

Your guide to Home Buying



With **Cory & Brandi Wilks**
Your Friends In Real Estate

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A FEW WORDS *From Us*

Dear New Buyer Client,

So you're considering Buying a home?

Well, whether you are new at buying a home or are experienced at buying, you can feel safe and confident that you are in the right place, at the right time, with the right team, The Wilks Real Estate Team.

Our Team is committed to taking extra special care of you throughout the enter home buying process by providing you the very best Buyer Experience, as well as providing you with the very best Professional Advice at each and every step along the way!

As a courtesy, we have put together this Buyer's Information Packet to help answer the 6 Most Common Questions our buyers ask us:

What is the process?

How much do I qualify for?

What can you do to help me buy a home?

What is your track record?

What does your Team look like?

How Do I Get Started?

As you read through this Buyer's Information Packet you will first notice our Proven Home Buying Process that gets you into your new home faster and without paying more than you should, then you will be introduced to our wonderful Home Buying Team whose job it is to cater to each of our valued buyers individual custom needs, and finally we will show you the next steps on hiring us as your Trusted Home Buying Team and how to get started on choosing a tour date on your timeframe and choosing an offer price that makes sense for you.

Thank you for considering The Wilks Real Estate Team to buy your home. We are genuinely looking forward to being Your Real Estate Team.

Sincerely,

Cory & Brandi Wilks

Your Friends in Real Estate



HOME BUYING
Process

HOME BUYING *Timeline*

1

OPTIONS INTERVIEW

2

MORTGAGE PRE-APPROVAL

3

PROPERTY TOUR

4

OFFER & NEGOTIATIONS

5

PROPERTY INSPECTION

6

CONTRACT PERIOD

7

CLOSING!

STEP ONE: *The Options Interview*

This is a chance for us to Interview EACHOTHER and make sure that we are **#1** Clear on your goals and clearly understand why you are looking to buy. The more we know about your goals the better service we can provide.

#2 We need to make sure that we are a good fit for each other and that we in fact should be doing business together. We run a proven home buying model that requires our buyers to trust us & the system.

PREPARING FOR YOUR OPTIONS INTERVIEW:

Gather all information about your loan application, or if you haven't started that process yet then know what your debts are, your income and any other financial information & we can give a rough qualification at your interview [tip: Cory was a Mortgage Lender so he is able to provide this information to you]

Have a Wish List in mind of what you 'must have' and what you would 'like to have' in your new home as we will cover these in details.

WHAT TO EXPECT AT YOUR OPTIONS INTERVIEW:

We will go over all financials and your ability to buy a home.

We will go over your wish list and what to expect on your first tour.

We will share with you about the buying process step by step.

We will answer any questions you may have.

If everything works and we mutually agree we are still a match we will sign the buyers agreement and start the buying process.



STEP TWO: *Mortgage Pre-Approval*

Now that we have agreed to work together, the next step is to get pre-approved by a Mortgage Lender (if you haven't already done so).

We always have our buyers get pre-approved with a lender before we take any further steps in the home buying process.

REASONS TO GET PRE-APPROVED:

1

With pre-approval, you can determine which loan program best fits your needs and which loan programs you qualify for.

2

You will know exactly how much you are qualified to buy. It's no fun to find your ideal home and then realize that you can't afford it.

3

Your monthly payment will be set. This will allow you to budget your money before making this large investment.

4

You know what the down payment and closing costs will be and how much money you will need to bring to closing.

5

It shows the seller that you are a serious and capable buyer.

STEP THREE: *Property Tours*

Its time! Once you are pre-approved and we are crystal clear on the loan amount you are qualified for, we can start scheduling the property tours. There are a few different types of property tours that we will take you on, below is a list of their details:

DISCOVERY TOUR

The discovery tour is meant for just that, to discover what type of home you really want or narrow in on a specific neighborhood. We will go tour 5-8 homes that fit your initial wish list. While there we will refine the wish list & come up with new parameters together. This discovery tour happens within 2-3 days after hiring us and will last roughly 2-4 hours.

