

Opening Doors: A Soulful Guide to Finding Where You Belong

Step by Step, Key by Key: Chris Has You Covered All the Way Home

REALTORCHRIS
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Welcome to Your Home-Buying Journey

Hey There!

First off, congratulations on starting this exciting journey toward finding your dream home! Whether it’s your first time buying or you’re experienced but looking for a fresh start, I’m here to make the process smooth, simple, and maybe even a little fun. Buying a home is a big step, and I’m honored to help guide you along the way.

What to Expect

This guide is designed to be your go-to resource for understanding how the home-buying process works. From getting pre-approved to getting the keys to your new home, I'll walk you through every step. You'll find helpful tips, answers to common questions, and an overview of how we'll work together to make this as stress-free as possible.

How I'll Help You

Think of me as your partner in this process.

- I take care of the details, so you don't have to worry.
- Keep you updated and informed every step of the way.
- Negotiate on your behalf to get you the best deal possible.
- Be here for all your questions, big or small—even the ones you think might sound silly (they're not, I promise).

Why I Love What I Do

Helping people find the right home is one of my favorite things in the world. Seeing the excitement on my clients' faces when they find "the one" reminds me why I love this job so much. I'm here to make sure that excitement lasts all the way through to closing day—and beyond.

Your Next Chapter Starts Now

So let's get started! We'll take it step by step and make sure you feel confident every step of the way. I'm here to help you find a home you'll love, and I can't wait to see where this journey takes us!

Warmly,

Chris





The Roadmap: From Search to Keys

Your Home-Buying Journey, Step by Step

Buying a home can feel like a big task, but when you break it down into clear steps, it’s much more manageable. Here’s a quick overview of what the process looks like and what you can expect at each stage:

STEP 1
PRE-APPROVAL

Pre-approval helps to figure out your budget and shows sellers that you're serious about buying.

- **What It Involves:**
  - Connecting with a lender to determine how much you can afford.
  - Gathering documents like pay stubs, tax returns, and bank statements.
  - Receiving a pre-approval letter to use during the home search.
- **Why It's Important:**
  - It saves time by narrowing your search to homes within your budget.
  - It gives you an edge when making an offer, showing sellers you're ready to go.



STEP 2
THE HOME SEARCH

Now for the fun part—finding your dream home!

- **What It Involves:**
  - I'll send you listings that match your preferences.
  - We'll schedule showings and tour potential homes.
  - Together, we'll refine your search based on what you love (and don't love).
- **Why It's Exciting:**
  - This is your chance to explore and picture your future in different homes.



STEP 3
MAKING AN OFFER

Found "the one"? Let's make it yours!

- **What It Involves:**
  - I'll help you craft a strong, competitive offer.
  - The offer will include the purchase price, contingencies (like inspections), and closing timelines.
  - We'll submit the offer to the seller and wait for their response.
- **Possible Outcomes:**
  - The seller accepts your offer (yay!).
  - They counter your offer, and we negotiate.
  - Or, they decline, and we keep searching—no big deal, we'll find the perfect fit.



STEP 4
INSPECTIONS

Once your offer is accepted, we'll do a little detective work to make sure everything checks out.

- **What It Involves:**
  - Scheduling a professional home inspection.
  - Reviewing the inspection report to identify any potential issues.
  - Negotiating repairs or adjustments with the seller if needed.
- **Why It's Essential**
  - Ensures your future home is safe and sound.



STEP 5
CLOSING

It's time to make your new home official.

- **What It Involves:**
  - Signing all the necessary paperwork.
  - Transferring the funds for your down payment and closing costs.
  - Getting the keys to your new home!
- **Why It's Exciting:**
  - This is the moment you've been waiting for—your journey ends, and your next chapter begins.

READY TO GET STARTED?

Each step of this roadmap is designed to bring you closer to the home you've been dreaming of. Don't worry—I'll be with you every step of the way to guide you, answer your questions, and celebrate the big milestones. Let's get started!



1

Pre-Approval: Setting Your Budget

Why Pre-Approval Matters

Getting pre-approved for a mortgage is the first (and arguably most important) step in your home-buying journey. It’s setting the foundation for everything else.

- **It Defines Your Budget:** Pre-approval helps you know exactly how much home you can afford, so you don't waste time looking at properties outside your range.
- **It Shows Sellers You're Serious:** When you make an offer, your pre-approval letter signals to the seller that you're financially ready to buy.
- **It Streamlines the Process:** Once you're pre-approved, we can focus on finding your dream home without worrying about financing delays.



