

Malinda Conley



Your Guide to Buying a Home

Find Your Perfect Home

We go beyond simply sending you homes listed and will work diligently with other local agents, past clients and our sphere to find you a home that may not yet be on the market. We will even send letters on your behalf to home owners that may be considering Selling.

We have a network of Inspectors, professional designers, architects, and contractors to walk through a home pre-purchase to find any potential issues and to help envision potential renovations.

As a Colorado native, licensed in 2002, I have extensive knowledge of the diverse communities in our State and hold an Employing/Management Level License in the State of Colorado. We possess unparalleled knowledge of the Colorado market to help guide and advise you.

We are knowledgeable and well-versed in new construction and the home-building process. We have strong relationships with several of the local builders and can help connect you with the ones best suited for your budget and needs.



Certified Relocation and
Transition Specialist



Certified Negotiation Experts



Certified Real Estate
Divorce Specialist



Foreclosure and
Short Sale Specialist



Certified Seniors
Real Estate Specialist



Recommended Lending and
Credit Repair Specialists

Denver Metro Expert Including All of the Surrounding Suburbs

When you hire me, you hire a team of Remarkable Professionals working for you with knowledge and experience in all areas from neighborhood analysis to house hunting, expert contract negotiations, closing coordination, and beyond.

WHY WORK WITH US?

SIMPLY THE BEST WAY TO BUY A NEW HOME

Tech-Enabled

Cutting-edge technology allows me to pull massive amounts of data at my fingertips, I'm able to provide you the full story before you proceed.

My 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 the easiest.

*To take care of your Real Estate needs at the highest level through unparalleled professionalism and attention to detail.

*To listen and serve as a trusted local expert and adviser by your side.

*The average real estate agent in Denver only works with a handful of buyers and sells 5-8 houses each year. I sell an average of **21** homes per year! Because of this, I have a more intricate knowledge of the Denver Metro area market.*

Finding the right home is an important and often complicated process. If you needed surgery, how would you choose your surgeon? For the same cost, would you choose a world class trained surgeon who performs dozens of operations a year? Or a local surgeon who does 3-5 operations a year, and has the minimum education to hold a license?

NEED MORE REASONS WHY YOU SHOULD WORK WITH ME?

NO CHARGE TO YOU!

ALL of Buyer services are FREE to you! We get paid by the seller so there is nothing out of pocket that you owe us! I will be your dedicated Buyer's Agent.

NO RISK TO YOU!

If you are not 100% happy with our service, you may cancel at anytime! I do not believe in tying clients into contracts!

AN ELITE NEGOTIATOR!

Tips on How to Make Your Offer Standout

There are a few things that Buyers can do to differentiate themselves from the crowd. With over 20yrs of experience and seeing all kinds of markets, I have lots of advice and some secret tips on how to make your offer standout. I will share that information with you as we move through the buying process together.

EXPERIENCED AGENTS

With over 20 years of experience, I have seen it all! From short sales to foreclosures, land, rural, city, etc. If you want it, we can help you get it! I am also a Realtor® not simply a Real Estate Agent (There is a difference)

CLIENT CARE ADVOCATES

I believe in earning your business every day! Your journey will be as smooth as possible! I work **for** you and will always have your best interest in mind!

AVAILABLE NEAR 24/7

ALWAYS available to help you! Call or text, I will answer (This is not always a norm for weekend Agents)

CUSTOM TECHNOLOGIES

Cutting-edge technology allows me to pull massive amounts of data at my fingertips, I'm able to provide you the full story before you proceed. I am also able to send you homes as they hit the market!

STEP BY STEP GUIDE

1

• Establish a working relationship ----- buyer consultation to go over your needs

2

• Pre-Approval (**see next page) -----mortgage application, provide docs, etc.

3

• Buyer Agency Agreement ** Exclusive Representation

4

• Search For Properties**

5

• View Properties **

6

• Make an Offer!**

7

• UNDER CONTRACT! ----- turn in earnest money

8

• Property Inspection** -----Inspection Objection & Inspection Resolution

9

• Obtain Home Insurance, Title Examination, Property Survey/LLC

10

• Property Appraisal**

11

• Underwriting – Approval Conditions

12

• Loan Approval

13

• All Contingencies Completed

14

• Earnest Money is Non-Refundable

15

• Title and Lender Assemble Closing Documents

16

• CLOSING!!**

STEP BY STEP GUIDE - DETAILS

Loan Approval

- Before I can find you your dream home, I will need to know how much you can afford. My preferred lenders can quickly provide us with a pre-approval letter. Once you have this, we will be in a great position to make an offer!

