

# COLORADO BUYER'S GUIDE

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# THE HOME BUYER'S ROADMAP



## RESEARCH

Set financial goals, read about the process, know the costs.



## GET PRE-APPROVED

A lender can provide an estimate of what you might be able to borrow, based on your finances.



## TEAM WITH A REAL ESTATE AGENT

Enlisting the help of a real estate agent can make your home buying journey much easier to navigate.



## WORK WITH A TITLE COMPANY

Your title company becomes a crucial neutral intermediary to help finalize the purchase of your property.



## GO UNDER CONTRACT

Your offer is accepted and you set a date to close. You'll likely need to provide earnest money.



## FIND YOUR HOME

Once you find a property that meets your needs, negotiate a fair price with the seller.



## HOME INSPECTION

Once the property enters escrow, the purchase is typically contingent upon it passing a home inspection.



## HOME APPRAISAL

Your lender will likely request a home appraisal to determine if the agreed upon sales price is in line with the value.



## RESOLUTIONS

Your real estate agent or attorney will help you navigate these contractual obligations which may result from the home inspection.



## POST-CLOSING

Title is transferred to you and recorded with the county. Your title company will disburse funds per the contract and lender closing instructions.



## CLOSING DAY

The big day! You will sign all necessary paperwork. Note that you will receive your Owner's Title Insurance Policy within 30-45 days from your closing. Learn more about title insurance at [ltgc.com](http://ltgc.com).



## PRE-CLOSING

Do a final walk through of the home.

# YOUR REAL ESTATE TEAM



## **REAL ESTATE AGENT**

A licensed professional who represents parties in the transfer of real property.



## **MORTGAGE LENDER**

A bank, credit union, or other financial institution that provides financing for home purchases and other refinances.



## **TITLE COMPANY**

A neutral, third party that ensures the legitimacy of a property's title, provides title insurance, escrow services, a title search and settlement services.



## **INSPECTOR**

A person who conducts a thorough investigation of a property to determine any potential hazards or defects that may effect the sale of a property.



## **APPRAISER**

A professional who determines the value of a property after having examined it.

# WORKING WITH A PROFESSIONAL

*In 2023, approximately 89% of home buyers purchased their home using a real estate agent or broker, according to the National Association of Realtors.*

Buying a home can be both exciting and stressful, and is likely one of the most significant purchases you will ever make. Given that the process requires a variety of forms, reports, disclosures, and other legal and financial documents, it helps to have a knowledgeable expert in your corner. Here are other reasons why you should consider working with a licensed professional:



## **HELPS YOU FOCUS ON WHAT IS MOST IMPORTANT.**

Prior to beginning research on homes, you will want to list out “must haves” versus “wants” in order to help determine what is non-negotiable for you and your family. Take into consideration things like schools, commute time to work, community amenities, and if you want a yard, or an attached home. This will help your agent to narrow down areas and neighborhoods that might work best for you. A great real estate agent will have an unbiased eye, helping you meet your buying goals while staying within your budget.



## **WORKS WITH REPUTABLE PROFESSIONALS.**

Working with an experienced real estate agent who knows and understands the industry can help ensure that you’ll be teamed with the best professionals across various categories (title company, lender, tax professional, contractors, inspectors and more).



## **HELPS YOU MAKE AN OFFER AND NEGOTIATE.**

There are many factors up for discussion during any real estate transaction—from the asking price, to repairs needed post-inspection, to possession date. Ensure you have someone representing you who will look at the transaction from your perspective and will offer guidance that will assist you at every step of the transaction. A real estate professional will help negotiate skillfully on your behalf from the moment an offer is presented through the inspection and to the closing.



## **IS AWARE OF SAFETY AND SECURITY.**

The real estate industry is, unfortunately, regularly targeted by bad actors looking to capitalize on the movement of money during the transaction process. A well-versed real estate professional will be acutely aware of this issue and will reinforce its importance with buyers, offering reminders about the safe ways to send money.



## **REVIEWS KEY DOCUMENTS.**

There are many critical documents you will need to sign throughout the transaction process and at closing. An experienced real estate professional will closely review the settlement statement and the title commitment - among other documents - for accuracy, as well as liaise with the title company and other professionals as needed.

# THE PRE-APPROVAL PROCESS

Starting the loan process before your home search may help you stand out from the rest of the potential buyers for a home. Certain steps and materials will be necessary to begin the loan process. Ultimately, this will also help you discover what you can afford in the current market.



## GETTING STARTED

Find a lender who will help walk you through the process and get you started on the path towards what type of loan works best for you. The loan officer will need some information from you which includes an assessment of your income, assets, debts, and credit history to determine the loan amount for which you would qualify. Your lender can give you an idea of how much you will need for a down payment based on the type of loan you want to enter into at the time. He or she will also show you the amount that you will have to pay towards mortgage insurance, hazard insurance and property taxes which typically is added to your monthly mortgage payment.