What You'll Need to Provide

Lenders will need some key documents to process your pre-approval. Here's what to gather:

- **Proof of Income:** Pay stubs, W-2s, or tax returns for self-employed buyers.
- **Bank Statements:** Recent statements to verify your assets.
- **Credit History:** The lender will pull your credit report to assess your financial stability.
- **Employment Verification:** Sometimes a letter from your employer is required.
- **Identification:** A driver's license or other form of ID.

How Pre-Approval Helps Focus Your Search

Once you're pre-approved, we'll have a clear budget range to work with. That means every home we visit will be within reach, saving you time and helping us focus on what really matters—finding the perfect fit for you.

My Partnership with Jeff Theisen

To make the pre-approval process even easier, I work closely with **Jeff Theisen**, an experienced employing broker and residential lending expert.

- **Jeff's Background:**

  Jeff has been in banking and real estate for over 25 years, starting as a bank teller in 1991. Over the years, he's worked in commercial, private, and personal banking, eventually discovering his passion for residential lending. In 2003, he obtained his real estate license, and in 2011, he founded Harmony Brokers, creating a "one-stop shop" for real estate services and lending.

  Jeff's wealth of experience means you'll have a trusted partner to guide you through the lending process with confidence and clarity.

- **Contact Jeff:**

  Phone: 970-430-9067
  Email: jeff@harmonybrokers.com
  License Number: LMB100023008
  NMLS# 300205 | **Company NMLS# 397446**

What's the Difference Between Me and a Lender?

While I'm here to guide you through the home-buying process, I'm not directly involved in financing. That's where lenders like Jeff come in.

- **My Role:** I'll help you find the perfect home, navigate the market, and negotiate the best deal. Think of me as your guide and advocate.
- **The Lender's Role:** Lenders focus on financing—helping you secure the loan you need to purchase your home. They'll handle your mortgage terms, interest rates, and all the financial details.

If you already have a lender, that's great! I'm happy to work with them. If not, I can connect you with Jeff or provide recommendations for other trusted professionals.



Finding the Right Lender for You

If you're not sure where to start, here are some tips for finding a lender:

1. **Ask for Referrals:** Friends, family, or colleagues can be great sources for lender recommendations.
2. **Research Online:** Look up reviews for local lenders to see what other buyers are saying.
3. **Interview Multiple Lenders:** Don't be afraid to shop around. Compare rates, fees, and customer service.
4. **Check for Local Expertise:** Working with someone familiar with the area's market can make a big difference.



Ready to Get Started?

Getting pre-approved is a big step, but you're not in it alone. I'm here to answer your questions, help you connect with trusted lenders, and keep everything moving smoothly. Let's get this first step checked off your list!



2

The Home Search: Finding “The One”

How We’ll Share Listings With You

Finding the right home starts with sharing options tailored to your preferences. Here’s how it works:



- **You Choose How You Want Updates:**
  - Prefer texts? I'll send you listings directly to your phone with links for easy viewing.
  - Prefer emails? I can compile daily or weekly updates with detailed summaries.
  - Let me know what works best for you!
- **Tailored Recommendations:**
  - Every listing I send will be carefully selected based on your preferences for budget, size, style, and location.
- **What If You Spot Something?**
  - If you find a property online that catches your eye, send it my way! I'll dig into the details and arrange a showing if it's a fit.

What to Look for in a Property Listing

Listings can tell us a lot, but knowing what to focus on will help you narrow your options. Here are some tips:

1. **Key Features:**
   - Bedrooms, bathrooms, square footage, and lot size.
   - Is there a garage, basement, or outdoor space?
2. **Photos:**
   - Look beyond the staging to get a feel for the layout and condition.
   - Notice details like flooring, windows, and storage space.
3. **Neighborhood Info:**
   - Proximity to schools, parks, or work.
   - Check for local amenities like grocery stores or restaurants.
4. **Potential Red Flags:**
   - Terms like "fixer-upper" or "as-is" may indicate more work than you're prepared for.
   - Signs of neglect, like missing photos of certain rooms or vague descriptions.

Don't worry—I'll help analyze each listing and point out the pros and cons so we can make informed decisions together.

What Happens During a Showing

Showings are where you get to step inside and imagine your life in the home. Here's what to expect:

1 Where to Meet:

- I'll send you a calendar invite with all the details:
  - Property addresses.
  - Showing times (e.g., 10:00 AM – 123 Maple Lane).
  - A map of the route if we're visiting multiple homes.
- We can meet at the first property, or I can pick you up if that's more convenient.

2 What to Wear:

- Dress comfortably! You'll likely walk through multiple homes, so wear shoes that are easy to slip on and off.
- Bring a notebook or use your phone to jot down impressions.

