

A GUIDE TO BUYING YOUR COLORADO HOME





DEAR VALUED CLIENT,

Thank you so much for choosing The Thayer Group to help you with your home search. Within this guide, you will find not only how important we feel you are to us as a client, but also how important the real estate business is to us as a whole, and the steps we take with you to make the home-buying process as easy as possible for you. We dedicate ourselves to our real estate business full time - which means that our focus is on you, your home search, and the real estate market every day. Again, thank you for choosing to work with us, and we look forward to helping you and your family find your dream home!

Steve, Susan, and Cooper Thayer



TEAM LEADERSHIP

SUSAN THAYER, REALTOR®

Broker Associate/Owner



Experience and Community Involvement

- Owner - Keller Williams Action Realty LLC, 2011-present
- Broker Associate - Keller Williams Action Realty LLC, 2017-present
- Agent Leadership Council - Keller Williams Action Realty LLC, 2023-present
- Denver Metro Association of Realtors Market Trends Committee, Vice Chair, 2022-present
- Castle Rock Adventist Hospital Board of Trustees, 2021-present
- President, Castle View High School PTO, 2018-2023
- DCS Montessori School Accountability Committee, 2007-2009
- Leadership Douglas County Graduate, Class of 2010

Castle Rock Chamber of Commerce

- Small Businessperson of the Year, 2022
- Volunteer of the Year, 2012
- Member, Board of Directors, 2009-2011
- Citizen of the Year Nominee, 2010

Education

- Colorado Real Estate Licensing Program - Kaplan Professional Schools, Denver, CO
- B.A. in Psychology - University of Colorado Boulder

COOPER THAYER, REALTOR®

Broker Associate



Experience and Community Involvement

- Broker Associate - Keller Williams Action Realty LLC, 2019-present
- Denver Metro Association of Realtors Board of Directors, 2024-present
- Colorado Association of Realtors Media Spokesperson, 2022-present
- Colorado Association of Realtors Legislative Policy Committee, Chair, Business & Taxation Subcommittee, 2023-present
- Castle Rock Board of Adjustment, 2022-2023
- Owner, Colorado Aerial Specialists, 2015-present
- Graduate, Youth Leadership Douglas County, Class of 2018

Education

- Colorado Real Estate Licensing Program - Kaplan Professional Schools, Denver, CO
- B.S. in Business Administration with Emphasis in Finance and Real Estate - University of Colorado Boulder

STEVE THAYER, REALTOR®

Managing Broker/Owner

Real Estate Experience

- Managing Broker/Owner, Keller Williams Action Realty LLC, 2011-present
- Broker Associate, RE/MAX Southeast, 2008-2011

Professional Awards and Involvement

- National Association of Realtors Board of Directors, 2020-present
- Denver Metro Association of Realtors Realtor of the Year, 2021
- Denver Metro Association of Realtors Chairman of the Board, 2017-2018
- Denver Metro Association of Realtors Board of Directors, 2016-2019
- Douglas Elbert Realtor Association Realtor of the Year, 2015
- 5280 Magazine Five Star Real Estate Agent, 2013-present
- Keller Williams Platinum Agent, 2013, 2016-present
- Keller Williams Quadruple Gold Agent, 2015
- Keller Williams Triple Gold Agent, 2014
- RE/MAX Southeast "Rookie of the Year" 2008/2009

Community Involvement

- Castle Rock Public Safety Commission, 2020-present
- President, Meadows Metro District 1 Board of Directors, 2011-2025
- Montessori Educational Foundation, Board of Directors, 2011-2013
- Leadership Douglas County Graduate, Class of 2004
- Castle Rock Parks & Recreation Commissioner, 1999-2004
- Co-Chair, Castle Rock Liquor License Authority, 2000-2001

