

GUIDE FOR HOME BUYERS



ABOUT ME



Real estate has been a part of my life for as long as I can remember—I was born and raised in a real estate family and have enjoyed being in the business essentially all my life. Fort Collins has been my cherished home for nearly three decades, but my roots run deep in Lancaster, Pennsylvania, where my family has lived for eight generations. My journey to Fort Collins was a bit of an adventure—I lived in Pennsylvania, Quebec City, West Virginia, Southern France, and New York City, all within a whirlwind four years before I finally settled here in 1996. After visiting in 1994, I instantly felt at home and knew this was where I was meant to be.

I officially began my real estate career in 1999 and have had the privilege of guiding countless clients through the buying and selling process ever since. I continue to bring a wealth of experience and a deep commitment to each client I serve. Buying and selling a home can be a daunting process in today's market, with lengthy purchase contracts and numerous required disclosures. That's why I'm here to assist you every step of the way, whether you're evaluating and purchasing homes or selling your property. I work alongside an excellent team of lenders, reputable inspectors, professional escrow officers, and title companies to ensure you have an unbeatable, low-stress experience.

While I utilize a team of experts, including a personal assistant and escrow staff, I will always be your primary contact. You'll work directly with me before, during, and after your real estate transaction, ensuring personalized attention and support throughout the process. My passion for real estate is matched only by my love for Northern Colorado, a region I'm proud to call home. Over the years, clients have described me as caring, an attentive listener, hard-working, always available, and a natural problem solver—qualities I strive to bring to every transaction.

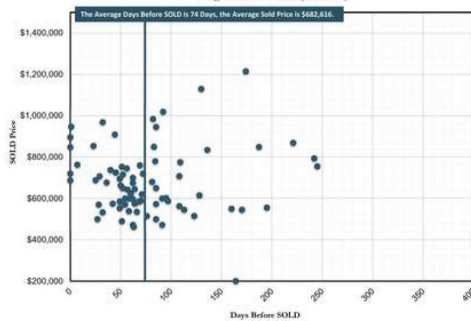
In between my real estate work, I've followed my passion for yoga and meditation, teaching classes that I still enjoy leading today. The calm and centeredness I've cultivated through yoga has been invaluable in my work as a real estate agent, helping me guide clients through what can sometimes be a stressful process.

I'm married to Jason, a fifth-generation Northern Colorado native, and together we have two wonderful kids, Jaden and Jordan, along with a lively yellow lab and an affectionate cat. When I'm not working, you'll find me spending time with my family, practicing yoga, playing pickleball and tennis, hiking the beautiful trails, traveling, reading, or enjoying walks with friends. One of the highlights of my life is volunteering with my dog, Tahoe, as a therapy team through Larimer Animal-People Partnership (LAPP) and Human-Animal Bond in Colorado (HABIC). It's incredibly rewarding to see the trust and connection we help foster in hospitals, schools, and other community settings.

FOCUS1ST I use a world class pricing software to help visually show you how to price your home.

FOCUS1ST

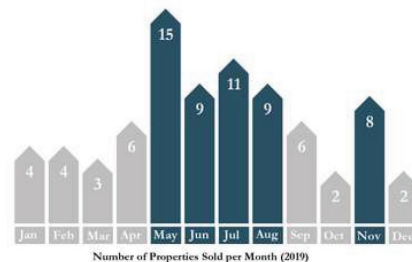
2019 - The Time to Sell Your Property!
Highland Meadows (Windsor)



Source: MLS. Information derived solely from our program. Data Collected 9/17/20

FOCUS1ST

The Best Time To Sell Your Home!
Highland Meadows (Windsor)



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ANNUAL APPRECIATION: FORT COLLINS-LOVELAND, CO

1978 - 2020 HOME PRICE INDEX
(NOTE: 2020 APPRECIATION RATES BASED ON JAN-MAY DATA)

AVERAGE ANNUAL APPRECIATION: 5.4%



Data Reported: 5/28/2020, SOURCE: WWW.FHA.GOV

WHAT I PROVIDE

INITIAL CONSULTATION: In our first meeting, we will focus on your Goals, Needs and Wants and strategize on the next steps.

HOME SEARCH ASSISTANCE: Both of us will begin your Home Search process using whatever search tools identified during the consultation. Please remember that I can help you with any of the following:

- **ANY home listed by ANY company.** Don't be confused by the term "Exclusive Listing". All Brokers are part of a multiple listing service.
- **ANY listed home you may see during an Open House.** Always provide the hosting agent with one of my cards and let them know you are working with me.
- **ANY new construction home.** To be built or recently completed, BUT we must visit these new development sites together. Let me be the first point of contact for you, so that I may assist you fully in the complicated process of purchasing a brand-new home.
- **ANY For Sale by Owner.** If you see or hear of a home that the Seller wants to sell on their own, please share whatever information you have and I will work with the Seller to arrange a showing and negotiate a contract on your behalf.

HOME SHOWINGS: When you spot a home that looks promising, I will make arrangements for the showing.

