Arianna MORRIS | THE AGENCY

ARIANNA MORRIS PRESENTS



# A GUIDE TO BUYING

So you're ready to make your move? *I'll roll out the red carpet.*

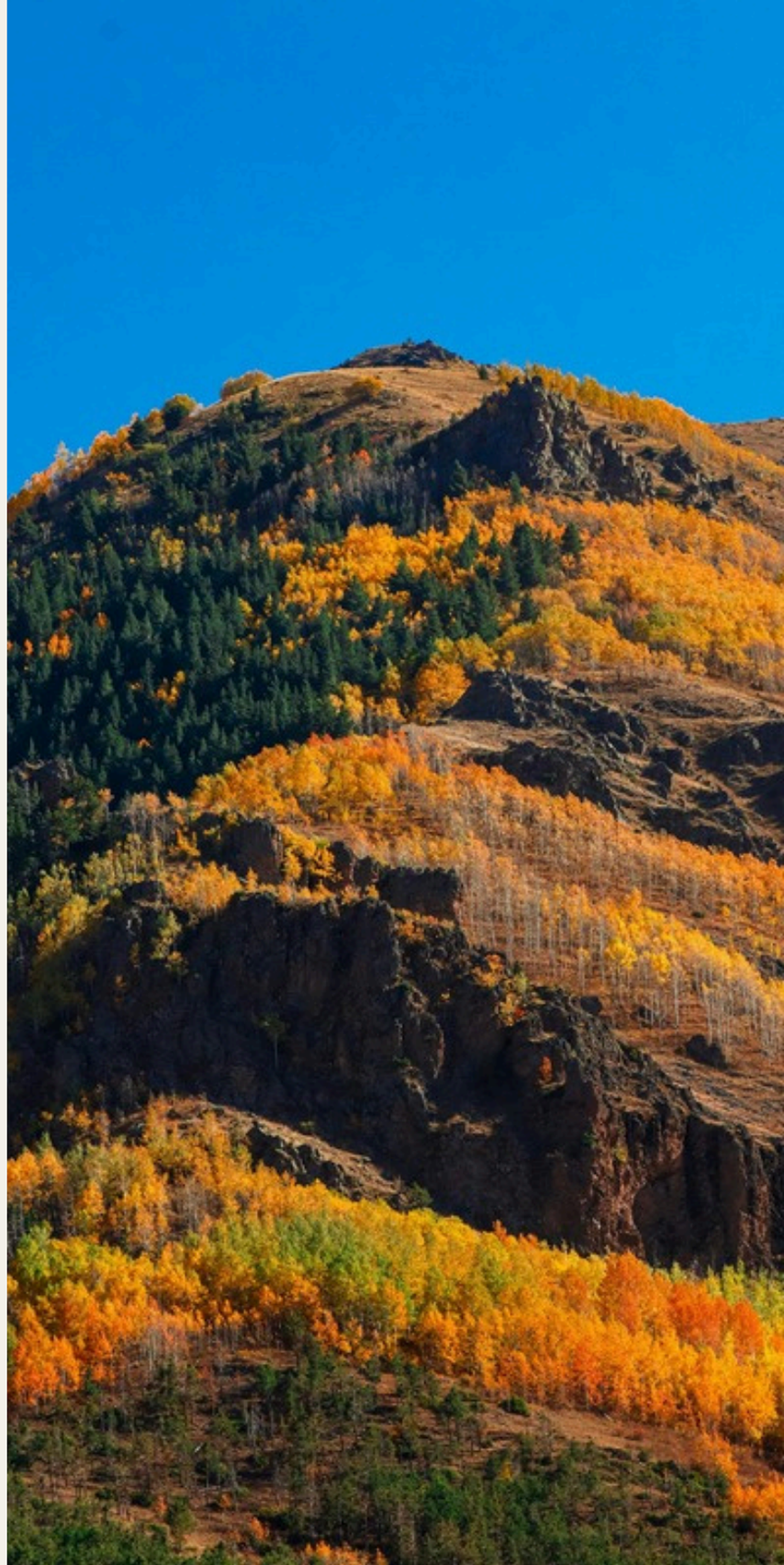
# BUYER TESTIMONIALS

"I am absolutely beyond thrilled with our home buying experience with Arianna Morris, I wholeheartedly recommend her. Not only were we relocating from out of state during this pandemic but also buying during this brutally competitive Denver housing market. In addition, we were looking for a turn key house with a certain layout in a few specific neighborhoods. Not an easy situation! Arianna is at the very top of her field with her knowledge on all aspects of the process — I'm not a first time home buyer so I do have quite a few experiences to validate that statement! She made crystal clear walk through videos of all houses that were considered and did so were it felt like I was there in person. All emails, texts, and calls were immediate and seamless. Her strategies were brilliant and made all the difference of going to contract in this competitive market. I learned so much. I never worried that my many questions about Colorado home buying versus our former state were anything but welcomed. She's friendly yet the epitome of professionalism."

KRISTI V.

