



HOME *buyer's* GUIDE



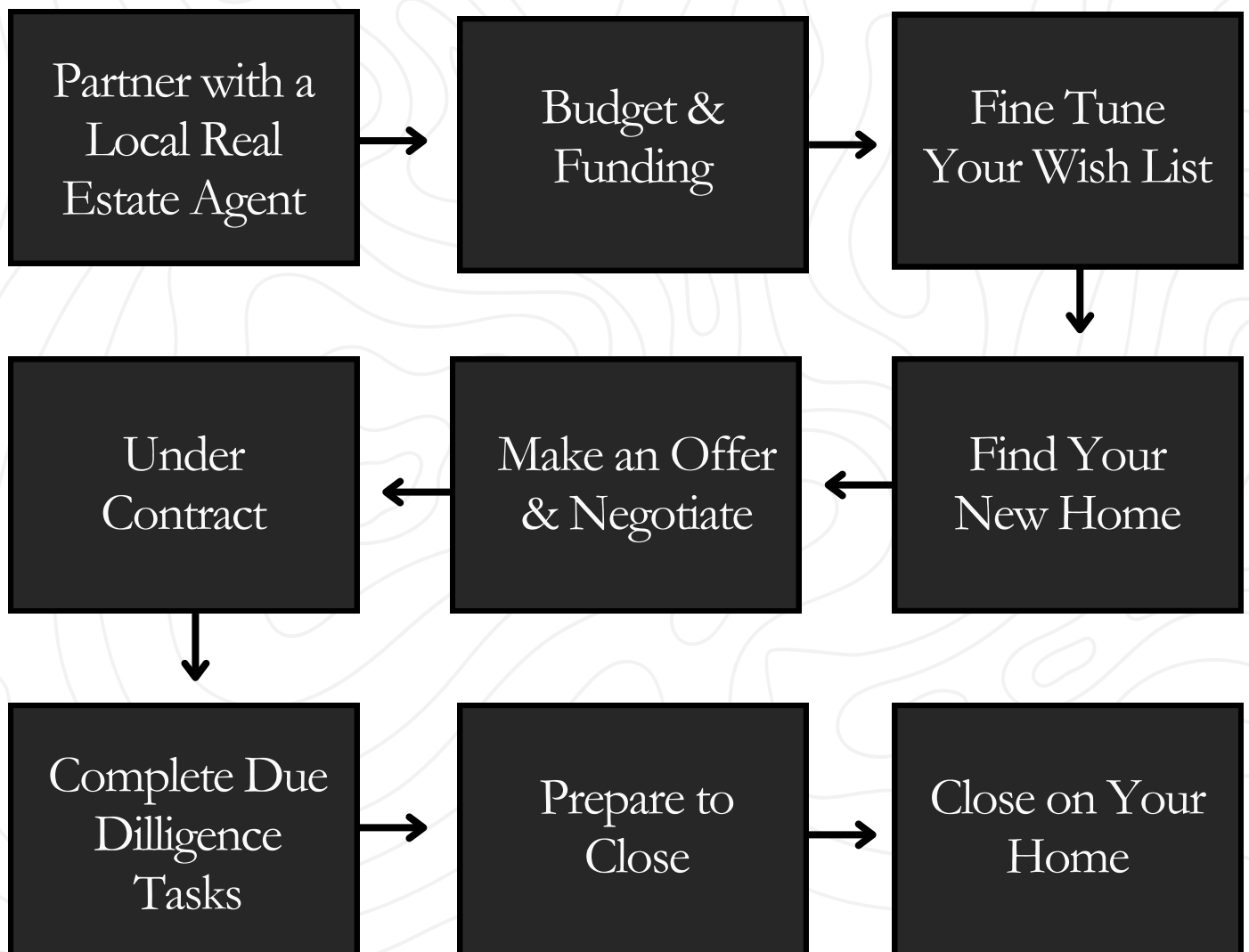
COLDWELL BANKER

MOUNTAIN
PROPERTIES



Buying Process

Purchasing a home, whether it's a second residence, investment property, or your next personal move, is a significant financial and lifestyle decision. It's more than acquiring another asset; it's a strategic step that reflects your goals, priorities, and vision for the future. Even experienced buyers benefit from clear guidance and strong advocacy through negotiations, deadlines, and our unique market nuances. This guide is designed to help you move forward with confidence, clarity, and purpose as you take your next step.



