

Homebuyer Introductory Packet

It's exciting and it's all about you

Living in Colorado is a wonderful experience. My goal is to provide you the tools and council so your homebuying experience is as well.

This booklet contains important tips on homebuying, an explanation of my services as a Realtor and the home buying process.

It is my goal throughout our journey is to exceed your expectations. I welcome input as to what may be done or provided to accomplish just that.



5280
MAGAZINE
FOR THE TENTH
YEAR IN A ROW!

© Copyright 24K Real Estate 2019



Personal Service · Professional Results

DAVE KUPERNIK CRS, SFR, TRC | BROKER OWNER

Call me direct! Cell: 303.807.0808

Office: 303.953.4801 email: dave@davekupernik.com

18425 Pony Express Drive, Suite 103
Parker, Colorado 80134
Fax : 303-953-4802

www.24KRealEstate.net

Home Buying Process





24K Real Estate
 18425 Pony Express Drive Suite 103 Parker, CO 80134
 Dave Kupernik Broker/Owner
 Ph: (303) 953-4801 Fax: (303) 953-4802

The printed portions of this form, except differentiated additions, have been approved by the Colorado Real Estate Commission. (DD25-5-09) (Mandatory 7-09)

DIFFERENT BROKERAGE RELATIONSHIPS ARE AVAILABLE WHICH INCLUDE SELLER AGENCY, BUYER AGENCY OR TRANSACTION-BROKERAGE.

DEFINITIONS OF WORKING RELATIONSHIPS

For purposes of this document, seller also means "landlord" (which includes sublandlord) and buyer also means "tenant" (which includes subtenant).

Seller's Agent: A seller's agent (or listing agent) works solely on behalf of the seller to promote the interests of the seller with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the seller. The seller's agent must disclose to potential buyers all adverse material facts actually known by the seller's agent about the property. A separate written listing agreement is required which sets forth the duties and obligations of the broker and the seller.

Buyer's Agent: A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the buyer. The buyer's agent must disclose to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and, if a residential property, whether the buyer intends to occupy the property. A separate written buyer agency agreement is required which sets forth the duties and obligations of the broker and the buyer.

Transaction-Broker: A transaction-broker assists the buyer or seller or both throughout a real estate transaction by performing terms of any written or oral agreement, fully informing the parties, presenting all offers and assisting the parties with any contracts, including the closing of the transaction without being an agent or advocate for any of the parties. A transaction-broker must use reasonable skill and care in the performance of any oral or written agreement, and must make the same disclosures as agents about all adverse material facts actually known by the transaction-broker concerning a property or a buyer's financial ability to perform the terms of a transaction and, if a residential property, whether the buyer intends to occupy the property. No written agreement is required.

Customer: A customer is a party to a real estate transaction with whom the broker has no brokerage relationship because such party has not engaged or employed the broker, either as the party's agent or as the party's transaction-broker.

THIS IS NOT A CONTRACT.

I acknowledge receipt of a copy of this document on .

Signer: _____ Date: _____

On _____, Broker provided _____ with this document via _____ and retained a copy for the Broker's records.

Brokerage Firm: **24K Real Estate**

Broker: _____ Date: **5/1/2019**
Dave Kupernik

(DD25-5-09) DEFINITIONS OF WORKING RELATIONSHIP
 CTM eContracts - ©2015 CTM Software Corp.

Hot Topic List

This is an example of the subjects we will discuss as part of this transaction. However, it is recommended that the buyer enlist the services of an expert in each of these subjects to fully answer any questions. This list is not an exhaustive list of items to consider when purchasing a home it is merely a guide for basic topics to discuss.

1. Buyer Agency versus Transaction Broker
2. Foreclosures and Short Sales
3. Property Inspections: General, Radon, pet, sewer, other
4. Earnest Money, Lender Letter, Funds Availability
5. Contract dates and terms are buyer's responsibility
6. Survey, ILC and Easements
7. Title Insurance/ attorney review
8. Financing Overview Conv, FHA, VA, Home Path & 203K
9. Mold, Floods, Wild Fires, Marijuana Defects
10. Basement Flooring / Structural / Slab / Soils
11. Research Open Space, Surrounding Development
12. HOA Docs, CIC Litigation/ Loss Assessments/ Transfer Fees
13. Well & Septic; Mineral & Water rights
14. Owner Occupied vs Investor
15. Realtor Commission / FSBO
16. New Construction / Metro Districts (new & existing)
17. Sources for School/ Demographics
18. Lender input and agreement on deadlines.
19. Contingencies
20. Material Facts / Latent

The time to ask questions is before you sign a contract to buy a home.

