



# Guiding you home.

Your consultation guide to a world-class  
buying experience, from search to signing.



**Chad J. Nash, Ph.D**

Realtor® | The Real Estate Doctor  
303.359.9229 [chad@redocgroup.com](mailto:chad@redocgroup.com)  
[www.redocgroup.com](http://www.redocgroup.com)

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chad@redocgroup.com  
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Affectionately known as the “Real Estate Doctor”, Chad is dedicated to educating and empowering his clients to make strategic, informed decisions regarding their real estate needs. He has advanced degrees in Economics and Data Analyses, providing an unparalleled level of knowledge and expertise during all aspects of the real estate partnership with his clients.

A Colorado native, Chad has lived all across the Denver Metro area and Front Range. This enables him to have a very unique and thorough understanding of the varying neighborhoods and communities that his clients might be interested in exploring. He often reflects on how the Mile High City has been transformed from a "dusty, old, cow town" into its current state, where real estate ownership, property development, and community growth opportunities are seemingly endless.

Chad has the ability to connect diverse groups of individuals and communities through his relaxed, easy-going personality and genuine love for getting to know and help others. Complemented by a very detailed and data-driven approach to his work, he is a rare breed in the real estate industry. His advanced education training, and past professional experiences in philanthropic investing and community development, help Chad provide his clients with superior real estate education and customer service.

## Awards & Accomplishments

### 5-star

Rated Realtor on  
Zillow & RealSatisfied

### 1%

Producer (Single Agent)

Rookie of the Year '18  
RE/MAX Alliance

Top 40 Under 40 Realtor®  
2019 Colorado Homeowner Magazine

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# Your Team of Experts



## Administrative Team

<b>Stella Nash, M.S.</b>	Director of Client & Community Services	720.329.8104	stella@redocgroup.com
<b>Monica Rodriguez</b>	Executive Assistant & Real Estate Advisor	720.361.3711	monica@redocgroup.com
<b>Tina Gregory, Ph.D</b>	Transaction Coordinator & Licensed Assistant	720.278.5274	tina.gregory@compass.com
<b>Jessica Dehn</b>	Director of Marketing	720.341.0890	jessica@redocgroup.com

## The RE-DOC Experience Team

<b>Lissette Ellerbe</b>	RE-DOC Experience Coordinator & Real Estate Advisor	720.583.4167	lissette@redocgroup.com
<b>Shauna Pugh</b>	RE-DOC Experience Coordinator & Real Estate Advisor	720.222.2406	shauna@redocgroup.com

## Real Estate Advisors

<b>Monica Rodriguez</b>	Real Estate Advisor & Executive Assistant	720.361.3711	monica@redocgroup.com
<b>Serena Smith</b>	Real Estate Advisor	720.288.3574	serena@redocgroup.com
<b>Kimberly Nanni</b>	Real Estate Advisor	720.979.3366	kim@redocgroup.com
<b>James Harvey</b>	Real Estate Advisor	720.530.8890	james@redocgroup.com
<b>Neymar Lopez</b>	Real Estate Advisor & Bilingual Specialist	720.982.5295	neymar@redocgroup.com
<b>Shauna Pugh</b>	Real Estate Advisor & RE-DOC Experience Coordinator	720.222.2406	shauna@redocgroup.com
<b>Lissette Ellerbe</b>	Real Estate Advisor & RE-DOC Experience Coordinator	720.583.4167	lissette@redocgroup.com
<b>Nakisha Mooreman</b>	Real Estate Advisor	720-358-5077	nakisha@redocgroup.com







# The Buyers Agent Agreement

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## What is the Buyer’s Agent Agreement?

Entering into a Buyers Agent Agreement has countless advantages. When you sign the agreement, you are simply agreeing to hire a personal representative who, by law must represent your best interest to the best of his/her ability. All of this personal service is available at absolutely NO COST TO YOU. The Seller’s Agent is responsible for paying your Buyers Agent fee. With me, you get a professional devoted to protecting your needs to help you make one of the most important investment decisions of your life - and you don’t even have to pay the fee!

