



Buyer's Guide





STEVE CHARLETT

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Real Estate Negotiation Expert
Certified Listing Professional

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Fine Homes & Luxury Properties



Why work with me?

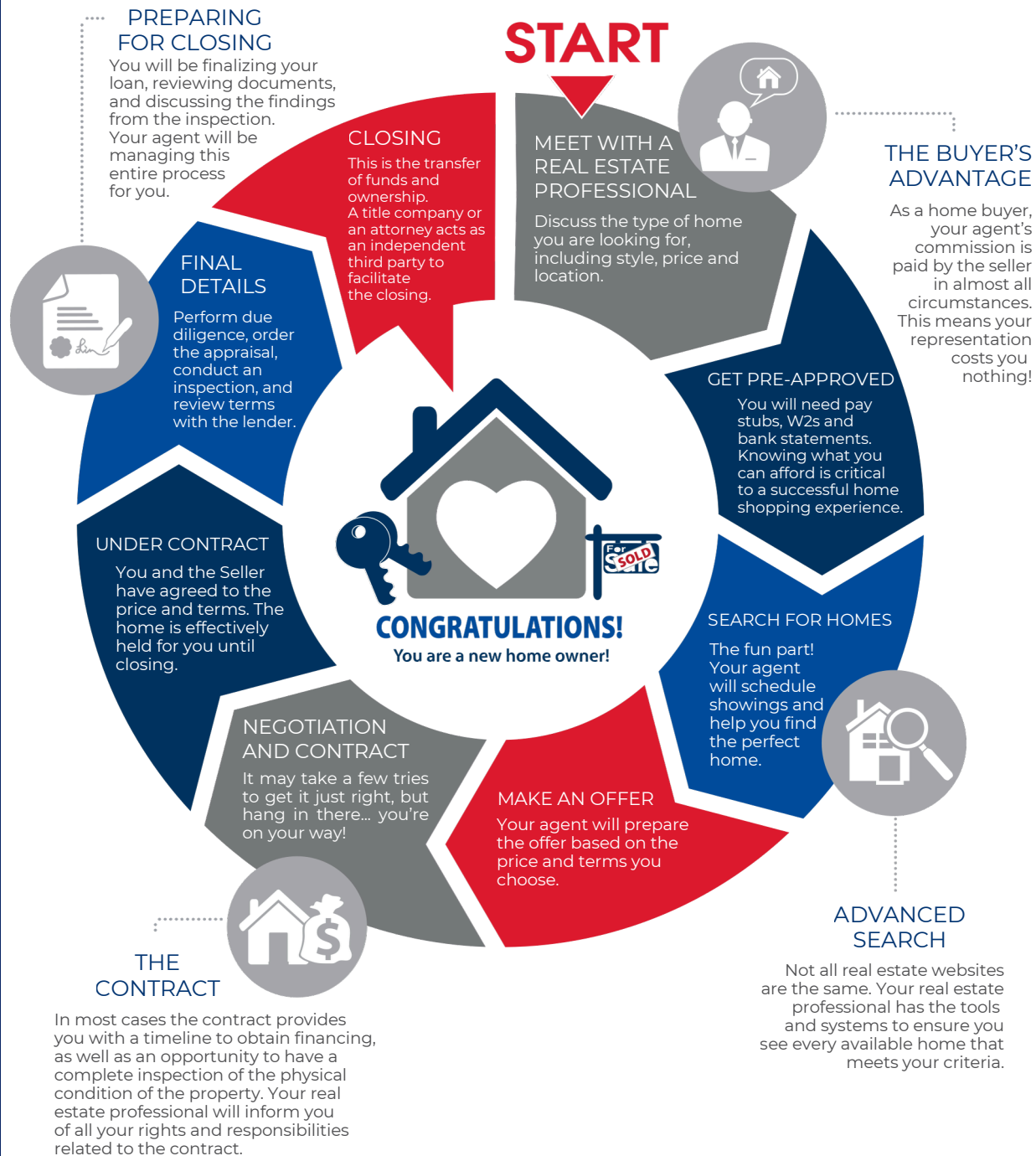
Steve has been licensed since 1999 and brings over two decades of dedicated, professional experience to the table. He helps buyers and sellers locally and coordinates physician relocation services nationally. He thrives on understanding his clients' needs, and fostering strong relationships built on trust and open communication. Whether you're a first-time homebuyer, a seasoned homeowner buying a luxury home, or downsizing and seeking an active adult community, Steve's expertise extends to all aspects of real estate, including property values and how they impact home value.