I don't sell homes; I help you buy the home that is right for you.

I want you to sleep well the night you sign the contract; so lets discuss the home buying process.

version date 4 August 2015



DAVE KUPERNIK CRS, SFR, TRC | BROKER OWNER

Call me direct! Cell: 303.807.0808

Office: 303.953.4801 email: dave@davekupernik.com

Personal Service • Professional Results

18425 Pony Express Drive, Suite 103
Parker, Colorado 80134
Fax : 303-953-4802

www.24KRealEstate.net

Home Warranty Disclosure

This is an example of a Homeowner Warranty Disclosure that we will complete with you upon reviewing all your options that come with buying a new home.

Various homeowner warranties are available from 3rd party vendors. If you are selling a home it is important to know that some offer not only coverage to the buyer once the home purchase is completed, they also offer seller coverage during the listing period. If you are purchasing a home, you can purchase a homeowner warranty or even consider asking the seller to purchase one as part of your offer. We are asking you to sign this form to acknowledge that we have informed you that such homeowner warranties may be available to you. It is your responsibility to choose, apply for and be financially responsible for the payment of a homeowner warranty. (Unless otherwise negotiated in writing as part of a purchase contract.)

I acknowledge having been informed that there may be a homeowner warranty available for the purchase/sale of a home .



DAVE KUPERNIK CRS, SFR, TRC | BROKER OWNER

Call me direct! Cell: 303.807.0808

Office: 303.953.4801 email: dave@davekupernik.com

Personal Service • Professional Results

18425 Pony Express Drive, Suite 103
Parker, Colorado 80134
Fax : 303-953-4802

www.24KRealEstate.net

New Construction Homes

Many of my clients who don't initially consider New Construction Homes often develop a curiosity about them. Here are a few notes about new construction: I think new construction is great and has a lot to offer, especially in today's market where inventory of existings homes is limited. I have a great deal of experience in working with new construction. I have worked with production builders, semi-custom builders and custom builders. I have established relationships with many builders in the area. Which means you will benefit because you will save money and be more informed. ***Remember I represent YOU when you buy a new construction home! Most people don't know the sales person on site represents the Builder exclusively.***

Contact me prior to visiting any New Home Community and I will be happy to get you registered ahead of your visit

I can represent you at any New Home Community but I must be registered as your Realtor. I can either register you prior to your first visit or be present with you. So if you are going to drop into a New Home Community be sure to have one of my cards with you and ask if they will accept that as registration. If they do not then wait until we can visit the site together. Remember, the onsite salesperson represents the Builder exclusively! This means they are obligated to negotiate to the Builder's advantage.

Keep in mind when you see a sign saying "starting from" you can usually add tens of thousands of dollars to the price listed for things like lot premiums, design center options, window coverings, landscaping and other items.



DAVE KUPERNIK CRS, SFR, TRC | BROKER OWNER

Call me direct! Cell: 303.807.0808

Office: 303.953.4801 email: dave@davekupernik.com

Personal Service • Professional Results

18425 Pony Express Drive, Suite 103
Parker, Colorado 80134
Fax : 303-953-4802

www.24KRealEstate.net

Home Buyer Questionnaire

Please assist us in your home buying process by answering the following questions. Once you have completed this form, save it and email it to Dave@DaveKupernik.com.

We will happily send you a list of available homes that matches your wish list.

Where are your work locations, time of day you will be traveling and preferred commute travel time?

What is your desired price point? Feel free to put a range.

If you know locations you are already considering or want to know about, please list them.

What are the number of bedrooms and bathrooms you desire?

Do you need a designated study and, if so, does it need to be on the main floor?

Do you need a main floor bedroom with an adjacent/nearby full bath?

