



BUYER'S GUIDE

BRING YOUR DREAMS INTO FOCUS



MEET OUR TEAM



We grew up in Colorado and are very happy to call it our home. We love the culture, people and our beautiful mountains to adventure in. We were married in 1997 and have 4 children (3 boys and 1 girl) that we have been blessed to raise in Northern Colorado. They kept us busy running around to all sorts of activities and we loved every minute of it.

We jumped into real estate in 2013 and have enjoyed getting to use our love for people to create lasting moments for our clients. We have seen how buying a home is a huge moment in someone's life and our goal is to make sure their process is stress free and fun. We believe that our job is to educate a Buyer/Seller so they can make the best possible decision. Coming alongside someone and helping them learn and make a quality decision is very rewarding to us. It is also important to us that our clients know that we are always available for them, during and after a transaction. One of the best parts of this job is building relationships with people we never would have met and being there for them whenever they need something.

Also part of our team we have our daughter Kylie, our son Cole and our do everything assistant Emily. Together we pride ourselves on caring for our clients before, during and after their transaction. We promise to make your home buying or selling process easy, fun and memorable. We look forward to helping you live the life of your dreams.





TESTIMONIALS

"They were such a support system for me during a rough time. They helped me to sell a property and then continued to reach out to me. Best people EVER to work with!
I would never dream of going anywhere else."

"Shawn and Kari helped us sell our home and buy our new home. It was such a great experience. Their integrity, knowledge, patience, and help during the entire journey was so appreciated. I highly recommend them to anyone, whether it's a first home transaction or 10th!"

"We bought our first home with Shawn and Kari in April. They were absolutely amazing during the home buying process. As first time home buyers they took the time to educate us on the process before even looking at homes. They made sure to walk us through our first offer and show us many different homes in our budget. I would highly recommend them both for any home buying or selling experience."



THE 3C'S OF REAL ESTATE



A FOCUS ON OUR
CHARACTER AND OUR
INTEGRITY

CULTURE THAT PUTS
OTHERS BEFORE
OURSELVES.

A **COMMITMENT** TO
OUR CLIENTS TO
ALWAYS PROVIDE THE
BEST SERVICE.

C3 REAL ESTATE IN-HOUSE SERVICES

Regarded as Colorado's most respected real estate company, strengthened by four decades in the community, Kentwood provides the highest quality service and trustworthiness, producing matchless results across all our services.



THE HOME BUYING PROCESS

1 PRE-QUALIFICATION

After a buyer interview discussing your needs and wants, you want to get prequalified for a loan. This will help the buying process be smooth and easy.

STEP
1

2 HOME TOURING

When we get a number from your prequalification, we will start touring homes. We will set up a search for homes that fit your criteria and send them to you. From there, you can decide which you would like to see.

STEP
2

3 OFFER

Once you find a house you love, we will put in an offer. We will walk you through everything to make sure we submit the best possible offer.

STEP
3

4 DEADLINES

When the offer has been accepted by both parties, we will move forward with the sale. There will be deadlines for all of the important steps including title, HOA information, inspection, etc. We will send calendar invites for each deadline to keep everyone on the same page.

STEP
4

5 WALKTHROUGH

The day before closing we will schedule a walkthrough of the property. During this walkthrough, we will ensure that everything is ready for you to make the house yours.

STEP
5

6 CLOSING

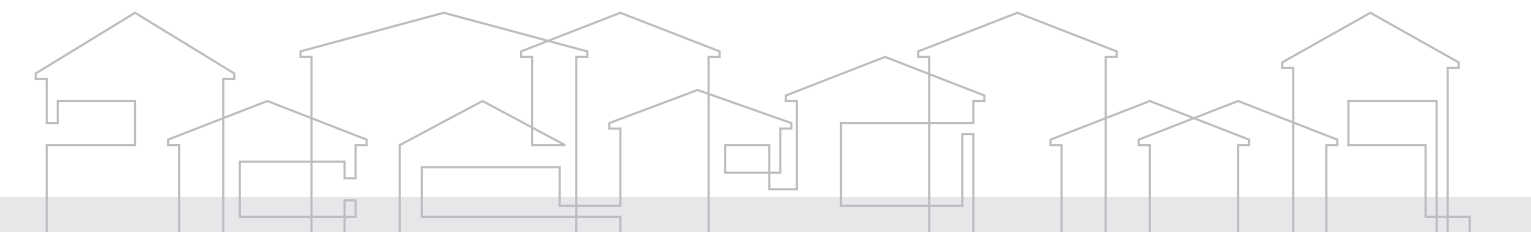
You made it! All that is left today is signing so make sure come prepared with your drivers license and a strong hand!

STEP
6

7 POSSESSION

In most cases the possession date is the same date as the closing date. If there is a Post Occupancy Agreement, your move in date may be later but we will still ensure the property is in the condition both parties agreed to.