Castle Rock Chamber of Commerce

- Member, Board of Directors, 2004-2009, 2020-present
- Member, Executive Team, 2025-present
- Small Businessperson of the Year, 2022
- Government Issues Committee, 2014-2020
- Citizen of the Year Nominee, 2010
- Volunteer of the Year, 2009
- Chairman, Board of Directors, 2007-2008
- Co-Chair, Artfest, 2006-2013

Education

- Colorado Real Estate Licensing Program - Kaplan Professional Schools, Denver, CO
- Certificate in Negotiation Mastery - Harvard Business School Online
- M.Ed. in Sports Management - University of Georgia
- B.A. in Economics with Concentration in Journalism - University of Connecticut



BUYER CHECKLIST

A handy step-by-step guide to help you through the process.

- Get pre-approved for a loan from your lender
 - Discuss with us to determine your property search parameters
 - Coordinate with us to receive new listing alerts
 - Tour homes - search for and find your dream home
 - Make an offer on a home
 - Offer accepted, start transaction
 - Complete mortgage application
 - Submit earnest money check to title company
 - Schedule home inspections
 - Negotiate inspection items
 - Lender orders appraisal
 - Complete due diligence review
 - Obtain home insurance
 - Finalize loan conditions and obtain final underwriter approval
 - Coordinate closing time, date, and location
 - Set up utilities
 - Close - welcome to your new home!
-

Accredited Buyer's Representative (ABR®)



The official prestigious designation awarded to top buyer's representatives.

Buying a home may be the largest and most complex financial transaction you ever undertake. If you're ready to buy, wouldn't you rather work with the most qualified real estate professional you can find?

An Accredited Buyer's Representative (ABR®) stands out in the crowd.

If your agent holds the ABR® designation, you know they offer more, in terms of knowledge and experience.

The ABR® designation is only awarded after an agent completes specialized training in understanding buyer's perspectives and protecting their clients' interests.

Before earning the ABR® designation, buyer's reps must also prove that they have already helped other buyers complete their purchases. Also, ABR® designees have access to exclusive resources that help them maintain their edge and stay current on the latest issues and trends in buyer representation.

Not all buyer's reps are equal.

Only agents who have earned the ABR® designation have made an extra effort to raise the bar, with additional training and experience. If you work with an ABR®, you can feel confident that you'll receive the highest level of buyer representation services.

Steve, Susan, and Cooper have each earned the ABR® Designation, with proven world-class expertise in:

- Understanding your specific needs and wants, and locating appropriate properties.
- Assisting you with determining how much you can afford.
- Previewing and accompanying you in viewing properties.
- Advising you in formulating your purchase offer.
- Helping you to develop your negotiation strategy.
- Assisting you in identifying vendors for other services you may need (inspectors, attorneys, lenders, etc.)
- Keeping track of every detail throughout the transaction, from contract to closing and beyond.

The Accredited Buyer's Representative (ABR®) designation is awarded by the Real Estate Buyer's Agent Council (REBAC), a subsidiary of the National Association of REALTORS® (NAR).

To learn more about REBAC and access various home buyer resources, please visit REBAC.net.



FINANCING

OUR PREFERRED MORTGAGE PARTNER



At Fairway, customer service is a way of life. We are dedicated to finding great rates and the right loan option for each borrower, while offering some of the fastest turn times in the industry. Our goal is to act as a trusted advisor and provide highly personalized service - instead of shoving clients into the most profitable loan option for us. We're with you through every step of the home loan process - from application to closing and beyond. It's all designed to exceed your expectations, provide you the satisfaction you deserve on your path to your new home or refinance and earn your trust.

Since opening our doors in 1996, our team has helped thousands of Americans achieve their dream of homeownership. We have not only been dedicated to providing unparalleled customer service, but also to continuous growth as a company. Fairway now employs nearly 10,000 team members with more than 4,500 producers in more than 750 branch and satellite locations nationwide. With a strong focus on the purchase business, we continue to grow each year, funding more than \$72 billion in 2021.