## WHAT IS INCLUDED IN A MORTGAGE PAYMENT?

A payment typically consists of up to 6 items:

- Principal: Dollars used to pay down the mortgage balance.
- Interest: Charge on money borrowed from the lender which is also tax-deductible.
- Taxes: Property taxes that are paid to the county where your home is located. These are also tax-deductible.
- Mortgage Insurance: This is money that goes to the insurance company to protect the lender from losing money if you default on the loan (not always required, depends on the loan type and loan to value).
- Hazard Insurance: Insurance covering home and belongings.
- HOA Fees: for the administration of your homeowner's association to pay for community-shared responsibilities. (Note: Lenders do not collect these fees in the mortgage payment. If borrower is buying a condo, lenders will require content coverage insurance).



## WHAT IS PRE-APPROVAL?

A pre-approval is an actual written loan commitment by a lender after applying for a loan. This can give you an advantage over other prospective buyers interested in a property. Some offers may be contingent upon a buyer getting pre-approved first.

Lenders employ underwriters who assess your risks and approve your loan. There are numerous mortgage loans available with specific guidelines for approval but the basic criteria reviewed by the underwriter is very similar.



## TYPES OF MORTGAGES

There are many options when it comes to mortgages. You will want to work with an expert in this industry to find the best fit for you.

# TITLE INSURANCE EXPLAINED



There are two types of title insurance policies: a loan policy and an owner's policy. The owner's policy protects the homebuyer whereas a loan policy protects the lender. Most lenders usually require a loan policy when they issue you a loan secured by real estate.

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## HOW IS TITLE INSURANCE DIFFERENT FROM OTHER TYPES OF INSURANCE?

- Title insurance focuses on risk prevention, rather than risk assumption.
- It protects you against ownership claims against your property.
- Your title insurance policy is a one-time premium paid at closing.
- It provides protection to you and your heirs for as long as you own your house.

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## HOW IT WORKS

When a property is financed, bought or sold, a record of that transaction is generally filed in Public Records. Further, records of other events that may affect the ownership of a property, like liens or levies, are also archived in the Public Records.

So, when you buy title insurance for your property, a title company (like Land Title Guarantee Company) searches these records to find – and remedy, if possible – various ownership issues. First, your title company searches Public Records to determine the property's ownership status, whether it has been properly deeded, and what other parties may have an interest or claim in the property (lien holders or companies who may have an easement over your property, for example). After this search, the underwriter will determine the insurability of the title.

It's a common misconception that a title search will uncover every possible defect in title. Title searches only discover events and documents of public record, so anything done illegally or without proper documentation may not be known until sometime in the future.

Prior to closing, the title company will issue a title commitment that lists requirements that must be met to clear any defects in title. Once these requirements are met and the closing takes place, the title company records the documents and issues the final title policy, which the new homeowner should keep in a safe place with other legal documents. Should a covered title problem arise, your title company will swing into action. They'll resolve any issues and will stand behind the policy holder, both monetarily and with legal defense if necessary, to pay claims and defend the title to the property.

An owner's policy may protect you from the below occurrences:

- Unpaid mortgages.
- Unpaid property taxes.
- Child support liens.
- Undisclosed heirs who surface years or decades later.
- Forged deeds, releases, or wills.
- Mistakes in recording, or deeds recorded but improperly indexed and therefore not discoverable by a title search.
- Liens for unpaid estate, inheritance, income, or gift taxes.



## Big Company, Small Feel.

Land Title is a family-owned business with an unwavering focus on customer service, employee satisfaction, and dedication to Colorado and its communities. These commitments are woven into our daily work ethos and are reflected in everything we do. We combine the financial strength and flexibility of the strongest underwriters with the knowledge of Colorado real estate laws, customs and markets to deliver an unsurpassed transaction experience. Our team is dedicated to serving Coloradans. Let us put our 55+ years of industry experience to work for you.

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[www.ltgc.com](http://www.ltgc.com)