Do you desire a garage and, if so, attached or detached and how many spaces should it have?

What square footage do you estimate you want? (feel free to enter a minimum and maximum)

Do you desire a basement and, if so, does it need to be finished or is unfinished okay/preferred?

Do you have a preference as to the house's orientation?

Personal Service • Professional Results

What size yard do you need/want? (feel free to use general labels such as medium, large etc. or actual measurements such as acreage or minimum square feet from back of house to the fence.)

Do you have pets and, if so, any special requirements regarding space or other items such as hard surface floors for them?

Do you want/have to have a special location such as backing to open space or near parks, etc.?

Thank you for taking the time to answer these questions!

Home Buyer Questionnaire

Do you consider mountain views a must?

Do you prefer a certain era or style of home, such as new construction or older home with mature landscaping?

Are you open to a home that needs improvement? Please share what level of work and expense is acceptable.

Describe your desired level of outdoor amenities such as deck/patio, fencing, mature trees, large or small grass area.

Describe your preferred setting(s) such as a suburban setting with higher density or more of a rural setting.

Is there a type of recreation that is particularly important to you and how close does it need to be to your home?

How long do you expect to be in this home?

Do you anticipate any major life events that could impact what the home needs to accommodate, such as having children or becoming empty nesters?

What do you like about your current living situation that you would like to replicate?

What about your current living situation would you like to change/improve?

Are you planning any special uses such as Short-Term Rental on platforms like VRBO and Airbnb?

Is this move part of a corporate relocation that could lead to another move in the short term?

Is this purchase part of an investment portfolio or a 1031 exchange?

Do you have any specific needs not yet mentioned above?

Thank you for taking the time to answer these questions!

Why should I hire Dave Kupernik & 24K Real Estate?

Personal Service • Professional Results

"It's more than just a slogan, it's my commitment to you throughout the sale and/or purchase of your home"

- I have built a successful practice on solid principles. The value of experience and good reputation is significant.
- A reputation of trust among peers.
- Constant commitment to improving service through education, technology and marketing tools.
- Knowledgeable regarding market trends, economic development and legislative/regulatory activities affecting real estate

Representing Buyers & Sellers

New Construction and Existing/Resale Homes

Custom Homes | Golf Course | Investment | Acreage | Equestrian | Foreclosures | Short Sales

Relocation Certified

Employment Relocations. I am relocation certified. I can work with your company/relocation provider.

NAR Certified Residential Specialist

A designation held by only 3% of all Realtors®

National Association of Realtors® SFR Certificate

Qualified & Experienced in Short Sales & Foreclosure Sales

Member Builder Realty Council

Experienced in New Home Construction

We love all our clients. More importantly, they really love us!

"Our experience with Dave and 24K Real Estate was nothing but wonderful from start to finish. Dave is an extremely caring and personable realtor, and really takes the time to understand your wants and needs as a home buyer. As first time home buyers, we were at first nervous about the process of purchasing a house. Dave was right by our side every step of the way and worked tirelessly to make the process not only painless, but enjoyable! We are so incredibly happy in our new house and will be forever thankful for the work that Dave and 24K did for us." - Spencer W.

"My husband and I have used 24K Real Estate for four real estate transactions. We enthusiastically recommend Dave's professional business approach to real estate. He is attentive to detail, available to answer every conceivable question, and current with the market analysis. His negotiation skills have always resulted in resolving issues in our best interest. We highly value his advice and friendship!" - Kathy O.

Ten Year Recipient 2010-2019

5280 Magazine award is based on extensive surveying of Dave's clients, Home Buyers and Sellers, and Mortgage and Title Companies on nine client satisfaction criteria. Fewer than 1% of licensed real estate agents are awarded the designation.



5280
MAGAZINE
FOR THE TENTH
YEAR IN A ROW!

2009 Realtor® of the Year DERA
2007-2008 President Douglas Elbert Realtor® Association
Douglas Elbert Realtor® Association Director 2003-2012
Colorado Association of Realtors® Legislative Policy Committee 2010-2018
Colorado Association of Realtors® Director 2007-2009
Advisory Board Douglas County Housing Partnership