MARKET DATA & ANALYSIS: Provide you with current market data and my in-depth analysis of homes/areas you are considering.

WRITE & SUBMIT YOUR OFFER: We will invest time into drafting a competitive offer on a home that meets your requirements. I will prepare, professionally present and track your offer with the Listing Agent - Keeping the lines of communication flowing and put you in the best possible position to WIN.

NEGOTIATE ON YOUR BEHALF: Your offer may result in a Counter Proposal and will utilize my expertise in negotiating terms that are agreeable to all parties. Even after the acceptance of an offer, you may need effective negotiations to work through inspection items, appraisal issues, or other matters. I will handle this every step of the way, ensuring that you fully understand your choices and decisions.

MANAGE & COORDINATE DEADLINES: During the escrow process (under contract phase), my team and I will oversee all of your deadlines and contract requirements to protect you and your earnest money.

FINAL WALK-THROUGH & CLOSING: The BIG day will include us reviewing your Settlement Statement, a final walk-through of the home and then the closing. I will be right by your side throughout the ENTIRE process.

POST-CLOSING: Let me continue to be a resource for you and your home, as needed. You will receive annual updates on your neighborhood real estate. Most importantly, I would hope that our time together will evolve into a trust-filled friendship.

TIPS FOR THE BUYER

BE PREPARED & PRE-APPROVED

If you plan to finance the purchase of a home, meet with a knowledgeable lender. Work with the lender to complete the necessary steps to become pre-approved. Make sure you have sufficient funds for closing costs, inspection, appraisals and down payments. A good lender will find the best financing option for you. If you are using all cash, Sellers will expect to see proof of funds with your offer. Be prepared to share current statements, minus account numbers, with sufficient balance to cover purchase price.

BE READY & BE FIRST

In certain markets or certain times of year, homes can go quickly. When a new listing becomes available, make sure you are ready to preview. Seize the opportunity!

SET REALISTIC EXPECTATIONS

Searching for the “perfect home” can leave many buyers frustrated and so disappointed that their search ends without ever finding a home. Invest time into determining your Absolute Needs, Strong Wants and your Bonus Features before you begin the search. Score the homes previewed on a scale of 1-5. If the home scores a 3.5 – 4 you may be able to live in the home and work towards making it a 5. If it scores too low, just move on.

GATHER INFORMATION ON MARKET TRENDS

Ask me to provide information on a particular area of interest. Gather information on number of days on the market and recent sold prices. I can also provide recommendations on areas that fit your search criteria.

UTILIZE ALL SEARCH TOOLS

You want to utilize the most accurate search tools and for that you need a well-qualified REALTOR® (that’s me!) It is okay to use a variety of search tools, but I can confirm whether the home is still available. Additionally, working with me and The Group, the largest Northern Colorado network of brokers, provides you with access to the largest local sellers’ market. An added bonus!

K.I.S.S. - KEEP IT SIMPLE FOR THE SELLER

Keep your offer simple and without unnecessary conditions. Sellers are most interested in Buyers that can complete the terms of the agreement and don’t include conditions that would NOT adversely impact the value of the property.

WHY THE GROUP?

The Group's Realtors® are consistently recognized as being some of the most productive in the country. Our goals are to help you find just the right home, make the move as smooth as possible, and get you where you want to go on time. We do this by:

- Creating a customized process for you based on your specific needs and timing.
- Sharing our insights about the local market and its current trends.
- Providing you with expertise and detailed information about our region and its unique features and amenities.
- Long term standing relationship with builders to insure the building and purchase process goes as smoothly as possible.
- Work closely with a transaction coordinator and a personal assistant, that assists me in keeping an eye on every details during the transaction.
- Long term standing relationship with builders to insure the building and purchase process goes as smoothly as possible.
- Helping you complete the paperwork that goes along with an offer to purchase.
- Work closely with a transaction coordinator and a personal assistant, that assists me in keeping an eye on every details during the transaction.
- Assisting you with negotiations in order to achieve the best possible price and terms.
- Completing a thorough market analysis of the home you wish to purchase in order to help you make a decision on the correct price to offer.
- Connecting you with highly qualified service providers who can provide your mortgage, inspection, and insurance.
- Tracking the dates in the contract to ensure that important deadlines are met.
- Attending closing with you to ensure that all questions are answered and all last-minute details are complete.
- Committing to a strict code of ethics that puts our customers first.



TESTIMONIALS

"Victoria is a terrific agent! She was extremely patient with us as we tried to determine what exactly we wanted as far as the type of house, neighborhood, part of town, yard size, amenities, and features of the house itself. We actually changed our minds a few times about these things. She adapted quickly and offered us so many choices that helped us figure out exactly what we wanted. We also gradually increased the amount we could spend as we saw what was available in different price ranges. We can't say enough about how kind, patient, knowledgeable, caring and compassionate she was through the whole process!"