STEP
7





GETTING A MORTGAGE

When it comes to the loan process, there are several steps that one must go through. By making yourself familiar with it, you will better understand what is required of you and how you need to prepare.

1. ORGANIZE YOUR DOCUMENTS

In order to obtain a mortgage, your lender will require certain documentation from you to make sure that you will have the ability to repay the loan you take out.

2. QUALIFICATION

Before you apply for a loan, getting qualified will help you establish how much you can borrow.

3. FIND THE RIGHT LOAN PROGRAM

There are many loan program options. It is important to speak with your loan officer about what program will be right for you.

4. OBTAIN LOAN APPROVAL

The process of obtaining loan approval involves the following steps:

- Review of loan application (be sure to fill it out completely).
- Verification of credit history, employment history, assets such as bank accounts and mutual funds, property value and any additional information that the lender might require.

5. CLOSE THE LOAN

Once the loan is approved, your next step, after confirming all information is correct, will be to sign the final loan documents in the presence of a notary.





SUCCESSFUL BUYERS TIPS

1. BECOME A PRE-APPROVED BUYER

As a pre-approved buyer, you have better leverage when it comes to negotiating with the seller. The pre-approval process is simple and will help showsellers that you are a serious buyer.

2. BEAT YOUR COMPETITION TO THE BEST LISTINGS

Staying on top of market trends is vital when you're looking for a home. Seeking the assistance of a professional Buyer Specialist will help you stay well informed and updated on a regular basis.

3. RESEARCH MARKET TRENDS IN YOUR AREA OF INTEREST

Be sure to investigate price ranges for the type of home you want. Having the help of a Buyer Specialist is a serious advantage when it comes time to make an offer.

4. PROVE THAT YOU ARE A SERIOUS BUYER

There are many different ways to prove to the seller that you are sincerely interested in buying their home. From being pre-approved, larger down payment, limited contingencies and many other way. Make sure to discuss this with your Realtor®.

5. DON'T SETTLE TOO FAST

Buying a home might be one of the largest investments of your lifetime. Because of this, your primary goal should be to make sure that you get the best deal possible for the home you are interested in.

6. KEEP YOUR OFFER SIMPLE

The purchase contract should be kept simple and without any unnecessary conditions, especially repairs. A seller will be more interested in an offer that is not going to be slowed down or delayed by things that do not severely affect the value of the home.

7. DON'T DO IT ALONE

With an ever changing market, today's home buyers will find it very difficult to go through the buying process on their own. Having an experienced Buyer Specialist who can keep your best interests in mind makes a significant impact when buying a home and maximizing your investments.



REMINDERS WHEN MOVING

BEFORE YOU MOVE

- Call utilities, phone, and cable with shut off date(s) and leave forwarding address.
- Complete "change of address" card at Post Office or online. Advise magazines of changes.
- Write down mailbox number/location and garage key pad code if applicable.
- Discontinue paper delivery and trash pick-up.
- Cancel any recurring home deliveries.
- Pick up laundry and dry cleaning.
- Return library books and turn in cards.
- Close out bank accounts and transfer savings. Leave forwarding address.
- Contact stock brokers and insurance companies/agents.
- Get medical, dental, school, birth, and church records.
- Get prescriptions refilled.
- Obtain pet records for Vet.
- Contact voter registration and advise of move.
- Obtain cashiers check for down payment/closing costs on new home.
- Place warranties and instruction booklets in kitchen drawer for your new buyer.
- Be certain to bring a picture ID to closing. A driver's license or passport will be required for identification.
- Request a relocation package from your REALTOR® or the city's Chamber of Commerce.

AT YOUR NEW ADDRESS

- Arrange for utilities, phone, and cable.
- Contact credit card companies, banks, magazine subscriptions, etc. to inform them of new address.
- Set up mail delivery or box number for "community mail boxes".
- Register to vote; find out location of new precinct.
- Change driver's license address and register vehicle(s) if necessary.
- Arrange for trash pick-up, milk, and home delivers.
- Explore new neighborhood!

