

# Sean J. Gilliland

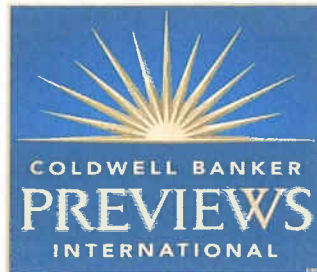


## Preferred Purchasing System

[Sean@DenverRealEstateMoguls.com](mailto:Sean@DenverRealEstateMoguls.com)

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

720-284-4411





Buying a home is the single largest financial decision you will ever make. It is also one of the most important. Once you have decided to make that purchase, your second decision is to choose the right real estate broker and firm to work with you. ***We're prepared to make it happen*** from the beginning of your home search to handing you the keys and beyond...

With my Preferred Home Buying System, you will know exactly what steps are involved and how I plan to help you. This Buyer's Guidebook will give you the information you need to make informed decisions and show you how my one-stop services will make your home buying experience easier.

***I am committed to making the purchase of your  
new home an enjoyable event!***



I offer the following services:

**Residential Real Estate** – I help families buy and sell their Colorado homes.



**Relocation Services** – Whether you are being transferred across the state or across the country, my Corporate Relocation Division can help. You'll appreciate the personal attention and professional service from start to finish. We help more than 10,000 families and individuals with their relocation needs each year.



**Mortgage Services** – The loan approval process is one of the most important steps in a real estate transaction. Ian Buchanan with Rocky Mountain Mortgage (303) 521-8498 goes the extra mile for my clients from start to finish.

**Title Insurance** – A recognized leader in Colorado's title insurance services, Guardian Title is dedicated to providing exceptional title services and real estate closings for residential and commercial clients, builders and lenders.

**Concierge Services** – A single phone call to our Concierge program will help you with the many details associated with buying or selling a home. Concierge provides an efficient, stress-free way of identifying high-quality, reliable service providers that are only available to my clients.

# Sean J. Gilliland's

## **“Preferred Home Buying System”**

Sean J. Gilliland

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(cell) 720-284-4411 (office) 303-758-7611

Devonshire – Previews Office

Coldwell Banker

200 Fillmore Street, Suite 300

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# *Three Areas of Importance When Buying a Home*

## **First Step**

Realizing Your Goals in Purchasing a Home  
(Lending and Qualifications)

## **Second Step**

Determining Who Represents You  
(Picking a Realtor)

## **Third Step**

Knowing the Process  
(From seeing homes through contracting and to closing)

## **Final Step**

Finding Your Dream Home

*I will guide you through all of these areas!*

***FINANCING***

***AND***

***CLOSING***

The “First Step” in your new home search

***Talking with a Lender and becoming pre-qualified***

**Our Preferred Lender is**

Kevin Kostoff

BancGroup

(303) 542-1100

# *The Mortgage Appointment*

## *What to bring to make the meeting go smoothly*

The following checklist will help prepare you for your mortgage application interview. Of course, not all items may apply in your case. Due to the unique nature of each transaction, your lender may request additional information not listed below. In order to expedite your loan, please supply all requested documentation in a timely manner.

- ◆ **Sales Contract and Addendums:** *Signed by buyers and sellers (if using BancGroup they will already have this)*
- ◆ **Check for the Application Fee:** *Covers the credit report and appraisal*
- ◆ **Copy of Earnest Money Check:** *If in excess of \$1,000.00*
- ◆ **Mortgage or Rent History:** *Name and address of mortgage company that you may have. Year End Statement of Mortgage.*
- ◆ **Settlement Statement:** *On any real estate sold within the last two years*
- ◆ **Outstanding Loans/Liabilities:** *Creditor's name, address, account #'s, etc..*
- ◆ **Income:** *One month's current pay stubs showing gross monthly income, the last two year's tax returns and W2's*
- ◆ **Employment Verification for Past 2 Years:** *Address, contact, position, salary and date of employment*
- ◆ **Commissioned Income:** *Taxes 2 years, year-to-date earnings past two years*
- ◆ **Self Employed:** *Two year's sole proprietor, partnership or corporate tax returns, year-to-date Profit and Loss Statements and Balance Sheets*
- ◆ **Bank Accounts:** *Name and address of bank, account numbers, estimated balances and last three month's bank statements*
- ◆ **Additional Income:** *Certificate of Deposit number, current Social Security letter and tax returns to verify all dividend/interest income.*

## *Other Items That May Be Required:*

- ◆ Divorce decree or separation papers if child support is declared as income
- ◆ Copy of driver's license and Social Security Card
- ◆ For houses still under construction: if available, bring a copy of the plans and specifications.
- ◆ For a VA loan: bring your original Certificate of Eligibility. If you do not have one, bring your form DD-214 (Report of Separation from Active Duty) or your most recent discharge or separation papers so that a Certificate can be ordered.



# *Documents*

## ***What you can expect:***

During the real estate closing, both the buyer and the seller are required to sign many documents. The following is a list and brief explanation of most of the documents.

**HUD Statement:** This is a detailed itemization of the financial aspect of the transaction. It contains real estate and loan costs as well as tax proration, homeowners' dues and insurances. ***Signed by the buyer and the seller***

**The Deed:** This transfers title of the property from the seller to the buyer. ***Signed by the seller***

**Note:** This states the borrowing terms. It is the agreement between the buyer and lender. In effect this is an IOU. ***Signed by the buyer.***

**Mortgage:** This shows a lien is placed on the property and that the lender may foreclose if the borrower fails to make payments. ***Signed by the buyer.***

**Regulation Z/Truth in Lending Statement:** This document discloses the amount financed, interest rate, the annual interest rate and the total cost of the loan over it's life. ***Signed by the buyer.***

**Financial Itemization:** This explains that prepaid financed costs that are subtracted from the total loan amount which are on the Truth in Lending statement. ***Signed by the buyer.***

**Payment Letter:** This shows the monthly payment, ***Signed by the buyer.***

**Lender's Title Insurance Notice:** This lets the buyer know that the lender's title insurance protects only the lender. ***Signed by the buyer.***

**Proration Agreement:** This states that the buyer and seller will reprorate the taxes and homeowners' dues if there is a change in these amounts. ***Signed by the buyer and seller.***

**Buyers Affidavit:** This states that the information on the loan application is still true and correct. ***Signed by the buyer.***

**Seller's Affidavit:** This requires the seller to state he/she has not altered the property in any way that might cloud the title. ***Signed by the seller.***

**Payoff Confirmation:** A report of where money is being paid in order to satisfy and redeem liens against the property. ***Signed by the seller.***

**FIRPTA Document:** This advises the buyer that if the seller is a foreigner and leaves the country without payment income taxes due because of the transition, the buyer is liable. ***Signed by the buyer.***

**Compliances Agreement:** This mutual agreement requires the buyer and the seller to cooperate sign and correct any unintentional typographical errors on any of the closing documents. ***Signed by the buyer and seller.***



Care, Experience, Dedication & Knowledge.  
These are the reasons you should work exclusively with **Sean J. Gilliland** to purchase a home.

- ❖ I dedicate myself to Customer service
- ❖ I offer specialized representation services to fulfill all your needs
- ❖ ***Your satisfaction is my #1 goal***
- ❖ I care about your families' needs
- ❖ 24 Hour Accessibility. 720-284-4411

My business is based on referrals from past clients and friends. This gives me more time to concentrate on the exceptional customer service provided to all of my clients.

***I will provide you expertise, guidance, professionalism, and knowledge through-out your home purchasing experience***

Contact me today  
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