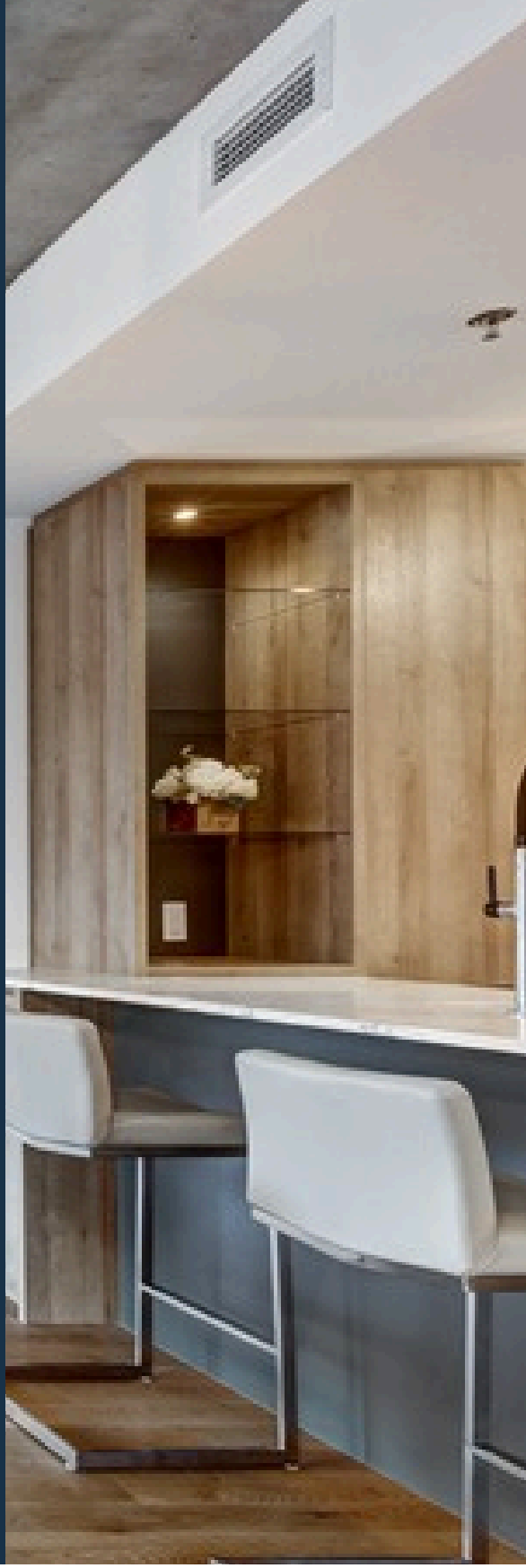
3 How I'll Guide You:

- I'll walk you through each property, pointing out features and potential concerns.
- Feel free to ask questions, take photos, and share your thoughts openly.
- At the end of each showing, I'll ask for your feedback to refine our search if needed.

Communication During This Phase

To keep everything running smoothly, I'll make sure we stay connected with clear updates and easy scheduling:

- **Calendar Invites:** Every showing will come with a calendar invite so you can keep track of times, locations, and other details.
- **Text or Email Updates:** I'll keep you informed about new listings, showing confirmations, or any changes to our schedule.
- **Follow-Up Summaries:** After each showing, I'll send a quick recap of the properties we saw, along with next steps.



Let's Make It Fun!

Searching for a home is an exciting experience. My goal is to take care of the logistics so you can enjoy the process of finding a place you'll love. Whether we're exploring a cozy fixer-upper or a modern masterpiece, I'll be here to guide you every step of the way. Let's get out there and start finding "the one"!



Making an Offer: Your Next Big Step

How We Craft a Strong, Competitive Offer

Once we've found "the one," it's time to make it yours! Crafting a compelling offer is a combination of strategy, market knowledge, and understanding your goals.





- **Understanding Market Value**:
  - I'll analyze comparable sales ("comps") in the area to ensure our offer reflects the home's fair market value.
- **Factoring in Seller Motivations**:
  - Is the seller looking for a quick close? Are they juggling multiple offers? We'll tailor our offer to make it stand out.
- **Balancing Price and Contingencies**:
  - A competitive price is important, but so are contingencies like inspections, financing, and closing timelines.
  - I'll recommend what to include (or leave out) to keep your offer attractive while protecting your interests.
- **Personal Touch**:
  - Sometimes, a heartfelt letter about why you love the home can make a difference. If it feels right, we can include one.

What Happens After You Submit an Offer?