Steve also consults on new residential construction, investment properties, and resort and second homes in the Colorado mountain communities. His extensive business experience, gained from many successful years of working in dynamic economic conditions and fluctuating real estate cycles, makes him a standout choice among REALTORS®. When clients work with us, they will be engaged with one of our highly skilled RE/MAX Realtors. As passionate ambassadors of our communities, we introduce the best neighborhoods, homes with the greatest resale values, the best schools, recreational amenities, and cultural and religious opportunities. We help buyers and sellers locally and coordinate physician relocation services nationally, ensuring you can sell your home for its true value.

We coordinate additional value-added services, including specialized mortgage loans, moving company services, short-term housing, home warranties, and home services providers. We educate our clients on tax-deductible moving expenses and provide financial advice to help them save time and money. We help buyers, sellers, and relocating physicians realize substantial benefits through our community expertise and negotiation skills. In a climate of fluctuating real estate laws, compensation models, and industry scrutiny, I take pride in educating our clients on the best real estate practices. We honor our fiduciary responsibility to represent every client with the utmost good faith, loyalty, and fidelity.

This ensures property values are accurately assessed, maximizing home value for our clients. By working with Steve, you are choosing a realtor who understands the intricacies of property values and the steps necessary to sell your home efficiently and profitably. Let us guide you through the process of enhancing your home value and navigating the real estate market with confidence.

home buying process



home search criteria

1. CURB APPEAL & FIRST IMPRESSION

Does the home feel welcoming as you approach and enter?

2. NATURAL LIGHT & ORIENTATION

Are the main living spaces bright, comfortable, and positioned well?

3. FLOOR PLAN & FLOW

Does the layout feel open and easy to move through?

4. EVERYDAY LIVING VS. ENTERTAINING SPACE

Is there a good balance between gathering areas and quiet spaces?

5. INTERIOR FINISHES & CONDITION

Do the flooring, paint, and materials feel updated and well-maintained?

6. BEDROOM COUNT & OVERALL SIZE

Does the space match your needs now and in the future?

7. STORAGE

Are the kitchen, closets, and storage areas adequate?

8. OUTDOOR SPACE

Is the yard, patio, or deck usable and enjoyable?

9. GARAGE & PARKING

Is there enough room for vehicles, RVs, tools, and storage?

10. OVERALL VALUE

Does the home feel worth the price compared to others you've seen?

ADDITIONAL COMMENTS:

POSITIVE

NEGATIVE

inspection checklist

TIP: SCHEDULE ALL INSPECTIONS IMMEDIATELY, SO IF WE NEED TO NEGOTIATE ANY REPAIRS WE CAN BEFORE THE INSPECTION PERIOD ENDS.

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows, and doors; the foundation, basement and structural components. You will receive a written report of the inspection. You may be present for the inspection if you would like to ask the inspector any questions.



ADDITIONAL HEALTH/SAFETY INSPECTIONS:

- **Radon gas** can be prevalent in Colorado. This is an important safety test.
- **Main Sewer line inspection.** Older, failing sewer lines can be very expensive to repair.
- **Roof Inspections** completed by licensed roofers can reveal hail & wind damage.
- **Termites** are not prevalent in Colorado, but wood rot can be detrimental.

MY RECOMMENDED INSPECTORS

TOM GOULD
WIN HOME INSPECTIONS
(800) 309-6753

PILLAR TO POST
HOME INSPECTION
800-294-5591

preparing to close

APPRAISAL:

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back at the negotiating table.

OBTAINING A MORTGAGE:

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

HOME INSURANCE:

Your lender will require you to obtain a homeowner's insurance policy. You will need to get the lender this information before closing. Feel free to call my recommendations below for quotes.



IMPORTANT DO'S AND DON'TS

AVOID MAJOR FINANCIAL CHANGES

DO NOT CHANGE JOBS, MAKE LARGE PURCHASES, OPEN NEW CREDIT CARDS, OR TAKE ON NEW DEBT.

THESE CAN AFFECT YOUR LOAN APPROVAL.

PREPARING FOR CLOSING

UTILITIES & ADDRESS CHANGES

ARRANGE UTILITIES FOR YOUR NEW HOME, UPDATE YOUR MAILING ADDRESS, AND SCHEDULE DISCONNECTION AT YOUR CURRENT RESIDENCE.