## Your Interests are Professionally Represented

Enlisting the services of a professional Buyers Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your health care, or a mechanic to help you with your car. So the first advantage is pretty obvious. If you had the time to devote to learning all you need to know about accepting, medicine, and automotive mechanics, you could do these services yourself. But who has the time? You probably already have a full-time career to which you are committed. This is why you allow other professionals to help you in specific areas of expertise. I have devoted my time to perfecting a career in real estate service. Continuous education, market research, and vast experience are combined with an excellent team of real estate professionals to find you the perfect home quickly. I will take care of all the hassles of every day real estate transactions for you. We let you concentrate on your full-time job, while we help you find a home, present your contract offer, negotiate, and close!

## You get a Personal Specialist who Knows Your Needs

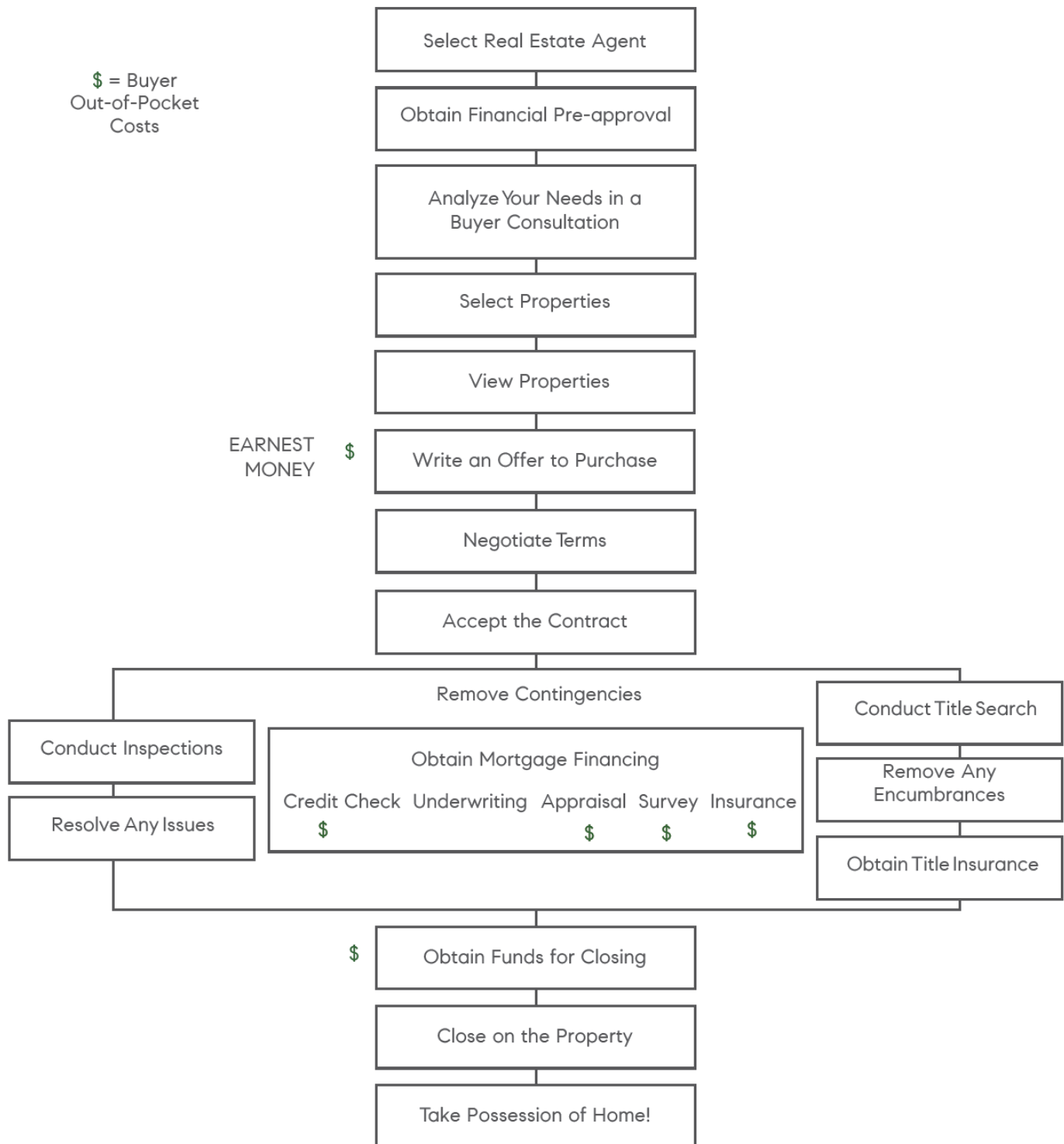
The advantage to signing a Buyers Agent Agreement with me is that you will have a professional working to find and secure the perfect home for you exactly when you need it. It is nearly impossible to find a home that meets your needs, get a contract negotiated, and close the transaction without an experienced agent. When you tour homes with your professional Buyers Agent, you will already know that the homes meet your criteria for bedrooms, garage space, square feet, neighborhood, etc. Also, your Agent will ensure you are looking at homes that are in your price range.