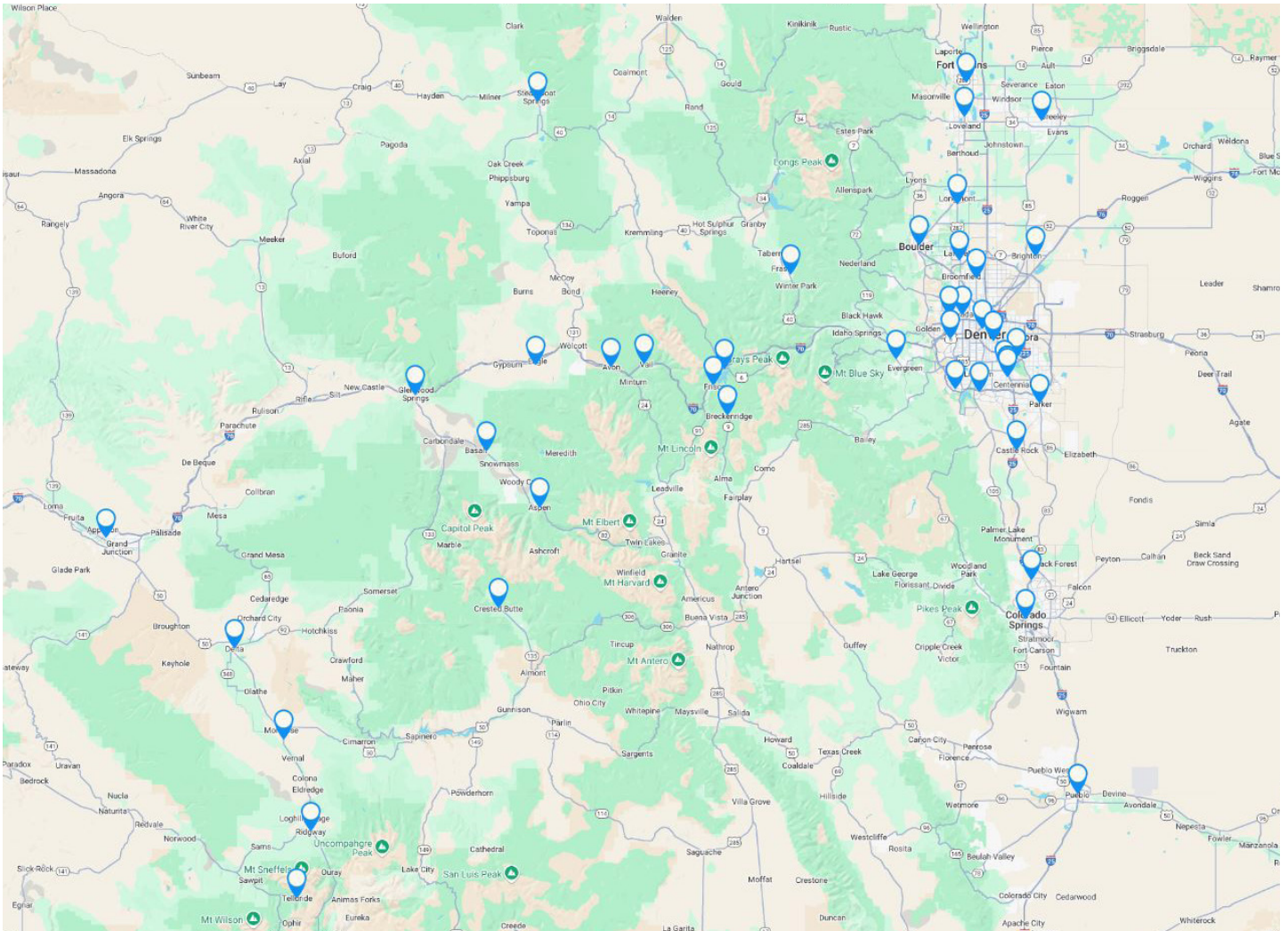
# LAND TITLE LOCATIONS

Since 1967, Land Title remains committed to thorough record searches and secure handling of funds and information. Customers receive accurate and timely processing of transactions by the best people in the industry. With more than 45 offices spanning the state, the teams know Colorado real estate, customs and markets inside and out.

Land Title is also committed to Colorado communities, supporting many local charities and events.



Find a location near you: [www.ltgc.com/offices](http://www.ltgc.com/offices)



# OUR UNDERWRITERS



**Land Title is Colorado’s leader in title and closing services. Independent, locally owned title agency with the ability to choose among the top underwriters to ensure the best coverage and pricing for our customers.**

We combine the financial strength and flexibility of the strongest underwriters with the knowledge of Colorado real estate laws, customs and markets to deliver an unsurpassed transaction experience.



# COMMON TYPES OF DEEDS



The standard forms of the Contract to Buy and Sell Real Estate contain an important choice in the type of deed by which the seller will convey the property to the buyer. In Colorado, four types of deeds are commonly used which are broadly divided into two groups that are available to the seller and buyer.

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## GENERAL AND SPECIAL WARRANTY DEEDS

The seller “sells and conveys” the property to the buyer and, at the same time, gives certain warranties of title to the buyer, namely that (1) the seller is the owner of the property and is able to convey it to the buyer, (2) the property is free and clear of all encumbrances, and (3) the buyer will enjoy quiet and peaceable possession.

The extent of the warranties distinguishes the General Warranty Deed from the Special Warranty Deed.

**General Warranty Deed:** The seller’s warranty extends to defending the title against all persons who may claim an interest in the title, even if the claim arose at a prior time when the seller was not in title to the property. Essentially, the seller is warranting the title of all prior owners. Deed will be conveyed after acquired title.

**Special Warranty Deed:** The extent of the warranties is much more limited. The seller warrants title only for the time that the seller was in title to the property, and not for any prior owner. If a person’s claim to an interest in the title arose before the seller was in title, this claim is not covered by the warranties given by the seller. Deed will be conveyed after acquired title.

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## BARGAIN & SALE AND QUITCLAIM DEEDS

**Bargain and Sale Deed:** The seller “sells and conveys” the property to the buyer, but without any warranties of title. Deed will be conveyed after acquired title.

**Quit claim Deed:** The seller “sells and quit claims” whatever present interest the seller may have in the property at the time without any warranties”. If the seller has no interest in the title to the property, the buyer will not receive any interest.

