

Home Seller Information Resource



Understanding the entire process of selling your home.

HOMES IN **colorado**.COM



RE/MAX
ALLIANCE



18551 Mainstreet #207
Parker, CO 80134
303-841-0922

Each office is independently owned and operated



CALL BRIAN CHANDLER
720.808.1007



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[Learn more about Brian Here.](#)

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BEST IN COLORADO!

THE DENVER POST HAS NAMED **RE/MAX ALLIANCE** A WINNER OF THE COLORADO TOP WORKPLACES 2019 AWARD!

► SEE WHY AT: HOMES IN **colorado**.COM

Our success is made possible by our amazing agents, staff, and the wonderful clients we continue to serve year after year.



THE DENVER POST

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5440 Ward Rd, Arvada, CO 80002 | 303.420.5352
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TRAD 20.2



Home Seller Information Resource

In these pages you will find information that will help you understand the process of listing your home, and the necessary steps once an offer is received. You will also learn why RE/MAX and RE/MAX Alliance has become a top choice for homeowners when listing their home.

You will also find answers to many of your questions and information to educate you on some of the steps of the selling process. If you should have any questions after reviewing this information, please call me at anytime.

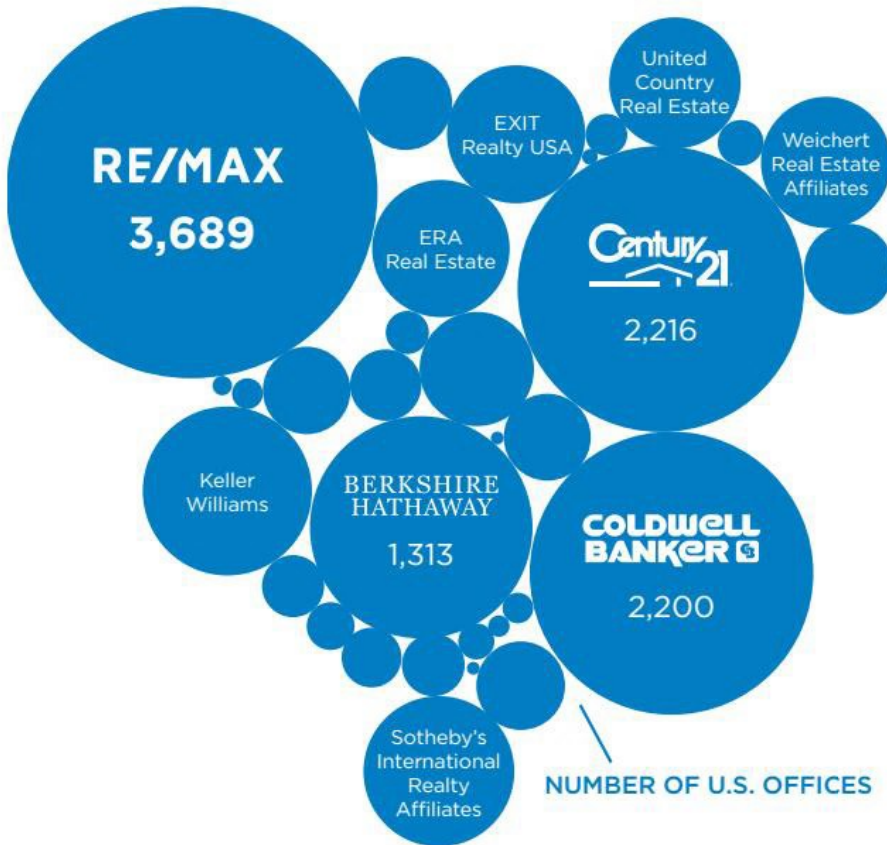
I will be giving you regular updates and/or recommendations; however, never hesitate to call me with any questions or concerns.

Thank you for selecting me to guide and assist you with the marketing and sale of your home. I look forward to working with you.



IS YOUR REAL ESTATE BRAND WHERE YOU NEED IT?

RE/MAX: MORE NEIGHBORHOODS, NOT JUST WEBSITES



RE/MAX offices are in more U.S. locations* than those of any other brand. They serve thousands of communities, large and small.

That's made possible by RE/MAX Broker/Owners and agents who are empowered to tailor their services to fit the needs of local homebuyers and sellers. It's not just on the Web. With so many U.S. locations, the odds are good that a RE/MAX office is part of your neighborhood.

Among the largest U.S. brokerages, RE/MAX agents outproduce the competition 2 to 1.** Worldwide, RE/MAX has real estate's largest global footprint, one that spans more than 100 countries and territories.

IS YOUR REAL ESTATE BRAND WHERE YOU NEED IT?



joinremax.com

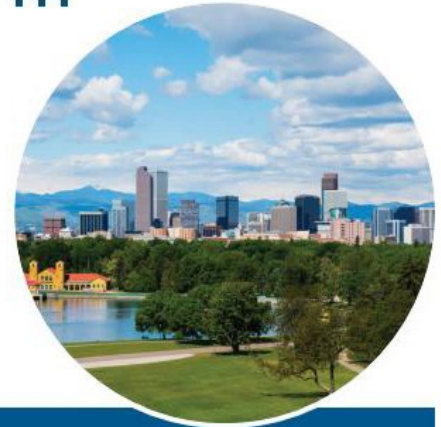
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*Office counts reported in 2017 Residential Franchise Report from Realtor Magazine including 32 U.S. real estate franchisors, based on 2016 data.

**Transaction sides per agent calculated by RE/MAX based on 2017 REAL Trends 500 data, citing 2016 transaction sides for the 1,705 largest participating U.S. brokerages.

RE/MAX Alliance is ...

- Over 900 REALTORS® and professional staff
- Colorado's largest locally owned real estate organization
- Over \$4 Billion in real estate sales annually
- 24 offices located along the Front Range from Fort Collins to Castle Rock
- A name readily recognized and respected throughout Colorado
- Quality support staff and equipment
- The leading edge of technology
- 11.18 Average Transaction Sides per Agent



RE/MAX Alliance Ranks in the Top 20 of Largest Residential Brokerage Firms in the Nation




REALTRENDS
THE TRUSTED SOURCE

The REAL Trends 500, now in its 32nd year, remains the undisputed leader in ranking the performance of residential real estate services firms. Due to the requirement of independent verification, the REAL Trends 500 is The Trusted Source for information about the performance of these firms.

A record 1,757 firms qualified this year. The results—turned in by the firms on this year's REAL Trends 500—showed that the nation's leading realty firms

outperformed the market, proving that size and leadership do matter.

Of the top 500 brokerage firms ranked, RE/MAX Alliance & Equity Group ranked 20th in residential sales transactions in 2018 with 16,097 and ranked 14th in total volume with \$7,068,623,721 in sales. They are also the only privately owned companies in Colorado & Oregon in the top 20 firms ranked.



TOP 500

POWER BROKER

Based on 2018 Sales Volume

The Top 500 is based on data received as of press time. For the most current data and to see 1,000-plus Power Broker firms ranked by both sales volume and transactions, please see the online 2019 Power Broker Report Directory at rismedia.com.

Sales Rank	Company	State	Sales Volume	Transactions	Total Offices	Total Agents
1	NRT LLC	NJ	\$176,431,375,000	337,235	755	50,200
2	HomeServices of America, Inc.	MN	\$135,904,704,150	346,629	919	44,363
3	Compass	NY	\$45,544,757,789	34,644	181	8,874
13	RE/MAX Gold Olson & Associates	CA	\$7,094,026,504	15,256	68	1,450
14	RE/MAX Alliance Equity Group	CO	\$7,068,623,721	16,097	36	1,324
15	LIV/Sierra/Summit Sotheby's International Realty	CO	\$6,892,450,679	8,340	35	711
7	Atari Fintel REALTORS®	CA	\$12,085,950,408	6,845	33	1,190
8	HomeSmart International	AZ	\$12,058,264,216	36,064	44	9,435

Alliance 2019 Sales & Statistics

Outstanding Agents. Outstanding Results.