SPECIAL NOTE FOR COLORADO RESIDENTS:

IN COLORADO, WATER AND SEWER SERVICES ARE ALWAYS TRANSFERRED BY THE TITLE COMPANY DURING THE PROPERTY TRANSACTION. BE SURE TO COORDINATE WITH YOUR TITLE COMPANY FOR A SMOOTH TRANSITION OF THESE SERVICES.

meet the team



Meet **Kandice Dougherty**

Staging manager
Kandice Lee Designs
Cell: 303.551.1710

After years in education, I decided to do what I am passionate about and that is Home Staging and Redecorating.

I'm a native Colorado girl who loves being outdoors loves the Broncos and love spending time with my family! I have always loved design and homes and decorating. I decided to put those 3 things together and do what I am passionate about and that is Home Staging and Redecorating.

I was terrified to make that jump. I took courses and got certified by Home Staging Resource and started my own business called Kandice Lee Designs LLC Home staging inside and Out! I am also a Certified Color Expert. I can help you pick the right paint the first time!



Meet **Colleen Lopez**

Heritage Title
Cell: 303.990.0405
Colleen.lopez@heritagetco.com

I have lived in Colorado for over 25 years and love our beautiful state! I graduated from Colorado State University and moved to Denver after graduation to pursue my career in sales. I got my feet wet in the real estate industry working for a home warranty company and then moved into title insurance. I love to be surrounded by the best in the industry at Heritage Title.

We truly care about you and your transactions.

In my free time you will find me on the sidelines cheering my kids on in their various activities, discovering new restaurants with my husband and enjoying everything Colorado has to offer.



Meet **Angela Peek**

Transaction Manager
Paragon Transaction Management
Cell: 720-204-8554

I'm Angela Peek, a seasoned Transaction Manager with over 18 years of real estate experience. As the founder of Paragon Transaction Management, I've helped agents streamline their operations and focus on what matters most—growing their business and serving their clients. My mission is to provide expert transaction coordination, scheduling, and support, giving agents the freedom to achieve scalable success while enjoying more time with their families.

recommended lenders



Meet David Behr

New American Funding
david.behrenafinc.com
Cell: (303) 847-8407

"David made our refinancing experience as smooth and easy as possible. He explained each step along the way and was very knowledgeable about all of our questions regarding the process. All the team members we worked with were helpful and responsive to any communication. We wouldn't hesitate to do business with David again or to recommend him to anyone looking for the best service. Great service DOES make a difference in this experience!"

-Leo S.



Meet Rebecca Milliken

MasonMac-Nightingale Advantage
rmilliken@masonmac.com
Cell: (720) 280-6013

"In this crazy market there are a lot of things going against you. No matter if you're a first-time homebuyer or a veteran real estate investor, this market will eat you up with the competition. This is just one of the many reasons that I highly recommend having Rebecca on your team. She is an incredible loan officer and I believe that I had a huge advantage with her in my corner. She is very knowledgeable with the loan products and the market in general. She is very responsive (sometimes I think she knew I was going to call and ask a question before I even knew I was) and a very positive person. As a first-time homebuyer, there are a lot of things you just don't know about the entire home buying process. Rebecca answered every question I had with professionalism, and I never once got the impression that I was taking up too much of her time or annoying her with any possible dumb questions I was asking. I believe this helps speak to her character as a person in general; she is just a really good human. With everything going against you in this market, having Rebecca on your team is a great way to help you out. I cannot recommend Rebecca and her team highly enough!! Thank you very much!"

-Luke W.



Meet Mike Smith

Colorado Professionals Mortgage
Mike.Smith@copromortgage.com
Cell: (303) 919-8669

"How does one express gratitude for a person who helped us all the way from start to after the end? We were working on selling our home in NM and doing a contingency purchase here in Colorado. Mike has been detailed, methodical, and communicated any details that we needed to be aware of. Mike handled stressful scenarios and was able to help us adapt and overcome them turning them into minor speed bumps. Without him and his wonderful team, I don't think we'd be able to have completed the purchase within the time frame that we were pressed against. Gratitude does not cut it with this group. Thank you all."

