



ALEX +
DEREK | real

GUIDE TO BUYING
YOUR HOME





4

WELCOME

6

GET TO
KNOW US

7

PRESS

8

GETTING
STARTED

10

YOUR
MORTGAGE
CHECKLIST

12

THE DO NOTS

14

MAKING AN
OFFER

16

UNDER
CONTRACT

18

CLOSING
THE DEAL

19

MOVING
DAY PREP

TABLE OF CONTENTS

Welcome!

We're so grateful for the opportunity to guide you through this exciting process of finding your next home, and we truly appreciate the trust you've placed in us. My name is Alex, and together with my husband Derek, we've spent over a decade helping people like you find not just a house, but a home—a place where you can envision your life unfolding.

For us, this process is about more than just the number of bedrooms or square footage. It's about how a home feels when you walk through the door—the little details that make it feel right for you. We're here not only to help you find that perfect place but to make the entire experience as smooth, stress-free, and even fun as possible.

We take pride in getting to know you, your lifestyle, and your needs so we can help you make the best decisions. Whether it's negotiating on your behalf, connecting you with trusted resources, or helping you navigate the Denver market, we're here for you every step of the way.

We understand your time is valuable, and we deeply respect that. This guide is designed to give you an idea of what to expect, but more than that, we're here to make this journey personal and efficient. Once we've had a chance to chat and dive into what matters most to you, we'll create a customized plan that meets your goals and respects your time.

Thank you again for the opportunity. We're excited to help you find a place where you can feel at home.

Cheers,

Alex Tooke

REALTOR®
Co-Founder | Broker

ALEX +
DEREK | 



Nothing means **more** to us than our clients do.

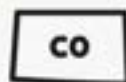
At the heart of everything we do is a commitment to providing five-star service. Derek and I work together to ensure you're supported before, during, and long after the transaction. Whether it's answering your questions or negotiating on your behalf, we're here to make your home-buying journey as seamless as possible. Don't just take my word for it—our 650+ five-star reviews speak to the care and dedication we bring to every client. Our goal is to be your realtors for life, and friends forever.



Over **650+**
Five-Star
Reviews



1600+ Homes
SOLD worth
over \$500m



Local and
National **Award**
Winning Team

" Alex and Derek recently helped us relocate from Texas. We found them based on a review from another family from Texas that they'd helped. It was very important to us to find a realtor that was LGBTQ-friendly and was knowledgeable about areas where we would be most comfortable and welcomed. Alex and Derek not only met those needs but went above and beyond with finding a home we absolutely loved and even giving us advice that facilitated a quicker sale of our home in Texas. We really enjoyed working with Alex & Derek and highly recommend them. "

~ Moriah Powers

" Alex and Derek are perhaps the best team you could ever wish for. From their expert advice, malleability, and amazing service, I always felt I was in great hands. Their deep experience and knowledge made for a wonderful end-to-end buying journey including every showing, conversation, transaction, and contract we had. From here on out, they will be my go-to team for all of my real estate needs! "

~ Dr. J Caraballo



7



**we
made
the list!**



**BEST OF
ZILLOW**

5280
MAGAZINE
FIVE-STAR
Professional



Proud Members



The Home **Buying** Process



Find The Right Agent For You

Work To Define Your Goals

Discuss Financing + Get Pre-Approved

Start Shopping For Your Home Together

Write and Submit Your Offer

Offer Acceptance

Complete Inspections & Due Diligence

Work To Remove Contingencies

Review Loan and Title Documents

Closing Day

Possession and Move-In Day



WHO WORKS FOR WHO?



BUYER AGENCY

As your buyer's agent, I represent your interests exclusively. I'm here to find the right home, negotiate on your behalf, and ensure you get the best deal. My loyalty is to you, and I'm committed to protecting your interests throughout the transaction.



SELLER AGENCY

A seller's agent represents the seller's interests. They focus on marketing the property and negotiating the best price for the seller. If you're working with a seller's agent directly, remember they are not representing your best interests—they're working for the seller.