Total Transactions

9,451



Total Sales Volume

\$4,414,843,339



Average Sides per Agent

11.18



Average Sale Price

\$467,130



"As an organization, we are very pleased to have ranked so high in the transactions and volume categories. These rankings are a testament to the hard work and perseverance of all our agents and the dedication of our staff throughout our organization. We are honored to be ranked in the top 500 year after year."

- Chad Ochsner, RE/MAX Alliance President, Broker/Owner

Office Locations



Arvada
303-420-5352
5440 Ward Rd.
Arvada, CO 80002



Aurora
303-693-6666
13770 E. Rice Place
Aurora, CO 80015



Boulder
303-499-9880
4770 Baseline Road
#110
Boulder, CO 80303



Castle Pines
303-865-3400
7437 Village Square Dr.
#105
Castle Pines, CO 80108



Castle Rock
303-688-2202
719 Wilcox Street
Castle Rock, CO 80104



Conifer
303-674-0090
25577 Conifer Rd.
#201
Conifer, CO 80433



Denver Central
303-757-7474
1873 S Bellaire St.
#700
Denver, CO 80222



Evergreen
303-674-9770
30480 Stagecoach Blvd
Evergreen, CO 80439



Fort Collins Downtown
970-482-1781
125 S Howes St. #120
Fort Collins, CO 80521



Fort Collins South
970-226-3990
4703 A Boardwalk Dr.
Fort Collins, CO 80525



Golden
303-277-1322
1019 8th St.
Golden, CO 80401



Greeley
970-330-5000
1275 58th Ave.
Ste. A
Greeley, CO 80634



Greenwood Village
303-773-3885
6465 S. Greenwood
Plaza Blvd. #280
Centennial, CO 80111



Lafayette
303-497-0588
109 N. Public Rd.
Lafayette, CO 80026



Longmont
303-651-3939
512 4th Ave.
Ste. 101
Longmont, CO 80501



Louisville
303-666-6500
225 S Boulder Rd.
Louisville, CO 80027



Loveland
970-669-1234
750 W. Eisenhower Blvd.
Loveland, CO 80537



Nederland
303-258-7020
286 N Bridge St.
Nederland, CO 80466



Northeast
303-420-5200
13659 E. 104th Ave
#100 Commerce City,
CO 80022



Olde Town Arvada
303-800-8439
7425 Grandview Ave.
Arvada, CO 80002



Parker
303-841-0922
18551 E. Mainstreet
Parker, CO 80134



Walnut
303-442-3180
1911 11th Street
107 Boulder, CO 80302



Wellington
970-206-8343
4006 Cleveland Ave
PO Box 157
Wellington, CO 80549



Westminster
303-420-8800
9737 Wadsworth Pkwy
Westminster, CO 80021

HomesInColorado.com

HomesInColorado.com was launched in 1998, and has rapidly grown to be the most comprehensive real estate website in the state of Colorado, providing not only sellers and buyers a wealth of information, but also creating one of the most important tools in your business.

As a company, we strive to maintain an 'edge' by staying up to date with the latest technology, and our website is an ever growing, ever evolving component of what we do.

The History:



Community Involvement



**RE/MAX
ALLIANCE**

"As a company we are dedicated to enriching many organizations locally and globally through partnerships, volunteer efforts, and community events. Our amazing agents and staff volunteer countless hours and donate financially year after year. We work hard to give back to our local communities and organizations across the world."

- Chad Ochsner, RE/MAX Alliance President, Broker/Owner

BRIAN CHANDLER

Call 720.808.1007



Community Involvement

Children's Miracle Network

RE/MAX Associates generated more than \$8 million in donations last year alone. Said Carolynn Bond, former liaison to Children's Miracle Network for RE/MAX International, "Our business is about more than just buying or selling homes. Our business is to care for families, and what better way to show that care and concern than to support Children's Miracle Network."

RE/MAX Alliance associates raised over \$116,000 through Honor Card, Miracle Home Programs and our Annual Golf Tournaments in 2015. RE/MAX Alliance is the number one contributing organization in the Rocky Mountain Region, where 100% of our donations stay in the local community, benefiting Children's Hospital and National Jewish Research Center.



Miracle Home® Program

The Miracle Home program enables RE/MAX Affiliates to participate in a worthy cause and have positive impact on their individual business. Agents simply pledge to make a contribution for every real estate transaction.

Honor Card Program

By making a financial donation to Children's Miracle Network in honor of a client, RE/MAX Affiliates give desperately ill children hope for the future. The gift recipient will receive a CMN-RE/MAX card that explains where the gift came from and what it means.



BRIAN CHANDLER

Call 720.808.1007

*Helping Coloradans to achieve
the American dream of homeownership.*



**RE/MAX
ALLIANCE**

RE/MAX Alliance
is one of the largest
CAR Foundation
contributors year over year



The Colorado Association of REALTORS®
Foundation supports housing, disaster
relief, and homeownership education
for all Coloradans.



colorado association of
REALTORS®
FOUNDATION



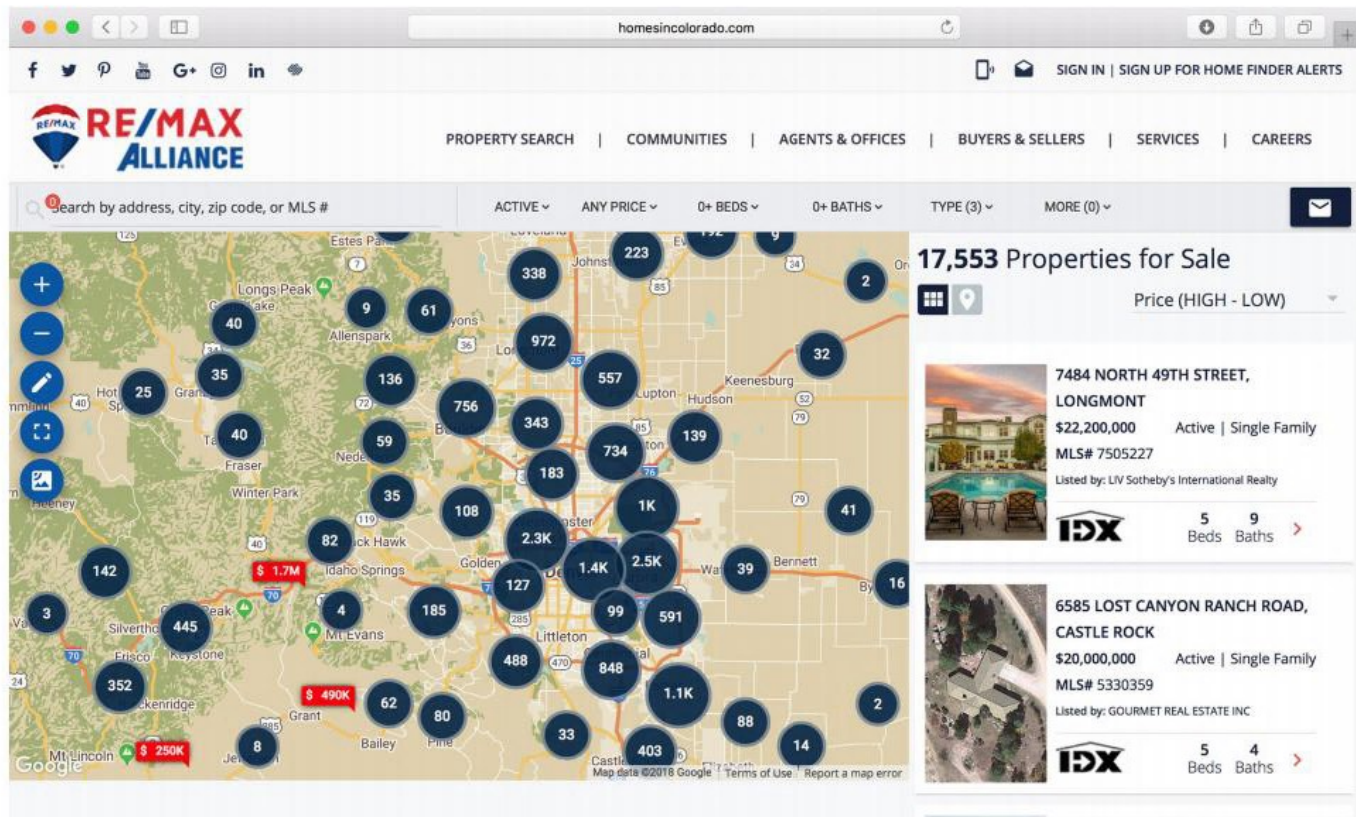
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Internet Marketing