If Your Offer is Accepted:

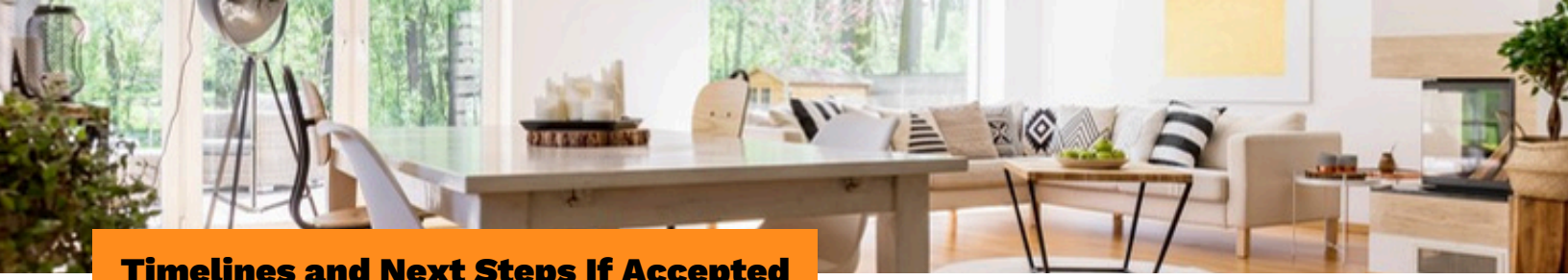
- **Celebrate!**
  - You're officially under contract. I'll walk you through the next steps, which include:
    - Scheduling inspections.
    - Reviewing deadlines with your lender.
    - Preparing for the closing process.
- **Update Your Buyer's Plan**:
  - I'll update our timeline with key milestones to keep everything on track.

If Your Offer is Countered:

- **Review the Counteroffer**:
  - The seller may adjust the price, contingencies, or timeline.
  - I'll help you evaluate their response and decide whether to accept, counter again, or walk away.
- **Negotiate Strategically**:
  - I'll guide you through negotiations to ensure you're getting the best possible outcome without overstepping your comfort zone.

If Your Offer is Rejected:

- **Don't Be Discouraged**:
  - Rejections happen, especially in competitive markets. It's not a reflection of your worth as a buyer; it's just part of the process.
- **What We'll Do Next**:
  - Revisit your Buyer's Plan and refine our strategy.
  - Keep searching for other properties that meet your criteria.



Timelines and Next Steps If Accepted

Once your offer is accepted, the clock starts ticking on several important deadlines:

1. **Earnest Money Deposit:**
   - This is your "good faith" deposit, typically due within 1–3 business days of acceptance.
   - I'll make sure you know where to send it and by when. It's usually 1% of purchase price.

2. **Inspection Period**
   - I will help you schedule an inspection to identify any potential issues with the property.

3. **Appraisal and Loan Approval:**
   - Your lender will order an appraisal to ensure the home's value supports the loan amount.
   - Keep in touch with your lender and provide any requested documents quickly to avoid delays.

4. **Closing Preparation:**
   - I'll work with you, the seller's agent, and the title company to finalize the details.
   - Usually take 30-45 days from acceptance of your offer.



What to Do If Your Offer Isn't Accepted

- **Stay Positive**:
  - There's another home out there waiting for you!
- **Evaluate Feedback**:
  - If the seller provided reasons for rejecting the offer (e.g., price, contingencies), we'll use that information to strengthen future offers.
- **Adjust Strategy**:
  - Revisit your budget, timeline, or target neighborhoods if needed.
- **Keep Searching**:
  - I'll continue sending listings and scheduling showings until we find the perfect home.

Listen

Making an offer can feel like a big leap, but I'll be here to guide you through every detail. Together, we'll craft an offer that gives you the best chance of success while keeping your goals and budget front and center. And if it doesn't work out the first time, don't worry—we'll keep going until you find the perfect match. Let's take this next big step!

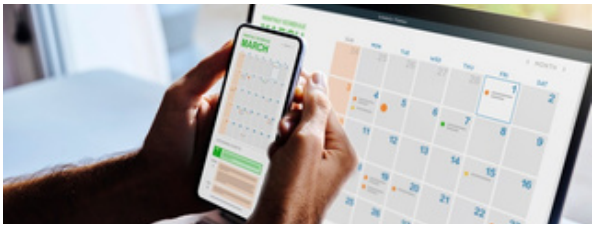


4

Inspections: Ensuring Your Peace of Mind

What the Inspection Process Looks Like

Once your offer is accepted, the inspection is one of the first steps in making sure your future home is everything you expect. Here’s what to anticipate:



1 Scheduling the Inspection:

- I'll help you coordinate with a trusted home inspector to find a date that works for everyone.
- The inspection typically happens within 7–10 days of the offer being accepted.



2 What the Inspector Does:

- They'll evaluate the property's structure, systems, and overall condition. This includes things like:
  - Roof, foundation, and exterior.
  - Electrical, plumbing, and HVAC systems.
  - Appliances and windows.



