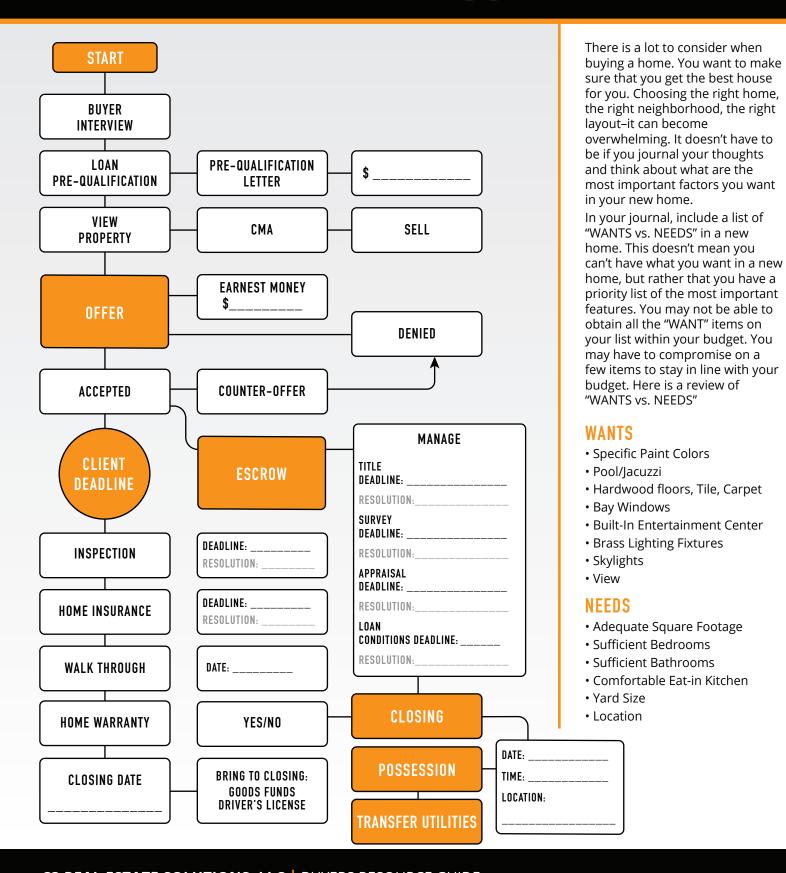


THE BUYING WANTS vs. NEEDS





Feel free to use the worksheet below to brainstorm on what the most important things to have in your new home. This can be a great excercise to help you organize. You can even give a copy of this form to us to help us find the *BEST home for you!*

ITEM	NEED	WANT	
Location			
Style			
Age			
Living Area Square Footage			
# Bedrooms			
# Bathrooms			
Eat-in Kitchen			
Living Room			
Family Room			
Den/Office			
Garage			
Pool			
Spa			
Gated Community			
Waterfront Access			
Recreational Facilities			
Other			





We offer the following tips to buyers to aid in a successful real estate transaction. If you have any other questions, or would like additional advice and information, please feel free to contact us.

BECOME A PRE-APPROVED BUYER.

As a pre-approved buyer, you have better leverage when it comes to negotiating with the seller. The pre-approval process is simple and will help show sellers that you are a serious buyer.

BEAT YOUR COMPETITION TO THE BEST LISTINGS.

Staying on top of market trends is vital when you're looking for a home. Like any other home buyer, you want the best home at the best price possible. Of course, these are the homes that never stick around for too long so you'll need to make every effort to keep yourself aware of the latest and best listings. Seeking the assistance of a professional Buyer Specialist will help you stay wellinformed and updated on a regular basis.

RESEARCH MARKET TRENDS IN YOUR AREA OF INTEREST.

Familiarizing yourself with the area that you are interested in will help you get a better idea of what homes are selling for as well as how long they are typically on the market. Be sure to investigate price ranges for the type of home you want. Having the help of a Buyer Specialist is a serious advantage when it comes time to make an offer.

PROVE THAT YOU ARE A SERIOUS BUYER.

There are many different ways to prove to the seller that you are sincerely interested in buying their home. One way is by getting pre-approved which will later give you the edge in an offer situation. An even better way to accomplish this is to put down a larger payment to catch the attention of the seller.