93% of all home searches begin on the internet.

RE/MAX Alliance allows you to search all other listing sites. RE/MAX Alliance's regional website consistently outranks statewide sites from several other brands, including Coldwell Banker, Keller Williams, and other RE/MAX franchises.



HomesInColorado.com

- The most comprehensive real estate website in the state of Colorado
- Providing buyers a wealth of information
- The www.homesincolorado.com website averages **over 20,000 monthly visitors**

HomesInColorado.com development is the result of website focus groups comprised of associates within RE/MAX Alliance as well as RE/MAX Alliance Buyers and Sellers.

REMAX.com

- The RE/MAX consumer web site draws nearly 3 million unique visitors monthly
- Consumers can search for residential or commercial listings
- Consumers connect directly to RE/MAX agents and offices
- Potential home buyers can search all the listings - not just those belonging to RE/MAX Associates - in thousands of markets

remax.com: The site they see.

OVER 110 MILLION VISITS*

RE/MAX #1 Real Estate Franchisor Site**

Coldwell Banker	50% FEWER VISITS**
Century 21	51% FEWER VISITS**
Keller Williams	67% FEWER VISITS**

Data from Jan-Dec 2018

* Source: RE/MAX first-party data for full-year 2018.
** Source: More visits than any other national real estate franchise website, according to Hitwise data, full-year 2018, report of all U.S. real estate franchisors among website visits in the "Business and Finance-Real Estate" category. ©2018 RE/MAX, LLC. All rights reserved. Each Office Independently Owned and Operated. 19_301304

RE/MAX

WE FIND HOMES THAT FIT YOU

Each year, our agents help hundreds of thousands of families buy or sell a home

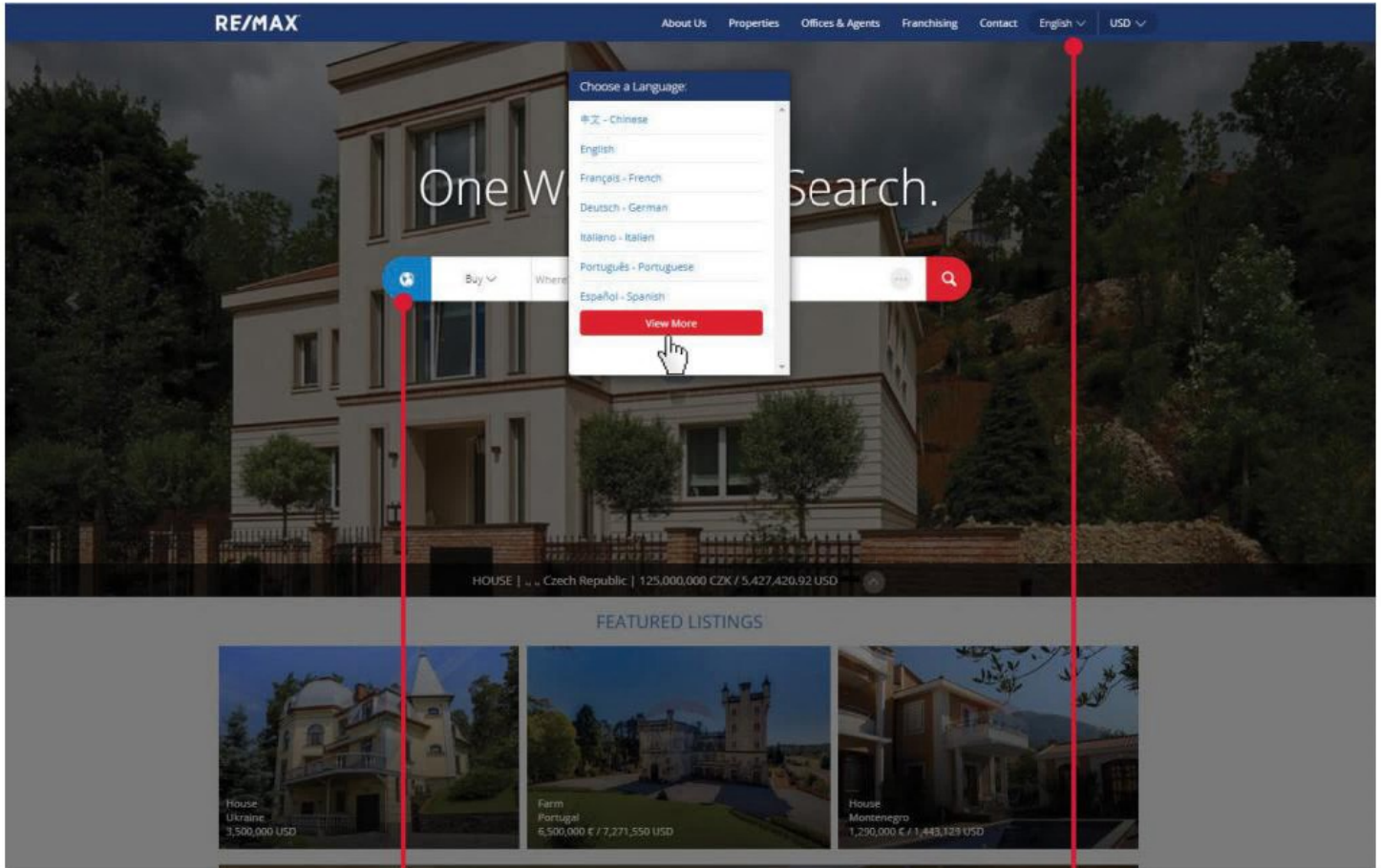
FOR SALE HOME ESTIMATES AGENTS OFFICES

City Address, School or Zip **Let's Go!**



ONE WORLD. ONE SEARCH.

Easy to use search platform. Language & currency translations for every listing.
An easier, faster way for buyers to find your home.



Search for any RE/MAX listing around the World

Translate the language and currency

Your home's never had so many visitors

The site that's changing the game in real estate

- The first website with true global reach
- Market your home in 80+ countries and territories in 43 and 57 currencies
- Easier, faster way to sell your home

global.remax.com



RE/MAX ALLIANCE

There's No Place Like Home!

Tell me why your Property is Special...