3 What You Should Do:

- You're welcome to attend the inspection to see everything firsthand and ask questions. It's a great opportunity to learn more about the home.
- Afterward, you'll receive a detailed report with the inspector's findings.

What the Seller Typically Covers

The seller isn't responsible for the inspection cost itself (this is typically covered by the buyer), but they may cover or negotiate repairs based on the findings.

- **Common Repairs Sellers Cover**:
  - Major safety or structural issues, like roof damage or faulty wiring.
  - Repairs required by the lender to secure financing.
  - Essential systems like HVAC, plumbing, or electrical problems.

- **Negotiating Repairs**:
  - If issues arise, I'll help you request that the seller either:
    - Fix the issues before closing.
    - Offer a credit toward your closing costs so you can handle the repairs after moving in.
    - Adjust the purchase price to reflect the cost of repairs.



What Happens If the Inspection Reveals Issues?

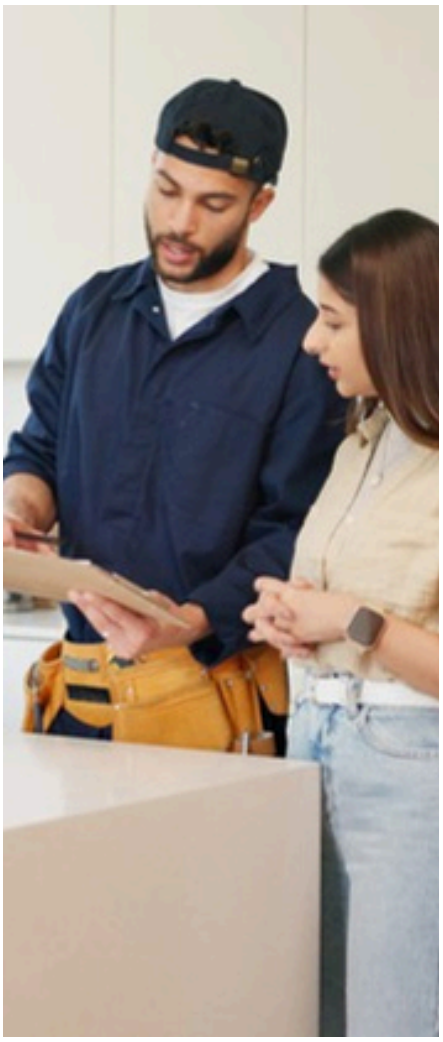
No home is perfect, and inspections often uncover at least a few minor concerns. Here's how we'll handle it:

1. **Review the Report:**
   - I'll go through the inspection report with you to highlight which issues are worth addressing.

2. **Decide What's Worth Negotiating:**
   - Focus on significant concerns that impact the home's value or safety.
   - **Example:** "The roof needs repairs estimated at $5,000—let's ask the seller to cover that."

3. **Negotiate Repairs or Credits:**
   - I'll communicate with the seller's agent to propose a fair solution.
   - **Example outcomes:**
     - The seller agrees to handle repairs before closing.
     - The seller offers a credit for you to use after closing.
     - We renegotiate the price to reflect the needed work.

4. **If the Seller Declines:**
   - You have options:
     - Proceed with the purchase and handle repairs yourself.
     - Walk away from the deal (you'll typically keep your earnest money if the inspection contingency is in place).





Why Inspections Matter

The inspection process is all about protecting you and ensuring your investment is sound. I'll help you navigate this phase with confidence, whether we're negotiating repairs, adjusting your offer, or simply moving forward with peace of mind. Remember, this is a standard step in the process, and together, we'll make sure it's handled smoothly.

Let's take this step with your best interests in mind—you've got this!



5

Closing: The Final Countdown

Who Pays for What? (Closing Costs, Fees, etc.)

Closing is where everything comes together—your lender, the seller, and you all finalize the details. Here's a breakdown of who typically pays for what:

- **Buyer's Costs**:
  - **Down Payment**: Typically ranges from 3%–20% of the home's purchase price, depending on your loan.
  - **Closing Costs**: These include lender fees, title insurance, escrow fees, and more, usually totaling around 2%–5% of the purchase price.
  - **Prepaid Costs**: Property taxes, homeowner's insurance, and interest payments for the remainder of the month.
  - earnestmoney
  - inspection

- **Seller's Costs**:
  - **Agent Commissions**: Paid to both the buyer's and seller's agents (usually 5%–6% of the sale price, split between the two).
  - **Repairs or Credits**: Any negotiated repairs or credits based on the inspection.
  - **Title Transfer Fees**: Costs associated with legally transferring the property.
- how does my realtor get paid



PRO-TIP

If you're feeling overwhelmed by closing costs, let's chat about negotiating seller concessions to help cover some of these expenses.

