

BUYING A NEW HOME



 **ELEVATE**
REAL ESTATE

www.elevate.realestate
(307) 760-3778



ABOUT OUR BUSINESS

At Elevate Real Estate, we strive to connect with you; walking through the process feeling as if you are our only client. Because you matter! We are a success driven company, your success is ours and we only win when you win. Every deal is different. We spend our time and energy bringing you the best case scenario for you through our vast experiences; learned and found in our resources.

Elevate Real Estate was born out of a conscious effort to help elevate people's lives as a whole. It is our mission to change the real estate industry by 2028; using a holistic, heart-centered approach by listening to your life goals and asking what home will help you get there or be successful. Then through collaboration and service, we excel! Because we believe the right environment is the key to your success. When you have a safe place to rest, a comfortable place to relax, and a supportive place to create, how could that elevate you?

What are we doing differently? We're not, you are! Therefore, we bring you a custom approach, driven in the direction you want to go.

HOW CAN WE HELP YOU?

Do you need a REALTOR®? If you truly enjoy...

- the art of negotiation
- communication and how to be clear, kind and effective (on their time; not yours)
- showings - talking with strangers about them
- collaboration - connecting lots of different parties; bringing them all to one goal (sometimes known as herding cats)
- evaluating truth and legitimacy - is what they're saying true and how does it impact each side and will it get done
- organizing - people and things
- scheduling - events and meeting deadlines
- understanding legality - how you are proceeding
- teaching - explaining
- navigating situations - master problem solvers
- advocacy
- learning and understanding market trends - in general and specifically Laramie
- identifying potential problems before they arise
- understanding construction of a structure and land improvements
- knowledge of cost and customs

**Then no, you will be great on your own and maybe should contact us
about becoming an agent!**

However if you...

- want to lessen your stress in your life
- want time to relax
- would rather focus on your other areas of your life
- don't have enough time already

**Then let's continue the conversation of how we can be of service to
you!**

THE HOME BUYING GUIDE



HOME BUYING FEES

Fees you can expect to pay during the buying process

EARNEST MONEY
Typically around 1%
of Purchase Price

**OUT OF
POCKET**

**INSPECTION
COSTS**
Around \$500-\$750



APPRAISAL
Around \$750

**TRANSACTION
FEES**

Recording
Title

Realtor's
Commission

**PAID AT
CLOSING**

**CASH TO
PURCHASE**

Loan Down
Payment

Closing
Costs

GET A HOME INSPECTION

The best money you can spend!

WHY A BUYER SHOULD GET HOME INSPECTIONS?

Wyoming is a buyer beware state. That means sellers do not make any representation on quality and can't be held legally liable. It is important as the buyer that you do your own due diligence and understand what you are buying.

Think of it as a clean bill of health or a reference line to refer back to.

WHAT SHOULD YOU HAVE INSPECTED?

Everything you aren't knowledgeable about.

WHAT AN INSPECTOR DOES?

When you hire an inspector, it is their job to be as detailed and thorough as possible when inspecting. It is their job to find everything wrong with the house. So let's have an in-depth conversation with the inspector about what is "normal". Then we can discuss what is reasonable to ask to be repaired before buying.

HOW TO HIRE AN INSPECTOR?

If you would like to be able to reference back to what you are buying or have concerns about something needing fixed, then you need to hire a licensed inspector who can give bids. We are always talking in dollars. Try to think full picture: how much does this repair cost added into my total investment and how does that compare to the market prices? It is ideal to hire someone who communicates well, is honest and knowledgeable.



TYPES OF HOME INSPECTIONS

A **whole inspection** includes an overall examination of the property. Keep in mind, anything found will need a licensed contractor for a bid. A **specialized inspection** will look at a single aspect in detail. We recommend that the inspections are done by licensed inspector. Below are some of the different types of inspections:

Common-

- Heating/HVAC
- Structural
- Electrical
- Plumbing
- Roof
- Radon

Specialized -

- Asbestos
- Chimney
- Survey
- Septic tank
- Well
- Mold
- Lead-based paint
- Pest, termite & rodent



HOME INSPECTIONS VS APPRAISALS

HOME INSPECTIONS

- are for your knowledge and understanding about what you are buying and the condition.

APPRAISALS

- are evaluations of the property's value compared the market.
- are for lenders' assurance - if you don't pay for the property that they can get someone else to pay a similar price for it (known as foreclosure).
- cash buyers might like an appraisal to ensure they are making the investment they think they are.

- ★ • Notice we never use the words “good investment” because an investment is based on what each individual finds “good”. Some things in a home contribute to its dollar equity and some upgrades only carry emotional equity.