DON'T SETTLE TOO FAST.

Buying a home might be one of the largest investments of your lifetime. Because of this, your primary goal should be to make sure that you get the best deal possible for the home you are interested in. A Buyer Specialist can help you make a sound decision when it comes to making an offer.

KEEP YOUR OFFER SIMPLE.

The purchase contract should be kept simple and without any unnecessary conditions, especially repairs. A seller will be more interested in an offer that is not going to be slowed down or delayed by things that do not severely affect the value of the home.

DON'T DO IT ALONE.

With an ever changing market, today's home buyers will find it very difficult to go through the buying process on their own. Having an experienced Buyer Specialist who can keep your best interests in mind makes a significant impact when buying a home and maximizing your investments.











DEANNA WHITEREALTOR®

970.388.4348

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Deanna was born in North Carolina, spent her childhood in Southern California and has lived in Northern Colorado for the last 23 years. Deanna has an extensive background in the restaurant/hospitality industry. She went to California State University San Bernardino to pursue a marketing degree, then graduated as an Emergency Medical Technician at the top of her class from Crafton Hills College with the intent of becoming a flight medic.

God changed her path again when her older brother died months after serving in the U. S. Navy, leaving behind two sons, ages 4 and 2 at the time. Deanna became a full time mom and gave birth to her first two children. While raising her first four children, she volunteered in local schools, ran fundraisers and was a Girl Scout Leader.

She met her husband, Tyson, who is a local P. E. teacher, coach, and pastor in 2010 along with his first two children. They blended their large family into one union in 2012. Deanna and Tyson had a son of their own, rounding out their 7 children together and they are also proud grandparents to 5!

Deanna grew up dancing, swimming, and playing volleyball. She has always lived at the foot of a mountain range and therefore Colorado is home and speaks to her heart! Deanna is currently the Secretary for Truth & Grace Ministries, a board member for the Metro District at The Ridge at Harmony Road, and a member of the Windsor Area Chamber of Commerce. It is important to Deanna to give back and leave a legacy of her heart to those around her

Being detail oriented, proactive, and a strong advocate for all of her clients, are some of her strongest qualities. She has always had a passion for Real Estate and big events! Weddings, babies, and new homes! She absolutely loves the planning process and being there for every step leading up to handing you the keys to your new home! Deanna would be honored to be your real estate agent, and together, *build YOUR legacy!*



"Deanna White is an absolute pleasure to work with. Always kind, efficient, knowledgeable and personable. You can't go wrong choosing her!"

- K. Trujillo

"Deanna is amazing!!! She truly cares for her clients and for people in general! She is great at what she does and you won't go wrong using her to help with your home needs!"

- M. Thompson

"Deanna is amazing! We were moving from PA to CO and she was our advocate through the entire process. She was there for our final walk through of our brand new home and our closing. She still keeps in contact with us to see if our transition has been smooth, offering her assistance. We would highly recommend Deanna for a personalized home purchase!"

- R. Carter

"Deanna White was invaluable when we built our home! From digging the hole of our foundation to walking into it with the keys, she was right by our side making sure the process was perfect the entire way through. She is so detail oriented and very knowledgeable. She was very thorough with our builder and we were so thankful to have her. Deanna is the best!"

- T. Howell





When it comes to the loan process, there are several steps that one must go through. By making yourself familiar with it, you will better understand what is required of you and how you need to prepare. After all, the more knowledgeable you become the more comfortable and in control you will feel.

ORGANIZE YOUR DOCUMENTS.

In order to obtain a mortgage, your lender will require certain documentation from you to make sure that you will have the ability to repay the loan you take out. Such documentation includes proof of employment, credit history, tax returns, pay stubs, bank statements, divorce and child support statements if applicable, and any other information that the lending company feels might be necessary.

QUALIFICATIONS.

Before you apply for a loan, getting qualified will help you establish how much you can borrow. When purchasing a home, there are two options one may choose from to qualify for a loan. The first option, pre-qualification, is a quick process that usually happens in a matter of minutes. While pre-qualification is helpful, your other option—preapproval— is more beneficial and gives you better leverage when negotiating with the seller. Getting pre-approved also lets you focus on homes within your price range instead of wasting time looking at homes that you won't be able to afford. Finally, when it comes time to close, the process will go rather quickly since your loan has already been approved.