VLAD BOGOMOLOV

LOAN OFFICER | NMLS #1246086

FAIRWAY INDEPENDENT MORTGAGE CORPORATION

Vlad is a mortgage loan originator with Fairway Independent Mortgage Corporation focused and dedicated to strong business relationships and client satisfaction. The keys to his success are communication, preparation, and accountability. Vlad has helped families enter homeownership in Colorado and abroad for the past 10 years. Understanding that everyone's financial and personal situation is different, Vlad looks for competitive and creative financing solutions no matter how complex.

Staying up to date on the latest complexities of the mortgage industry and real estate market have helped Vlad and his clients stay in front of the forces that drive interest rates to better position clients and their needs. Focusing on serving clients and his community, Vlad understands that client attentiveness and speed to response are crucial in navigating the constantly changing landscape of the home buying process.

Office | (720) 500-1860

Cell | (720) 323-5827

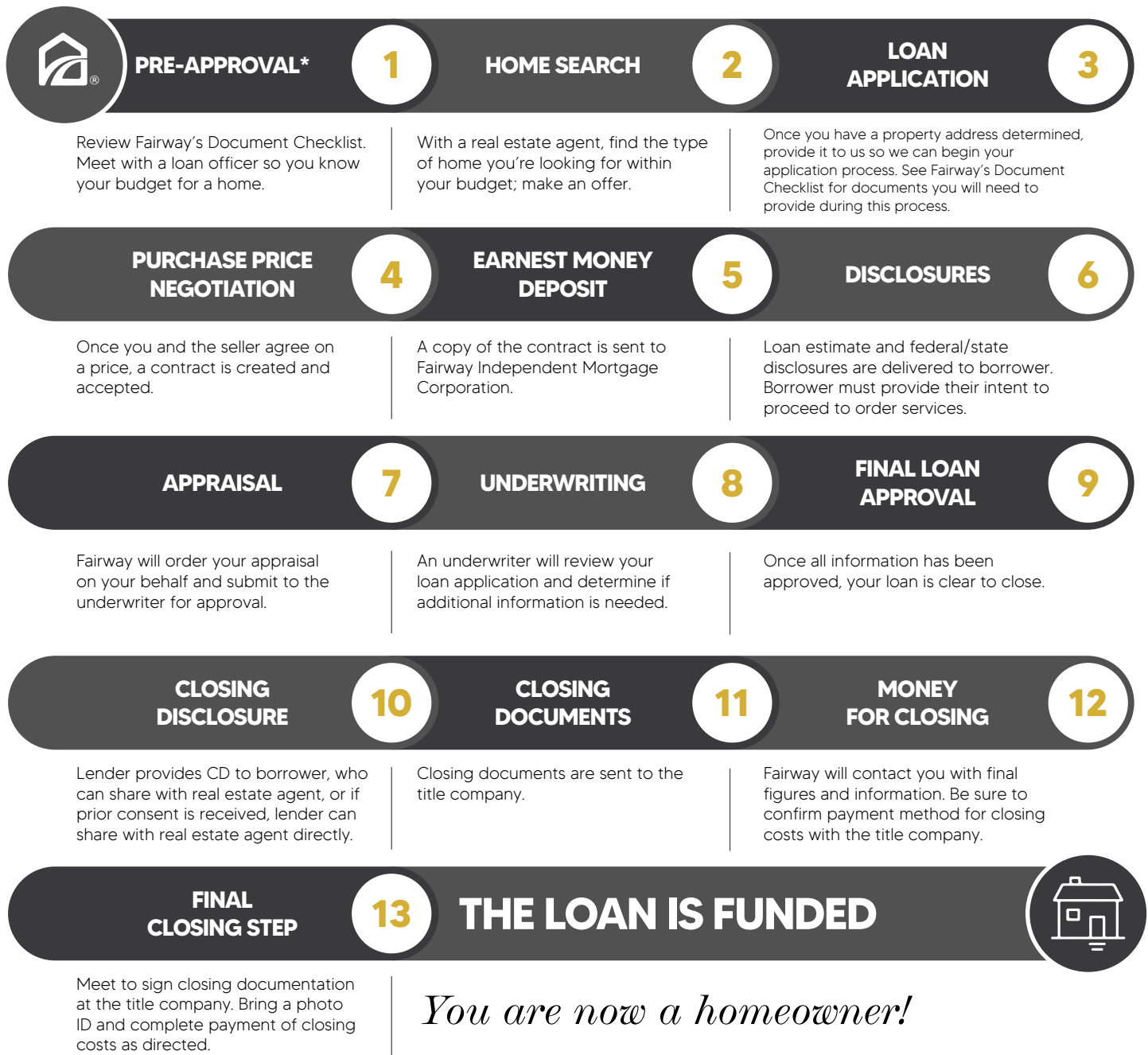
Fax | (866) 420-3022

vladb@fairwaymc.com

www.fairwayindependentmc.com/Vlad-Bogomolov

8480 East Orchard, Suite 2100, Greenwood Village, CO 80111

The Fairway Loan Process



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*Pre-approval is based on a preliminary review of credit information provided to Fairway Independent Mortgage Corporation, which has not been reviewed by Underwriting. If you have submitted verifying documentation, you have done so voluntarily. Final loan approval is subject to a full Underwriting review of support documentation including, but not limited to, applicants' creditworthiness, assets, income information, and a satisfactory appraisal. Fairway Independent Mortgage Corporation is not affiliated with any government agencies. Materials are not from HUD or FHA.



THE BUYING PROCESS

GET PRE-APPROVED

- Having a pre-approval letter allows us to quickly write a strong offer on a home you love!
- Pre-approval also helps you set a budget for a home.
- You can get pre-approved by a lender of your choice, or work with our preferred mortgage partner.

SET SEARCH CRITERIA

- Initial interview: tell us your must-haves!
- We set you up on listing alerts through the MLS listing portal to see new homes as they come on the market.
- Coordinate access to mobile app for additional home information.