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## WHICH DEED TO CHOOSE?

The decision about which type of deed to choose is complex and it may create an inherent conflict between the seller and buyer. The seller may want to limit liability under any warranties or offer no warranties at all. However, the buyer may want the most extensive warranties without any limitations. This tension might be the subject of negotiation between the seller and buyer and their real estate agents.

The owner’s policy of title insurance plays an important role in choosing the type of deed. The policy continues for the warranties given by the insured when conveying the property by a General or Special Warranty Deed. If the buyer claims a breach of warranty by the seller, the policy of title insurance may provide the costs of defense and the claim always subject to the terms of the policy. Please contact your Land Title sales representative for more information on this important topic.

# WHAT TO EXPECT



## BEFORE THE CLOSING

- Do your final walkthrough. Most real estate contracts stipulate that the buyer has the right to perform a final walkthrough, also known as a pre-closing inspection, within 24 hours before closing. The home should be in a clean condition and without any surprises.
- Bring your IDs. This includes either a valid driver's license, a state-issued picture ID, or a valid passport. Lenders typically require buyers to have a second form of ID as well, such as a membership card or your Social Security card. Also, alert your closer prior to the closing if there has been a change in your name, marital status, or in the event of a deceased party.
- Welcome! You will be greeted and welcomed by a Land Title team member. You'll be taken to one of our spacious closing rooms. Depending on the office, you'll be offered water and/or a snack.
- The closing staff will make copies of both the buyer's and the seller's required identification so they can notarize all signatures.



## DURING THE CLOSING

- Your closing attendees may include the seller, both real estate professionals, and a Land Title closer. Sometimes the lender will send a representative as well. Often buyers and sellers prefer to close separately and that can be accommodated.
- Your closer will provide you with pens and will walk through the documents with you one-by-one. Please don't hesitate to ask questions throughout the closing.
- First, the closer reviews the real estate and loan documents with you and you will sign the appropriate documents. This process usually takes about 40 minutes.
- Any funding conditions are sent to the lender and the closing may pause for a moment while we wait for approval/authorization number (this may add additional time).
- Real estate, settlement, and disclosure documents are reviewed for accuracy and signed. These documents will include the Conveyance Deed which officially transfers title from the seller to the buyer (real estate side of the transaction).
- The buyer and lender provide good funds to the title company. Good funds can be a wire or cashier's check made payable to Land Title Guarantee Company.
- The closer distributes funds to the appropriate parties per the closing instructions from all parties.
- The closer offers two choices to all parties for how they would like to receive copies of their signed closing documents:
  - Paperless documents via email
  - Paper copies of all documents before leaving the closing
- The house keys are transferred or can be left in the new home. Note that other items pertaining to the house are typically left in the house for the future buyer.



## AFTER THE CLOSING

- After the closing, the closing agent will record the Warranty Deed, the Deed of Trust and any other pertinent documents with the County Clerk and Recorder's office.
- The title policy is generally issued within 30 days of the closing. This is an important document and you will want to file it away safely with other legal documents.

# INSPECTION & APPRAISAL



## WHAT IS AN APPRAISAL?

A home appraisal is an objective evaluation of a property's market value, conducted by a licensed appraiser. This assessment is crucial during the home buying and selling process, as it helps determine the fair market value of the property. Lenders typically require an appraisal to ensure that the amount of money being loaned does not exceed the property's worth. The appraiser examines various factors that contribute to the home's value, including its location, size, condition, and features, as well as recent sales of comparable properties in the area.

This comprehensive analysis culminates in a detailed appraisal report, which outlines the appraiser's findings and provides an estimate of the property's current market value. This information is essential for both buyers and lenders to make informed financial decisions.

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## WHAT IS A HOME INSPECTION?

A home inspection is a thorough assessment of a property's condition, typically performed by a licensed professional before the sale of a home. This evaluation aims to identify any existing or potential issues with the structure and systems of the house, ensuring that buyers are fully informed about the property's condition. During a home inspection, the inspector examines various components of the home, including the foundation, roof, plumbing, electrical systems, HVAC (heating, ventilation, and air conditioning), and interior and exterior features. The inspector documents their findings in a detailed report, highlighting any defects, safety concerns, and areas that may require maintenance or repairs.

Although a home inspection does not cover every possible issue or hidden problem, it provides a valuable overview of the property's condition, helping buyers make informed decisions and negotiate repairs or pricing adjustments with the seller. A thorough home inspection can ultimately provide peace of mind and prevent costly surprises down the line.

# CLOSING TOOLS AND SERVICES

Land Title is committed to delivering a seamless and secure transaction experience for customers - either in-person or remotely. Today, there are a variety of digital closing services and solutions available, including digital signatures, which allow parties to sign closing documents from anywhere by replacing wet ink with pixels and bytes. They are legally binding, making them as valid as their ink counterparts.