FIND THE RIGHT LOAN PROGRAM.

While searching for the right loan program, there are many things to take into consideration. For example, you might want to think about how long you plan on keeping the loan. The length of your residence will determine the type of loan you want to get (i.e. adjustable or fixed). To figure out which loan program is the best, one will need to compare different programs and everything that each one involves such as rates, fees, and points. The whole process can be tedious and difficult at times, which is why a qualified loan officer can help you make the right decision.

OBTAIN LOAN APPROVAL.

The process of obtaining loan approval involves the following steps:

- Review of loan application (be sure to fill it out completely).
- Verification of credit history, employment history, assets such as bank accounts and mutual funds, property value and any additional information that the lender might require

There are also a few things that you can do to improve your chances of getting the loan approved:

- For any requests of additional documents and information, respond promptly.
- Do not make any major purchases such as a car or new furniture until the loan is closed. Increasing your debt can have the opposite effect on your application.
- Make sure you will be in town for the closing date. If you cannot be there for the closing of the loan, you can carry out a power of attorney to authorize someone to sign on your behalf.

CLOSE THE LOAN.

Once the loan is approved, your next step will be to sign the final loan documents, which usually takes place in the presence of a notary public. Be sure to verify the information within the document, especially the interest rate and loan terms. Also check to see if your name and address are correct. Finally, don't forget to bring a cashier's check for your down payment and closing costs.

PROFESSIONAL IN-HOUSE MORTGAGE LENDERS AND TITLE & ESCROW OFFICERS





MOLLY KINCAID

Mortgage Loan Specialist
NMLS 1414626

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MAGGIE MEDRANO Senior Escrow Officer Maggie@nuwaytitle.com 970-689-8559



PROFESSIONAL HOME CLEANING SERVICES

CLEANING CHECKLIST. ALL KITCHEN APPLIANCES. Cleaned inside and out, outside surface polished to shine. **CABINET DOORS.** Drawers cleaned inside and out (front/back). **COUNTERTOPS AND SINKS.** Disinfected, cleaned and polished. ALL BATHROOMS. Deep cleaned including mirrors, glass, light fixtures, toilet, bathtub, and shower. All disinfected and/or cleaned. Plumbing fixtures scrubbed, sanitized and polished. ☐ HIGH DUSTING. Ceilings, ceiling fans, walls and shelving dusted or hand washed as needed. Light fixtures removed (if possible) and cleaned for debris. ☐ DOORS Dusted as well as door jams & baseboards (both sides). SWITCH PLATE AND OUTLET COVERS. Sanitized, dirt and smudges removed. PATIO DOORS AND ENTRYWAY GLASS. Washed inside and out. ACCESSIBLE WINDOW SILLS AND TRACKS. Cleaned for dirt and debris. **☐ STAIR RAILINGS AND HAND RAILS.** Checked and cleaned. **LAUNDRY APPLIANCES.** Laundry room and/or utility area generally cleaned/mopped. ☐ FLOORS. Carpeted floors and stairs vacuumed. Hard surfaces mopped or hand scrubbed/mopped as appropriate. FRONT DOOR AREA. Dust and clean smudges and fingerprints from the door (front and back). Remove cobwebs by high dusting exterior lights and general cleaning of front entrance including glass (as accessible).

CLEANING CONTACTS:



OPIE SANITATION, LLC

Pedro Garcia – Owner 970-888-2238 Opiesanitation@outlook.com



CECILIA'S CLEANING SERVICES

970.581.8464 epastrana@crccsllc.com





PROFESSIONAL HOME INSPECTORS



JON RUDOLPH

JKR Consulting, LLC jon@inspectionsbyreferral.com 970-231-2078



RANDY ISAAC

Catalyst Inspections LLC randy@catalystinfrared.com 970-599-1871



KC JOHNSON

Home/Commercial Inspections Inspecting NoCo since 1997! ProCheckInspect.com 970-227-6898



JEFF DURHAM

Mile High Home Inspection, LLC

InterNACHI ID #NACHI17110920
AHIT Certified
Member of FCBR/LBAR
Veteran Owned and Operated
www.milehighhomeinspection.com
jeff@milehighhomeinspection.com
970-690-0022