"Arianna is the best! The perfect person to guide me through all the steps of my home buying process. In almost a year, we looked at dozens of houses and I was taught all about homes, housing markets, and strategies for successful negotiations. I so greatly appreciate all of Arianna's time and attention helping me define my goals, make sense of my options and move on my favorite home. Anyone looking at buying a home, and especially first time home buyers, will find that working with Arianna is the absolute best way to start your home search process. There were so many times when i had questions and was trying to make sense of homes/sellers/markets. With smiles and a positive attitude Arianna answered them all. She really listened to me and steered me to the opportunities that would interest me and inform my outlook. Partnering with Arianna was my first right decision in finding and buying a home, and confidently I say it will be yours too."

MARK T.



# THE HOMEBUYING PROCESS AT A GLANCE

**ORGANIZE YOUR FINANCES AND GET PRE-APPROVAL**

**DETERMINE YOUR SEARCH CRITERIA AND PARAMETERS**

**RESEARCH AND TOUR HOMES**

**MAKE AN OFFER**

**NEGOTIATE THE CONTRACT AND NAVIGATE ESCROW**

**FINAL WALK-THROUGH AND CLOSING**

**MOVE IN**





# MEET SOPHIE

## *About Sophie Pappas | ThreePoint Mortgage*

As a mortgage broker, my goal is to make the home financing process clear, strategic, and stress-free. I focus on education first, helping clients understand how each decision impacts their long-term goals, not just their current approval.

Every buyer's situation is unique, which is why I take time to explore all available loan products and explain the "why" behind every option. My approach is rooted in transparency, consistent communication, and partnership - I want my clients to feel confident, empowered, and fully supported from start to finish.

I also help clients view real estate through the lens of long-term financial wellness. A home isn't a short-term purchase - it's a foundational investment that shapes your overall wealth strategy. My role is to help you think beyond the interest rate and see how this decision supports your bigger financial picture, both today and years down the line.

Whether you're buying your first home, upgrading, or refinancing, I'm here to make the numbers make sense and the process feel simple.



# SHOPPING FOR YOUR HOME

## Let's Define Your Needs & Wants

### DEFINE YOUR HOME GOALS

We will discussyourlifestyleand homeneeds,and I will make recommendations based on neighborhoods and market conditions.

### TAPPING INTO MY NETWORK

I'll leverage myconnections withfellowagentsto actively identify potential sellers in your desired location.

### TOUR HOMES & REFINING OUR SEARCH

As weshoparound andget clearer on yourwantsandneeds, we'll further refine the search.

### WE'VE FOUND IT. JUST LIKE WE KNEW WE WOULD.

Once we've found the one for you, we prepare an offer.

Let's pause and define your current needs and wants.

# CRAFTING A WINNING OFFER TOGETHER

**Now that you've found the one, we'll have an Offer Strategy Meeting to set you up for success. In this meeting, we will:**

-Talk about whether you're in a competitive or non-competitive situation and how that impacts our approach
-Review comparable sales to help determine the best offer price
-Go over any insights I've gathered from conversations with the listing agent
-Decide on thebest offer price andterms for your situation
-Walkthrough the Contract to Buy, so you feelconfidentand clear before wesubmityouroffer

# COMPETITIVE VS. NON-COMPETITIVE OFFERS

## COMPETITIVE OFFERS

### Indications of a Competitive *Home:*

First Weekend on the Market
Turn-Key/Great Condition
Well Priced

### What We May Need To *Do:*

Appraisal Gap Coverage
Limit Our Inspection to Major Items
Close Quickly
Bid Above Asking Price
30–60 Day Post-Closing Seller Occupancy

## NON-COMPETITIVE OFFERS

### Indications of a Non-Competitive *Home:*

On the Market For More Than 15+ Days
Listed For More Than Mmarket Value
Needs To Be Renovated
The Property is Located on a Busier Street

### What We Can Ask *For:*

Offer Below the Asking Price (We Will Discuss What is Reasonable Based on Market Data)
Cash Credits to Cover Your Closing Costs
Cash Credits to Lower Your Interest Rate & Payment

# MAKING AN OFFER

## I'll provide expert advice &marketdata.Youpick the offer price.

## Nottoo high.Nottoolow.*Just right.*

When you submit an offer to a seller for consideration, here's how they can respond:

1

### ACCEPT

Congratulations! You are officially in

contract tobuy a home. There is still a lot to accomplish, but you are one very large step closer to achieving your goal.

2

### COUNTER

Sellersmaypush back on theprice and/or other specific terms of your offer. If you accept their counter, see #1. If you counter back, sit tight right here in #2, as there is some negotiating left to do. If you reject their counter and move on, skip to #3.

3

### REJECT

When an offer or counteroffer is rejected, they're saying "thanks, but no thanks." Of course, after an official "no" is given, there is always the possibility that the rejected party may try to reopen negotiations and reenter the conversation with more favorable terms.