Below is an overview of the digital services and solutions offered by Land Title:



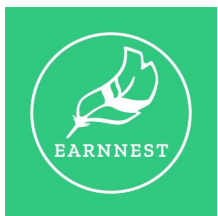
## **eSIGNATURE**

The Statute of Frauds is a law that requires all contracts relating to real estate (and various other matters) to be in writing and signed in order to be valid. The primary impetus behind requiring written and signed contracts was to avoid fraud. Colorado's 2002 Uniform Electronic Transaction Act (UETA) allows parties to enter into contracts by signing their names electronically, without the hassle of printing the document and obtaining a wet signature that needs to be circulated among the parties.

Buying and selling a home can be a hectic process and sometimes parties are unable to attend the closing in-person. Land Title Guarantee Company has its own proprietary e-signature platform that is secure and encrypted, ensuring that the transaction is completed safely, conveniently and efficiently.

The Land Title eSignature platform is used by customers daily to facilitate their real estate transactions. Here are some examples of the types of non-lender documents that can be signed electronically through Land Title:

- Closing Instructions
- All documents required for the Buyer's side of a cash-only transaction
- Last-minute changes to figures on the Settlement Statement
- Post-closing corrections on non-notarized documents if a signature was missed
- Mail out closing documents signed by the Seller, excluding notarized documents
- Escrow Agreements



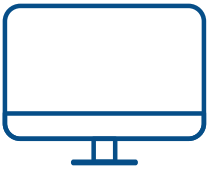
## **EARNNEST.COM**

Earnnest is a transparent, flexible, secure and convenient digital payment platform that allows for a complete digital transfer of earnest money during a real estate transaction. Every individual involved in the transaction is verified through the National Automated Clearing House Association (NACHA) standards and no sensitive customer information is collected.

The benefits are many; this technology enables buyers to securely send EMDs directly to Land Title from the buyers' financial institution through a proprietary electronic payment tool, mitigating the risk of wire fraud, eliminating the inconvenient use of paper checks and removing the need for any in-person interaction. Land Title with Earnnest connects digitally with every bank nationwide, and has banking-level security and encryption. Additionally, automated emails send updates on money movement to agents, buyers and escrow holders throughout the length of the transaction.

Earnnest was built by real estate agents, escrow attorneys and tech developers to create the best system for fast and secure earnest money transfers.

# CLOSING TOOLS AND SERVICES



## REMOTE ONLINE NOTARIZATION (RON)

Notarization is an essential fraud-deterrent process that ensures the authenticity of signers and documents by utilizing a system of vetting, certifying and record-keeping. With RON, signers and notaries are able to get documents signed and notarized without the need for a physical meeting. Through live video chat on a secure technology platform, the notary will verify signer identities using authentication ID technology. Key documents are signed and stamped digitally, and the process is recorded using a secure audio video platform. The notary's journal of remote online notarization is also 100% digital.

Only currently commissioned, active Colorado Notary Publics who have been approved by the Colorado Real Estate Commission can perform these notarizations. Also, the signer must verify their identity by taking certain steps and answering a series of questions ("soft credit pull").

Land Title currently offers RON to customers through trusted third-party providers for non-lender documentation notarization. Also employed is a trained notary team who are fully credentialed for RON. Land Title continues to invest and implement our RON-hosted technology platform with current standards and requirements.

# WIRE FRAUD

**Wire fraud and cybercrimes are on the rise and fraudsters are increasingly savvy. Here are a few ways you can protect your funds:**

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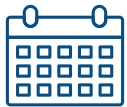
## TIP #1



### PICK UP THE PHONE

- Email is quick and easy, but when it comes to guarding your money, take an extra few moments and use the phone.
- And, when wiring funds, ask your bank to confirm the account number, the name, as well as the location of the account.
- Land Title's closing teams will inform you when we send wire instructions, and will be in communication with all parties involved with the transaction from the beginning to the end of the closing.

## TIP #2



### BE SUSPICIOUS OF A CHANGE IN PLANS

- Colorado is a table-funding state, meaning that we do not require buyer funds to be wired in advance.
- Land Title will never send you revised wiring instructions. If you are wiring closing funds, be sure it matches our bank account name listed on the wiring instructions.

## TIP #3



### READ EMAILS AND WIRE INSTRUCTIONS CAREFULLY

- Typically, fraudulent emails contain poor grammar and misspelled words.
- Land Title wire instructions will ALWAYS show the beneficiary as Land Title Guarantee Company and will only show First Bank, Alpine or Community Banks as our banking institutions.

## TIP #4



### CHECK THE DOMAIN NAME

- Domain spoofing is when fraudsters use a fake website name or email domain to try to fool users. Typically, the domain name is very similar to the legitimate domain name. If you hover your mouse over the domain without clicking on it you can view the sender.
- Land Title will only send emails from our ltgc.com domain.

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## WHAT STEPS DO I TAKE IF I AM A VICTIM OF FRAUD?