TIM DYER

Accurate Property Inspection

Certified Commercial Inspector EDI stucco Inspector # CO-118 Certified Mold Inspector ASHI member #205776

www.accuratepropertyinspection.company

970-667-6973



DALE STEINBAUGH

dale.steinbaugh@gmail.com 970-980-9502

4248 White Deer Lane Wellington, CO 80549



DALE DOERING

Premier Property Inspections ppi.noco@gmail.com 970-685-1832



PROFESSIONAL INSURANCE PROVIDERS



JACOB FELLURE

Jacob Fellure Agency ifellure@amfam.com

o. 970-622-0090 | f. 970-797-1320 c. 970-310-0201 | anytime. 800-692-6326

832 N. Lincoln Avenue Loveland, CO 80537



JAMES MICHALKA

Allstate Insurance Agency jamesmichalka@allstate.com o. 970-223-1332 | f. 970-226-6991 363 W Drake Road #1 Fort Collins, CO 80526



DAVID & JADIE HAGER

Affordable American Insurance dhager@thehagergroupinsurance.com o. 970-286-0800 | c. 970-691-6097



EVE HOELZEL

eve.dstandsfield@farmersagency.com c. 970-217-8019 | f. 970-797-1354 5125 S College Avenue #B Fort Collins, CO 80525

PROFESSIONAL HOME SECURITY



ANDREW CHASEN

Secure24 ADT – Business Development Supervisor Andrew.Chasen@secure24promos.com (210) 942-5469

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2950 E. Harmony Rd, Suite 250 Fort Collins, CO 80528



CLINT JASPERSON

Thrivent Financial

I help people be wise with money and live generously.

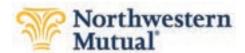
clint.jasperson@thrivent.com

970-330-7411 office

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970-225-3452 office

970-226-5036 fax

Northwestern Mutual 3665 John F. Kennedy Parkway Building 1 Suite 100 Fort Collins, CO 80525



PROFESSIONAL HOME WARRANTY



STUART TOLEN

Sales Manager Blue Ribbon Home Warranty Stu@brhw.com 970-773-1370 phone 303-986-3900 office

www.BlueRibbonHomeWarranty.com



KYLE ARENSON

Area Manager karenson@firstam.com **970-404-5099 phone** www.firstamrealestate.com

PROFESSIONAL MOVING COMPANIES



nocomovers.com 970-669-8001



JAKE ATCHISON

VP - Customer Solutions Colorado jatchison@johnson-united.com johnsonstorage.com 970-397-7986



ILAN & CARRIE LEVY www.exodusmoving.com 970-484-1488

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BEFORE YOU MOVE.

Ш	Call utilities, phone, and cable with shut off date(s) and leave forwarding address.
	Complete "change of address" card at Post Office or online. Advise magazines of changes.
	Write down mailbox number/location and garage key pad code if applicable.
	Discontinue paper delivery and trash pick-up.
	Cancel any recurring home deliveries.
	Pick up laundry and dry cleaning.
	Return library books and turn in cards.
	Close out bank accounts and transfer savings. Leave forwarding address.
	Contact stock brokers and insurance companies/agents.
	Get medical, dental, school, birth, and church records.
	Get prescriptions refilled.
	Obtain pet records for Vet.
	Contact voter registration and advise of move.
	Obtain cashiers check for down payment/closing costs on new home.
	Place warranties and instruction booklets in kitchen drawer for your new buyer.
	Be certain to bring a picture ID to closing. A driver's license or passport will be required for identification
	Request a relocation package from your REALTOR® or the city's Chamber of Commerce.
AT	VOUD NEW ADDRESS
AI	YOUR NEW ADDRESS.
	Arrange for utilities, phone, and cable.
	Contact credit card companies, banks, magazine subscriptions, etc. to inform them of new address.
	Set up mail delivery or box number for "community mail boxes".
	Register to vote; find out location of new precinct.
	Change driver's license address and register vehicle(s) if necessary.
	Arrange for trash pick-up, milk, and home delivers.
	Explore new neighborhood!