-Kent P.

what my clients say



THE HOUSE WE WANTED TO BUY HAD A VERY DIFFICULT SELLER'S AGENT, AND STEVE WAS CONSISTENTLY CALM AND EXTREMELY PROFESSIONAL IN HIS DEALINGS WITH HER AND WITH US. HIS CALM PRESENCE, KNOWLEDGE, AND EXPERIENCE WERE REASSURING TO US AND HELPED US THROUGH WHAT COULD HAVE BEEN A VERY DIFFICULT PROCESS. HE WENT ABOVE AND BEYOND FOR US, AND I AM TRULY GRATEFUL. WE WOULD CHOOSE HIM AGAIN AND AGAIN FOR SELLING OR BUYING A HOME.

- Kim B.



NOT ONLY HAS STEVE PROVIDED ME MANY YEARS OF GREAT PROPERTY MANAGEMENT (SINCE AROUND 2003), BUT HE LISTED AND SOLD A PROPERTY REMOTELY FOR ME (SINCE I LIVE OUT OF STATE) EXTREMELY QUICKLY WITH LOTS OF EXCELLENT COMPETITIVE BIDS. FROM THE START, HE WAS EASILY ACCESSIBLE AND RESPONSIVE WITH ASSISTING IN FINDING HANDYMEN TO GET THE PROPERTY IN GREAT SHAPE BEFORE THE SALE TO PROVIDING ME EASY AND QUICK GUIDANCE TOWARDS SIGNING DOCUMENTS (PRIMARILY ONLINE). DURING THE TIME WHEN WE WERE GETTING OFFERS, STEVE KEPT ME ABREAST OF WHAT WAS GOING ON AND GAVE HELPFUL ADVICE TOWARDS CHOOSING WHICH ONE TO GO WITH. ALL IN ALL, STEVE WAS GREAT, AND CAN'T THANK HIM ENOUGH!

- Seller



STEVE WAS INSTRUMENTAL IN HELPING US CHOOSE AND BUY OUR NEW HOME! IF STEVE WOULD NOT HAVE BEEN WITH US DURING THE PROCESS WE WOULD HAVE BEEN LOST. WE HAVE BOUGHT HOUSES IN THE PAST, BUT THIS TIME STEVE WAS WITH US HAND IN HAND HELPING US AT EACH STEP OF THE PROCESS.

- Brandon E



STEVE IS AN OUTSTANDING AGENT. HE HELPED US DO A 1031 EXCHANGE (SELLING A PROPERTY AND BUYING ONE IN A SHORT TIMEFRAME). THIS WAS NOT AN EASY TASK SINCE WE SOLD IN NOVEMBER DURING THE SLOW-SELLING SEASON. DESPITE SEVERAL CHALLENGES WHICH AROSE DURING THE PROCESS, HE SOLVED EACH ROADBLOCK QUICKLY AND PROFESSIONALLY AND GOT US BETTER RESULTS THAN WE EXPECTED! HIS LOCAL KNOWLEDGE OF THE AREA AND REAL ESTATE ISSUES, GREAT CONTACTS TO GET THE JOB DONE, AND HIS UNIQUE ABILITY TO WORK WITH PEOPLE AND SOLVE PROBLEMS MAKE HIM A PERFECT CHOICE IF YOU NEED TO BUY OR SELL. DON'T WASTE YOUR TIME WITH ANOTHER AGENT! CALL HIM TODAY!

- Buyer & Seller

thank you

Thank you for trusting me to guide you through your home purchase. It's a privilege to represent you and help you find the right home for your goals and lifestyle.

If questions come up, please reach out anytime by text or phone. I'm here to help you understand your options and move forward with confidence at every step.

My goal is to make your buying experience smooth, informed, and successful – and I'm always here when you need guidance.

*results and
experience.*



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connect with me

 SteveCharlett.com

 DrRelocation.com

 [SteveCharlett](https://www.linkedin.com/in/SteveCharlett)

 [Doctor Relocation](https://www.youtube.com/DoctorRelocation)



Additional Resources and FAQs



How much do I need for a down payment?

Down payment depends on the loan type. Many buyers put down anywhere from 3%-20%. Your lender will help you choose the best option based on your goals, budget, and monthly payment comfort.

What costs should I expect besides the down payment?

Plan for closing costs (lender fees, title, appraisal, etc.), inspections, and prepaid items like homeowners insurance. I can help you estimate these early so there are no surprises.

Do I need a pre-approval before we start touring homes?

Yes – it strengthens your position and helps us shop within the right price range. In competitive markets, sellers often won't take an offer seriously without one.