- Notify your banking institution immediately.
  - Alert your closing team and real estate agent.
  - Report the fraudulent activity to the FBI: [www.fbi.gov/scams-safety/e-scams](http://www.fbi.gov/scams-safety/e-scams)
  - Also report any fraudulent activity to the state and local REALTOR associations so they can spread the word.
-

# ADDRESS CHANGE CHECKLIST

## POSTAL SERVICE

- Visit [www.usps.com](http://www.usps.com) to request a change of address or visit your local post office.
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## FINANCIAL INSTITUTIONS

- Banks or credit unions
  - Credit card companies
  - Lenders (car, mortgage, student loan, etc.)
  - Insurance companies (health, home, medical, dental, etc.)
  - Retirement funds
  - Investments
- 

## UTILITIES

- Phone (cell and/or land line)
  - Electric
  - Heating
  - Water
  - Sewer
  - Waste Disposal
  - Internet
  - Television (cable or satellite)
- 

## GOVERNMENT OFFICES (IF APPLICABLE)

- DMV
  - IRS
  - Passport Office
  - Veteran Affairs
  - Unemployment Office
- 

## JOBS (IF APPLICABLE)

- Notify your human resources department
  - Update your personal marketing materials (resume, websites, etc.)
  - Employment agencies
  - Professional Memberships
- 

## HEALTH

- Physicians (doctors, dentists, optometrists, etc.)
- Pharmacies
- Health insurers

## SERVICE PROVIDERS

- Cable company
  - Phone company
  - Housecleaning services
  - Delivery services
  - Accountants
  - Childcare
  - Lawn care
  - Veterinarian
  - Pool services.
- 

## AUTOMOBILE

- Auto insurers
  - Auto lenders
  - DMV
  - Membership clubs
  - Parking permits
  - Warranty (if car warranty is in place)
  - Toll pass
- 

## MEMBERSHIPS

- House of worship
  - Health clubs
  - Community groups (PTA, neighborhood associations, civic clubs)
  - Children's extracurricular activities
  - Social clubs, community centers
- 

## SUBSCRIPTIONS

- Newspapers
  - Magazines
  - Movie subscriptions
  - Book and music clubs
  - Mail order houses
- 

## OTHER

- Register to vote
- Any other personal websites that you use
- Reward programs

# MOVING CHECKLIST

## TWO MONTHS BEFORE

- Create a timeline of tasks to do in preparation for the move.
- Sort through all of your belongings room-by-room, discarding, giving away or selling anything you won't be taking with you.
- Make a budget for moving expenses
- Research moving companies and set appointments for them to visit and provide estimates.
- If you will be moving yourself, reserve a truck and dollies and purchase boxes and tape.
- Create a moving binder: Use this binder to keep track of everything – all your estimates, your receipts and an inventory of all the items you are moving.
- Organize school records: Go to your children's school and arrange for their records to be transferred to their new school district.
- Speak to your insurance agent in case you need to transfer or cancel your insurance coverage (medical, property, fire, auto) Find a new insurance agent if necessary.

## ONE MONTH BEFORE

- Start using up perishable food.
- Pack items that you don't use all the time, clearly labeling each box.
- Number each box and keep a separate written inventory of the contents of each one.
- File an official change of address with the post office.
- Ask your physician for copies of all medical records to give to your new health care provider.
- Ask your veterinarian to forward your pet's records to your new veterinarian or ask for copies to take with you.
- Call your current utility companies to have the services shut off the day after you move and

turned on the day before you arrive at your new destination.

- Contact cable company, newspaper delivery, gardener, pool person, home security company, banks, employer's human resources, credit cards and any other important contacts.
- Choose your mover and confirm arrangements.
- Separate valuables when packing. Add items such as jewelry and important files to a safe box that you will personally transport to your new home. Put your mover's estimate in this box as well.
- If you are moving your pet, investigate pet relocation services.
- Make plans for moving special items like a piano, grandfather clock, plants, etc.
- When packing, make sure to separate cleaning materials, tools and garbage bags so they are handy on moving day.

## TWO WEEKS BEFORE

- Ensure your pet is ready to travel. Will it need a crate? Gather up a leash, collar, food and water dishes if traveling by car.
- Arrange to be off from work on moving day.
- Find storage options for items you cannot move immediately or may need to store temporarily.
- Find out if you will need to convert your driver's license or get a new one.
- Make backup copies of important files on your computer before packing everything away. Scan paper documents so you have backup electronic versions.
- If you have any hazardous material you aren't taking with you, dispose of it properly (batteries, computer equipment, paint, chemicals, etc.)
- If you are transporting a lawn mower or power tools, be safe and empty the oil and gasoline.
- Find a cleaning service to do a final clean of your home.

# MOVING CHECKLIST

## ONE WEEK BEFORE

- Refill prescriptions: stock up on prescriptions you will need during the next couple weeks.
- Pack your suitcases: Pack enough clothing for everyone in the family to have enough clothes to wear for a few days.
- Make arrangements for someone to take care of your pet during the move.
- Make arrangements for payment for your moving company

## TWO DAYS BEFORE

- Assemble all tools you will need to take apart furniture
- Empty, defrost and clean your fridge and freezer.
- Double-check details: reconfirm the moving company's arrival time and any other specifics. Make sure they have the correct directions and contact information.