HELPFUL NUMBERS

ATMOS ENERGY

1-888-286-6700 www.atmosenergy.com

AT&T BROADBAND

970-330-7089 4524 Centerplate Dr Greeley, CO 80634 www.att.com

BOXELDER SANITATION (SEWER)

970-498-0604 P.O. Box 1518 3201 E. Mulberry, Unit Q Fort Collins, CO 80524 www.boxeldersanitation.org

CENTRAL WELD COUNTY WATER DISTRICT

970-352-1284 2235 2nd Avenue Greeley, CO 80631 www.cwcwd.com

CENTURY LINK (TELEPHONE)

866-963-6665 www.centurylink.com

CHAMBER OF COMMERCE-FORT COLLINS

970-482-3746 225 S Meldrum St Fort Collins, CO 80521 www.fortcollinschamber.com

CHAMBER OF COMMERCE-LOVELAND

970-667-6311 5400 Stone Creek Circle Loveland, CO 80538 www.loveland.org

CITY OF EVANS (WATER)

970-475-1170 1100 37th Street Evans, CO 80620 www.evanscolorado.gov

CITY OF FORT COLLINS (WATER, SEWER, ELECTRIC)

970-212-2900 300 Laporte Avenue Fort Collins, CO 80521 www.fcgov.com

CITY OF GREELEY (WATER, SEWER, STORM)

970-350-9777 1000 10th Street Greeley, CO 80631 www.greeleygov.com

CITY OF LOVELAND (WATER, SEWER, ELECTRIC, TRASH)

970-962-2111; 970-962-2000 500 E. 3rd St Loveland, CO 80537 www.lovgov.org

CITY OF MILLIKEN (WATER, SEWER, TRASH)

970-587-4331 www.millikenco.gov/residents/ utilities.php

CITY OF PLATTEVILLE

970-785-2245 400 Grand Ave Platteville, CO 80651 www.plattevillegov.org

COLORADO STATE PATROL

303-239-4500 www.csp.colorado.gov

COLT (CITY OF LOVELAND TRANSIT)

970-962-2700 www.lovgov.org

COMCAST CABLE

888-824-4010 215 E. Foothills Pkwy, Unit 860 Fort Collins, CO 80525 www.xfinity.com

DENVER POST

303-832-3232 www.denverpost.com

EAST LARIMER COUNTY WATER DISTRICT (ELCO) (WATER)

970-493-2044 232 S. Link Lane Fort Collins, CO 80524 www.elcowater.org

FORT COLLINS COLORADOAN (NEWSPAPER)

877-424-0063 www.coloradoan.com

FORT COLLINS/LOVELAND WATER DISTRICT (WATER)

970-226-3104 5150 Snead Drive Fort Collins, CO 80525 www.fclwd.com

GREELEY SCHOOLS

970-348-6000 1025 Ninth Avenue Greeley, CO 80631 www.greeleyschools.org

HUMANE SOCIETY-LARIMER (ANIMAL CONTROL)

970-226-3647 www.larimerhumane.org

HUMANE SOCIETY-WELD (ANIMAL CONTROL)

970-506-9550 1620 42nd Street Evans, CO 80620 www.weldcountyhumane.org

LARIMER SHERIFF (INFORMATION)

970-498-5100 www.larimer.org/sheriff

LITTLE THOMPSON WATER DISTRICT (WATER)

970-532-2096 835 E. HWY 56 Berthoud, CO 80513 www.ltwd.org

LOVELAND DAILY REPORTER HERALD (NEWSPAPER)

970-669-5050 www.reporterherald.com

LOVELAND PARKS & RECREATION

970-962-2727 www.lovgov.org

LOVELAND POLICE (NON-EMERGENCY)

970-667-2151 www.lovgov.org

LOVELAND PUBLIC LIBRARY

970-962-2665 www.lovelandpubliclibrary.org

HELPFUL NUMBERS

MCKEE MEDICAL CENTER (HOSPITAL)

970-820-4640 www.bannerhealth.com

NORTH WELD COUNTY WATER DISTRICT (WATER)

970-356-3020 www.nwcwd.org

NORTHERN WATER CONSERVANCY DISTRICT (WATER)