Home Buyer Checklist

1. MEET WITH AND PARTNER WITH A LOCAL REAL ESTATE AGENT

- Brush up on the home buying process
- Get local market insight
- Complete home needs vs wants assessment
- Gain access to on and off market properties
- Agree on terms of working relationship
- Get connected with other key professionals

2. BUDGET & FUNDING

- Research & understand all of your options
- If you're planning on obtaining a new loan, decide on a lender & get pre-approved
- Understand your buying power & associated estimated monthly payments
- If necessary, set goals to Improve credit score
- Share necessary info with your RE agent

3. FINE TUNE YOUR WISH LIST

- Find balance between your comfortable budget, home needs vs wants, and the market in your area
- View a few properties that fit your above criteria with your agent, and fine tune your list of home needs and home wants even further

4. FIND YOUR NEW HOME

- Schedule home tours with your agent
- Decide which homes, if any, meet your needs
- Make a list of pros and cons about each home that is a contender
- Repeat until you have found a home you would like to put an offer in on

5. MAKE AN OFFER & NEGOTIATE

- Understand comps for homes of interest and hone in on a fair market price
- Discuss contract strategies with your agent
- Consider upcoming vacations and other potential conflicts when your agent is working to plugin contract dates
- Review AND understand your contract
- Sign shall you agree- then your agent will share it with the Seller's agent.
- Negotiate with the Sellers

6. UNDER CONTRACT

- Do NOT make any large purchases, open or close any lines of credit, buy a vehicle, etc
- Inform your lender & continue to get them any updated documents they need quickly, throughout the loan process
- Determine what title company will be used
- Pay earnest money
- Order home inspection & any other desired inspections (ie: Radon, Environmental, Well, Septic, Sewer Scope, Roof, Survey, etc)
- Review inspection reports, get additional specialty inspections if needed, and possibly negotiate with Sellers, depending on results
- Shop home insurance

7. COMPLETE DUE DILIGENCE TASKS

- Review title work
- Review Seller's disclosures
- Review, research, and approve of all things HOA related (if applicable)
- Troubleshoot any potential under appraisal issues
- Tend to any other misc. due diligence matters

8. PREPARE TO CLOSE

- Cue-up funds for cash due at closing
- Share your home insurance policy with your lender
- Transfer utilities
- Schedule your move
- Set closing appointment location and time
- Forward your mailing address
- Schedule final walk-through of property
- Transfer funds to title no later than the morning prior to your contracted closing day (2-3 business days in advance is preferred)

9. CLOSE ON YOUR HOME!

- Bring your government issued photo ID with you on closing day
- Meet your agent for final walk-through
- Sign paperwork for loan, title, and other closing related items
- Get your keys & a copy of the deed
- CELEBRATE!



INSURANCE - BE FIRE WISE

Lack of defensible space increases fire risk, therefore can drive up the cost of insurance. Make defensible space and fire safe building materials a priority! Cost of coverage and available coverages can vary greatly between condo complexes and from one neighborhood to the next.



ONSITE WASTEWATER TREATMENT SYSTEMS

Each county regulates OWTS, or septic systems, differently but failure to fully understand local requirements can quickly lead to a very 'crappy situation'. Replacement = complex & costly



H2O: WELLS - PRIVATE & COMMUNITY / WATER AUGMENTATION

Where does your water come from and what is the cost? What water rights do you have? If on a well, what is the condition of the system and the output? Are there unsafe levels of contaminants in your water? When and where is water augmentation a requirement?



INTERNET ACCESS / CELL SERVICE

What are your options in the areas you are searching for homes? Do these options suits your needs?



HIGH ALPINE ENVIRONMENT

Living in this environment can increase the cost of daily life quickly. Consider snow removal and if there are additional costs associated. What about snow tires and 4WD or AWD vehicles, plus this environment means a shorter lifespan for exterior paint, window, doors, roofs, and more.



