The Home Buying Process: How It Works in the Internet Age

Buying a home is not something that most people do every year or even every decade, and the process has certainly changed with the advent of the internet age. Let me describe what the process is like nowadays.

Most people have a computer and an email address. A cell phone — hopefully a smartphone — is another tool that will make your home search easier not just for the agent, but for you, too. If you don't have a smartphone, some companies offer short-term plans for very low fees. If you don't have a computer or email address, you can get a free email account and receive and send emails on your temporary smartphone.

Hire a buyer's agent. They are typically paid by the seller's agent, not you, so it costs you nothing to have an experienced professional on your side. I've written before about how to select the best agent. Or just call me!

Homes can sell quickly, so it's important to get email alerts, which your agent can set up for you. Within minutes of a new listing being entered on the MLS, you'll receive a mobile-friendly email alert with pictures and details about any listing that matches the search criteria you've provided to your agent. There's even a notes section available for your use. Make notes on those listings you find most interesting and your agent will immediately see what you've written. For example, if you write, "I'd like to see this at 4 pm today!" your agent can set up the showing and get you in that quickly.

If you like the home and want to submit an offer, your agent will use online software. You can print the documents for reading and for your records after signing, but you'll be able to sign on your smartphone or computer with a few clicks, or just sign with your finger.

You will be signing paper documents at the closing, which will take 30 to 90 minutes, depending on whether you are paying cash or have mortgage financing. Your lender (or you, if paying cash) will wire the funds to the title company which conducts the closing.

Once you get used to it, you'll find that the process is a lot easier now. Golden Real Estate is experienced in all aspects of the buying process. Our free moving truck and packing materials are just one benefit of hiring us.

Coming Soon: Applewood Ranch from Kristi Brunel

The wait is almost over for your dream home in Applewood. This 2,383-sq.-ft. home on almost one-half acre offers secluded ranch-style, open concept living. The seller's high-end remodel left no surface or system untouched. Under the new roof you'll find a spa-like bathroom and master suite. Relax in your master suite, complete with a five-piece bath with steam shower. Come experience the interior and exterior paint schemes that were selected by well known Denver designer Crystal Russell. This impeccable home is unlike anything you have seen in Applewood and will impress even the pickiest buyer. Take a video tour at www.ApplewoodHome.info. Or call Kristi Brunel at 303 525-2520 for a private showing.

Westminster Home Listed by Debbi Hysmith

This charming 2-story home at 7198 Eaton Court is ideally situated at the end of a quiet cul-de-sac, boasting one of the largest lots in the subdivision, and an extra long driveway to accommodate up to 4 cars, plus 2-car attached garage! It features two bedrooms and one bath upstairs, one bedroom and a half bath on the basement, plus a full bath on the main floor. A main-floor bedroom was converted into a dining room and could be converted back. Amenities include a community clubhouse, gated pool, tennis courts, basketball hoops, and playground. Open Saturday, 2 to 4 p.m. and Sunday, 11 a.m. to 1 p.m. Take a narrated video tour at www.WestminsterPatioHome.com. Or call Debbi Hysmith at 720-936-2443.

Condo in Golden’s 12th Street Historic District

It’s not often you can find an affordable condo close to both downtown Golden and the Colorado School of Mines campus. This 2-bedroom, 1-bath, 875-sq.-ft. condo at 1221 Illinois St. #1B, however, fits that description precisely. The $200/month condo dues covers trash and recycling removal, water, sewer, heat, insurance, building maintenance, and one reserved parking space. The building manager lives in the 15-unit building, too. Compare the price of this unit with a 2-BR, 1-bath, 921-sq.-ft. condo 4 blocks from this one. It sold in May for $532/sq. ft. This unit is priced at $314/sq. ft. The difference is in the age and finishes. This is a 1955 building. The other unit was in a modern 2008 building. See a video tour at www.DowntownGoldenCondo.info. Co-listed with Andrew Lesko, who can be reached at 720-710-1000.

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