Just as your accountant, doctor and mechanic get to know your needs through a steady relationship, your Buyers Agent gets to know your real estate needs and concerns. This type of relationship is built by open communication at all times and by touring homes with your Agent so as to get a good idea of your feedback and concerns about each home. If you try to jump from agent to agent, you will not receive the best real estate services possible, and you will be violating your agreement to your agent. There is nothing to gain from trying to find and tour homes on your own, and you will save a lot of time when your agent can tell you everything about any home before you see it.



# The Home Buying Process

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# The Mortgage & Loan Process



This is, by far, the most important step in the home search process. If you are planning to finance a home purchase, I require that you start here **BEFORE** we begin with your home search.

<b>1</b>	<b>Financial pre-qualification or pre-approval</b>	Application & interview. Buyer provides pertinent documentation, including verification of employment. Credit report is requested. Budget and home financing options are discussed.
<b>2</b>	<b>Underwriting</b>	Loan package is submitted to underwriter for approval
<b>3</b>	<b>Loan Approval</b>	Parties are notified of approval. Loan documents are completed and sent to title.
<b>4</b>	<b>Title Company</b>	Title exam, insurance and title survey conducted Borrowers come in for final signatures.
<b>5</b>	<b>Funding</b>	Lender reviews the loan package Funds are transferred by wire.

## Why Pre-Approval?

We recommend our buyers get fully pre-approved before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

## Preferred Lenders

<b>Sheniqua Smith</b>	Supreme Lending	720.329.8104	sheniqua.smith@supremelending.com
<b>Brett Baird</b>	CrossCountry Mortgage	303.548.7334	brett.baird@myccmortgage.com
<b>Kari Abt</b>	Summit Funding	303.489.1205	Kari.Abt@summitfunding.net
<b>Ashley Hickmon</b>	Fairway Mortgage	303.669.8454	Ashley@fairwayfastmortgage.com
<b>Arthur Brown</b>	Fairway Mortgage	303.503.9560	arthur.brown@fairwaymc.com

# Your Home Search

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I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me. I have the systems in place to streamline the home buying process for you. As part of my service, I will commit to helping you with your home search by:

- Creating and managing a customized home search for you, across multiple platforms
  - The MLS
  - Zillow
  - REALTOR.com
  - Social Media
  - Off-site networks
- Setting home previews, and virtual tours, in advance on your behalf.
- Preparing up to date Comparative Market Analyses, for neighborhoods and properties that interest you.
- Conducting weekly check-ins during the home search process, and daily check-ins once under contract.



## World Class Showing Assistants

Because I would NEVER want you to miss out on seeing a potential dream home, I oversee a team of talented "Buyers Agents" who will coordinate and participate in your showings (on my behalf) at times. After showings, my Buyers Agents will give me a detailed report on your showing experience(s). If it is a property that you REALLY like, you and I will set up a second showing on it (if the market allows). And once you are ready to make an offer, everything is reviewed and approved by me during the writing process. This is, by far, the most important step in the home search process. If you are planning to finance a home purchase, I require that you start here BEFORE we begin with your home search.