PREFERRED LENDERS



LISA GUSTAFSON

**Loan Depot
Sales Manager
NMLS 388937**

lgustafson@loandepot.com
970.214.7605



JOE WHITLOCK

**Universal Lending
Loan Officer
NMLS 858990**

jwhitlock@ulc.com
702.281.5928



STEPHEN PONCE-PORE

**Revolution Mortgage
Branch Manager
NMLS 636435**

sponcepore@revolutionmortgage.com
970.231.4024



DEEMS HARGLEROAD

**Bank of Colorado
Vice President/Commercial Lending
NMLS 1270712**

deems.hargleroad@bankofcolorado.com
970.556.1590



RECOMMENDED VENDORS



REAL ESTATE PHOTO PROS
realestatephotopros.com
info@realestatephotopros.com
970.364.2951



NEXT DOOR PHOTOS
noco.nextdoorphotos.com
970.481.5115

HOME WARRANTY

AMERICA'S 1ST CHOICE

Dave Dodge
dave@afchomeclub.com
229-349-6647



ROOFER

Wil Dressor
Anchor Roofing
970-219-1646
Brendan O'Keefe
Roof Source
970-889-8444

MOVING COMPANY

Switchback Moving
970-305-3141
Johnson Moving and Storage
303-447-9444

PLUMBER

Steve Shipp
Shipp Plumbing and Heating
970-215-3051
Nick Roup
Roup Plumbing Services
970-301-2601

ELECTRICIAN

Colin Dunn
Dunn Electric
970-769-6291
Caleb Heusser
Bear Ridge Electric
970-702-4650

HANDYMAN

Todd Ellerbe
970-218-8819
Wes Kendall
970-430-8279

INTERIOR/EXTERIOR PAINTER

CertaPro Painting
970-223-8359
Prostar Painting
970-413-0472

RADON MITIGATION

BWise Radon
970-420-9470
SWAT Environmental
970-669-6754

PEST CONTROL

James Pest Control
970-482-5594
Enviropest
970-545-3065

HVAC

Strong Heating and Air
970-219-7572
Kahar Plumbing and Heating
970-461-2412

APPLIANCE REPAIR

Appliance Artisan
970-300-3433
Local Motive Appliance
970-632-8866

TREE SERVICE

Wisdom Tree Care
970-988-3845
J&B Tree Care
970-372-2237

LANDSCAPING (SPRINKLERS)

Aquascapes
970-674-1456
NoCo Landscapes
970-214-4689

GARAGE DOOR SERVICE/INSTALLATION

Garage Gadgetry
970-568-6160
Summers Garage Doors
970-930-1932

LABOR AND STAFFING

Laborjack
833-527-5225



PREFERRED VENDORS

HOME WARRANTY

America's First Choice Home Club
877-605-8350
Blue Ribbon Home Warranty
303-986-3900

ROOFER

Wil Dressor
Anchor Roofing
970-219-1646
Brendan O'Keefe
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970-889-8444

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970-930-1932

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833-527-5225



HELPFUL NUMBERS

FORT COLLINS

Boxelder Sanitation (Sewer)

970-498-0604
P.O. Box 1518
3201 E. Mulberry, Unit Q Fort
Collins, CO 80524
www.boxeldersanitation.com

Chamber of Commerce- Fort Collins

970-482-3746
225 S Meldrum
Fort Collins, CO 80521
www.fortcollinschamber.com

City of Fort Collins (Water, Sewer, Electric)

970-212-2900
300 Laporte Avenue Fort
Collins, CO 80521
www.fcgov.com

Colorado State Patrol

970-484-4037
www.csp.state.co.us

Comcast Cable

888-824-4010
1201 University Avenue Fort
Collins, CO 80521
www.comcast.com

Fort Collins Coloradoan

(Newspaper)
970-224-7777
www.coloradoan.com

Water District (ELCO) (Water)

970-493-2044
232 S. Link Lane
Fort Collins, CO 80522
www.elcowater.org

Fort Collins/Loveland Water District (Water)

970-226-3104
5150 Snead Drive
Fort Collins, CO 80525
www.fclwd.com

Poudre School District

970-483-7420
2407 LaPorte Avenue Fort
Collins, CO 80521
www.psd.k12.co.us

West Fort Collins Water (Water)

970-484-4881
PO Box 426 Laporte, CO

South Fort Collins Sanitation District (Sewer)

970-226-2484
2560 E County Road 32
Fort Collins, CO 80528
www.fclwd.com

Xcel Energy (Gas, Electric)

800-895-4999
www.xcelenergy.com
Fort Collins, CO

Transfort (Bus System)

970-221-6620
250 N Mason
Fort Collins, CO, 80524
www.fcgov.com/transfort

US Post Office-Fort Collins

970-225-4100
301 E Boardwalk
800-275-8777
301 S Howes Street
970-282-8003
2601 S Lemay Avenue
970-225-0733
1119 W Drake Road
www.usps.com

Larimer Sheriff (Information)

970-498-5100
www.co.larimer.co.us/sheriff

LOVELAND

City of Loveland (Water, Sewer, Electric, Trash)

970-962-2111; 970-962-2000
503 N Lincoln Avenue
Loveland, CO 80537
www.ci.loveland.co.us

Loveland Daily Reporter Herald

(Newspaper)
970-669-5050
www.lovelandfyi.com

Loveland Parks & Recreation

970-962-2386
www.ci.loveland.co.us

Loveland Police (Non-Emergency)