ABOUT LARAMIE

If you're looking for a vibrant college town full of endless outdoor adventure, rich in western history, and overflowing with art and culture, look no further!



University of Wyoming

The heart and pride of Laramie is the University of Wyoming. The University of Wyoming was founded in 1886, and is Wyoming's only four-year institution of higher education. If you want to see a game, let us know!

Laramie Plains Museum at the Historic Ivinson Mansion

Set on the property of the magnificent Ivinson Mansion, the Laramie Plains Museum is one of the region's finest historic house museums. Can we take you to an event at the beautiful Alice Hardy Stevenson Center?



Historic Downtown

The city of Laramie was founded in 1868 as a major stop on the Union Pacific Railroad. We encourage you to explore Laramie's downtown area, now listed on the National Register of Historic Places and voted in Best Downtowns! Enjoy the shops, restaurants and historic remnants of this former "hell-on-wheels" town. Let's just say, we'll see you there!

Wyoming Territorial Prison State Historic Site

Built in 1872 and restored in 1989, the prison is the highlight of the Wyoming Territorial Prison State Historic Site. Pick up a brochure in the gift shop and head toward the prison for a self-guided tour. Don't forget to stop by during their Light Show in December; over 10,000 lights are synchronized to songs!





2ND STEET DELI

Cooking up fresh sandwiches, salads, macs and more. Local owners who love food and want to share it with you.

17TH STREET CAFE

Locally-owned breakfast and lunch café providing our customers with the best homemade food.

ACCOMPLICE MYCRO-PUB

We offer a wide array of snacks, salads, artisan pizzas, san-which's, and delicious desserts.

ALIBI WOOD FIRE PIZZARIA

Easygoing tavern offering wood-fired, gourmet pizza, craft beer, music & a backyard with fire pits.

ALTITUDE CHOPHOUSE

Burgers & other American eats come in a cozy eatery with a relaxed vibe & tree-stump barstools.

ANDALE RAPIDO

Authentic Mexican dining experience, where delicious food and excellent service come together to create a memorable meal.

ANONG'S THAI CUISINE

Offering you the best Asian cuisine, and adapting these delicacies to the American way of life.

BEJO DUA SUSHI & RAMEN

Offer many Asian inspired dishes: from Ramen to curry dishes to our poke bowl.

BORN IN A BARN

Woody, old-school sports bar specializing in creative burgers & wings.

BUFFALO INDIAN

Authentic timeless and true classics Indian Restaurant. The finest ingredients, full of rich spices, the skill and passion all combine that wave wonders on the taste buds.

CARONA VILLAGE

Classic Mexican dishes & house specials served with margaritas in a colorful setting.

CAVALRYMAN STEAKHOUSE

A Wyoming landmark located on the grounds of historic Fort Sanders, we feature high quality meats, grains and vegetables from local & regional producers.

CROWBAR & GRILL

Creative burgers & pizzas served along with craft brews & cocktails in a relaxed atmosphere.

DICKEY'S BARBECUE PIT

BBQ chain eatery featuring house-smoked meats, stuffed baked potatoes & classic sides.

IRON SKILLET

Low-key outpost for breakfast to dinner staples from eggs to steaks & hearty comfort cooking.

J'S PRAIRIE ROSE

Cheery pink establishment known for breakfast burritos & other hearty fare in a cozy, retro room.

THE LIBRARY SPORTS GRILL

Brewpub offering house made porters & IPAs, plus burgers, pizza & other grub in a laid-back space.

LOVEJOY'S BAR & GRILL

Steaks, burgers & other casual American fare comes in a relaxed dining room with TVs & a full bar.

MARIA'S MEXICAN GRILL

Offers a casual and cozy atmosphere, making it the perfect place for a delicious meal. A diverse menu including comfort foods, small plates and a kids' menu.

MCALISTER'S

Easygoing counter-service chain known for its sandwiches, stuffed baked potatoes & sweet tea.

MIZU SUSHI

Tranquil eatery with a polished interior specializing in sushi rolls & Japanese & Vietnamese dishes.

NEW MANDAIN RESTAURANT

Old-fashioned mainstay preparing typical Chinese plates, plus lunch specials, to eat in or take out.

NIKO SUSHI & STEAK

Relaxed, compact spot featuring classic & modern Japanese favorites, plus tropical cocktails.

O'DWYERS PUBLIC HOUSE

Quirky, laid-back spot offering hearty Irish & American meals, a full bar & a drive-up liquor store.

RIB & CHOP HOUSE

Chophouse chain serving aged steaks, seafood, slow-cooked ribs & beer in a relaxed, casual setting.

ROXIE'S ON GRAND

Lively spot with a wraparound bar, offering brick-oven pizza, sandwiches, burgers & drink specials.