## DAY BEFORE

- Unplug electronics so they are ready to pack. Tape each component's cords to the component so they aren't lost in the move.
- Disassemble furniture.
- Pack any remaining items.
- Purchase bottles of water for the movers, yourself and family members.

## MOVING DAY

- Verify that the moving company that shows up is the company you hired. The USDOT number painted on the side of the truck should match the number on the estimate you were given.
- Take inventory before the movers leave, sign the bill of lading/ inventory list and keep a copy.
- Do a final check both inside and outside of the house. Do not leave your old house until after the movers have gone.
- Turn off all lights, heating, air conditioning and water. Lock all doors and windows.

## AFTER THE MOVE

- Upon moving in, change all locks and get a security/alarm system
- Find inspiration from magazines, websites, etc for ideas on how to personalize your home.
- Once you are settled, have a housewarming party.



# UTILITIES GUIDE

## DENVER METRO

### UTILITIES

#### Cable / Internet / Phone:

Century Link	800.491.0118	<a href="http://www.centurylink.com">www.centurylink.com</a>
Xfinity	800.934.6489	<a href="http://www.xfinity.com">www.xfinity.com</a>
DIRECTV	800.531.5000	<a href="http://www.directv.com">www.directv.com</a>
Dish Network	800.333.3474	<a href="http://www.dish.com">www.dish.com</a>

#### Gas & Electric:

Xcel Energy	800.895.4999	<a href="http://www.excelenergy.com">www.excelenergy.com</a>
IREA (Rural Areas)	800.332.9540	<a href="http://core.coop">core.coop</a>
United Power	303.637.1300	<a href="http://www.unitedpower.com">www.unitedpower.com</a>

#### Trash Services:

Waste Management	866.749.6476	<a href="http://www.wm.com">www.wm.com</a>
Waste Connections	866.708.8359	<a href="http://www.wasteconnections.com">www.wasteconnections.com</a>
Alpine Waste	303.744.9881	<a href="http://www.alpinewaste.com">www.alpinewaste.com</a>
EDS Solutions	303.278.8600	
Packman Disposal	303.288.5279	<a href="http://pacmandisposal.com">pacmandisposal.com</a>

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## DMV

**Colorado DMV website** [dmv.colorado.gov](http://dmv.colorado.gov)

#### Locations

Aurora	303.344.8400	Lakewood	303.205.5609
Boulder	303.442.3006	Littleton	303.795.5954
Broomfield	720.887.8396	Northglenn	720.929.8636
Castle Rock	303.627.0985	Parker	303.627.0985
Centennial	303.795.5954	Westminster	303.205.5600
Denver Central	303.937.9507		
Denver N. East	303.373.0161		
Evergreen	303.271.8100		
Golden	720.497.1182		

# UTILITIES GUIDE

## WATER & SANITATION

Arvada Water & Waste Dept.	720.898.7760	<a href="http://arvadaco.gov/785/Utilities">arvadaco.gov/785/Utilities</a>
Aurora Water	303.739.7370	<a href="http://auroragov.org/residents/water">auroragov.org/residents/water</a>
Boulder Water & Sewer	303.441.3260	<a href="http://bouldercolorado.gov/services/water-utilities">bouldercolorado.gov/services/water-utilities</a>
Broomfield	303.443.6319	<a href="http://broomfield.org/257/Utility-Billing-Services">broomfield.org/257/Utility-Billing-Services</a>
Castle Pines	303.688.8550	<a href="http://cpnmd.org">cpnmd.org</a>
Castle Rock	720.733.6000	<a href="http://crgov.com/3455/Castle-Rock-Water">crgov.com/3455/Castle-Rock-Water</a>
Centennial	303.791.0430	<a href="http://centennialwater.org">centennialwater.org</a>
Cherry Creek Valley Water District	303.755.4474	<a href="http://ccvwater.org">ccvwater.org</a>
Commerce City	303.288.2646	<a href="http://southadamswaterco.gov">southadamswaterco.gov</a>
Denver Water Department	303.893.2444	<a href="http://denverwater.org">denverwater.org</a>
Englewood Water & Sewer	303.762.2635	<a href="http://englewoodco.gov/government/city-departments">englewoodco.gov/government/city-departments</a>
Federal Heights	303.428.3526	<a href="http://fedheights.org/utilities">fedheights.org/utilities</a>
Highlands Ranch	303.791.0430	<a href="http://highlandsranch.org/government/water-sanitation">highlandsranch.org/government/water-sanitation</a>
Lakewood	303.238.0451	<a href="http://lakewood.org/Home303.795.3751">lakewood.org/Home303.795.3751</a>
Littleton	303.795.3751	<a href="http://littletonco.gov/Government/City-Services/Utilities">littletonco.gov/Government/City-Services/Utilities</a>
Longmont	303.651.8664	<a href="http://longmontcolorado.gov/departments">longmontcolorado.gov/departments</a>
Morrison	303.985.7895	<a href="http://morrisonco.us/187/Utilities">morrisonco.us/187/Utilities</a>
Northglenn	303.450.8770	<a href="http://northglenn.org/residents/water/303.424.2844">northglenn.org/residents/water/303.424.2844</a>
Parker	303.841.4627	<a href="http://pwsd.org">pwsd.org</a>
Thornton	303.538.7370	<a href="http://thorntonco.gov/city-services/utility-billing">thorntonco.gov/city-services/utility-billing</a>
Westminster	303.658.2405	<a href="http://westminsterco.gov/water">westminsterco.gov/water</a>
Wheat Ridge	303.424.2844	<a href="http://wrwdistrict.com">wrwdistrict.com</a>
Alameda Water & Sanitation	303.936.5313	<a href="http://alamedawsd.colorado.gov">alamedawsd.colorado.gov</a>
Bancroft-Clover Water District	303.922.1113	<a href="http://bancroftclover.com">bancroftclover.com</a>
Bonvue Water & Sanitation District	303.238.2851	<a href="http://bonvuewater-sanitation.com">bonvuewater-sanitation.com</a> 303.287.1624
Crestview Water & Sanitation	303.429.1881	<a href="http://crestviewwater.com">crestviewwater.com</a>
Greatrock North Water & Sanitation	303.987.0835	<a href="http://greatrocknorthwsd.colorado.gov">greatrocknorthwsd.colorado.gov</a>
Green Mountain Water District	303.985.1581	<a href="http://greenmountainwater.org">greenmountainwater.org</a>
High View Water District	303.233.2182	<a href="http://highviewdaniels.org">highviewdaniels.org</a>
Industrial Park Water District	303.287.1624	<a href="http://industrialparksd.org/Home.html">industrialparksd.org/Home.html</a>
Left Hand Water District	303.530.4200	<a href="http://lefthandwater.gov">lefthandwater.gov</a>
North Lincoln Water District	303.969.9394	<a href="http://northlincolnwsd.colorado.gov">northlincolnwsd.colorado.gov</a>
North Pecos Water Department	303.429.5770	<a href="http://northpecoswater.org">northpecoswater.org</a>
North Washington Street District	303.288.6664	<a href="http://nwashwater.com">nwashwater.com</a>
Valley Water District	303.424.9661	<a href="http://arvadaco.gov/443/Special-Water-Sewer-Districts">arvadaco.gov/443/Special-Water-Sewer-Districts</a>
Willowbrook Water & Sanitation	303.986.2275	<a href="http://willowbrookwater.org">willowbrookwater.org</a>