970-667-2151
www.ci.loveland.co.us

COLT (City of Loveland Tran- sit)

970-962-2700
www.cityofloveland.org

Chamber of Commerce- Loveland

970-667-6311
5400 Stone Creek Circle
Loveland, CO 80538
www.loveland.org

McKee Medical Center (Hospital)

970-669-4640
www.bannerhealth.com

US Post Office-Loveland

970-663-3010
446 East 29th Street Loveland,
CO 80538 www.usps.com

Thompson School District

970-669-3940
www.thompson.k12.co.us

Humane Society-Larimer (Animal Control)

970-226-3647
www.larimerhumane.org

GREELEY

Greeley Schools

970-348-6000
1025 Ninth Avenue Greeley,
CO 80631
www.greeleyschools.org

HELPFUL NUMBERS

AT&T Broadband (Windsor cable)
970-351-0669 3737
W. 10th Greeley, CO 80634
www.att.com

City of Greeley (Water, Sewer, Storm)
970-350-9729
1000 10th Street Greeley, CO 80634
www.greeleygov.com
Central Weld County Water District
970-352-1284 2235
2nd Avenue Greeley, CO 80631
www.cwcwd.com

WINDSOR

Town of Windsor (Sewer, Water)
970-686-7476
301 Walnut Street Windsor, CO 80550
www.ci.windsor.co.us

Weld RE-4 School District (Windsor)
970-686-8000
1020 Main Street
Windsor, CO 80550
www.weldre4.k12.co.us

Poudre Valley Rural Electric (REA) (Electric)
970-226-1234
PO Box 277550

WELLINGTON

Town of Wellington (Water)
970-568-3381
www.townofwellington.com

MILLIKEN

City of Milliken (Cable)
800-480-7020
www.millikenco.gov

City of Milliken (Water, sewer)
970-587-4331
www.millikenco.gov/waterwaste-water-department

SEVERANCE

Town of Severance (Water)
970-686-1218
www.townofseverance.org

JOHNSTOWN

Town of Johnstown (Water, Sewer, Trash)
970-587-4664
101 Charlotte
Johnstown, CO 80534
www.townofjohnstown.com

EVANS

City of Evans (Water)
970-339-5344
1100 37th Street
Evans, CO 80620
www.cityofevans.org

Humane Society-Weld (Animal Control)
970-506-9550
1620 42nd Street
Evans, CO 80620
www.weldcountyhumane.org

EATON

Town of Eaton (Water, Sewer)
970-454-3338
223 1st Street Eaton, CO 80615
www.eatonco.org

PIERCE

Town of Pierce (Water, Sewer, Drainage, Trash)
970-834-2851
240 E. Main
Pierce, CO 80650

PLATTEVILLE

City of Platteville
970-785-2245
www.plattevillegov.org

NORTHERN COLORADO

Denver Post
303-832-3232
www.denverpost.com

FLEX

www.flexnoco.com
Atmos Energy
1-888-442-1313
www.atmosenergy.com

Century Link (Telephone)
800-350-9720
www.centurylink.com

Qwest (Phone)
800-244-1111
www.qwest.com
80527

Source Gas (Gas)
800-563-0012

North Weld County Water
970-356-3020
www.nwcwd.org

Super Shuttle
970-482-0505
www.supershuttle.com



SHAWN & KARI HARGER

Broker Associates

www.hargerhometeam.com

Kari | 970.412.8470

Shawn | 970.412.8465

Office | 970.225.5152

email: hargerhometeam@gmail.com

THANK YOU FOR ALLOWING US THE OPPORTUNITY TO SERVE YOU.

Because of our work ethic, past clients, friends, and family, we have earned numerous individual recognitions such as Rookie of the Year, Best in the Business, Best in the Nation, Top Producer, Platinum Service, and many more.

Together, we offer world-class service with unparalleled results in residential, luxury, farm & ranch, commercial and property management!



FORT COLLINS
Front Range Village
2720 Council Tree Ave.,
Suite 178
Fort Collins, CO 80525
Phone: (970) 225-5152
Fax: (970) 225-5170



FORT COLLINS
Old Town
200 S. College Ave.,
Suite 160
Fort Collins, CO 80524
Phone: (970) 689-3521
Fax: (970) 568-8079



LOVELAND
209 E. 4th Street
Loveland, CO 80537
Phone: (970) 800-3181
Fax: (970) 800-3934



JOHNSTOWN
4864 Thompson Pkwy,
Johnstown, CO 80534
Phone: (970) 667-2509
Fax: (970) 667-2802



GREELEY
4625 W. 20th Street
Greeley, CO 80634



BRECKENRIDGE
100 N. Main Street,
Suite 103
Breckenridge, CO 80424
Phone: (970) 453-5500