How Your Loan Works at This Stage

Your lender plays a big role in the closing process. Here's what happens on their end:

1 Final Approval:

- The lender reviews your loan details, credit, and the property appraisal one last time.
- If everything checks out, they issue a **Clear to Close** notification.

2 Down Payment:

- You'll wire your down payment to the title company before closing day.
- Your lender will provide clear instructions on how to handle this securely.

3 The Loan is Funded:

- On closing day, your lender transfers the loan amount to the seller.
- This officially completes the financial transaction for your home purchase.

When and How You Get the Keys

The moment you've been waiting for! Once the paperwork is signed and the funds are transferred, the home is officially yours.

Timeline:

- In most cases, you'll receive the keys at the end of the closing appointment.
- If the seller requested additional time to move out, we'll work that out beforehand and update the plan.



Where to Pick Them Up:

- At the title company or directly from the seller's agent—I'll coordinate all the details.



Celebration Time:

- Let's take a moment to celebrate this huge milestone! I'll snap a quick photo (with your permission, of course) to commemorate the day.



What Happens If Something Changes Before Closing?

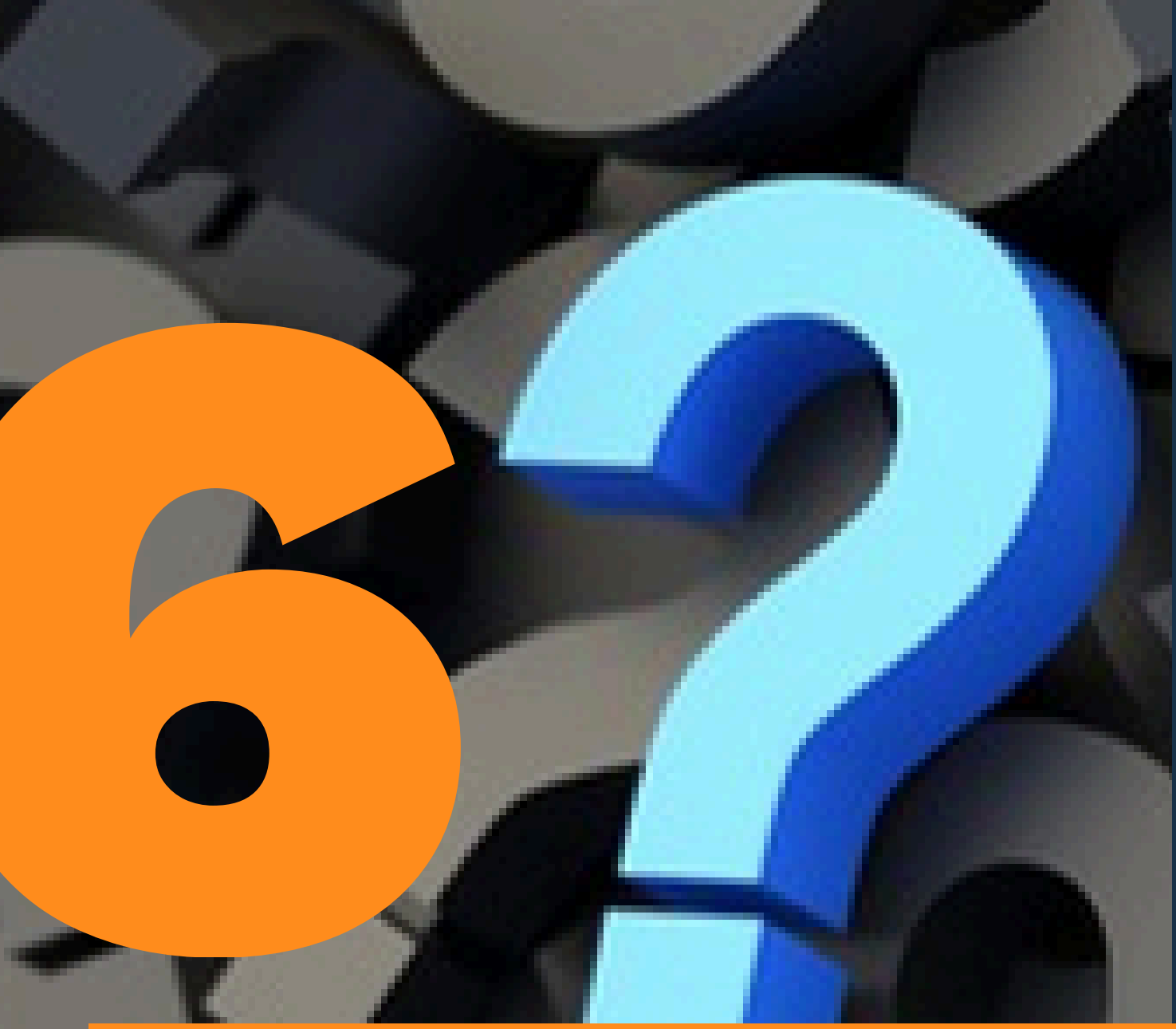
Life happens, and sometimes unexpected issues arise before closing. Here's how we'll handle them:

1. **Loan Delays:**
   - If your lender needs more time to process documents, we'll work with the seller to extend the closing date.
   - I'll keep everyone updated to avoid surprises.
2. **Appraisal Issues:**
   - If the home appraises for less than the purchase price, we may need to renegotiate with the seller or explore other financing options.
3. **Repairs Not Completed:**
   - If the seller didn't complete agreed-upon repairs, we'll discuss holding funds in escrow until the work is finished.
4. **Repairs Not Completed:**
   - If the seller didn't complete agreed-upon repairs, we'll discuss holding funds in escrow until the work is finished.



Let's Make Closing Day a Success

This is the final step before you become a homeowner, and I'll be there to guide you through every detail. From making sure all the paperwork is in order to handing you the keys, I'll ensure everything goes smoothly.
Get ready—your new home is just around the corner!



6

FAQs: Quick Answers to Common Questions

About Showings

Q: What do I bring to a showing?	A: You don't need much—just yourself and an open mind! If you want to take notes or photos, bring a phone or small notebook. Wear comfortable shoes since you might be visiting multiple homes, and leave bulky bags at home to make it easier to navigate tight spaces.
Q: How will I know where to go for a showing?	A: I'll send you a calendar invite with all the details, including the property addresses, times, and a map if we're visiting more than one home. You'll also get a reminder text the day before.
Q: How do I know if a home is right for me?	A: Think about how it feels when you're inside. Can you picture yourself living there? Does it meet your must-haves (location, size, layout)? Don't worry if you don't feel 100% certain at first—I'm here to help you weigh the pros and cons.

About Making an Offer

Q: How do I decide how much to offer?	A: I'll help you analyze the market and compare similar homes in the area (called "comps"). Together, we'll craft an offer that's competitive but also works within your budget.
Q: What happens if someone outbids me?	A: If the market is competitive, this can happen. We'll discuss whether it makes sense to adjust your offer or move on to the next property. Remember, there's always another great home out there!

About Inspections

Q: What if my inspection report has issues?	A: Inspection reports often list a mix of minor and major issues. For significant concerns, we can negotiate with the seller to make repairs, provide credits, or lower the price. If the issues are too big, you can walk away (your earnest money is protected if we included an inspection contingency).
Q: Who pays for the inspection?	A: The buyer typically covers the inspection cost, which ranges from $300–$700. It's a small investment to ensure your home is safe and sound.

About Closing

Q: Who pays for closing costs?	A: Both the buyer and seller have closing costs. The buyer usually pays for loan-related fees, title insurance, and property taxes, while the seller typically covers agent commissions. We can also negotiate seller concessions to help with your closing costs.
Q: When do I pay the down payment?	A: You'll wire your down payment to the title company a day or two before closing. Your lender will provide instructions, and I'll make sure you're kept in the loop.

Q: When do I get the keys?	A: Most of the time, you'll receive the keys at the closing appointment. If the seller needs extra time to move out, we'll arrange a specific handover date.
About Financing	
Q: Can I still shop for homes if I'm not pre-approved?	A: Technically, yes—but it's not ideal. Pre-approval shows sellers you're serious and helps us focus on homes that match your budget. If you're not pre-approved yet, I can connect you with a trusted lender to get started.
Q: What happens to my loan if I lose my job before closing?	A: If this happens, contact me and your lender immediately. Losing income can affect your approval, but there may be ways to adjust your financing or delay the closing.
General Questions	
Q: What happens if I don't like any of the homes I've seen?	A: No problem! Finding the right home can take time. I'll refine our search based on your feedback and keep looking until we find something you love.
Q: What's the difference between a contingency and an offer?	A: An offer is your proposed terms for buying the home (price, closing date, etc.). A contingency is a condition that must be met for the sale to move forward (e.g., the home passing inspection or your loan approval).
Q: Can I back out of a deal after making an offer?	A: Yes, but only if your contingencies allow it. For example, if the inspection reveals significant issues or your loan isn't approved, you can walk away and keep your earnest money.



Still Have Questions?