You know your home better than anyone. You've lived in it and worked on it and decorate it and updated it. You're understandably very proud of what you've done here. I want to learn all that I can about your home, so that I can help you sell it. Please fill in the lines below so that I can tell prospective buyers about these special features. It will also help me establish the "market value" for your home.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____



Prior to Listing

General Interior of House

- Cracks in walls repaired
- Touch-up or re-paint
- Leaks Repaired
- Watermarks covered
- Floors cleaned or refinished
- All closets cleaned
- Lights operating
- Wallpaper secured
- Window coverings clean
- Carpets steam cleaned

Basement

- No evidence of water penetration
- Dampness removed
- Cold water pipes covered
- Sump pump installed
- No musty odors
- Drains cleared
- Furnace cleaned
- Storage neatly arranged
- Excess storage removed
- Floor swept
- Handrail secure

General Exterior of House

- Paint or touch-up house paint
- Gutters recently cleaned
- Missing shingles replaced

Lawn

- Lawn in good condition

Kitchen

- Sink free of stains
- No dripping faucets
- Appliances in working order
- Pantry neatly arranged
- Freezer defrosted

Patios

- Wood stained or painted
- Fencing secure

Front Door

- Newly painted
- Doorbell operating
- Door brass polished
- Hinges oiled



Bathrooms

- Sink stains removed
- Leaky faucets repaired
- Grouting stains removed
- All joints caulked
- Missing tiles replaced
- All fixtures operating
- New shower curtain

Driveway

- Resurfaced
- Potholes patched
- Recently sealed

Living & Family Room

- Furniture positioned to show space

Windows

- Windows operating freely
- Cracked window replaced
- Windows washed

Trees/Shrubs

- Dead branches pruned
- Dead shrubs replaced
- Overgrown shrubs pruned

Preparing to Sell

First Steps

- Clean windows, walls and bathrooms
- Paint walls in need of a fresh coat
- Fix worn woodwork
- Create look of large storage areas and utility spaces by removing unnecessary items and neatly organizing kitchen cup boards, bathroom cabinets, garage, basement and attic
- Make closets appear adequate by properly hanging clothes and placing shoes, hats and other items in an orderly fashion; remove items if necessary
- Spend a few hours fixing up things that could potentially detract from your home's value; i.e., prospective buyers see dripping faucets and think you home has faulty plumbing
- Fix loose doorknobs, sticking drawers, warped cabinet doors, holes in screens, windows that don't work etc.
- Make sure your appliances work

Maintain for each showing

- Exterior of home should have 'curb appeal'
- Keep lawn mowed and edged, shrubs trimmed, flower bed cultivated.
- Sweep or remove snow and ice from the walkway
- Pick up lawn tools, toys and newspapers
- Clean up after pets

Interior

- Pick up toys and shoes
- Make beds and put clothes away
- Tidy up bathrooms; set out 'show' towels
- Do a quick dusting
- Give carpets a once-over with the vacuum; straighten rugs
- Empty wastebaskets



Put Your Property's *Best Face* Forward

Pricing to Sell

Factors Affecting Price

Uncontrollable

Location	The single factor with the greatest effect on value.
Competition	Buyers make a decision as to which home to buy and how much that home is worth based on the choices available at that time.
Market Conditions	The status of the housing market at the time of sale.

Controllable

Property Condition	Condition of the property directly affects both the speed of the sale and price revealed.
Terms	Buyers make a decision as to which home to buy and how much that home is worth based on the choices available at that time.
Price	The status of the housing market at the time of sale.



Don't get stuck trying to sell your house at the wrong price.

The Impact of Overpricing

- Helps your competition sell their homes.
- Reduces sales-associate activity.
- Reduces advertising response.
- Sends interested buyers to other properties.
- Attracts the wrong prospects.
- Eliminates offers.
- Can cause appraisal problems.
- Extends market time.
- Home becomes shopworn.
- Agents are less likely to show.
- Buyers assume there is something wrong with it, or it would have sold already.
- Encourages lower offers.
- Buyers assume your home is out of their price range and do not look at it.

Buyside

Wondering What your home is worth?

Anyone can acquire an automated home value online these days, but what you most often find are computer models, generated largely off of historic public records data. These computer models do not take into account specific features, upgrades, or the condition of your home. Your RE/MAX Alliance agent is the expert in your neighborhood, and can give you insight into what buyers in today's world would value your home at.

Contact your RE/MAX Alliance agent to learn more!

REAL-TIME MARKET REPORT FOR 1627 SANDCREEK CT, FORT COLLINS, CO 80524

WE KNOW WHERE AND WHAT BUYERS ARE SEARCHING FOR...

BUYER HEATMAP

THE BUYER HEAT MAP OPERATES SIMILARLY TO A WEATHER MAP THE COLOR, THE MORE INTENSE THE ONLINE ACTIVITY; THE LIGHT THE LESS INTENSE THE ONLINE ACTIVITY.

REAL-TIME MARKET REPORT FOR 1627 SANDCREEK CT, FORT COLLINS, CO 80524

ONLINE ACTIVITY IN THE LAST 90 DAYS

Online activities inside RE/MAX Alliance	3,941,292
Online activities within a 5-mile radius of 1627 Sandcreek Ct	579,495
Online activities within a 5-mile radius and within the home's price range	142,783
Online activities within a 5-mile radius and within the home's price range looking for a 5 bedroom	142,595

BY BEDROOM

- 1 Bed (2%)
- 2 Bed (16%)
- 3 Bed (42%)
- 4+ Bed (38%)

BY PRICE RANGE

< \$100K	1,924
\$100K - \$199K	2,571
\$200K - \$299K	12,168
\$300K - \$499K	58,268
\$500K - \$749K	20,267
\$750K - \$999K	9,907
\$1M+	7,099

POTENTIAL BUYERS ACTIVELY SEARCHING BETWEEN \$397,000 AND \$501,000 IN THE LAST 90 DAYS. HERE ARE A FEW OF THEIR PROFILES:

109

Buyer ID: 4292084 \$448,200 - \$547,800 3+ Beds, 2.0+ Baths	Buyer ID: 4270105 \$307,800 - \$412,300 3+ Beds, 2.0+ Baths	Buyer ID: 4270096 \$471,200 - \$603,200 4+ Beds, 3.0+ Baths
Buyer ID: 4256962 \$463,500 - \$590,500 3+ Beds, 3.0+ Baths	Buyer ID: 4254129 \$431,100 - \$528,900 3+ Beds, 3.0+ Baths	Buyer ID: 4254120 \$431,100 - \$528,900 3+ Beds, 3.0+ Baths
Buyer ID: 4234270 \$430,800 - \$530,200 2+ Beds, 1.0+ Baths	Buyer ID: 4234269 \$463,800 - \$520,200 2+ Beds, 1.0+ Baths	Buyer ID: 423 \$396,100 - \$492.9 3+ Beds, 3.0+ Bath

Real-Time Valuations
Using Public Data

- \$435,030** (Range: \$408,000 to \$465,781) - Zillow
- \$441,739** (Range: \$275,800 to \$663,882) - HomeVestor
- \$470,495** (Range: \$319,820 to \$641,069) - eppraisal.com

May I Answer Your Questions?

Again, your satisfaction is my #1 priority. You're selling your property. The more knowledgeable and informed you are about the process, the more enjoyable and/or less stressful this experience will be for you.

It is my goal, with this book and everything else I do, to educate you and help you to fully understand the process involved in selling your home. I may not; however, cover all of the questions you may have. With this thought in mind, keep this sheet handy. When a question occurs to you, please write it down. Then when you speak with me or my staff, you'll remember to ask these important questions:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

**Real estate transactions grow increasingly complicated every year.
Please, ask me any and all questions you may have!**



Showing Your Home

Don't Just Show Your Home. . . Show It Off!