- Sign buyer agreements to formalize our relationship!

VIEW HOMES

- Let us know when a home stands out to you, and we will arrange for a showing.
- We tour homes with you and are available to answer questions and seek additional information as needed.
- We encourage you to keep notes on impressions and feedback!



MAKE AN OFFER

- Once you find the perfect home, we will review comparable sales together to compose a strong, winning offer.

Components of an offer:

- Purchase amount
- Earnest money amount
- Dates and deadlines
- Financing terms
- Pre-approval letter
- Other conditions

UNDER CONTRACT

- Deposit earnest money with title company.
- Order home inspections.
- Provide a copy of the executed contract to your lender.
- Begin the due diligence process.
- We will help you through the Contract process every step of the way!

MORTGAGE APPLICATION

- You will work with your lender to finalize a mortgage application.
- The lender will work directly with you on obtaining any necessary documents and completing paperwork to begin the underwriting process.
- We will work with you and your lender to provide them Contract details.





THE BUYING PROCESS

HOME INSPECTIONS

- We will help coordinate the inspection process with you.
- There are many different types of inspections on a property. At a minimum, we highly recommend a home inspection, sewer scope, and radon gas test.
- For rural properties, well and septic inspections are recommended and may even be required depending on location.

DUE DILIGENCE REVIEW

- There are several dates and deadlines in the Contract that provide review time for buyers.
- During this time, you will have access to review HOA documents, title commitment and property tax records, and other applicable documentation.
- At this stage, you may also order a property survey and obtain home insurance quotes.

HOME APPRAISAL

- If you are obtaining a mortgage, your lender will require a home appraisal.
- Your lender will order the appraisal based upon the dates in the contract.
- The purpose of the appraisal is to ensure the home value is acceptable to the lender based on the loan amount.



FINAL WALK-THROUGH

- Just before your scheduled closing, we highly recommend completing a final walkthrough of the home to verify its condition.
- We will coordinate with you and the sellers to determine the best time for the walkthrough.