BUYERS TOUR

Now that we have the wish list refined we will take you out on another tour that fits the new wish list. This is where we are dialing into your wants as a home buyer and needs in an area. 8 out of 10 times we will find your new home on this tour. This Buyers tour happens 1-3 days after the discovery tour and will last roughly 4-6 hours.

FINAL BUYERS TOUR

The final buyers tour is just that, it is either the last tour we will need to take as we are very clear on the next home you need and have essentially sifted through other potential homes that weren't quite right OR we are under contract on your new home and we are doing a tour of the neighborhood & surrounding area's to help you familiarize with your new home. This tour will happen depending on the outcome of the Buyers Tour and will last roughly 1-3 hours.



TYPES OF LISTINGS WE CAN SELL TO BUYERS:

- LAND FOR DEVELOPMENT
 - NEW CONSTRUCTION
 - RESALE HOMES
 - OTHER AGENT'S LISTINGS
 - FOR SALE BY OWNER
-

Most importantly, If you see a sign, an open house, or even hear about a property, call us **FIRST** and we will provide you with all the information on that property and we will make the necessary arrangements for viewing. We will make sure you see the house when it works **BEST** for you.

STEP FOUR: Offer & Negotiations

It is our duty to make sure you are comfortable with any offer you make.

SUBMITTING OFFERS

Before we submit an offer for you, we will interview the Sellers agent for any special requests the seller may have (example: quick close or rent back or sold as-is) and this will allow us to consult you on which offers are best to come in strong with and we will always negotiate the best terms of the deal for you. But also want to make it a win-win for the sellers as well.

PRESENTING THE OFFER TO THE SELLERS AGENT

FYI Many years ago Cory was a Lender & has done over 300 loans so with this knowledge, he is able to demonstrate to the sellers agent what a strong buyer you are, why our offer is a win-win, and how easy of a process we help make it for them & their sellers.

NEGOTIATING ON YOUR BEHALF

Key points of negotiation:

- Sales Price
- Seller Concessions (what you will be asking the Sellers to give you to close)
- Closing Date
- Seller possession (when you will get the house turned over to you)
- Inspections
- Appraisals
- Loan Deadlines
- Any additional provisions

CONSULT YOU ON ACCEPTING AN OFFER

Seller will make the final decision on which offer to accept, or which offers to counter & negotiate with. Our job is to make sure your offer stays at the top of their list.



STEP FIVE: *Property Inspections*

We always recommend that our home buyers understand the entire picture of the condition of the home they are buying through additional inspections. You will have a full in depth general inspection once we are under contract which will point out any issues the inspector sees with the home. We will then consult you on which items we recommend asking the Seller to correct, but there are a few additional inspections that we will recommend you get as they aren't part of a General Inspection.

SEPTIC | SEWER INSPECTIONS

When you purchase a resale home, the sewer line is not part of the standard inspection. We recommend that our buyers conduct a sewer scope or septic inspection to see the condition of the sewer line and if there are issues we will use this inspection as part of the purchase negotiation to have any and all repairs done prior to closing. This will avoid any immediate future costs to you the new owner and help prevent any sewer backup issues.

WHAT ABOUT RADON?

Radon is everywhere, it is a natural gas found in the earth's crust. During your inspection period, you have the option to conduct a radon test. In Colorado especially, we have areas where high radon levels are known to be. While at the action levels established by the EPA are conservative as far as health concerns, radon is the second leading cause of lung cancer. Currently anything over a 4.0 reading we will recommend a radon mitigation system be installed by the Sellers prior to closing.

STEP SIX & SEVEN: *Contract & Closing*



FROM CONTRACT TO CLOSE WE ARE BY YOUR SIDE EVERY STEP OF THE WAY

Once we have negotiated and signed a contract, our next goal is to stay on top of each and every step of the process to ensure your property closes successfully.

There are countless details and loose ends to handle, and you can be confident that our team will be as detail oriented as possible.

We will continue to keep you up to date on the closing process and will work diligently to ensure that the closing is as smooth and problem-free as can be. See our Communication Pledge and Risk Free Guarantee*



PROVEN *Results*
and
WHY *Choose Us*

WHY WORK WITH *Us*

A great Realtor brings a wealth of knowledge and experience to the business of buying a home. In fact, a licensed real estate professional provides much more than the service of helping you find the home of your dreams.