First Impressions Are Lasting - The front of your home greets the prospect. Be sure your landscaping is well manicured, cut your lawn weekly and edge up the driveway and along the side-walks, make sure the exterior paint is in good condition, front door is clean, your walk is clear of snow and ice.

Decorate for a Quick Sale - It will pay dividends for you. Faded walls, torn wallpaper, and worn woodwork will reduce the appeal of a home. Invest in reasonably priced redecorating ideas like wallpaper and paint. A quicker sale at a higher price will result.

Let the Sun Shine In - Open the drapes and shades, and turn on the lights to make your home bright and cheerful.

Little Things Mean A Lot - Take a few moments to make sure faucets don't drip, doors don't stick or have loose knobs. Don't forget your windows and cabinet doors. Get all those minor flaws fixed since they detract from your home's value.

From Top to Bottom - Display the full value of your closets, vanities, cabinets, attic and base-ment by removing all unnecessary articles. Make them look bigger and neat to show the space is ample. Stack all items in the garage and basement against the walls to show maximum floor space. Vacuum the garage and basement floor and rafters. Extra toys in a child's room and knick-knacks actually make your rooms appear smaller-store these items.

Bathrooms - Make these rooms sparkle! Check and repair any damaged or discolored caulking.

Music is Mellow - Turn off the television. Soft music can be appealing, but keep it low. A winter fire in the fireplace warms the atmosphere.

Curb Your Pets - Keep pets out of the way and make sure pet areas are clean and order free.

Secure Valuables - You may want to consider placing valuables in a safety deposit box while your home is on the market.

Try to arrange your schedule so that you can leave your home when an appointment is scheduled. (If prospects are alone with the Realtor, they're more likely to feel free to ask questions and comment on your home.)

If you are home during the showing, try to stay out of the way. Let the Realtor do the showing.

Don't chat with prospects about the house-and especially avoid the topics of price, terms, possession, or other details about the house.

Make sure your house is tidy and cleaned from top to bottom. A clean house shows better, and therefore sells better.

Do not show your home to prospects without an appointment. Refer them to your Realtor.

Don't try to negotiate the sale of any furnishings to the prospect.

By Appointment Only:

You will be phoned before every appointment. If you are not home, the Realtor wanting to show your home will be given the lock box combination and may show your home after knocking to make sure you haven't come in after the appointment call.

Records Are Kept:

Records are kept of every appointment and showing. If someone should knock on your door, wishing to show your home without first having called our office, please tell him or her to go to a phone and call for the proper appointment.

Prior to Showing

General

- Open window coverings
- Remove clutter
- Vacuum floors
- Clear & wipe counters
- Snow removed from driveway
- Snow removed from walkways
- All lights turned on
- Fresh flowers

Bedrooms

- Beds made
- Laundry put away
- Floor free from clutter

Bathrooms

- Guest towels out
- Trash removed
- Toilet clean
- Counters clear and clean

Lawn

- Lawn mowed recently
- Beds weeded & edged

Kitchen

- Clear & wipe counters
- Take out trash
- Remove all clutter

Dining Room

- Set table for guests



Through the Buyer's Eyes

Follow these steps for your house to look its best for broker previews, buyer showings and open houses. Home enhancements can more than pay for themselves in stronger offers from buyers. Remember, look at your house through the buyer's eyes.

Atmosphere

- Open drapes and shades and turn on all lights to make your house look light and bright; open windows to freshen rooms
- Set a comfortable temperature; cool in summer, warm in winter
- Turn off television; play soft background music
- Keep pets out of the way; make sure all pet areas including litter box are clean and free of odor; use air freshener if necessary

Added Touches

- Prepare tables with flowers and place settings; set out game or coffee table book
- Start a fire in your fireplace on a chilly day
- Create a pleasant aroma with fresh baked cookies or bread

Special Tips for Showings

- Secure jewelry, cash, prescription medications and other valuables
- It is usually best if you can leave while your house is being shown; if you're home, don't follow the sales associates around—they know their buyers and can best emphasize the most fitting features of your home. Please save all business cards of sales associates who show your property. If people who are not accompanied by an agent ask to see your property please refer them to us; we will pre-screen them
- Don't discuss price, terms, possession or other factors with buyers. Refer them to us. We are better able to bring the negotiation to a favorable conclusion as intermediary third parties. It is also not a good idea to try to dispose of furniture to a prospect before an offer; again leave that to us

Title Insurance

Most types of insurance are self-explanatory. They protect against losses from events that may occur in the future, such as fire, theft or collision. Title insurance, however, is different. Title insurance protects against defects in the title that may arise from events which happened in the past.

You should realize that whenever property is purchased, the owner who is selling it has extremely strong rights, as do their family and heirs. There may also be others in addition to the owner who have rights in the property being sold. These may be governmental bodies, contractors or individuals who have unpaid claims against the property.

Anyone who has a claim is, in a sense, a part owner. The property may be sold without the party who has a claim knowing about the sale, and the buyer may know nothing about such a claim at the time it is purchased. Regardless, these claims may remain attached to the real estate.

Will the buyer receive a clear title? It is important that they do, but this means the buyer must be informed about these claims so they are certain they are resolved before the property is purchased. This means the buyer must be protected against any undiscovered claims which may arise in the future. Title insurance provides this protection.

The title insurance company searches the public records in order to insure title. A title search may uncover unpaid taxes or mortgages, easements, judgments against previous owners, and other court actions which may affect title to the real estate. The title insurance company finds and reports such defects in title so these matters can be corrected.

Defects in title don't always appear in public records. Protection against the loss from claims on real estate that cannot be discovered by examination of the public record is a benefit title insurance provides. If a claim is made against the title as insured, the title insurance company protects the buyer by defending the title, in court if necessary, at their expense. By bearing the cost of settling the claim, if it proves valid, the title company insures the buyer clear title and that they keep possession of the property.

Title insurance is your assurance that every possible cloud (defects in title) on the title to the property you are selling can be discovered from the public records. It is insurance that if any undisclosed claim covered by the policy arises out of the past to threaten the buyers ownership of real estate, it will be disposed of, or the buyer will be reimbursed, exactly as the title policy provides. The seller pays for and provides this policy to the buyer.



Title insurance is your assurance that every possible cloud (defects in title) on the title to the property you are selling can be discovered from the public records.

Most Frequently Used Title Endorsements

Protected Party	Coverage Explanation
Uncontrollable	
Lender Commercial (100)	Assurance against loss from violations of covenants or restrictions; and damage to improvements resulting from encroachments
Lender Owner (100.11)	Insurance against enforcement of a right of reverter for violation of a liquor restriction
Lender (100.30)	Coverage concerning damage to improvements existing or future resulting from the exercise or use of a right to use the surface for mineral development
Owner (100.31)	Coverage concerning damage to improvements existing or future resulting from the exercise of use of a right to use the surface for mineral development
Lender & Owner (101.1)	Insurance against enforcement or attempted enforcement of a recorded mechanic's lien
Lender/Owner Commercial (103.1)	Insurance against the exercise of the right of use or maintenance of an easement
Lender Owner (103.2)	Insurance against loss resulting from the removal of encroaching improvements onto adjoining lands
Lender Owner (103.3)	Insurance against loss resulting from the removal of encroaching improvements onto an easement.
Lender Owner Commercial (103.7)	Assurance that the insured land abuts upon an open street.
Lender Owner (107.2)	Increases the liability amount of policy
Lender & Owner (110.1)	Deletes one or more printed exceptions
Lender & Owner (110.2)	Insurance against the enforcement or attempted enforcement of a specific item referred to in Schedule B of the title insurance policy
Lender (110.5)	Insurance of the validity of a modification of an insured mortgage including priority
Lender Commercial (110.7)	Insurance against loss of priority of the lien because of an interest rate change on a variable rate mortgage
Lender Commercial (110.8)	Insurance against loss of priority of the lien because of an interest rate change and additional principal resulting from a negative on a variable rate mortgage amortization
Lender (110.10)	Insurance against loss of priority of the lien because of an interest rate change or conversion to a fixed interest rate on a variable rate mortgage
Lender (111)	Insurance against loss by reason of the execution of a partial release of an insured mortgage
Lender (115.1m)	Assurance that the estate insured is a condominium

