



Dwell 719

Live Well. Dream Well. Love Well. Dwell.



THE
CUTTING EDGE,
REALTORS®

*Home
Buying
Guide*

ABOUT US



PAUL & ANDREA KOHLMAN

REALTORS®, Broker Associate

719.494.9144

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www.Dwell719.com



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REALTORS®



Married with 4 kids,
2 grand-daughters
and 2 dogs



Paul is an award
winning photographer



Andrea served on the
Women's Council of
Realtors Board



We love to hike, ATV,
remodel, travel and
hang with family



Not huge fans of talking
about ourselves

A DIFFERENT *Model*

Service

Over 95% of business by Referral

Integrity

Education vs. Sales
A Coach and a Teammate

Knowledge

Paul has a construction and marketing
background and is a negotiation
specialist. Andrea is an
accredited stager.

Reputation



5 STAR RATING ★★★★★



5 STAR RATING ★★★★★



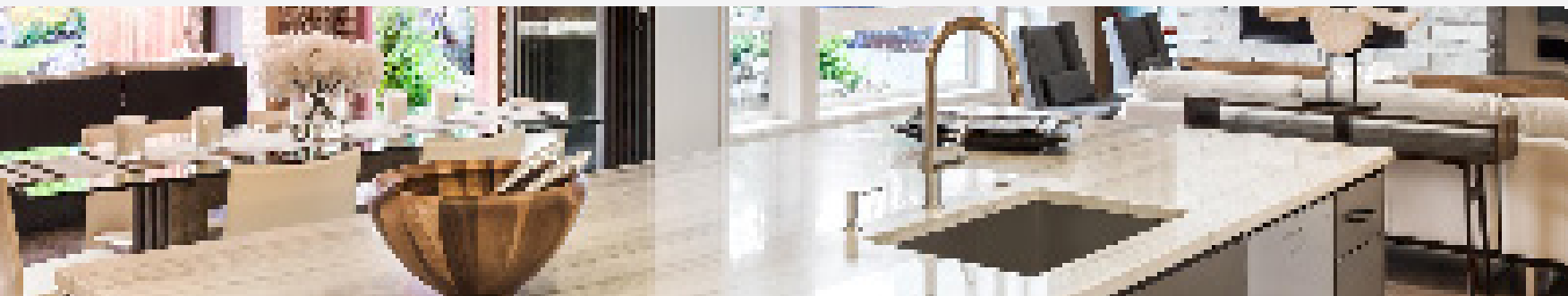
5 STAR RATING ★★★★★

OUR *Commitment*



WORKING *Relationships*

- 🏠 ONLY **6 BUYERS** AT A TIME
- 🏠 YOUR BEST INTERESTS **ALWAYS** FIRST
- 🏠 **LOCAL** KNOWLEDGE
- 🏠 EDUCATION VERSUS SALES
- 🏠 **95%** OF BUSINESS BY REFERRAL



BUYER'S AGENT

Representing the best interests
of the Buyer

SELLER'S AGENT

Representing the best interests
of the Seller

TRANSACTION BROKER

Referee vs Coach

CUSTOMER

Unrepresented & Unprotected

100%

0%

VIEWING *Homes*

THE HOME SHOULD MEET THESE 4 CRITERIA



PRICE



CONDITION



LOCATION



FUNCTIONALITY

TIPS FOR SHOWINGS



Is this home 75% of what you're looking for?



Narrate your walk-through for us.



You can only keep your "last best" home.



If you are not interested... walk out.

UPFRONT *Costs*



DOWN PAYMENT
0-20%
(or as discussed with your lender;
VA doesn't require)



EARNEST MONEY
Funds to be deposited in an escrow account protected in the event of termination throughout the transaction. Can be applied towards, closing costs, down payment or however discussed with your lender. Typically 1% of the purchase price.



INSPECTION
An Inspection will vary typically starting at \$425+



APPRAISAL
The cost is between \$600-\$800; they assess home value and is requested by the lender



CLOSING COSTS
Estimated around \$5000 more or less exact amount calculated as we get closer to closing.

FOR SALE BY OWNER *Situation*

A homeowner trying to sell his home himself is usually doing so in hopes of saving some money by not paying the listing commission.

Like any other transaction we can help you negotiate the terms of an offer, order a title commitment, arrange for an inspection and closing.

NEW *Builds*

Sales Representatives at new builds work for the builder and they represent the builders best interests. Not yours. They also use their own contracts which are designed to protect the builder and not you. Before visiting with any builders make sure to let us know so we can make sure you're aware of all the pros and cons of each individual builder and their process.

BUYING WITH *Confidence*

Making an offer on a home can be as nerve-racking as a bungee jump, especially the first time you do it.

Don't worry, we're here to help you along the way and help you buy with confidence!



BUYING *Process*

BUYING PROCESS | LOCATE

- Buyer Consultation
- Get Pre-Approved
- Identify Search Criteria
- Look at Homes
- Make an Offer
- Go Under Contract

BUYING PROCESS | INVESTIGATE

- Submit Earnest Money
- Home Inspection
- Negotiate Repairs
- Title Insurance
- Covenants & HOA Docs
- Appraisal
- Loan Conditions

BUYING PROCESS | CELEBRATION

- Receive Loan Approval
- Check Settlement Statement
- Verify Repairs are Complete
- Final Walk-Through
- Closing
- Celebrate!

Satisfaction

Agency contract



If you are not absolutely delighted with our service you may terminate our listing agreement at any time with NO financial obligation to you.



We only ask that if there is something that we're not doing to meet or exceed your expectations, you let us know right away.

Communication

National studies show lack of communication to be the #1 complaint about Realtors.



We guarantee to return all calls, texts and emails promptly.



Our work hours are 9am - 7pm
Monday - Saturday. Text Paul anytime.

PRO-ACTIVE
GUARENTEE



1

ESCALATION CLAUSE:
Offering a specified amount over any other offer up to a set cap.

2

APPRAISAL GAP:
Offering to pay a specified amount of the difference between the appraised value and the contract price.

3

EARNEST MONEY:
1. Goes "Hard" at Contract (Escrow, down payment)
2. Increased Amount- Offering more earnest money than requested by the seller.

4

HOME INSPECTION
1. Health and Safety Only
2. No objections below a specific amount
3. Buy "As-Is" (with seller's disclosure)

5

POST OCCUPANCY:
Allowing the seller to stay in the home after closing (Max 60 days)

6

SELLER CLOSING COSTS:
Offer to cover Title Insurance or Closing Services Fee

7

PERSONAL LETTERS:
*Must not violate fair housing laws.
TREATS:
Personalized gifts/incentives to the sellers.

8

DATES/DEADLINES
Keep them as tight as possible.

OFFER Toolkit

Thank You!

Buying a home is a big deal and we take the task very seriously. Thank you for considering us to help you!

- Paul & Andrea



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