# GUIDANCE & NEGOTIATION THROUGH THE CONTRACT

## NEGOTIATION IS MY TIME TO SHINE.

As a respected professional with trusted realtor relationships, the rapport I build early helps tip the scales in your favor. I'll negotiate on your behalf to secure the best possible price and terms when we go under contract, and continue negotiating for you through inspections, appraisal, and other key deadlines. My experience, market knowledge, and strategic thinking are powerful assets—helping us understand the current market, rate conditions, and the potential of your buying power. I'll make sure you're protected and positioned for success every step of the way.

## AS YOU BEGIN TO REVIEW CONTRACTS AND DISCLOSURES, I'M HERE TO ADVISE.

Asyoubeginreviewing contracts, disclosures, and due diligence documents, I'll walk you through everythingalongside my team. My role is to make sure you clearly understand each step of the process by answering your questions and connecting you with the right experts, so you have the full picture and can make confident decisions.

## EFFICIENT COORDINATION UNDER CONTRACT

You already have enough on your plate with work and life, so my team and I take on the responsibility of keeping everything moving forward. We coordinate directly with your lender, the seller's agent, the title company, and all other parties to keep deadlines on track. We'll quarterback inspections, help gather quotes from trusted contractors, and manage the moving pieces so you can stay focused on your day-to-day while still making confident, informed decisions about your new home.

# YOU'RE NOW UNDER CONTRACT

## INSPECTIONS AND INVESTIGATIONS

Once we're under contract, the first major step is the inspection process. This is your chance to fully understand the condition of the home. A general inspector will look at the roof, foundation, plumbing, electrical, HVAC, and appliances, and you can choose to order additional inspections if advised by the general inspector. During this same period, you'll also receive important documents to review—such as title work, HOA documents (if applicable), due diligence materials, and seller disclosures.

You have until the Inspection Objection Deadline to decide whether to request repairs, negotiate a credit, or remove your inspection contingency and move forward with the purchase as-is. A similar process applies to title work, HOA documents, and other due diligence materials—you'll have specific deadlines to review and either raise objections or accept them and continue forward.

## LOAN UNDERWRITING

At the same time, your lender begins the underwriting process. This is where they verify your income, assets, and credit, and confirm the property meets lending guidelines. The appraiser (ordered by your lender) will also visit the home to confirm its value matches the purchase price.

It's common for your lender to request additional documents during this stage—such as updated pay stubs, bank statements, or letters of explanation—so don't be surprised if they ask for more along the way. Once your loan is approved and conditions are cleared, we'll be ready for the final step: closing day, when ownership officially transfers to you.

# CLOSING TIME

## We conduct a*final*walk-through.

If you didn't negotiatefor the seller topurchase you a home warrantyas part of your offer,

now is a great opportunity to buy one yourself.

## The lender gives final approval.

## The last documents are signed, *final* deposits made, and escrow

## *closes.* Keys are delivered, and move-in *begins.*

## My network is at your disposal.

I'm your resource moving forward for whatever you may need, such as contractors, designers, painters, plumbers, or even house-sitting recommendations.



# EXPENSE GUIDE

Everything in your home purchase is negotiable. From our experience, we note that sellers and buyers typically pay for certain items. Here is a breakdown of the common division of costs. But remember, at the end of the day, I'll help you negotiate the contract to make sure you get the best home at the best value.

## THE SELLER TYPICALLY PAYS FOR:

- Prorated Property Taxes – credited to the buyer at closing since taxes are paid in arrears
- Half of the Real Estate Closing Fee (approx. $200)
- Owner's Title Insurance Policy
- Certain HOA Fees
- Administrative Fee (amount varies)

## THE BUYER TYPICALLY PAYS FOR

- Half of the Real Estate Closing Fee (approx. $200)
- Inspections – view inspection options page
- Appraisal – typically $500–$1,000, ordered by the lender
- Lender Fees – (discuss with your lender)
- Deposits for Escrow Accounts – property taxes and insurance reserves (discuss with your lender)
- Certain HOA Fees
- Administrative Fee (approx. $300)

# INSPECTION OPTIONS

Once under contract, we will start with the three primary inspections, and if the general inspector spots anything that requires additional investigation, they will recommend a secondary inspection. Similar to how you go to a primary doctor, and then they will recommend a specialist. Since your HOA will maintain the sewer, we typically won't do a sewer scope on condos. The same goes with Radon; If the home is off the ground, we will not need to do a Radon test.

## PROPERTY INSPECTIONS

- General Inspection (approximate cost: $750)
- Sewer Scope (approximate cost: $200)
- Radon Test (approximate cost: $110)

## SECONDARY INSPECTIONS

- Structural Inspection (approximate cost: $300-500)
- Termite Inspection (approximate cost: $200)
- Survey and/or Flood Zone Evaluation (approximate cost: $900)

## REQUIRE SELLER APPROVAL (CAN CASUE DAMAGE TO THE HOME)

- Lead-Based Paint Test (approximate cost: $500)
- Mold Test (approximate cost: $500)
- Meth Test (approximate cost: varies on the number of samples)
- Asbestos Test (approximate cost: $300)

## CERTIFICATIONS & WARRANTIES

- Roof Certification (approximate cost: $150)
- Furnace Certification (approximate cost: $150)
- Home Owner's Warranty (approximate cost: $500)