# GLOSSARY OF TERMS

## **APPRAISAL**

An objective evaluation of a property's market value, conducted by a licensed appraiser.

## **BREAK IN THE CHAIN**

A disruption of the logical order of recorded instruments affecting title to land.

## **CLOSING**

The consummation of a transaction, whether it be a conveyance, encumbrance, or both, usually associated with the process of executing and delivering legal instruments and documents, exchanging and/or disbursing moneys, etc.

## **COMMITMENT (ALSO CALLED "COMMITMENT TO INSURE")**

A list of requirements of what must be done before a title company can insure a title as marketable or a loan as having a certain priority. By this document, a title company is committing to issue a policy if all requirements are fulfilled.

## **CONDOMINIUM**

The concept of ownership of a single unit of air space within a multiple dwelling complex, together with joint ownership of the amenities (pool, greenbelts, etc.) and common areas of the structures and land among all unit owners.

## **CONVENTIONAL LOAN**

A type of mortgage that is not insured or guaranteed by the government, typically offered by private lenders such as banks, credit unions, and mortgage companies.

## **CONVEYANCE**

Transfer of Ownership.

## **DEED OF TRUST**

An instrument used in many states in place of a mortgage. Property is transferred to a trustee by the borrower, in favor of the lender (beneficiary), and released upon payment in full.

## **EARNEST MONEY**

Money given to a neutral third party as a "good faith deposit."

## **ESCROW**

The act of placing something in the care of a third party until certain conditions are met, or placing trust in a third or disinterested party.

## **FHA LOAN**

Insured by the Federal Housing Administration, are accessible to borrowers with lower credit scores and smaller down payments, often as low as 3.5%.

# GLOSSARY OF TERMS

## **GOVERNMENT LOANS**

Mortgage options backed by federal agencies, designed to assist specific groups of borrowers who might struggle to qualify for conventional loans. The most common types are FHA loans, VA loans, and USDA loans.

## **LIEN**

A claim against property.

## **MORTGAGE**

A pledging of property to a creditor as security for the payment of a debt or loan.

## **OWNER'S TITLE INSURANCE POLICY**

A written statement of facts guaranteeing and disclosing the owner of the property and the current status of all other interests in the property.

## **PROBATE**

The process of submitting and approving the will of a decedent and administering the decedent's estate.

## **VA LOAN**

Guaranteed by the Department of Veterans Affairs, are available to eligible veterans, active-duty service members, and certain military spouses, offering benefits like no down payment and no private mortgage insurance (PMI).

## **QUIT CLAIM DEED**

A deed that conveys whatever present right, title, or interest the grantor may have.

## **WARRANTY DEED**

A legal document that conveys property from one party to another, by which the grantor warrants or guarantees the title to real property.



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