CLOSING TIME!

- Closings are typically held at the office of the title company providing closing services and title insurance.
- Your lender and the title officer will both be providing final settlement figures.
- Once you sign all the papers and the transaction is fully funded, you'll be handed the keys to your new home!

HOME OWNERSHIP

- Congratulations on your purchase!
- Our relationship with you does not end at closing. We will work with you on any questions you may have about moving, vendors, local businesses, and more.
- Stay in touch with us, we can't wait to work with you again!

THE HOME INSPECTION



Congratulations on being under contract! The inspection provides you the opportunity to identify any issues with the home before closing. We will work with you to arrange for a professional inspector to meet you at the home, where they will walk through the home, checking the condition of many items, including the exterior, roof, plumbing, HVAC, electrical, appliances, and more. Keep in mind that inspectors are “generalists,” who know a little bit about a lot of things. If an inspection item needs further investigation, we will help arrange for a specialist to estimate repairs.

On the day of the inspection, expect to be at the home for three to four hours, and come eager to learn! Throughout the inspection, you will be able to stick by your inspector’s side to take lots of notes and ask questions. We will cover any next steps with you, and ensure all your inspection related questions are answered!

In the days following the inspection, we will receive a formal report from the inspector, which highlights any items of concern. Once we receive the full report, we will communicate with you about which items you feel

need to be addressed, and discuss strategy for how we will approach these repairs. Often times, sellers will resolve inspection items by repairing any issues prior to closing, or providing a credit at closing to compensate your costs for the repairs.

If you have any questions about your inspection or the inspection process in general, don’t hesitate to ask us any questions. We will be there by your side every step of the way!

AREAS WE SERVE



FAQ

How many homes can I see before making an offer?

As many as you need! When we put you on listing alerts, you will be able to view thousands of listings online, then choose your favorites to see in person. We will show you as many homes as you need to find the perfect one, whether it's five or fifty!

How long does it take to close on my home from the time the offer is accepted?

We typically see contracts last 30-45 days. This gives plenty of time to arrange financing, complete inspections, review due diligence, and arrange your move before closing.

How much earnest money will I have to put down?

It varies by listing, but in general, a seller will request around 1-2% of the contract price as an earnest money deposit.

Can we buy a new home before selling our current home?

Each transaction is unique, and we will discuss your situation with you. Your lender will be able to help analyze your financial situation and determine your specific purchase process.

Can you help me buy a new build?

Absolutely! It is always a good idea to have a buyer's agent represent you when purchasing directly from a home builder. If you visit a model home on your own, be sure to tell them you are working with a REALTOR®!

Do I need a pre-qualification or pre-approval letter from my lender to see homes?

While you do not need to have pre-approval to see homes, we highly recommend you begin your home buying process with a discussion with your lender to determine your budget. To make a strong offer on a home, you generally need to have proof of funds or a pre-qualification letter.



OUR CLIENTS' SATISFACTION IS OUR #1 GOAL



We recently made a move from Southern California to Castle Rock CO. Our Lender set us up with Steve and Susan Thayer of the Thayer Group. Even though we were not positive we were going to make the move, Steve and Susan spent three days driving us around in the snow looking at homes. When we made the decision to actually commit and move, Steve and Susan spent another two days with us and found us our dream home. They were fantastic throughout the process, and after we closed as well. It's not easy to find and buy a home from 1200 miles away, and the Thayer's made the process seamless for us. We highly recommend The Thayer group for all your Real Estate needs!

Kevin & Dawn S. | Buyers, Castle Rock

The Thayer Group were wonderful in helping me sell my mother's home. The house as dated, so it needed some work to show as well as possible. Steve and Cooper were immensely helpful in deciding what should be done versus what could be done to make the home attractive to a buyer. They saved us so much time and money just to get it ready for sale. During the negotiations on an offer they again saved all parties time and money working on what were realistic fixes based on inspection related issues. In the end, I did what was reasonable as the seller and the buyers got a nice home. Steve and Cooper made it a win-win for both the buyers and seller.