Buyer Agency Agreement

- This will allow us to formally work together. It is required by law and allows me to look after your best interest throughout the process.

Search For Properties

- After determining what you want in your new home, I will get a custom search put together for you and will email and text you information on homes as soon as they come on the market!

View Properties

- This is the most exciting part of the home buying process! No matter if it's 1 home or 15, I am happy to show you as many homes as you would like to find the best match for you! Let's get out and look!

Make An Offer

- Once we find the perfect home, we will go over market value and prepare an offer. We will make sure you are in the strongest position to beat out any other offer. If the seller makes a counter-offer, we will continue to negotiate and ensure you are comfortable with all the terms

Property Inspection

- I highly recommend that you have a full home inspection conducted by a non-biased 3rd party. This is the time to learn more about your home and inspect all aspects of the home. If any health and safety issues are found, I will prepare an Inspection Objection and negotiate that the seller repairs those items before closing.

Property Appraisal

- A home appraisal is ordered by your lender to determine value of the home. We are looking for the value to meet or exceed the price you have offered. If it does not, we can re-negotiate the price of the home. (In mostcases)

Closing!

- CONGRATULATIONS! You are now the owner of your new home! Closing will typically take about 1 ½ hours at the title company. Even though this is the last step, I will continue to be here to help with anything you may need!

WHAT DO YOU PAY FOR?



BUYERS



VS



SELLERS

PRIOR TO CONTRACT

Earnest Money Available –
Typically 1% of purchase price

- Staging (Optional)
- Pre-Inspection (Optional)
- Pre-Appraisal (Optional)

UNDER CONTRACT

- Earnest Money Deposited
- Professional Home Inspection
(Typically \$300-600)
- Appraisal (Typically \$400-600)

- Any inspection items they agree to
repair or replace during the
inspection resolution
- Any appraisal repair conditions

AT CLOSING

- Loan Origination Fees
- Loan Discount Points (as
applicable)
- Credit Report
- Pre-Paid Interest
- Underwriting & Processing Fees
- Pre-Pay Hazard Insurance
- Loan Closing Fees
- Escrows for taxes, insurance, HOA
- 1/2 Title Real Estate closing fee
- Title charges and recording fees
- HOA fees (as applicable)
- Administration Fees

- Real Estate Commissions
- Title Insurance Policy
- Final Water & Sewer
- Loan Payoff(s)
- Annual Taxes up to the day of
closing
- HOA transfer charges (as
applicable)
- Private tax transfer fees (as
applicable)
- 1/2 Title Real Estate closing fee
- FHA/VA buyer non-allowables

***This is to be used as a guideline. Actual costs may vary and depends on seller paid closing costs. Your lender will provide you with a "Loan Estimate" that will cover your estimated closing costs. We can review this together to ensure you are comfortable moving forward!*

GUIDE AND TIPS

I know how exciting it is to search for a new home! There are so many online resources available to you, but we hope this guide will help you along the way. Follow these tips below to help us ensure that your best interest is protected throughout the journey!



HOME SEARCH WEBSITES

As tempting as it will be to look on every website out there, we recommend you try to stay on the search I set up for you. I have direct access to the MLS (unlike Zillow or others) which means it will give you the most current listing information. If you do see a home on another site you like, send it over! If it is actually available I set up a showing!



FOR SALE SIGNS

I know you see them all the time while driving throughout town! I will share an app connected to the MLS that will show you if it is Active, Under Contract or Sold. It will also show the values in the neighborhood or send me the address



FOR SALE BY OWNERS

When you see a "For Sale By Owner" sign in a yard or online, give me a call with the phone number and address. I will speak to the owner, gather all information on the home, and set up a private showing!



OPEN HOUSES

Everyone loves to visit open houses and you should be no different! If you see one you would like to go to, let me know! I would love to join! Happen to see it as you are driving by? No worries! Just let the agent at the open house know you are working with me. Remember, the agent there is working for the seller, not you so be careful what you tell them.