SUSHI BOAT & KOREAN BBQ

Excellent Japanese sushi and Korean BBQ. It is renowned for its fast service, inviting ambiance and delectable offerings.

SWEET MELISSA

Meatless eats such as hummus sandwiches & other casual fare come with organic beers in a chill room.

THAI SPICE

Compact, relaxed restaurant offering familiar Thai specialties, as well as beer & wine.



ABOUT THE SURROUNDING AREA



Pilot Hill

For the first time in our history, Pilot Hill trails now connect Laramie to the Medicine Bow National Forest! With the completion of seven new trail miles in 2021, hikers, runners, and riders can now follow two routes from Laramie to the top of Pilot Hill or enjoy several shorter loops in both the lower and upper sections. The best parking is at the East end of Willet Dr.

Vedauwoo

Located 10 minutes east of Laramie, along I-80 are the towering rocks of Vedauwoo. The area sits within the Medicine Bow National Forest and provides picturesque backdrops for picnics, hiking, camping, fishing, and more.



Curt Gowdy State Park

Curt Gowdy is located just 24 miles west of Cheyenne and 24 miles east of Laramie on State Route 210 (Happy Jack Road). There are three reservoirs: Granite, Crystal and North Crow. Recently named as an “Epic” trail system by the International Mountain Bicycling Association.

Snowy Range Scenic Byway

This scenic alternative to I-80 takes you through the majestic Snowy Range Mountains, past deep glacial lakes, pastoral meadows, rushing mountain streams, and awe-inspiring mountains peaks. **Seasonal reminder:** From mid-November through Memorial Day, the Byway closes due to winter conditions.



Happy Jack Recreation Area

Found off of exit 323 on I-80 East of Laramie, Happy Jack is a wonderful area for hiking, camping, mountain biking, cross-county skiing, snowshoeing, and even home to trails for horseback riding. Trails ranging from .4 miles to 3 miles, there is enough space here to spend a whole day enjoying nature!



HAVE YOU TALKED TO A LENDER OR ARE YOU PAYING WITH CASH?

www.elevate.realestate

(307) 760-3778



Pre-approval*

Checklist



STEP 1: Q&A

- If we have not had our initial Q&A session, give us a call to go over the process.
- If you are a person who likes to get started early, you can always get started on the loan application in advance.



STEP 2: APPLICATION VIA WEB OR MOBILE APP

- For web version, click the "Apply For Loan" link on my website.
- Don't forget to save your application as you go and save your login info.
- Please completely fill out the application; errors or omissions cause unwanted delays.
- Non-married borrowers should complete separate applications.
- Unless you are under contract, please use "TBD" as the property address.



STEP 3: DOCUMENTATION

We will typically send you an attachment with instructions for using our secure document system. This is included in our follow-up email and is specific to you. This will allow you to upload documents and send them to us securely.



STEP 4: CREDIT REVIEW

We will review your credit report and check for errors or red flags. Credit errors or disputes are the number one cause of loan delays. We work to fix any errors before getting under contract to help save you time and headaches.



STEP 5: YOU'RE PRE-APPROVED!

Ready to get started? Reach out to apply.



Lee Lowrey, MBA

Loan Officer, NMLS 1262516

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2220 Dell Range Boulevard, Suites 100 & 105, Cheyenne, WY 82009



Highest Rated
among Mortgage Originators

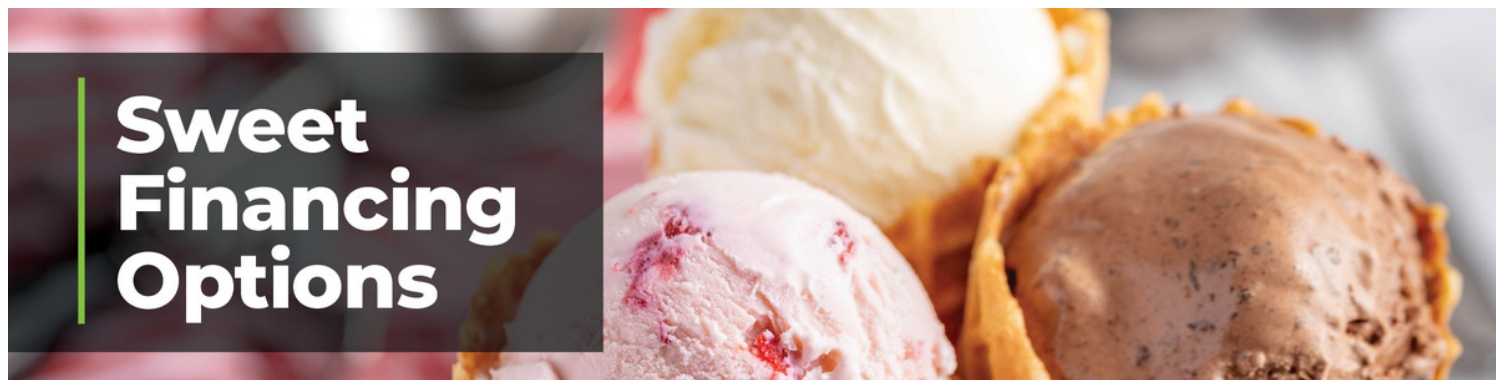
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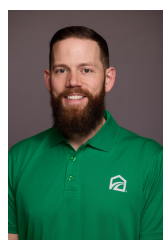
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in a Variety of Flavors!