Mountain & Resort Area Considerations



LAYERED HOAS

How many layers are there? Who governs what? What is the health of each? What known and unknown fees are associated with each? Are any of the HOAs optional to join?



REAL ESTATE TRANSFER TAXES

What are they? Where do they apply? Who pays them? Where does the money go?



LOCAL LENDING

Working with a local lender is more important than ever when buying in a resort area. From insurance snafus to condo complexes suddenly being deemed unwarrantable, buying a home here will be far less frustrating when working along side a knowledgeable local lender who stays ahead of our area's unique challenges and can cast a wide net when needed for a smooth road to close.



RENTING YOUR PROPERTY

If you plan to or would potentially like to rent your property in the future it's important to know that how you can rent your property is determined by the different layers of government that have authority over each property including; federal, state, local, and common interest communities. With over 20 local jurisdictions in and around Summit County it's more important than ever to have a knowledgeable local professional by your side to help you navigate your path to home ownership if renting is an important factor.

What Makes a Great Realtor®

BUYING A HOME, ESPECIALLY IN THE MOUNTAINS, IS A BIG DECISION. HAVING THE RIGHT REALTOR® BY YOUR SIDE CAN MAKE ALL THE DIFFERENCE. HERE'S WHAT TO LOOK FOR:

1. Local Market Expertise - A great Realtor® understands the area inside and out. From ski-in/ski-out access to wildfire zones and well water systems. Local knowledge ensures smart decisions and fewer surprises.

"I live, work, and play in Summit County, so I bring firsthand insight to every transaction."

2. Excellent Communicator - Home buying is full of moving parts. You want someone who keeps you in the loop, explains the process clearly, and responds quickly when it matters most.

"I believe in consistent, clear communication. I'm available no matter the time of day and I'll never leave you wondering what's next."

3. Creative Problem Solver - Every deal has its bumps. A great agent stays calm, gets creative, and finds solutions that protect your best interests.

"I don't shy away even from the most difficult problems. I'm here to solve problems and make dreams happen. No mountain is too steep."

4. Advocate, Not a Salesperson - A great Realtor® puts people first. It's not about closing a deal, it's about helping you find a place to thrive and reaching your goals in a manner that is comfortable.

"I don't 'sell real estate.' I support you in creating your best mountain life."

5. Strong Network - From trusted lenders and inspectors to local contractors and title companies, a great agent brings a solid team to the table.

"You don't have to go it alone. I have the resources and connections to make this smooth and successful."



Testimonials

"Annie is the most thorough real estate agent that our family has ever used, and as a military family we have bought a lot of houses. Her knowledge of the area, and helpfulness in finding resources has been priceless. Not only is she a great agent, but she knows and loves her community in a way that shows through her work, and I am so grateful we connected. She has helped us in many ways beyond just finding a home!"

-Amanda and Jon Bolan

"Annie did an amazing job helping us find the perfect investment property in the mountains! She has vast knowledge of the land & regulations in Park and Summit counties.

She is extremely responsive and easy to talk to. Annie listened to every detail & helped us quickly move forward with the purchase. Annie was respectful of our time and busy schedules. We look forward to working with her again on future real estate adventures!

-Keri & Greg Henley



I'm not a sales person therefore I don't sell real estate. I support you in your unique mission to live your best mountain life. I live, work, and play in Summit County, so I bring firsthand insight to every transaction.

I am focused on my clients and driven by results. The results that drive me are not the traditional passing of keys at closing, but something much deeper. It's watching you turn a house into your home while spending time with friends and family making unforgettable memories right here in our incredible community. No challenge is too big. I believe consistent and clear communication combined with creative problem solving can fix just about anything. Simply put, I'm available, no matter the time of day, and I'm gritty, so won't shy away from problems.

From first time home buyers to seasoned real estate investors, I find it incredibly special, helping people make big life decisions, like selling a home or staking claim to their own piece of paradise right here in the mountains of Colorado. You don't have to go it alone. I have the expertise and resources to make it a smooth and successful experience.

Let's Connect!



Annie Markuson

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🌐 <https://AMarkRealEstate.com>

📍 Summit County, Colorado &
Summit's Surrounding Areas

*Whether you're buying your first home or your next mountain retreat,
I'm here to guide you every step of the way*