Realtors are not just sales agents. We are expert negotiators, seasoned financial advisors and superb navigators around our local neighborhoods.

We are members of The National Association of Realtors (NAR) and must abide by a Code of Ethics and Standards of Practice enforced by the NAR. A professional Realtor is your best resource when deciding to buy a home.

**WE HAVE A RECORD OF
PROVEN SUCCESS.**

**THE WILKS TEAM HAS A RECORD OF SUCCESS AND
PROVEN RESULTS FOR HELPING FAMILIES BUY!**



WHY WORK WITH THE

Wilks Team

FOUR POINTS THAT PROVE OUR PROCESS WORKS:

3X

We close 3 times more houses than the average Colorado real estate agent.

14

On Average We get our buyers under contract within 14 days of starting the process.

100%

We have successfully closed 100 percent of our contracts since 2011.

5★

We continuously receive 5 star reviews from our clients.

IT DOESN'T COST MORE TO WORK WITH THE BEST!

WE PRODUCE *Results*

52,500

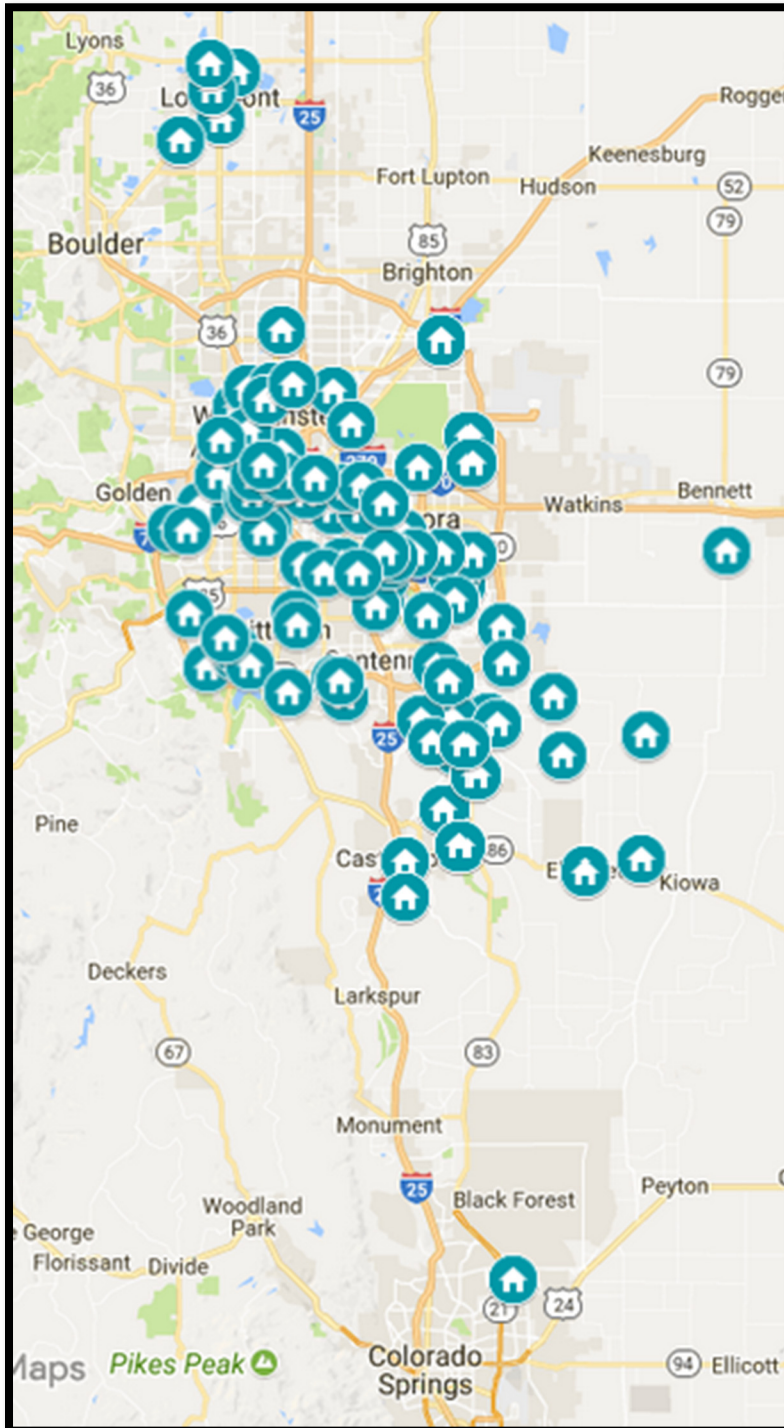
HOURS OF EXPERIENCE

113

RECENT DEALS CLOSED

5

EXPERT TEAM MEMBERS



We help Buyers and Sellers all along the front range. This is a map of our most recent 113 closings which include both buyers and sellers.

We are an active Real Estate Brokerage with 3 times more closings than the average Colorado Agent.

With 5 expert team members, we are one of the Top Producing Brokerages in Colorado.

Trust us, we have your best interest in mind and will do our very best to get you the house of your dreams!

OTHER AGENTS VS. *The Wilks Team*

At the end of the day, there are a few key points that separate the Wilks team from all the other agents that are trying to become your buyers agent. We know that you have several options but we also know we are the best option.

	Typical Agent	US
Appraisal License	X	✓
