say on the subject:

*"Working for other real estate companies, I found many things I didn't feel the agents or brokers were being honest about with their clients. I decided to start my own company out of the desire to have the highest integrity and to genuinely help people find what they are looking for."*

While there are good people who work for larger real estate companies, a boutique business such as ours can spend more time and attention on our clients and their needs.

We have the right experience. For 23 years, our staff has lived and worked in the neighborhoods we serve. We know the best schools, the quickest commutes, and the public amenities and local businesses.

We do good business. We choose to only work with individuals who trust us. We are picky about the people we work with, such as: loan officers, title companies, other realtors, sub-contractors, and office personnel. Providing accurate and realistic information is more important to us than competing for commissions.

WHAT WE DELIVER

- First Time Homebuyer Support
- Services Prior to Sale of Home
- Military Relocation Assistance
- Professional Market Evaluations
- Flexible Marketing Plans
- Rapid Multiple Listing Entry
- Special Feature Cards & Brochures
- Local Property Advertising
- Online Property Advertising
- Advice on Remodeling or Flaws
- Free Market Reports, Tools & Resources
- Results

OUR PROMISE

- In-depth market analysis for home and area
- Home immediately listed in MLS
- Maximize exposure to buyers
- Provide feedback on marketing efforts
- Show property only to **qualified buyers**
- Promptly present all offers
- Negotiate best possible price and terms
- Accompany you through the sale process
- Provide accurate estimate of closing costs
- Remain in touch with you after closing

**Permit cancellation if dissatisfied**



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## Tips for Buying A Home



### WHAT TO LOOK FOR IN A NEW HOME

- LOCATION
- CONDITION
- TERMS
- PRICE, PRICE, PRICE

### BUYERS PROCESS

- FIND THE RIGHT REALTOR
- GET PRE-QUALIFIED & PRE-APPROVED
- REALTOR SEARCHES FOR HOME
- SHOWINGS & MAKING OFFER
- INSPECTION, APPRAISAL, INSURANCE
- PRESENTING FUNDS & CLOSING

# Homebuyers Need Realtors Too!

88% OF HOME BUYERS STILL USE A REALTOR TO ASSIST IN A NEW HOME PURCHASE

88% of buyers purchase a new home through a real estate agent or broker, according to statistics from realtor.com. Approaching a new home purchase can seem like an easy process because of the technology available online to home buyers; however, this is not the case. Talking to a realtor early on, even up to five years before a purchase, can be a great way to start preparing for your future home and avoiding common mistakes. 1 out of every 4 home buyers regret their purchase, according to a recent survey by Redfin,

a real estate brokerage firm. A great realtor knows how to listen to your needs and also know what's available in the market and how to find what you are looking for in your price range. They also can help you get the best offer for what you're spending, what features you can DIY, and how to get out of a contract if you are uncomfortable. Make sure you choose to work with someone who has lived and worked in your target area so they are familiar with the neighborhoods, amenities, property conditions, and pricing.



## Get Pre-Approved. Show what you can afford

WHETHER PURCHASING NOW, MONTHS FROM NOW, OR YEARS FROM NOW

### KNOW WHAT YOU WANT, AND KNOW WHERE TO NEGOTIATE

It's important to be patient when searching for a new home, as the market availability isn't always where you want it to be. Employing a little patience in the short term can actually get you what you want for the best deal in the long term. Knowing what features you can and cannot compromise on is key. A realtor is your best bet to knowing what the best deal is in the market, but below is a short list of **Do's and Don'ts** that may help:

CRITICAL SYSTEMS	POSSIBLE DIY's
Electrical	Colors or Paint
Plumbing	Countertops
Heating/Cooling	Storage & Shelving
Roof	Carpet & Flooring
Structural	Trees & Landscaping

Have you fallen in love with a home that has beautiful countertops, but issues with the water heater? Critical systems such as electrical and plumbing should not be looked over. It may only take a hundred or so dollars to replace or install the counters you love, whereas replacing a hot water heater may cost thousands.

### Get Pre-Approved...Not Just Pre-Qualified

A good realtor knows the difference between getting pre-qualified and getting preapproved...as well as timing for both. If you are serious about purchasing a home, it's important to get pre-qualified right away. Most



Realtors can provide you with referrals to lenders, lawyers, title companies or sub-contractors. Once you find a trusted lender, get pre-qualified right away. While you can start your home search after getting pre-qualified, it's generally a best practice to be pre-approved prior to attending showings or making offers.

Realtors, lenders, and sellers want to know if you have the financial stability to purchase a new home before starting the required processes.

### Feel Uncomfortable with a Contract? No Worries

Once you've located a home you are interested in, don't feel locked down. The buying process can be stressful and you may feel like everyone is pressuring you to get it done quickly. A great realtor listens to your needs and doesn't get pushy when you change your mind or don't like an offer.



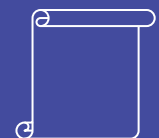
### HOME BUYERS PROCESS

- Make a down-payment plan & budget
- Find a realtor
- Prioritize what you want in a home
- Lender referrals from realtor
- Get pre-qualified & pre-approved
- Research neighborhoods
- Realtor searches for your home



### SHOWINGS & OFFERS

- Confirmation of buyer financing
- Work within sellers schedule
- Showing appointments required
- Records of every showing/offer
- Write the offer
- Realtor reviews contract with you
- Realtor negotiates offers
- Counter offers (if needed)



### PRE-CLOSING & CLOSING PROCESS

- Title commitment
- Home Inspection
- Appraisal & Insurance
- Buyers final walkthrough
- Closing figures 24 hours ahead
- Review of all documents
- Presentation of buyer funds
- Receiving the deed