Lender (115.2)	Insures no present violations of CCRs and that CCRs do not contain a reversion or forfeiture clause and insures over liens for assessments, encroachments and right of first refusal.
Lender Owner (116.1)	Insurance that insured land is the same as that delineated on a specific survey
Lender Owner (116.4)	Insurance that insured parcels are contiguous
Lender (122.6B)	Insurance against loss of priority of the lien because of future advances on a revolving credit loan agreement secured by the insured mortgage
Lender Commercial (8.1)	Insurance against loss of priority of the lien as a result of the filing of an Environmental Protection Lien

Understanding A Commitment For Title Insurance

A Commitment is a contract to issue a title insurance policy upon meeting the requirements set forth in Schedule B-I, subject to the exceptions contained in Schedule B-II.

Transmittal Letter:

The Transmittal Letter lists the following information:

- Case Number – the title company’s file number or reference number
- Purported property address (not certified)
- Schedule Number – real estate tax schedule number
- Buyers’ and Sellers’ names
- Listing Agent’s name and address
- Names and addresses of any additional parties who have received copies of the commitment
- The name of the examiner who has prepared the commitment for the title company

Schedule A:

Schedule A sets forth the following information:

- Effective date – the date to which the real estate records have been searched
- Policy or Policies to be issued – the names of the proposed insured for any Owners and/or Loan
- Policies Amount – the proposed dollar amount of coverage per proposed insured Premium – dollar amount due to the title company as payment to issue policy / policies, including payments for endorsements to be attached to policy/policies
- Property owner (of record to the effective date)
- Legal description

Schedule B-I Requirements:

Schedule B-I sets forth the items that must be submitted to the title company to issue policy.

Schedule B-II Exceptions:

Schedule B-II sets forth those matters affecting title to the property that are excluded from the coverage of the particular title insurance policy.

Standard items of exception found on the commitment are as follows:

- Rights or claims of parties not shown by public records
- Easements not shown by public records
- Discrepancies in area or boundary disputes
- Liens not shown by public records
- Gap period – period of time falling between the commitment effective date and the recording of the required instruments per Schedule B-I
- Real property taxes

Non-standard items of exception that may be found on the commitment are as follows:

- Mineral reservations
- Oil and gas leases
- Lack of access
- Covenants, conditions and restrictions (with or without a reverter clause)
- Easements of rights-of-way
- A trust deed being assumed
- Agreements of record

Title Insurance Extended Coverage

Advantages of owner's extended coverage and a plain language policy.

This policy covers the following title risks if they affect your title on the policy date:

- There are restrictive covenants limiting your use of the land.
- There are liens on your title, arising now or later, for labor and material furnished for the policy date, unless you agree to pay for the labor and materials.
- Others who have rights arising out of leases, contracts and options.
- Someone else has an easement on your land.
- You are forced to remove your existing structure, other than boundary walls or fences because:
 - It extends onto adjoining land or onto any easement.
 - It violates a restriction in Schedule B of the policy
 - It violates an existing zoning law.
- You cannot use the land for a single-family residence because such use violates a restriction in Schedule B of the title policy or an existing zoning law.

When an agreement is reached on all the issues, and both the seller and you as the buyer have signed the offer, you are both under a legally binding contract. The search is over and now it's time to take the necessary steps to ensure the smooth and successful closing: 1) order title insurance; 2) hire a professional home inspector; and 3) order an appraisal.

Inspections

Along with the offer to purchase, the prudent buyer can, and should, include a contingency requiring a physical inspection of the property by a certified inspector at the buyer's expense. Should the property have any problems or items in need of repair the buyer has the option of requesting in writing that the seller correct the problems or the contract can be considered null and void. The seller may correct all, some, or none of the problems. This can be a negotiation process of the contract.

Depending on the type of property, the following are possible inspections conducted on residential real estate:

1. Physical Inspection - plumbing, heating, electrical, interior, exterior, etc.
2. Radon Gas Test
3. Sewer Line Test/Scoping
4. Mold and Other Substances
5. Methamphetamine
6. Lead Based Paint
7. Roof Inspection/Certification Test
8. Structural Inspections
9. Soil Testing
10. Well/Water Testing

NOTE: The Seller must allow the Purchaser to conduct any tests that the Purchaser may request.

When An Offer Is Made

1. Three options to consider

When we consider the terms of the contract, remember that you are in charge. You are free to deal with the contract as you choose, and I will be there to assist you.

Generally, there will be three options available to you:

- Accept the offer as presented. I will convey your acceptance and the home is SOLD!
- Make a counter proposal. Propose changes to the offer, i.e. price, personal property, closing or possession dates, etc. ... so that it is acceptable to you. Be aware, however, that when you change anything, the buyer is completely freed from the earlier commitment to buy. I will convey the terms of your proposal and the prospective purchaser may accept, reject, or offer a new proposal.
- Reject the offer.

2. Delivery of the contract

A copy of the finalized contract will be delivered to the buyer(s) and seller(s) by their respective real estate agents.

3. Finalizing all conditions

- **Buyers financing:** If the contract states that the buyer has a specific number of days to secure financing for the home, it is their responsibility to apply for, and secure a loan commitment within that time period.
- **The lending institution must ...**
 - Verify that the buyer has the ability to meet the monthly loan payment. They will examine the buyer's credit history, employment records, etc.
 - Verify that the value of your home is enough to ensure the safety of their loan. An appraiser, assigned by the lender, will visit your home to affirm that it's value, based upon study of comparable sales, adequately secures the loan that they are making to your buyer. The mortgage loan underwriter will approve the loan based upon a satisfactory review of the above information.
- After the loan is approved, more legal work is necessary, though you will have very little involvement. The property title will be searched, title insurance will be ordered and an updated survey of the property may need to be ordered. If the property is a condominium, the association may be contacted.
- Prior to the time of closing, the buyer may request a physical inspection of the home. The buyers may or may not be accompanied by a property inspector whom they have engaged at their expense.



The Closing

When all necessary documents have been obtained and title problems, if any, cleared, a closing is held. This service will be performed at the title insurance company.

At this time, settlement sheets covering costs and prorations are reviewed, documents are signed to be recorded, and funds are disbursed. In Colorado, disbursement of funds in most closings occurs simultaneously with the providing and signing of all required documents, and prior to recording.

Cash or certified funds from the buyer are required to cover the down payment and buyer closing costs. This figure will be determined one or two days prior to closing, during review of the settlement sheet. Certified checks should be made out in the buyer's name, who will then endorse the check over to the title company at closing. A picture identification (driver's license) is also required for proof of identity.

The seller will normally provide the buyer with a key at the closing. The remaining keys, garage door openers and all original warranties and instruction booklets can be left at the property for the buyer.