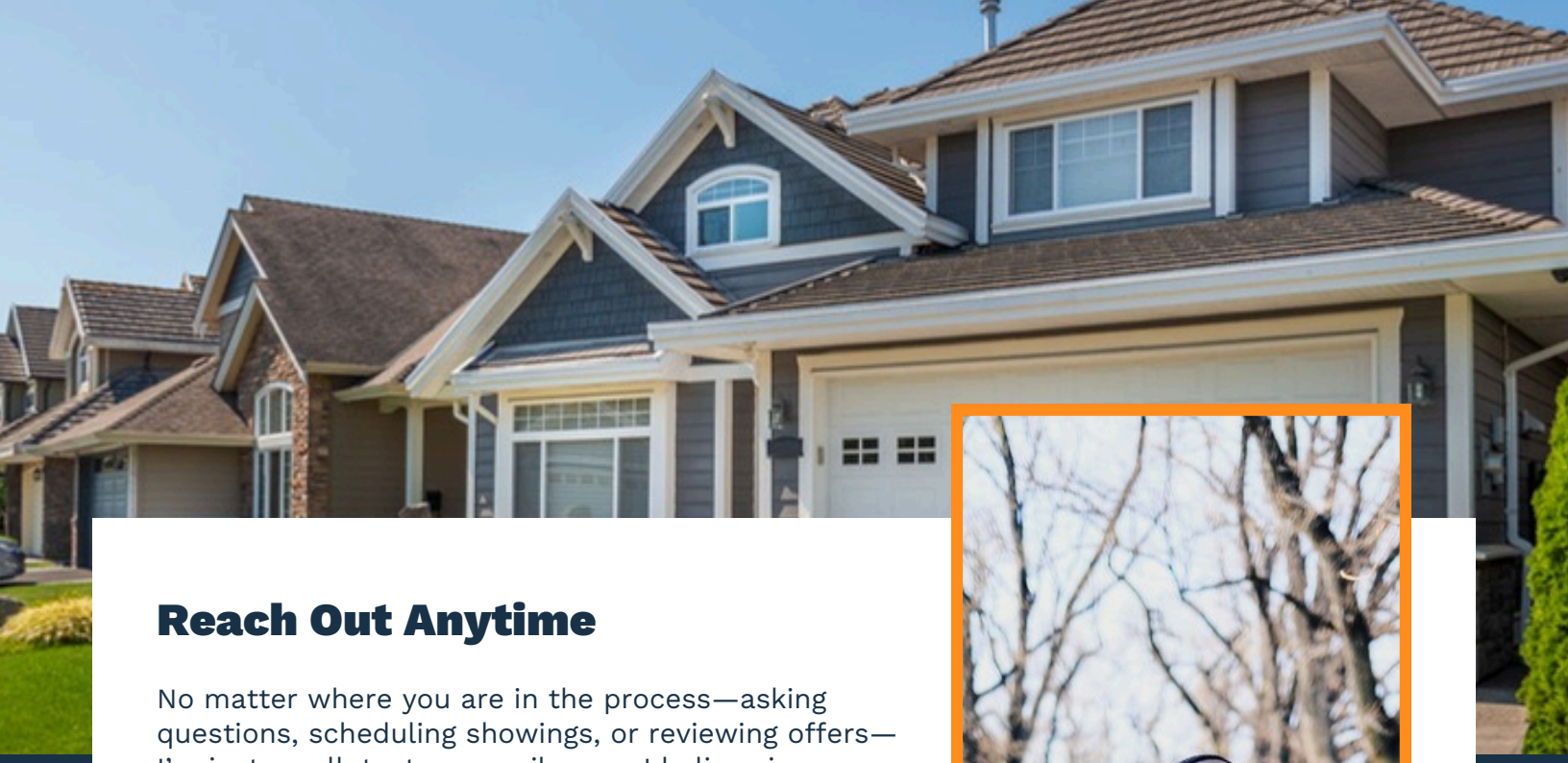
Don't worry—no question is too small! I'm here to guide you through every step of the process, so feel free to reach out anytime. Let's make this journey as stress-free as possible.



Let’s Get Started

You’re Ready—Let’s Make It Happen!

The journey to finding your perfect home is an exciting one, and I’m here to make it smooth, simple, and enjoyable. Whether you’re just starting to explore your options or you’re ready to take the next big step, you can count on me to guide you every step of the way.



Reach Out Anytime

No matter where you are in the process—asking questions, scheduling showings, or reviewing offers—I'm just a call, text, or email away. I believe in open communication and want to make sure you feel supported and confident every step of the way.



Here's How to Reach Me

- **Phone:** 7203231529
- **Email:** chris@harmonybrokers.com
- **Social Media:**@realtorchrisy Instagram, Tiktok and Facebook
- **Office Hours:** Monday–Friday, 9 AM–6 PM (but feel free to text or email anytime—I'll respond as soon as I can!)

Excited to Work Together

This is more than just finding a house—it's about finding a place you'll call home, where memories are made and futures are built. I can't wait to be part of this important chapter in your life. Let's get started today!

Warmly,

Chris
Your Partner in Real Estate