TRANSACTION BROKER

A transaction broker is neutral and doesn't represent either party. They help facilitate the deal by handling paperwork and ensuring both sides meet their obligations. However, they don't advocate for the buyer or seller.

AS YOUR AGENT

Before we start your home-buying journey, we'll sign two key documents that outline how we'll work together. These documents protect your interests and ensure we're aligned from the start. We'll review them together so you feel comfortable and confident moving forward.

Definitions of Working Relationships

This document explains the different ways brokers can work with clients. As your buyer's agent, I work exclusively for you, promoting your best interests in every aspect of the transaction. My loyalty is to you, and I'm here to negotiate, advocate, and guide you throughout the home-buying process.

Exclusive Right to Buy Listing Contract:

This contract formalizes our relationship. It establishes that I will represent you exclusively as your buyer's agent, meaning I work only in your best interest throughout the entire process. It also outlines key details such as compensation, the timeframe of our agreement, and the services I will provide to help you find and purchase your home.

one real mortgage

Ready To Take The First Step Toward Your New Home?

Start your mortgage application today with confidence! I'm here to guide you through every step, ensuring a smooth, stress-free process so you can focus on what matters—finding your dream home.



ONE REAL MORTGAGE NMLS #198414 | DEREK WEBER NMLS #2605530

YOUR MORTGAGE CHECKLIST



1

W-2 forms from the previous two years, if you collect a paycheck.



2

Two most recent paycheck stubs for everyone on the application.



3

Profit and loss statements or 1099 forms, if you own a business.



4

Two most recent **SIGNED** federal tax returns.



5

A complete list of your debts, such as credit cards, student loans, car loans and child support payments, along with minimum monthly payments and balances.



6

List of assets, including bank statements, mutual fund statements, real estate and automobile titles, brokerage statements and records of other investments or assets.



7

Copies of checks for your rent or mortgage payments.

TOP 10 THINGS NOT TO DO WHEN BUYING A HOME

- 1 **Don't Make Large Purchases:** Avoid buying big-ticket items like cars, furniture, or vacations that could affect your available funds or debt-to-income ratio.
- 2 **Don't Open New Credit Accounts:** Applying for new credit cards or loans can lower your credit score and raise concerns with your lender.
- 3 **Don't Miss Payments:** Keep up with all your existing bills and loans to maintain a strong credit score during the mortgage process.
- 4 **Don't Make Large Deposits Without Documentation:** If you're receiving large sums of money (like a gift for your down payment), be prepared to explain where it came from.
- 5 **Don't Change Jobs:** Stability is key. A sudden job change can make lenders hesitant, even if it's a higher-paying job.
- 6 **Don't Close Any Credit Accounts:** Even if you're paying off debt, keep accounts open to maintain your credit history and credit score.
- 7 **Don't Co-sign Loans:** Co-signing for someone else's loan increases your liability and can affect your own mortgage approval.
- 8 **Don't Withdraw Large Amounts of Cash:** Large, unexplained cash withdrawals can raise red flags with your lender.
- 9 **Don't Ignore Lender Requests:** Always respond to lender requests for additional documentation or information promptly to avoid delays.
- 10 **Don't Move Money Around:** Avoid moving large sums between accounts without a clear trail, as this could complicate the lender's verification process.



EARNEST MONEY

This is an amount you put forth after you go "Under Contract" on a property.

(Usually 1-2% of the purchase price)

DOWN PAYMENT

The amount you put towards the loan amount required by the lender.

(Usually 3.5-20% of the purchase price)

CLOSING COSTS

The amount required from the Title Company and your Bank to fund the loan and issue the title policies. This could include HOA fees, pre-paid mortgage Insurance, or any other cost associated with funding.