What happens during inspection?

After we're under contract, you'll schedule a home inspection. If issues come up, we can request repairs, credits, or adjustments – or move on if the home isn't the right fit.

What if the home doesn't appraise at the purchase price?

If the appraisal comes in low, we negotiate next steps: price adjustment, buyer bringing additional funds, or different terms. I'll guide you through the best option based on your situation.

How do you win in a competitive situation?

Price matters, but so do terms. We strengthen your offer by choosing the right financing approach, clean timelines, reasonable contingencies, and strong earnest money – while protecting you throughout the process.

What should I avoid while under contract?

Avoid big purchases, opening new credit accounts, or changing jobs. These can affect loan approval even late in the process.

TOP 5 REASONS TO BUY INSTEAD OF RENT

1

DO ANYTHING YOU WANT WITH THE PROPERTY

Owning your home means you can paint your kid's room any color you want, you can change your floors from carpet to wood, and you can put a new chandelier in the dining room without asking a landlord for permission. And sometimes, making these home improvements will increase the value of your property. Speak with your Real Estate Agent about those improvements that add the greatest value.

APPRECIATION BENEFITS, INCLUDING LEVERAGE OF CASH INVESTED

2

Owning a home is an investment many people can appreciate better than buying stocks, because they get tangible daily lifestyle benefits of living in the home. As a home appreciates, it accrues faster than a stock because you get the appreciation on the home's entire value, not just the gain on your down payment invested.

For example, if you bought \$30,000 in stock and it appreciated 3 percent per year for three years, you've gained \$2,782 (that's less than a 10% return). If you sold the stock, you'd pay taxes on that money gained. If you buy your home for \$300,000 a primary residence with a \$30,000 down payment, (representing a 10% down payment) and it appreciated 3 percent per year for three years, you've gained \$27,818 on top of your \$30,000 invested (that's almost a 100% return). If you sold the home after 2 years, you'd be exempt from paying any taxes on the first \$250,000 profit as an individual or up to \$500,000, as a couple in ownership. (NOTE: Typically, down payments are as low as 3 or 3.5% of the home's purchase price).

3

TAX BENEFITS

Homeowners are allowed to deduct mortgage interest, property taxes, and mortgage insurance on their taxes when they file tax returns each year. Using the same example of a \$300,000 home purchase with 10 percent down, (using an interest rate of 5.450%) a mortgage calculator shows a total monthly housing cost of about \$2,006.00 per month. The breakdown on this payment goes like this, \$1,525.00 is paid toward the Principal (P) and Interest (I). Of which \$298.32 is paid to the monthly Principal and \$1,226.25 is paid toward monthly Interest for the first year. Tax implications are different for everyone. Be sure to talk to your CPA.

MORTGAGE COSTS STAY THE SAME AS RENTS RISE

4

If you get a fix-rate mortgage on a home purchase, your mortgage payment can never change. Unless a renter is in a rent-controlled building or neighborhood, their rent is at risk of rising every year. Since the mortgage payment is the bulk of the owner's housing payment, this creates a lot of budget stability. As for the other costs, both owners and renters have insurance, (with renters insurance being a little less than for owners), and that fee can change slightly each year. And while owners have property taxes that renters don't, and as property taxes can rise as the home appreciates in value, this fee is still tax deductible.).

5

AUTOMATIC SAVINGS ACCOUNT

When a homeowner makes a mortgage payment, a portion is paid toward the principal loan amount. This loan pay-down each month is required as part of the mortgage payment. This requirement of a homeowner to invest in their own home is like automatic savings that benefit the owner – whereas the entire portion of a renter's monthly payment goes to a landlord. Add the annual rate of appreciation to the home value, year-over-year and this purchase becomes one of the best purchases you can make in a life time.

Disclaimer: These are just examples- please consult your CPA for more personalized tax information.

offers and negotiations

IN ORDER TO WRITE AN OFFER,
WE WILL NEED THE FOLLOWING INFORMATION:

PRE-QUALIFICATION LETTER OR PROOF OF FUNDS

OFFER PRICE

I will help you determine the property's fair market value.

EARNEST MONEY

Earnest money is a "Good Faith Deposit" held by a third party that shows you are serious about purchasing the property.

FINANCING AMOUNT

This shows the sellers how much you are approved to purchase and how much you are using as a cash down payment.