Harley B. | Seller, Highlands Ranch

"Thayer Group are the absolute best Realtors I've used in over 45 years of buying homes. Steve is personable, extremely knowledgeable and never stops service. During the purchase, Steve was on top of every step, minimizing the work I needed to do to conclude the deal. Even 9 months after closing, Steve sent me a package of all the info I'd need to file taxes. Absolutely stunning service."

Leonard B. | Buyer, Colorado Springs

"I had yet to have a good experience buying a home/working with a Realtor until I worked with the Thayer Group. Steve & Susan were fantastic. I bought at the height of craziness in early '22 when properties were being scooped in hours. Having Steve & Susan as a team meant I got early appointments for showings & never missed an opportunity. They welcome you like family & keep in touch with regular events like ice skating & pies during the holidays. I highly recommend them to everyone. You won't be disappointed."

Greg R. | Buyer, Castle Rock

"Steve and his team were an absolute pleasure to work with during the sale of our house. From the very beginning, Steve made us feel comfortable and confident in his abilities as a real estate professional, even when we outlined that we had to sell under a tight time constraint at the start of the winter. He approached the situation by bringing both his extensive experience and metrics/trends that would drive our decision-making. He was always available to answer our questions and address any concerns we had, and he went above and beyond to make sure the entire process was smooth and stress-free."

Rob & Meghan B. | Seller, Colorado Springs

"We really enjoyed working with the Thayers! As first time home buyers, we had a lot of questions about the process and were generally indecisive. They were extremely patient with us in a difficult market and went above and beyond to make sure we got our dream home. We really felt like they were on our team and had our best interests in mind. Thank you to the Thayers - we will use them in the future for any real estate needs!"

John H. & Danielle L. | Buyers, Littleton



CLOSING FOR A CAUSE



Throughout the year, we support our local schools and charitable organizations. Then, at the end of each year on Colorado Gives Day, we take a percentage of our annual profit and pick several charitable organizations to donate to. For the past 3 years, we have been able to **increase our charitable donations by more than 200%**.

GIVING BACK TO OUR COMMUNITY

Thayer Group Scholarship

Since 2019, we have awarded a \$1,000 scholarship to an outstanding graduate of Castle View High School. As strong supporters of small business, we require our scholarship applicants to have had a job for a minimum of 90 consecutive days during their 4 years in High School and write an essay on why small businesses are important in the community. In 2022, our lending partner, Vlad Bogomolov of Fairway Independent Mortgage, joined us and matched our award making the total scholarship \$2,000! Recipients may use their scholarship towards any kind of post secondary education - college, community college, university, trade school, etc.

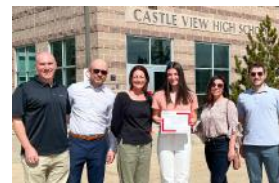
Past Recipients:



Isaac B.
Class of 2021
Fort Hayes State
\$1,000



Zach W.
Class of 2022
University of Wyoming
\$2,000



Ariana E.
Class of 2023
Montana State University
\$2,000



Tessa B.
Class of 2024
Marquette University
\$2,000



Castle Rock Adventist Hospital Healing Garden

The Thayer Group donated the funds to construct the playhouse at the Community Healing Garden, which opened in June 2018. This very special outdoor space, located between the Briscoe and Alexander medical buildings, is a peaceful respite for our patients, families, physicians, staff and community. The majestic year-around fountain and plaza is often a welcomed reprieve for families with loved ones in the hospital or waiting for surgery outcomes. Our "built with love" colorful little playhouse provides children a fun place to get some fresh air and use up a little energy while they are waiting for their appointments or for new siblings to be born.





www.TheThayerGroup.com
Keller Williams Action Realty
205 4th Street, Castle Rock, CO 80104

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