# Making an Offer

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**Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:**

## **The Price**

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a very low offer, just to see if the seller will accept, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

## **The Move-in Date**

If you can be flexible on the possession date, the seller will be more apt to choose your offers over others.

## **Inclusions/Exclusions**

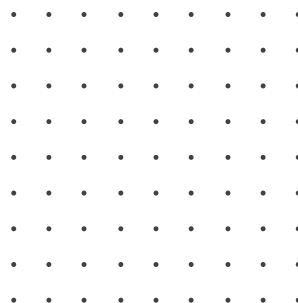
Often the seller plans on leaving major appliances in the home. However, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- **Accept the offer**
- **Reject the offer**
- **Counter the offer with changes**

By far the most common is the counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I will work together to review each specific area of the counter offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



# Closing 101

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## Prepare for it

Closing day marks the end of your home buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring a certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing. Other items to bring include:

- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

## Own it

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

### Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

### Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



# How Much Does it Cost?

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The good news is that my representation of you on the BUYERS SIDE is totally FREE! That's right, as your buyer's agent, you are (99.9% of the time) not responsible for paying my commission. In most cases, the commissions paid in the transaction are paid for by the seller and the listing agent. So, you get my wealth of knowledge and 5-star service at NO COST to you.

HOWEVER, there are a few areas that buyers must be prepared to invest upfront, in addition to the purchase price of their new home.

## 1

### Earnest Money

Once under contract, this amount will usually be due 72 hours after signing the contract. Think of this money as a "deposit" on your home towards the down payment. I typically estimate the earnest money as 1% of the total list price on the home.

## 2

### Inspection

Buyers are responsible for the inspection on the home. My administrative team will coordinate the logistics of the inspection. I typically estimate inspections to cost between \$300 - \$600, depending on the depth of inspection and size of the home.

## 3

### Appraisal

Buyers are responsible for the appraisal on the home. Your lender will coordinate the logistics of the appraisal. I typically estimate appraisals to cost between \$600-\$700, depending on your agreed upon loan program.



# How Much Does it Cost?

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## 4

### Down Payment

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Most loan programs will require a down payment, **due at closing**. Your lender will discuss the details of your loan with you in-depth, and will provide you with both the estimated and final down payment amount.

## 5

### Closing Costs

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Closing costs are SEPARATE from your loan, and will include fees for title work, administrative processes, loan processing, etc. This money does NOT go towards your loan (but can sometimes be financed into the loan). **Expect to pay about 1% - 2% of the loan amount in closing fees, due at closing.**

## 6

### Standard Administrative Fee

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Brokerages typically charge a file transaction fee in the amount of **\$399, due at closing**, and usually wrapped into your closing costs.



# Other Frequently Asked Questions

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## **How will you tell me about the newest homes available?**

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

## **Will you inform me of homes from all real estate companies?**

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available in the market.

## **Can you help me find new construction homes?**

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

## **How does for sale by owner (FSBO) work?**

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

## **Can we go back through our property again once an offer is made, but before possession?**

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

## **Once my offer is accepted, what should I do?**

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



# Next Steps



Okay, we have covered a lot of information in a few short pages. Do not worry, it is not your job to memorize it all. That is why you have me. If you are ready to get started in our real estate journey, here are the next steps that we must take:

- Signed Buyers Agency Agreement
- Pre-Approval from chosen lender
- Set up “Dream” discussion
- Begin customized property search

Once we narrow down the list of properties that are of interest to, I will:

- Provide you with more detailed information about the home
- Review the county tax records for tax liens, etc.
- Schedule a personal visit to the home
- Tour the home with you
- Determine how the asking price compares with other homes in the area
- Answer any and all questions you may have



**And once YOU are ready...  
WE MAKE AN OFFER!**



**Real estate is not simply buying or selling a house;  
it's a tool for creating wealth, freedom, and a legacy in your life.**

In our partnership, you are gaining a real estate expert in your corner for life.



# Stay Connected!

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# THE RE-DOC GROUP

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