Moving Checklist

Notify of your Change of Address:

- Post Office
- Credit Card Companies
- Friends and Relatives

Notify Government offices:

- City/County Tax Assessor
- Department of Motor Vehicles
- Social Security Administration
- State/Federal Tax Bureau (IRS)
- Veterans Administration

Moving Arrangements:

- Inventory valuables, and plan how to move them
- Reserve moving service 1 month out
- Purchase moving insurance
- Check with insurance on coverage of life, car and goods in transit
- If moving into an apartment, find out if there are moving day restrictions
- Pack an essentials box
- Prepare appliances for move
- Measure furniture and doorways, stairways, elevators to ensure fit
- Plan a garage sale
- Return library books or any rentals

Utilities: For both current and future locations, transfer, cancel, or set up new service, and get refunds for any deposits made.

- Water
- Gas/Electric
- Trash
- Cable TV
- Phone

Transfer bank accounts:

- Checking
- Savings
- Safe Deposit Box

Leave with your REALTOR/Landlord:

- Keys
- Necessary legal documents
- Important information about your home

Cancel or Transfer Memberships:

- Church
- Clubs
- Membership Services like Netflix
- Subscriptions
- Newspapers
- Civic Organizations
- Home Care Services
- Home Delivery Services

Notify insurance companies:

- Health
- Life
- Auto

Obtain medical records:

- General Practitioner
- Dentist
- Optometrist
- Other Doctor
- Pharmacy (fill prescriptions)

Other records:

- School records for kids
- Legal records
- Veterinarian records

Preparing for a long distance move?

- If shipping your car, remove any valuables from it
- Arrange for moving equipment parking
- Pack for travel
- Book hotel if needed
- Make sure pets have ID tags, or any necessary vaccinations
- Check to see if your will must be rewritten when moving across state lines



Glossary

Abstract of Title: The summary of the public records relating to the ownership of a particular piece of land. It represents a short legal history of an individual piece of property from the time of the first recorded transfer to present.

Acceptance: Consent to an offer to enter into contract.

Adjustable Rate Mortgage (ARM): A mortgage in which interest and payment rates vary periodically, based on a specific index, such as 30-year Treasury Bills or the Cost-of-Funds index.

Adjustments: Money credited or debited to either/both buyer and seller at closing, including real estate taxes, association fees, garbage fees, rents, etc.

Agency: A mutual-consent, legal relationship in which a seller or buyer engages a broker-agent in the sale or purchase of property.

Agent/REALTOR®: A licensed person who represents the seller (and/or buyer) and who provides market assessment, offers sales or buying strategy, recommends various services and sources important to the seller or buyer, is a member of the National Association of REALTORS (NAR), and subscribes to NAR's strict Code of Ethics.

Amortization: A method by which monthly mortgage payments are equalized over the life of a loan, despite the fact that the proportion of principal to interest changes.

Annual Percentage Rate (APR): The total finance charge (interest, loan fees, points) expressed as a percentage of the mortgage amount.

Appraisal: A professional and unbiased written opinion of a property's value that is based on recent, comparable sales; quality of construction and current condition; and style of architecture.

Appreciation: Increase in value to any cause.

Asking Price: The price at which a property has been placed on the market for sale.

Assessed Value: The established value of a property for tax-assessment purposes, which may or may not reflect market value.

Assumption of Mortgage: The taking of title to property by a grantee, wherein he or she assumes liability for payment of an existing note secured by a mortgage or deed of trust against the property, becoming a co-guarantor for the payment of a mortgage or deed for trust note.

Balloon Mortgage: A short-term mortgage, generally at a fixed rate of interest, to be paid back in predetermined, equal monthly payments with a large final payment for the balance of the loan to be paid at the end of the term.

Broker: A person licensed to represent home buyers or sellers for a contracted fee. Managing Brokers manage real estate offices and employ broker associates to sell properties.

Bridge Loan: A short-term mortgage made until a longer-term loan can be made; it's sometimes used when a person needs money to build or purchase a home before the present one has been sold.

Building Codes: State and local laws that regulate the construction of new property and the rehabilitation of existing property.

Cap: A limit on the total amount an interest rate can be increased in a specified time and over the lifetime of an adjustable-rate mortgage.

Capital Gains: The taxable profit derived from the sale of a capital asset. A gain is the difference between the sale price and the basis of the property, after making appropriate adjustments for closing costs, fix-up expenses, capital improvements, allowable depreciation, etc.

Closing: The final settlement at which time the title is transferred from seller to buyer, accounts are settled, new mortgages are signed, and all fees and expenses are dispersed or satisfied.

Closing Costs: All fees, taxes, charges, commissions, surveys, lender fees, inspection fees, and other costs paid by the buyer and/or seller at the closing.

Commission: A previously agreed upon percentage of the home's sale price paid to the listing and selling agent(s).



Comparables: Similar properties in type, size, price, and amenities that have sold recently, been adjusted, and are used for comparison in the appraisal report.

Condominium (Condo):

Real estate ownership in which a property owner has title to a specific unit but shared interest in common areas.

Contingency: A condition that must be satisfied before a contract is binding.

Contract: An agreement to do or not to do a certain thing.

Contract for Deed: A contract ordinarily used in connection with the sale of a property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.

Contract of Title: A summary or digest of the conveyances, transfers, and any other facts relied on as evidence of title together with any other elements or records that may affect the marketability of the title.

Conventional Mortgage: Most popular home financing form not insured by Federal Housing Administration (FHA) or guaranteed by Veteran's Affairs (VA). Available from many lenders at varying rates, terms, and conditions.

Conversion Clause: Clause in an ARM permitting conversion from an adjustable loan to a fixed-rate loan.

Counteroffer: An offer made by a buyer or seller to the other party, responding to the asking price or a subsequent adjustment to that price to complete a purchase of sale.

CRV: Certificate of Reasonable Value. A document of appraisal issued by VA establishing their opinion of the maximum value.

Curb Appeal: A term used by REALTORS® that encompasses all that a buyer sees from the street that may induce the buyer to look more closely at the property.

Deed: A legal "instrument" that conveys the title to a property from seller to buyer.

Disclosure Laws: State and federal regulations that require sellers to disclose such conditions as whether a house is located in a flood plain or if there are any known defects that would affect the value of the property.

Discount Points: Additional charges made by a lender at the time a loan is made. Points are measured as a percent of the loan, with each point equal to one percent. These additional interest charges are paid at the time a loan is closed to increase the rate of return to the lender so as to approximate the market level.

Down Payment: The buyer and lender determine the down payment requirements during the pre-qualification process. The down payment is usually expressed as a percentage of the purchase price: e.g., 0%, 5%, 10%, 20%, 25%, 30%.

Earnest Money (Escrow Deposit): Money paid by the buyer and held by the broker at the time an official

offer to purchase is submitted to the seller, intended to demonstrate the good faith of the buyer to complete the purchase. Earnest money is applied against the purchase price when the sale is finalized. Under certain conditions, the earnest money may be forfeited if the buyer fails to complete the purchase under the terms of the sales contract.

Easement: A right to use the land of another.

Encroachment:

1. A condition that limits the interest in a title to property such as a mortgage, deed restrictions, easements, unpaid taxes, etc.
2. Situation regarding property line, such as a driveway crossing a property without an official easement

Equity: The difference between the sale price of a property and the mortgage balance owed on the property.

Equity Mortgage: A mortgage based on the borrower's equity in their home rather than on their credit worthiness.

Escrow Account: A third-party account used to retain funds, including the property owner's real estate taxes, the buyer's earnest money, or hazard insurance premiums.

Exchange: The trading of equity in a piece of property for equity in another property.

Fair Market Account: The highest price an informed buyer will pay, assuming there is no unusual pressure to complete the purchase.