REALTOR®	✓ Less than 60%	✓
Mortgage Lender	X	✓
Master Negotiator	X	✓
Buying Coordinator	✓ Hired out	✓
24/7 Support	X	✓
Project Manager	X	✓
Builder / Contractor Network	X	✓
Multi-People Team	✓ Hired out	✓
Full Time Agent	X	✓
17+ Years in Real Estate	X	✓

A group of people are shaking hands in a meeting. The background is blurred, showing a person in a white shirt and another in a dark shirt. A large green circle with a white border is overlaid on the right side of the image. Inside the circle, the text "MEET THE" is written in a dark, sans-serif font, and "Wilks Team" is written in a white, cursive font below it.

MEET THE

Wilks Team

CORY WILKS *Snapshot*

MASTER NEGOTIATOR

REALTOR®

MANAGING BROKER

BUILDER SPECIALIST

APPRAISERS LICENSE

MORTGAGE LENDER

REAL ESTATE INVESTOR

NATIONAL SPEAKER



“My mission is to make real estate fun and exciting for us, our clients and our referral partners.”

BRANDI WILKS *Snapshot*

BUYING COORDINATOR

LISTING COORDINATOR

DIRECTOR OF OPERATIONS

BUILDER SPECIALIST

**PROFESSIONAL
PHOTOGRAPHER**

INTERIOR DESIGNER

PROJECT MANAGER



“Choosing to make a difference in someone’s life through real estate is my passion.”



OUR PLEDGE &
Guarantee

EASY EXIT *Guarantee*

When you buy your house through Wilks Real Estate, we type right into our buyers contract our Easy Exit Listing agreement, which means if you are unhappy with us you can cancel your contract with us at any time. As long as we are not under contract to buy your home. No hassles, it's that easy.

The ONLY stipulation is IF there is an issue and you wish to cancel your Buyers contract what we ask you give us 7 days to resolve the issue and if we can't resolve it within 7 days to your satisfaction, you are free to cancel your contract with us, hassle free.



