



YOUR GUIDE TO HOMEOWNERSHIP

Everything
you need to know
about buying
a home.

Homes
OF NOCO GROUP

kw PREFERRED
REALTY
KELLERWILLAMS

A Sound Decision

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.



Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.

Visualize your dream scenario for buying your home.

WHAT'S THE ONE THING THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A REALITY?

How can I make that happen for you?

Why is that important to you?

IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN BETTER, WHAT WOULD IT BE?

Why is that important to you?



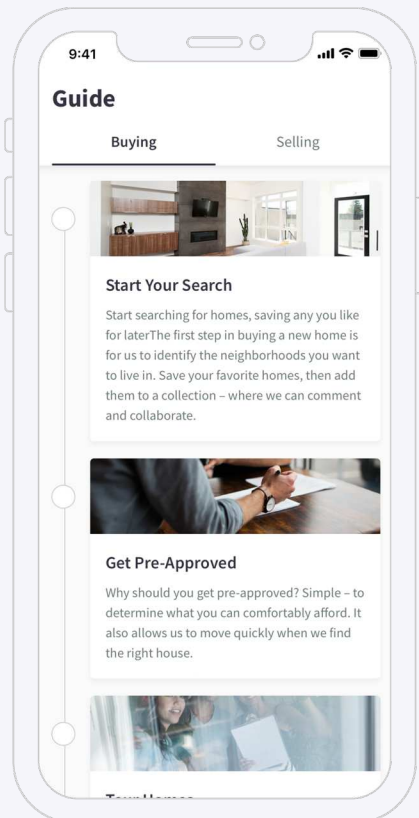
**Your
Needs
Come
First**

My App:

Finding Your Way Home Has Never Been Simpler

My app makes achieving your homeownership goals more accessible than ever before.

So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. Get to know my favorite features before you take it for a spin.



Guide

When middle-of-the-night questions come up or you want real-time information about the status of your transaction, Guide gives you the tools to anticipate and act on every step of the buying process. Paired with my expertise, you'll have everything you need to light your way home.

Search

Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

Neighborhoods

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

Collections

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.

Build Your Preference Profile

The Basics

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

The what, the when, the how – let's talk about the best way to get in touch.

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?

Select all that apply

Email

Call

Text

WHAT IS THE BEST TIME TO REACH YOU?

Select all that apply

Morning

Noon

Afternoon

Evening

Anytime

AS UPDATES ARISE, HOW OFTEN DO YOU PREFER TO BE NOTIFIED?

ASAP

In a few hours

That day

Every few days

Your Home Wish List

TO BEGIN

Who will be living in this home?
Let's list adults, children, and pets
that will inhabit the space.

What are the non-negotiables for
your home?

If you had to name your top five
non-negotiables, what would they
be?

Beyond your top five needs, what is
something you really want?

Do you have a preference for the
year the house was built?

Do you want a house in move-in
condition or are you willing to do
some work on it?

When people visit your home, what
do you want it to say about you?

Are there any specific features that
would make your next house feel
instantly like home?

Will you require accessibility
options?



Your Home Wish List

EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway or vehicle entrance/exit will you require?



Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]

What other exterior features are important to you?

Your Home WishList

INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



Your Home WishList

LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g., playroom for children, studio, mud room)

What else do you see for living areas?

DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room - how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?



Your Neighborhood Preference



What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop? What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

MAKE MY APP YOUR HOMEBASE

My hyper-filtered search extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my app allows you to search by neighborhood and school district (or whatever works best for you) revealing the insights that matter most. Save searches, favorite homes and collaborate. Get notifications whenever a good fit becomes available, wherever you are.

To download, visit
[https://app.kw.com/
KW1817Q0](https://app.kw.com/KW1817Q0)

Getting to Know the Neighborhood

Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

Always remember that you can search, save, and organize your favorites on my site,

<https://app.kw.com/KW18I7Q0>

MapYour Move

When is the best time to buy?

There's only one right answer:
When you find a home that you love.

Inventory and the economy will wax and
wane, but when you find a house you
can see yourself in, the timing is just
right.



How Buying a Home Works

1 PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

How Buying a Home Works

5 UNDER CONTRACT

- Secure a home loan
***more details to follow**
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize contingencies. **[input any contingencies that may be specific to your area]**
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances

- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home. Use the Guide feature in my app to find step-by-step, on-demand information throughout your purchase.