(Usually 1-2% of the purchase price)



COST BREAKDOWN

EXAMPLE HOME PURCHASE

CONTRACT PRICE \$600,000

\$60,000

(\$6,000)

\$54,000

\$9,000

\$63,000

\$69,000

DOWN PAYMENT (10%)

EARNEST MONEY (1%)

REMAINING DOWN PAYMENT

CLOSING COSTS (1.5%)

CASH TO CLOSE

TOTAL INVESTMENT

WE'RE ALL ABOUT THE DETAILS



NEIGHBORHOODS

- What neighborhoods do you prefer?
- Where do you imagine living?

SCHOOLS

- What school systems do you want to be near?
- Special programs or sport requirements?

TRANSPORTATION

How close must the home be to these amenities:

- Public transportation / Light Rail • Airport access
- Major highway access
- Neighborhood shopping
- Schools
- Work

HOME STYLES

- What architectural style(s) do you prefer?
- Do you want a home, condo, or townhome?
- Would you like a 1-story or 2-story home?
- How many bedrooms do you need?
- How many bathrooms do you need?

HOME CONDITION

- Do you prefer a new or older?
- What is the age of home you would like?
- How much work are you willing to do?
- Do you have special requirements your home must meet?

CONSIDERING **NEW** **CONSTRUCTION?**



When considering new construction, it's crucial to recognize the importance of partnering with an experienced agent. This collaboration not only ensures that you secure the best deal but also safeguards your rights throughout the building process, which can often extend 12-14 months. Given this duration, various challenges can arise. Since 2010, I've successfully guided hundreds of clients through this intricate process. Additionally, Derek and I have personally experienced building several new construction homes, giving us firsthand insight into managing such projects effectively.

Keep these key points in mind:

- **Representation:** The builder's sales team works for the builder, not for you. Let me know and I'll set up our visits to the sales center for us. I'll also give you some business cards to hand the the sales representative if you happen to visit without me.
- **Builder Contracts:** These contracts are often complex and tailored to protect the builder's interests.
- **Builder Incentives and Upgrades:** While attractive, these incentives need careful evaluation to ensure they add real value and contribute to future resale potential.
- **Navigating Process, Dates, and Deadlines:** New construction purchases involve a timeline that can be quite different from buying an existing home.
- **Understanding Your Rights and Warranties:** A new construction home comes with warranties that cover various components and craftsmanship.

MAKING YOUR OFFER

Once you've found the property you want, we'll move forward by writing a purchase agreement. While much of the agreement is standard, there are several key areas where we can negotiate to help craft an offer that works for both you and the seller. Here's what we'll focus on:

PRICE + Terms

The offer isn't just about the price; it's also about how the deal is structured. We'll determine a competitive price based on market conditions and comparable sales, ensuring it fits within your budget. We'll also negotiate terms like how you plan to pay for the home—whether through financing or cash—and any potential seller concessions, such as asking the seller to cover some closing costs or include specific items like appliances.

DATES + CONTINGENCIES

Timing and contingencies are crucial in any offer. We'll set key deadlines for events like inspections, financing approval, and closing. Contingencies—such as successful inspections, financing, and appraisal—provide you with protection and flexibility. If any of these conditions aren't met, you have the option to walk away from the deal or renegotiate. This ensures the home meets your expectations and is a good financial investment.

AGENT COMPENSATION

Due to the recent NAR (National Association of Realtors) settlement, agent compensation is now a transparent part of the purchase contract. This outlines how the agents involved in the transaction will be compensated, typically as a percentage of the home's sale price. In most cases, this fee was traditionally covered by the seller, but now it's part of the negotiation process and contract. I'll walk you through these changes and make sure you understand how compensation is structured in your deal.

PRESENTING YOUR OFFER

Once your offer is submitted, the most common response from the seller is a counter offer. This is where our experience and negotiating skills come into play to represent your best interests and ensure you get the best possible price and terms. When a counter offer is presented, I'll work closely with you to review each specific area—whether it's price, terms, or deadlines. We'll go over the details together, making sure every decision aligns with your goals. My job is to negotiate on your behalf, using market insights and strategic expertise to help you secure the most favorable outcome. With your objectives in mind, we'll make sure the final agreement is something you feel confident and excited about.