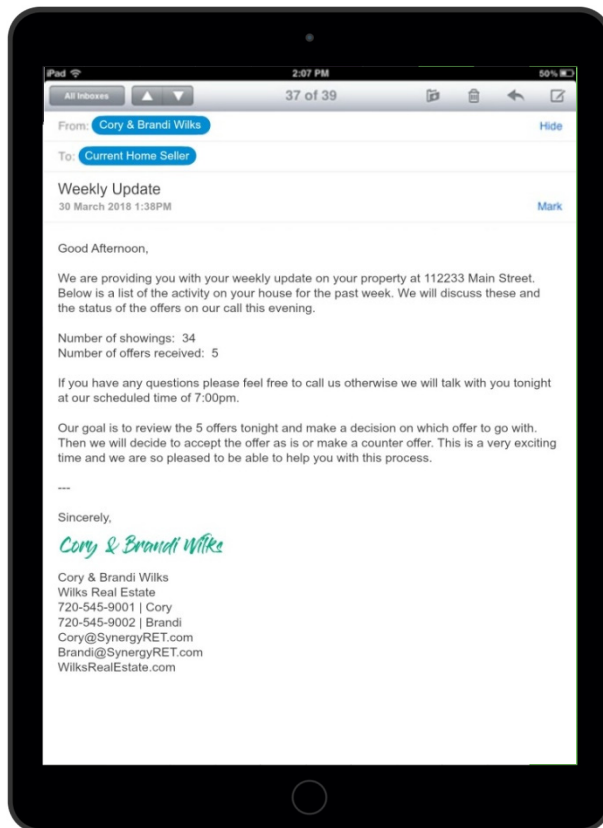
COMMUNICATION *Pledge*

As a Buyer we understand that you are wanting to be involved in every step of the process in buying your new home. We couldn't agree more. That is why we have our communication pledge. Communication is vital in order to make a transaction as smooth as possible. Our communication pledge ensures that everyone is on the same page & any potential problems are addressed immediately preventing them from becoming real problems, and that everyone is aware of each step along the way. All questions will be answered and we are never too busy for our clients.

Same Day Initial Contact

Same day return messages

Minimum 1x a week update



A close-up photograph of a hand holding a black pen with silver accents, poised to write on a document. The background is softly blurred, showing a person's arm and shoulder. A large, semi-circular green overlay with a white border is positioned on the right side of the image, containing the text 'OUR TIPS FOR Success'.

OUR TIPS FOR
Success



4 REASONS TO BUY A HOME THIS SPRING

1. PRICES WILL CONTINUE TO RISE

Core Logic's latest Home Price Index reports that home prices have appreciated by 6.6% over the last 12 months. The same report predicts that prices will continue to increase at a rate of 4.3% over the next year. The bottom in home prices has come and gone. Home values will continue to appreciate for years. Waiting no longer makes sense.

2. MORTGAGE INTEREST RATES ARE PROJECTED TO INCREASE

Freddie Mac's Primary Mortgage Market Survey shows that interest rates for a 30-year mortgage hovered close to 4.0% in 2017. Most experts predict that rates will rise over the next 12 months. The Mortgage Bankers Association, Fannie Mae, Freddie Mac, and the National Association of Realtors are in unison, projecting that rates will increase by nearly a full percentage point by this time next year. An increase in rates will impact YOUR monthly mortgage payment. A year from now, your housing expense will increase if a mortgage is necessary to buy your next home.

3. EITHER WAY, YOU ARE PAYING A MORTGAGE

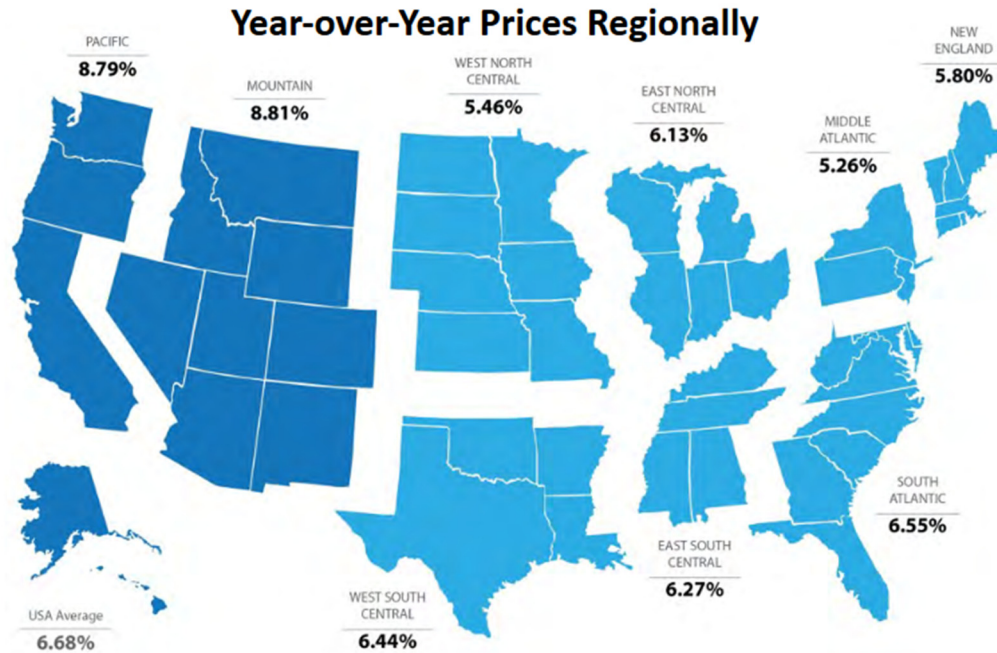
There are some renters who have not yet purchased a home because they are uncomfortable taking on the obligation of a mortgage. Everyone should realize that unless you are living with your parents rent-free, you are paying a mortgage - either yours or your landlord's. As an owner, your mortgage payment is a form of 'forced savings' that allows you to have equity in your home that you can tap into later in life. As a renter, you guarantee your landlord is the person with that equity. Are you ready to put your housing cost to work for you?