CALL US FOR SHOWINGS!

Happy to show you any home you would like to see! I can accommodate almost every showing request! Just give me 12-24 hour notice as we do have to get the showing approved with the listing agent and seller. I can go FaceTime as well if you are unable to get away to go take a look. Only thing I really ask, don't see a home with another agent without talking to me first.



NEIGHBORHOOD STUDY

Please know there won't always be time for this, but if you can, familiarize yourself with the neighborhood before we see the home. This will help you determine if it fits your needs. Check out the schools, how close to your work, proximity to shopping, etc. Drive by the home and through the neighborhood.



WHAT DO I SAY?

If you are contacted by another agent, just let them know you are working with me! This will ensure they do not bother you and will keep your personal information private. If you ever have a problem or feel uncomfortable, let me know and we will make sure to make things right 😊

FREQUENTLY ASKED QUESTIONS

*We understand there are **so** many questions when it comes to buying a home. Hopefully, these answers will help cover some of them. Please let us know anything we have not covered here!*



HOW DO I CHOOSE A MORTGAGE LENDER?

Choosing your lender is one of the most important parts of buying a home. You may have a family member, friend, co-worker who is in the mortgage business, but most choose to use someone they are not related to or have to see at Thanksgiving. You will be giving your lender many pieces personal information including your credit score, debts, income, etc. We have great lender partners who will give you the confidence that your loan and privacy is being handled by a professional and will give you the best available rates and terms for your loan.



HOW LONG WILL THIS TAKE?

Once you are pre-approved, we will be able to start “shopping” right away! Finding the perfect home can vary depending on price, location, and needs, **but** once we get you under contract, we can have you in your new home within 30 days – 45 days.



WHAT THE HECK IS EARNEST MONEY?

Earnest Money will typically be 1% of the purchase price and will need to be turned in within 3 days after going under contract. Earnest money is your “good faith” deposit and shows the sellers that you are serious about your offer. This money will be credited back to you at closing, so it is not lost! If we terminate the contract by objection deadlines, this money will be returned to you.



I DON'T HAVE 20% TO PUT DOWN...CAN I STILL BUY?

Of course you can! There are so many down payment assistance programs that will allow you to get into a home for only \$1,000 down! Most buyers do not have 20%, so do not let this get you down. If you need help with your down payment, let us know and we will direct you to the best program that fits your needs!



DO I HAVE TO ATTEND THE HOME INSPECTION?

It is not mandatory that you attend the home inspection, but we **highly** recommend that you do so. This is a great time for you to learn about your new home and ask the inspector any questions you may have. Inspections typically last 2-4 hours (depending on the size of the home). After the inspection, you will receive a written report that we will go over with you. If there are health and safety repairs that concern you, we will make a list and address them on the inspection objection. Keep in mind, the cost of the inspection is due on the day of your inspection. Costs typically range between \$300-\$600 depending on the inspections you elect to do.

Continued... >>>

FAQ'S CONTINUED...



CAN I STILL USE YOU FOR A NEW BUILD HOME?

YES! When you go to a new build community, the agent working in the sales office works for the builder, not you. This means their main duty and responsibility is to the builder and **their** bottom line. Since the builder has a professional on their side, you should have one too! We will make sure you understand complicated builder contracts and guidelines, ensure the builder completes their side of the contract, and facilitate inspections. Just like a home seller, the builder will pay our fees so there is still **no cost to you!**



HOW MANY HOMES WILL WE SEE?

If we determine and identify your wants and needs for your next home, the house hunting process should only take a couple of trips. Typically our clients look at about 10 homes before finding “the one”! Keep in mind, it may take longer to find the right one, but we will help you however long it takes! 😊 We can see as many homes as you would like, there will never be any pressure from us!



HOW WILL I KNOW IF I AM GETTING A “GOOD DEAL”?

Once we find your new home, we will do our best to determine fair market value. This will include us analyzing available data on the MLS. We will look at recently sold homes, other current homes on the market, and compare it to direct comparable homes in the area. We will make sure to advise you on what we believe will be the best price and terms before submitting our offer.