Fannie Mae: The Federal National Mortgage Association (FNMA) is a privately owned corporation created by congress to buy mortgage notes from local lenders and provide guidelines for most lenders to use to qualify borrowers.

Fee Appraisal: The act or process of estimating values of real estate or any interest therein for a fee.

FHA-Insured Mortgage: A loan made by a local lending institution and insured by the Federal Housing Administration, whereas the buyer pays the premium.

Firm Commitment: A lender's agreement to make a loan to a specific borrower on a specific property. An FHA or Private Mortgage Insurance (PMI) agreement to insure a loan on a specific property, with a designed purchaser.

Fixed-Rate Mortgage: A mortgage with a set interest rate for the entire term of the mortgage.

FMHA Loan: A loan insured by the Federal Home Loan Mortgage Corporation (FHLMC), a federally controlled and operated corporation to support the secondary-mortgage market.

Foreclosure: A legal procedure whereby mortgaged property is seized and sold as payment for a debt in the event of default.

Freddie Mac: The nickname for Federal Home Loan Mortgage Corporation (FHLMC), Freddie Mac is a federally controlled and operated corporation to support the secondary-mortgage market. It purchases and sells residential conventional home mortgages.

Graduated-Payment Mortgage: This mortgage offers low initial monthly payments that increase at a predetermined rate and then cap at a final level for the duration of the mortgage.

Home Inspection Report: A qualified inspector's report on a property's overall condition. The report usually includes an evaluation of both the structure and mechanical systems.

Home Warranty Plan: Protection against failure of mechanical systems within the property. Usually includes plumbing, electrical, heating systems and installed appliances.

Homeowner's Policy: A hazard insurance policy covering, at the very least, the appraised value of a house and property.

Inspection Contingency: A written stipulation contained in an "offer to buy" that makes the sales contract predicated upon the findings of a professional home inspector.

Installment Debts: Long-term debts that usually extend for more than one month.

Interest: The predetermined charge or fee paid to a lender by the borrower for the use of monies loaned.

Investor: The holder of a mortgage or the permanent lender. A person or institution that invests in mortgages.

Joint Tenancy: An equal undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the descendant's interest in the property.

Land Contract: A contract ordinarily used in connection with the sale of property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.

Lease Purchase Agreement: The buyer makes a deposit for the future purchase of property with the right to lease the property in the interim.

Lien: A legal claim against a property that must be paid when the property is sold.

Listing: A contract through which a seller agrees to terms and fees with an agent who will sell the property to a buyer.

Loan Commitment: A written promise by a lender to make a loan under certain terms and conditions. These include interest rate, length of loan, lender fees, annual percentage rate, mortgage and hazard insurance, and other special requirements.

Loan-to-Value Ratio: The relationship between the amount of a home mortgage and the total value of the property.

Lock-In Rate: A commitment made by lenders on a mortgage loan to "lock in" an interest rate pending mortgage approval. Lock-in periods vary.

Market Price: The actual price at which a property is sold.

Market Value: The price that is established for a property by existing economic conditions, property location, size, etc.

Marketable Title: Merchantable title, free and clear of objectionable liens or encumbrances.

Mold: Mold is a superficial and often woolly growth produced on damp or decaying organic matter or on living organisms. See www.epa.gov/iag/molds/moldguide.html for a guide that provides information and guidance for homeowners and renters on how to clean up residential mold problems.

Mortgage: A legal claim received by the lender on a property as security for the loan made to a buyer.

Mortgagee: The lender of money or the receiver of the mortgage document.

Mortgage Broker: An independent, third-party, licensed broker who arranges loan transactions between lenders and borrowers by facilitating the application and approval process.

Mortgage Insurance Premium (MIP): The consideration paid by a mortgagor for mortgage insurance either to the FHA or a PMI company. On an FHA loan, the payment is one half of one percent annually on the declined balance of the mortgage. It is a part of the regular monthly payment and is used by the FHA to meet operating expenses and provide loss reserves.

Mortgagor: The borrower of money or the giver of the mortgage document.

Multiple Listing Service (MLS): A system through which participating brokers agree to share commissions on a predetermined percentage split on the sale of properties listed on the system.

Origination Fee: A fee or charge for work involved in evaluating, preparing, and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.

Personal Property: Any property which is not real property: e.g., money, savings accounts, appliances, cars, boats, etc.

PITI: Principal, interest, taxes and insurance.

Point: An amount equal to 1% of the principal amount of the investment or note. The lender assesses loan discount points at closing to increase the yield on loan discount points at closing to increase the yield on the mortgage to a position competitive with other types of investments.

Prepayment: When a borrower pays off an entire mortgage before the scheduled payoff date.

Prepayment Penalty: A fee charged to a mortgagor who pays a loan before it is due. Not allowed for FHA or VA loans.

Prequalification: An informal estimate of the "financing potential" of a prospective borrower.

Principal: The amount of money borrowed against which interest and possibly fees will be charged. OR: One of the parties to a contract.

Private Mortgage Insurance (PMI): Insurance written by private companies protecting the lender against loss if the borrower defaults on the mortgage.

Promissory Note: A written contract that contains a promise to pay a definite amount of money at a specific time in the future.

Pro-ration: Proportionate division of expenses based on days or time occupied or used by the seller and/or buyer.

Purchase Agreement: A written, legally binding contractual agreement between a buyer and a seller for the purchase of real estate.

Qualification: Ability of a borrower to satisfy a lender's mortgage-approval requirements.

Radon: A colorless, odorless gas formed by the breakdown of uranium in sub-soils. It can enter a house through cracks in the foundation or in water and is considered to be a hazard. Your REALTOR® can supply a radon brochure.

Real Property: Any land and whatever by nature or artificial annexation is a part of it.

Referral: The recommendation by one agent of a potential buyer and/or seller to another agent either locally or long-distance.

Refinancing: The process of applying for a new mortgage to gain better terms or use of equity.

Relocation Specialists: A firm or person specializing in advising buyers or sellers on relocating to different and/or new communities. There are designations for REALTORS that indicate additional educational training. Look for the Certified Relocation Professional (CRP) designation.

RESPA Statement: The Real Estate Settlement Procedures Act requires a precise listing of all closing costs for both sellers and buyers.

Return on Investment (ROI): The profit gained as the result of money spent on an improvement or addition to a home or property.

Settlement Disclosure Statement: A statement or list providing a complete breakdown of costs involved in finalizing a real estate transaction prepared by the lender's agent prior to closing and reviewed at closing by the buyer and seller.

Survey: The process by which a parcel of land is measured and its area ascertained. Title companies study the survey to check for encroachments.

Title: A legal document that defines the property, right of ownership, and possession.

Title Defect: An outstanding claim or encumbrance on property that affects marketability.

Title Insurance: An insurance policy that protects the buyer against errors, omissions, or any defects in the title.

Title Search: A highly detailed search of the document history of a property title for the purpose of identifying any and all legal encumbrances to the property prior to title transfer to a new owner.

VA Mortgage: The Department of Veterans Affairs has made guaranteed mortgages available through banks and other lending institutions to active military personnel, veterans, or spouses of veterans who died of service-related injuries. Variance A special suspension of zoning laws to allow the use of property in a manner not in accord with existing laws.

Walk-Through Inspection: The final inspection by the buyers, usually in the company of the buyers' real estate sales agent, to ensure that all conditions noted in the offer to purchase and all seller-related contingencies have been met. This inspection is most often completed immediately prior to the closing and after the seller has vacated the premises.

Zoning: Virtually all local communities have established specific restrictions for land use, new construction, and remodeling activity. These are available to you through a local regulatory department such as the Building Inspector's Department or office or the Planning and Zoning Board.

Notes: _____



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