- *Scotty Millican*

"Victoria is an exceptional realtor who keeps her client's best interests in mind at all times. She encouraged us to look at various properties to both keep our minds open to possibilities we had not thought of, as well as to create perspective. She provided us with information which helped us make an informed decision, and we were not left with buyers remorse after going under contract. I feel very lucky to have had Victoria in my corner when we were shopping for our first home. I would recommend her to both friends and strangers who are looking to purchase a home."

- *Zach Gordon*

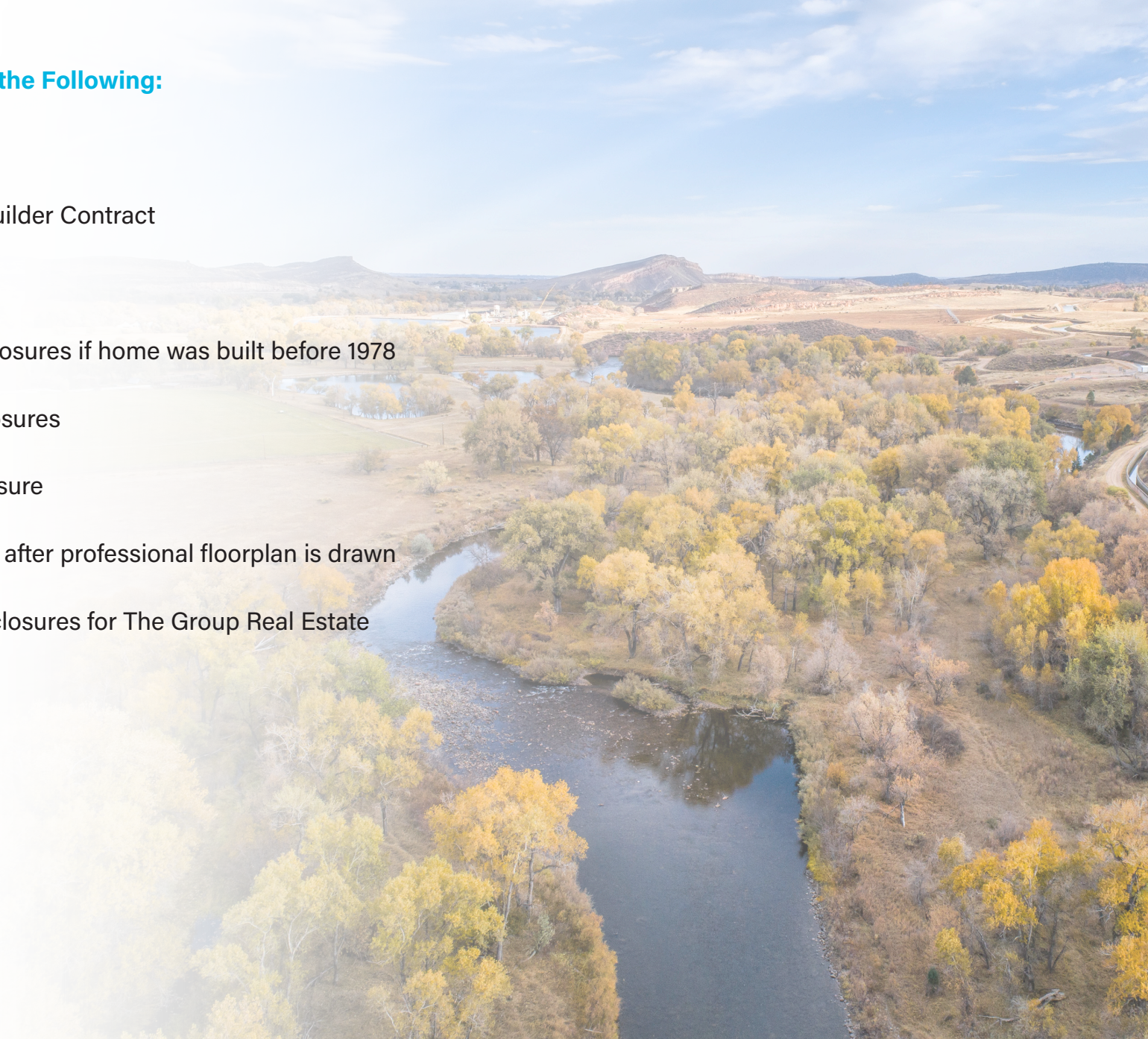
"Victoria was very supportive and helped us through an unexpected home sale after the death of my mother in law and needing to move my father in law out of the home. There was a lot going on but Victoria helped make it feel less overwhelming and was there to guide us every step of the way."

- *Elizabeth Lobdell*

READY TO MAKE AN OFFER?

Please Review & Complete the Following:

- Broker Disclosure
- Buy/Sell Contract or Builder Contract
- Closing Instructions
- Lead Based Paint Disclosures if home was built before 1978
- Seller's Property Disclosures
- Source of Water Disclosure
- Square Foot disclosure after professional floorplan is drawn
- Affiliated Business Disclosures for The Group Real Estate
- WireFraud Disclosure





TheGroup

thegroupinc.com

Leading REAL ESTATE
COMPANIES
OF THE WORLD®



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