4. IT'S TIME TO MOVE ON WITH YOUR LIFE

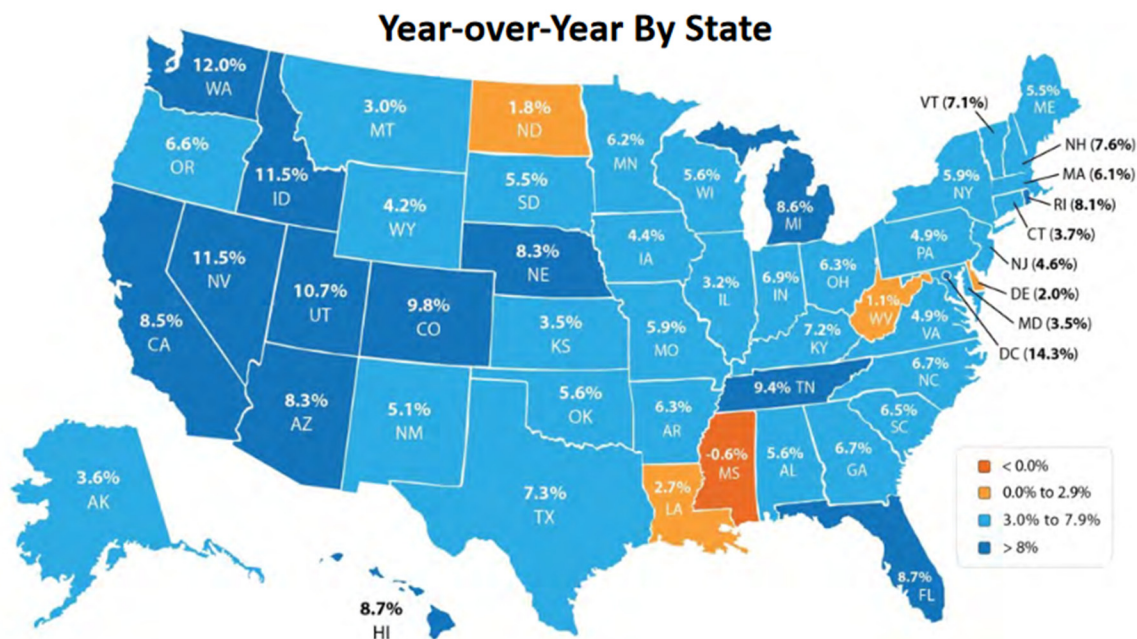
The 'cost' of a home is determined by two major components: the price of the home and the current mortgage rate. It appears that both are on the rise. But what if they weren't? Would you wait? Look at the actual reason you are buying and decide if it is worth waiting. Whether you want to have a great place for your children to grow up, you want your family to be safer, or you just want to have control over renovations, maybe now is the time to buy. If the right thing for you and your family is to purchase a home this year, buying sooner rather than later could lead to substantial savings.