CLOSING DATE

If getting a mortgage, this is typically 30-45 days from acceptance of the offer. This will be the day the keys are handed from the seller to the buyer.

INSPECTION PERIOD

Typically the buyer will have 15 days, unless otherwise stated on the contract, to perform inspections on the home and terminate or renegotiate the contract if the inspection comes back unacceptable.



WHAT IS EARNEST MONEY?

The earnest money

deposit is also known as "The Good Faith Deposit." It is typically 1-2% of the purchase price that you put down upfront to show the seller you are serious about the purchase. The higher the earnest money, the more attractive the offer is to the seller.

Where does it go?

As soon as we have an executed contract, you have approximately 3 days to get the Earnest Money

Deposit to the title company. The title company holds it up until closing, then it will be counted towards your balance due at closing. You can submit your earnest money deposit by check, cashier's check or wire transfer.

Multiple offers are common in competitive markets. The goal is to make your offer strong, clean, and reliable from the seller's perspective.

Strengthen Your Position

- Provide a pre-approval letter or proof of funds
- Increase your down payment if possible
- Consider offering above asking when supported by market value

Make the Offer Easy to Accept

- Keep contingencies minimal and reasonable
- Shorten the inspection period when possible
- Have earnest money ready to submit immediately

Add Flexibility

- Offer a closing date that works for the seller
- Consider an escalation clause when appropriate

Show Serious Intent

- Submit additional earnest money after inspection
- Be cooperative and responsive once under contract

Optional Personal Touch

- A brief letter or introduction can help create a connection (when appropriate)

contract checklist

WE'RE UNDER CONTRACT - NOW WHAT?

PROPERTY ADDRESS:

PURCHASE PRICE:

TITLE COMPANY:

EARNEST MONEY

IMPORTANT DATES

EXECUTED CONTRACT DATE:

INSPECTION PERIOD BEGINS:

EARNEST MONEY DUE:

LOAN APPLICATION DUE:

END OF INSPECTION PERIOD:

BINDING CONTRACT DATE:

INSPECTION/ DUE DILIGENCE:
this is a negotiable item

ESTIMATED CLOSING DATE:

LOAN APPLICATION

Your loan should be made prior to you home search in order to understand which price range in which you'll be purchasing your new home. During your loan processing it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could negatively alter your qualifications.

EXECUTED CONTRACT

CONGRATULATIONS! We are officially under contract. Please mark these deadlines in your calendar and read these next steps to ensure a smooth closing.

EARNEST MONEY DUE

You must send earnest money deposit of _____, via check or wire to _____.

IMPORTANT: Be very careful when wiring any funds. Your title company will email secure wiring instructions.

SCHEDULE INSPECTIONS

The last date to renegotiate or cancel the contract due to anything that comes up in inspections is _____, so I recommend scheduling any inspections immediately.

OBTAIN INSURANCE

Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable by this deadline date _____.

BINDING CONTRACT DATE

Everything in the contract date goes by the binding date, this is the date it is executed, signed, and sent.



SMOOTH CLOSING CHECKLIST

- Make sure you've obtained homeowner's insurance and provide the lender with the information
- Review the closing settlement statement a few days before closing to ensure you have the funds for closing costs
- Final walk-through
- Wire funds to the closing company
- Bring your driver's license or passport to the closing table
- Take your keys and move in!
- Connection of utilities services

AFTER CLOSING CHECKLIST

- Make copies of all of the closing documents and store them in a safe place.
- Change the locks and/or update keypads
- Start a home maintenance list
- Update your address on all of the following:
 - Friends and family
 - Work
 - Banks / financial institutions
 - All bills
 - Insurance companies
 - Driver's license / Identification cards
 - Schools
 - Medical offices
 - Subscriptions
- Meet the neighbors!

full service commission



✓ COMPREHENSIVE REAL ESTATE SERVICES

Our commission plan adheres to traditional and customary practices for both buyers and sellers, ensuring that every aspect of your real estate transaction is handled with the highest level of professionalism and expertise.

The full-service package offers flexibility with a competitive commission rate starting at 3%, allowing room for negotiation down to 2.8%.

This structure is designed to provide exceptional value while maintaining top-tier service standards. Whether you're a buyer or a seller, our goal is to deliver outstanding results and a seamless experience for all our clients.

Benefit from expert guidance, dedicated support, and a commission rate that underscores a commitment to client satisfaction.