ACCEPT



COUNTER



REJECT



UNDER CONTRACT

OUT OF POCKET EXPENSES

During the due diligence period, it's important to budget for several key inspections and fees that help protect your investment. These costs typically include:

Appraisal

Required by the lender to ensure the home's value aligns with the purchase price. **Average Cost:** \$500 to \$800

Home Inspection

Covers the overall condition of the property, including major systems like plumbing, electrical, and HVAC. **Average Cost:** \$300 to \$600.

Radon Testing

Essential in areas like Colorado to check for dangerous radon gas. **Average Cost:** \$150 to \$200.

Sewer Line Inspection

Ensures the sewer line is free of blockages or damage. **Average Cost:** \$100 to \$300.

Structural Inspection

For homes where there are concerns about the foundation or structural integrity. **Average Cost:** \$500 to \$1,000.

Pest Inspection:

Detects termites or other pests that may cause damage. **Average Cost:** \$75 to \$150.

Boundary Survey:

Confirms property lines to avoid potential disputes. **Average Cost:** \$500 to \$1,000.

Well & Septic Inspections:

Necessary for homes with these systems to ensure they're functioning properly. **Average Cost:** Well: \$250 to \$500; Septic: \$300 to \$600.

SHOPPING FOR HOMEOWNERS INSURANCE

TOP THINGS TO CONSIDER

When getting a homeowners insurance quote, a buyer should be prepared to answer the following property-related questions:

- **Property Address:** What is the home's address?
- **Year Built:** When was the home constructed?
- **Square Footage:** How big is the home?
- **Roof Type and Condition:** What type of roof does the home have, and when was it last replaced?
- **Construction Materials:** What materials were used to build the home (e.g., brick, wood, etc.)?
- **Updates:** Have there been any updates to the roof, plumbing, electrical, or HVAC systems?
- **Home Features:** Does the home have special features like a finished basement, deck, or pool?
- **Safety Features:** Are there smoke detectors, carbon monoxide detectors, fire sprinklers, or a security system?
- **Proximity to Services:** Is there a nearby fire hydrant or fire station? Is the home in a flood or wildfire zone?

Additionally, the insurance company will ask about who will live in the home, how the home will be used (primary residence or rental), your desired coverage, and if there are any high-value items or pets that might require additional coverage.

FINAL STEPS...

PREPARING FOR CLOSING

As we approach closing, here's what we need to take care of to ensure everything goes smoothly. In the week leading up, we'll go over your loan documents together to make sure everything is in order. We'll also set up a final walkthrough to make sure the home is ready for you, and I'll help you arrange the necessary funds for closing. Don't forget to get your utilities set up so everything's running when you move in.



- We'll review your loan documents together
- Schedule the final walkthrough of the home
- Arrange closing funds and set up utilities

CLOSING DAY

On closing day, don't forget to bring a valid ID. We'll typically meet at the title company's office, but if it's easier, we can arrange for a mobile notary to come to you. I'll be there as we go through and sign the final paperwork, like the deed and mortgage documents. Once the lender approves the documents and funds the loan, you'll officially be a homeowner!



- Don't forget to bring a valid ID
- Sign the final documents, including the deed and promissory note
- The lender will approve the funding
- Congratulations—you're officially a homeowner!

MOVING **DAY**

- ☐ **Set up utilities (Electric & Gas)**
- ☐ **Set up internet and cable**
- ☐ **Change address with USPS**
- ☐ **Change the locks**
- ☐ **Make arrangements for kids & pets**



We've teamed up with UtilityConnect to streamline setting up and transferring all your essential services—making your move a breeze! Keep an eye out for a call or email from them; this service is completely free and they'll help snag the best packages and deals for you. Let us know if you have any questions about the service or if you want to opt out.

ALEX +
DEREK | real

one real
mortgage