HOME PRICES OVER THE LAST *Year*

Every quarter, the Federal Housing Finance Agency (FHFA) reports on the year-over-year changes in home prices. Below, you will see that prices are up year-over-year in every region.



Looking at the breakdown by state, you can see that each state is appreciating at a different rate. This is important to know if you are planning on relocating to a different area of the country. Waiting to move may end up costing you more!





KNOW WHAT YOU WANT VS. WHAT YOU NEED

In this day and age of being able to shop for anything anywhere, it is really important to know what you're looking for when you start your home search. If you've been thinking about buying a home of your own for some time now, you've probably come up with a list of things that you'd LOVE to have in your new home.

Many new homebuyers don't actually know what they are looking for in a home and that is ok. We will sit down with you at your Pre-Discovery tour meeting and determine your **WISH LIST**. With this wish list we will determine 3 sub categories:

- **MUST-HAVES** – if this property does not have these items, then it shouldn't even be considered. (ex: number of bedrooms/bathrooms, school district, number of parking spots, updated, fenced yard)
- **SHOULD -HAVES** – if the property has some or most of these items, then it should be put on the "see list" (ex: distance from work or family, corner lot, open concept, 5 piece master suite)

Bottom Line, Having this list fleshed out before starting your search will save you time and frustration, while also letting your agent know what features are most important to you before he or she begins to show you houses in your desired area.

At **WILKS REAL ESTATE**, we make it our commitment to find a property that is as close to your entire wish list that we can get. It is a passion of ours and we take a lot of pride in being able to find that home for you. So far we have an amazing track record of being able to find our buyers **EXACTLY** what they want!

4 TIPS FOR *Success*

So you've been searching for that perfect house to call 'home' and we've finally found it! The price is right and, in such a competitive market, you want to make sure you make a good offer so that you can guarantee that your dream of making this house yours comes true!

Rest assured, the Wilks Team has this! We want to make sure you are prepared for what it takes to buy in this current market.

Here are the 4 tips to help ensure success when we find the perfect home.

1. UNDERSTAND HOW MUCH YOU CAN AFFORD

"While it's not nearly as fun as house hunting, fully understanding your finances is critical in making an offer." This 'tip' or 'step' really should take place before you start your home search process. Getting pre-approved is one of many steps that will show home sellers that you are serious about buying, and will allow you to make your offer with the confidence of knowing that you have already been approved for a mortgage for that amount.

2. ACT FAST

"Even though there are fewer investors, the inventory of homes for sale is also low and competition for housing continues to heat up in many parts of the country." The inventory of homes listed for sale has remained well below the 6-month supply that is needed for a 'normal' market. Buyer demand has continued to outpace the supply of homes for sale, causing buyers to compete with each other for their dream home. Make sure that as soon as you decide that you want to make an offer, you are prepared for us to submit that offer the same day. We will also have a very in depth conversation with the listing agent prior and during the offer submitting.


3. MAKE A SOLID OFFER

"Your strongest offer will be comparable with other sales and listings in the neighborhood. As a licensed appraiser, Cory will be instrumental in helping you put in a solid offer based on his experience and other key considerations such as recent sales of similar homes, the condition of the house and what you can afford." At Wilks Real Estate we will do everything we can to make your offer the most desirable to the Seller while also making sure you get the most 'bang for your buck'.

4. BE PREPARED TO NEGOTIATE

"It's likely that you'll get at least one counteroffer from the sellers so be prepared. The two things most likely to be negotiated are the selling price and closing date. Given that, you'll be glad you did your homework first to understand how much you can afford. Cory is a master negotiator and will also be key in the negotiation process, giving you guidance on the counteroffer and making sure that the agreed-to contract terms are met."

Let's talk about how we can make your **DREAMS** of homeownership a **REALITY!**



So are you ready to
have the best Team
on **YOUR** team?

Wilks REAL
ESTATE
BY SYNERGY REAL ESTATE TEAM

Cory & Brandi WILKS
720-545-9001 | 720-545-9002
www.WilksRealEstate.com