Searching Safely

COVID-19 doesn't have to impact your search for the perfect home. Below are some of the precautions I am taking to maximize your search results while minimizing your risk.



These safety measures are standard for all transactions, but I am more than happy to honor any additional precautions you have in mind.

MY KW APP

With my KW App, you can safely search for your next home from the comfort of your current one. Search properties via zip code, neighborhood, or school district and schedule a virtual tour of the ones you love directly in the app!

SOCIALLY DISTANT TOURS

Want to see a property in person before making an offer? Reach out to schedule a private tour following these social distancing guidelines:

- Maximum of four people per appointment (five including myself)
- General symptoms assessment upon arrival (including temperature check)
- Masks to be worn over the nose and mouth at all times while on property
- Disposable shoe coverings to be worn at all times while inside the house
- Appointments will last no more than an hour
- Majority of discussion will take place in well-ventilated areas
- High-touch surfaces will be disinfected after showing
- All follow-up paperwork will be conducted digitally

CONTACTLESS TRANSACTIONS

All showing requests, offers, and as much of the closing process as possible will be handled digitally. Any necessary in-person interactions will take place in well-ventilated areas following social distancing guidelines.

Your Trusted Partner

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate advisor. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!





OUR TEAM

Leaders in the real estate industry **since 2008**, Homes of Colorado Group has built a collaborative, elite family of professionals, who are experts in Colorado and across the country. In the past 24 months our team has sold nearly 150 homes, specializing in residential/commercial real estate, luxury properties and worldwide relocation. In 2020 our team had a **powerful 22.5 million in sales volume**, making us one of the most successful real estate firms in Colorado and the Nation. NAHREP (National Association of Hispanic Real Estate Professionals, a national group and reporting agency, ranked our team as **TOP 50** in our region. With offices in Colorado, and across the world, we are collectively making a difference in the lives of our local community.

Nearly 150
HOMES SOLD

**TOP KW BROKER
IN AMERICA**

**ETHICS
PROFESSIONALISM
COMPASION**



THE THOUSAND

It was recently announced that our team qualified to be recognized among the top 1,000 agents/teams across all brands and companies in the entire country! We have also qualified to be recognized in America's Best which will be featured in The Wall Street Journal later this year!

Credentials & Awards

2013 KW becomes the largest real estate franchise in North America

2014 KW tops 100,000 in associate count

2015 KW named world's largest real estate franchise by agent count

2017 KW Labs, the innovation hub of KW, launches



2018 KW releases Kelle, a proprietary AI-based personal assistant for agents

2019 KW releases Command, a CRM-plus solution with a suite of apps hosted on the Keller Cloud

2019 Named #1 Most Innovative Real Estate Company by Fast Company

"Chandra helped us sell our home and purchase a new build. She helped negotiate wonderful deals on both sides and her expertise and knowledge helped us feel comfortable that we were making the right decisions. She's really in this profession because she loves seeing families get into homes they love. She follows up regularly and we will recommend her to anyone!"

"Highly recommend Chandra! My husband and I reached out to her after we drove by a house we fell in love with. We ended up putting in an offer for the house (before even listing ours) and Chandra helped move everything along so seamlessly so that we could coordinate getting our house on the market quickly. Our offer was accepted and part of the agreement was that we had to have our house sold by a certain date. She had us an over price offer before our deadline! All of her help and knowledge along the way was a great asset. We really felt like she went above and beyond in so many ways for us to help get our new house and sell our old one. Not only was she there for us every step of the process during the buy/sell, but we had some issues months after purchasing our home and we reached out to her.... she was still there for us! Absolutely awesome person and realtor, definitely would use her again in the future and recommend her to everyone."

"Chandra is amazing! She goes above and beyond to help her clients! Mrs. Martinez was our realtor in 2019 and helped us find our dream home! I highly recommend Chandra Martinez!"

A Promise to the Community

WE LIVE HERE, WE GIVE HERE



RED DAY

RED Day, which stands for Renew, Energize and Donate, is our annual day of service. Each year on the second Thursday of May, we celebrate RED Day as a part of our legacy worth leaving. Making a difference in the lives of others and bettering the communities that we serve lies at the heart of the Keller Williams culture.



ENRICHING OUR COMMUNITY

Habitat for Humanity in Southern Colorado embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.

A Promise to YOU



To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and advisor by your side

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on



Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

The Bottom Line



Commonly Used Terms

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.

kw

Here's how you can
get in touch with me

303.908.5915

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