WHAT HAPPENS AT CLOSING?

This is where you will officially become the owner of your new home! Typically you will sit down at the title company with the seller, their agent, myself, and your lender. You will sign all the paperwork that will transfer ownership from the seller to you. Closing will typically last from 1-2 hours. Once the loan has been “funded”, you will be given the keys to your new home!



WHAT DO I HAVE TO BRING TO CLOSING?

You will need to bring two forms of ID with one of them being your state issued drivers license. Three days before closing, your lender will send you a final closing disclosure that will show you all the fees due at closing, along with any credits you have gotten from the seller, lender, etc. We will go over these numbers with you and advise you on either wiring the money or bringing in a cashier's check. Keep in mind, closings costs typically are 3-6% of the purchase price.

Homebuyer's Roadmap

THE HOMEBUYER'S ROADMAP



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PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.



FINAL DETAILS

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

CLOSING

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.

MEET WITH A REAL ESTATE PROFESSIONAL

Discuss the type of home you're looking for, including style, price, and location.



THE BUYER'S ADVANTAGE

As the home buyer, your agent's commission is paid by the seller of the home in almost all circumstances. This means your representation costs you nothing!

GET PRE-APPROVED

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.



CONGRATULATIONS!

YOU ARE A NEW HOME OWNER!

IN ESCROW

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

SEARCH FOR HOMES

The fun part! Your agent will schedule showings and help you find the perfect home.



ADVANCED SEARCH

Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

NEGOTIATION AND CONTRACT

It may take a few tries to get it just right, but hang in there. You're on your way!

MAKE AN OFFER

Your agent will prepare the offer based on the price and terms you choose.



THE CONTRACT

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all your rights and responsibilities related to the contract.

If you are already working with a real estate professional, please disregard this solicitation.

CONTACT INFO

*I am **so** excited to help you on this journey! Never hesitate to contact with ANY and ALL questions you may have!* Because it is my goal to make sure you are 100% satisfied, I pledge to do what I can to make your home buying process as stress-free as possible before and after the close, this is one of the reasons I purchase all clients a one year Home Warranty. My goal is to help educate, inform, prepare, organize and help you feel good about buying your new home.

I am always be available by call, text or email!



Scan for

www.MileHighHomeExperts.com

and more information

At your Service,

Malinda L. Conley

303/995-2827 Direct

www.MileHighHomeExperts.com SM @ CHA

Team Owner/Manager/REALTOR®

My Pledge of Performance

BECAUSE I AM COMMITTED TO PREPARING YOU TO BE AN EDUCATED BUYER, I WILL:

- Give you the most vital information on available homes
- Keep you aware of changes in the real estate market
- Arrange a tour of the areas, schools, and key points of interest
- Provide neighborhood information on services, schools, churches, etc. upon request
- Check applicable zoning and building restrictions upon request
- Disclose all known facts about properties I show you
- Collect pertinent data on values, taxes, utility costs, etc.
- Point out strengths and weaknesses of all properties you choose to view
- Explain forms, contracts, title, inspection, and settlement procedures
- Discuss loan qualifications and help you connect with lenders if needed

BECAUSE I AM COMMITTED TO HELPING YOU SAVE TIME, I WILL:

- Provide easy access to all MLS listed properties & occasionally pre-listed properties
- Assist you as needed on all unlisted properties
- Help you only select and view homes that fit your needs
- Show you homes only in the price range most suited to your finances
- Provide you a list of qualified home inspectors, lenders, and other service providers
- Help schedule any necessary property inspections

BECAUSE I AM COMMITTED TO HELPING YOU FIND THE BEST VALUE, I WILL:

- Prepare studies of property values in chosen areas
- Perform a market analysis on chosen properties
- Discuss financing alternatives if needed
- See that you get a complete estimate of all costs involved
- Advise on offers on properties
- Write and present your offer to the seller and listing agent
- Negotiate on your behalf

BECAUSE I AM COMMITTED TO YOU - I WILL DO ALL OF THIS PLUS:

- Keep your personal information confidential at all times
- Stay in touch with you from the day we start your search until the day you move into your new home & beyond
- Coordinate all aspects of the sale and closing
 - Be reimbursed with a commission from the seller,
ONLY when we have a successful closed transaction