800-369-7246 220 Water Avenue Berthoud, CO 80513 www.northernwater.org

POUDRE SCHOOL DISTRICT

970-482-7420 2407 LaPorte Avenue Fort Collins, CO 80521 www.psdschools.org

POUDRE VALLEY RURAL ELECTRIC (REA) (ELECTRIC)

800-432-1012 7649 Rea Pkwy Fort Collins, CO 80528 www.pvrea.coop

ROCKY MOUNTAIN NEWS

970-667-3416 www.rockymountainnews.com

SEEKING SITTERS

918-749-3588 www.SeekingSitters.com

BLACK HILLS ENERGY

888-890-5554 www.blackhillscorp.com

SOUTH FORT COLLINS SANITATION DISTRICT (SEWER)

970-226-2484 2560 E. County Road 32 Fort Collins, CO 80528 www.fclwd.com

SUPER SHUTTLE

800-258-3826 www.supershuttle.com

THOMPSON SCHOOL DISTRICT

970-613-5000 www.thompsonschools.org

TOWN OF BERTHOUD (WATER)

970-532-2643 www.berthoud.org

TOWN OF EATON (WATER, SEWER)

970-454-3338 223 1st Street Eaton, CO 80615 www.townofeaton.colorado.gov

TOWN OF ESTES PARK (WATER, ELECTRIC)

970-577-4800 170 McGregor Ave Estes Park, CO 80517 www.estespark.colorado.gov/ utilities

TOWN OF JOHNSTOWN (WATER, SEWER, TRASH)

970-587-4664 450 S. Parish Ave Johnstown, CO 80534 www.johnstown.colorado.gov

TOWN OF PIERCE (WATER, SEWER, DRAINAGE, TRASH)

970-834-2851 144 Main Ave Pierce, CO 80650

TOWN OF SEVERANCE (WATER)

970-686-1218 www.townofseverance.org

TOWN OF WELLINGTON (WATER)

970-568-3381 www.wellingtoncolorado.gov

TOWN OF WINDSOR (SEWER, WATER)

970-674-2400 301 Walnut Street Windsor, CO 80550 www.windsorgov.com

TRANSFORT (BUS SYSTEM)

970-221-6620 250 N. Mason Fort Collins, CO, 80524 www.ridetransfort.com

US POST OFFICE-FORT COLLINS

970-225-4100 - 301 E. Boardwalk Dr 970-472-4022 - 301 S. Howes Street 970-282-8003 - 2601 S. Lemay Ave 800-275-8777 - 1119 W. Drake Road www.usps.com

US POST OFFICE-LOVELAND

970-663-3010 446 E. 29th Street Loveland, CO 80538 www.usps.com

WELD RE-4 SCHOOL DISTRICT (WINDSOR)

970-686-8000 1020 Main Street Windsor, CO 80550 www.weldre4.org

WEST FORT COLLINS WATER (WATER)

970-484-4881 2711 N. Overland Trail Laporte, CO 80535

XCEL ENERGY (GAS, ELECTRIC)

800-895-4999 www.xcelenergy.com





THANK YOU FOR ALLOWING US THE OPPORTUNITY TO SERVE YOU.

Because of our work ethic, past clients, friends, and family, we have earned numerous individual recognitions such as Rookie of the Year, Best in the Business, Best in the Nation, Top Producer, Platinum Service, and many more. Together, we offer world-class service with unparalleled results in residential, luxury, farm & ranch, commercial and property management!

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FORT COLLINS Front Range Village 2720 Council Tree Ave.. Suite 178 Fort Collins, CO 80525 Phone: (970) 225-5152 Fax: (970) 667-2802



FORT COLLINS Old Town 200 S. College Ave., Suite 160 Fort Collins, CO 80524 Phone: (970) 689-3521 Fax: (970) 667-2802



LOVELAND 209 E. 4th Street Loveland, CO 80537 Phone: (970) 800-3181 Fax: (970) 667-2802



JOHNSTOWN 4864 Thompson Pkwy, Johnstown, CO 80534 Phone: (970) 667-2509 Fax: (970) 667-2802



GREELEY 4625 W. 20th Street Suite 103 Greeley, CO 80634 Phone: (970) 225-5153 Fax: (970) 667-2802



ESTES PARK 1751 N. Lake Avenue #106 Estes Park, CO 80517 Phone: (970) 219-0907 Fax: (970) 667-2802

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