STANDARD PROGRAM	AFFORDABLE PROGRAMS	RENOVATION PROGRAMS	JUMBO PROGRAMS	NICHE PROGRAMS
- Fannie Mae - Freddie Mac - FHA - VA - USDA - First-time homebuyers - Primary residences - Second homes - Investment homes 1- to 4-unit properties, condominiums - Delegated underwriting	- Low down payment - HomeReady® program - Home Possible® program - State housing programs - Programs for those with low to moderate income - Down payment assistance* - Delegated underwriting	- FNMA HomeStyle® - FHA 203K - VA loan options - Minor rehab - Major rehab - Primary residences - Second homes - Investment properties 1- to 4-unit properties, condominiums - FICO® Score as low as 620 - Down payment as low as 3.5% - Delegated underwriting	10% down payment - FICO® Score as low as 660 1- to 4-unit properties, condominiums - Primary residences - Second homes - Investment properties - Low down payment with no mortgage insurance (MI) - Delegated underwriting	3% down doctor loans - Foreign national programs - High LTV** programs - Alternative income programs - Multi-family jumbo loans - Non-warrantable condominiums - Portfolio conforming & jumbo programs - QM & Non-QM options - Primary residences - Seasonal second homes - Jumbo investment properties



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Peace of Mind You Deserve

A home is usually the single largest investment made in our lives. Homeowners deserve peace of mind when it comes to their property rights. Whether you're a buyer or seller, or simply refinancing your mortgage, title insurance is the smart way to protect yourself against any problems affecting your property rights.



WHAT IS TITLE?

A title is your ownership right to your property.

WHAT IS A TITLE SEARCH?

A title search is a standard part of any real estate transaction that is conducted to uncover issues that could prevent future rights to the property. Your closing agent reviews public records to see if there are problems or defects that could cause legal issues.

WHAT IS TITLE INSURANCE?

Title insurance is a policy that protects your investment and property rights. There are two different types of title insurance: owner's policy and lender's policy.

- An owner's policy protects the new owner's property rights for as long as they or their heirs own the home. In many states, it's customary for the seller to purchase this protection for the new property owner.
- A lender's policy is usually required by the lender and protects only the lender's financial interests. The buyer typically pays for this policy, but this varies depending on geography. We recommend you ask an ALTA member how it's handled in your area.

WHY DOES ANYONE NEED AN OWNER'S TITLE INSURANCE POLICY?

Owner's title insurance is a smart decision because it's the best way to protect a property from future legal claims.

*This advertising offers a brief description of insurance coverages, products and services and is meant for informational purposes only. Actual coverages may vary by state, company or locality. You may not be eligible for all of the insurance products, coverages or services described in this advertising. For exact terms, conditions, exclusions, and limitations, please contact a title insurance company authorized to do business in your location.

WHAT DOES TITLE INSURANCE COST AND HOW LONG DOES IT LAST?

Owner's title insurance is a one-time payment calculated based on the value of the property. In some states, the seller purchases owner's title insurance on behalf of the new homeowner. Regardless of who purchases the owner's title insurance, the policy lasts for as long as the owner or their heirs own the property.

DO I NEED TITLE INSURANCE IF I'M ONLY REFINANCING?

When you refinance, lenders usually require a new title search and lender's policy to protect their investment in the property. Typically, homeowners don't need to purchase a new owner's policy—the one you bought at closing is good for as long as you or your family own the property. However, you may want to contact an ALTA member to update your policy to reflect changes in your life.

WHAT HAPPENS AT SETTLEMENT?

You sign the legal documents and receive the keys to your home. Once you receive your title insurance and other important documents in the mail (typically a few months later) make sure to put them in a secure location.

For more information about owner's title insurance, contact TownSquare Title of Wyoming at Team@TSqTitle.com.

www.TSqTitle.com

TST
TownSquare Title of Wyoming

UTILITY INFORMATION

ALBANY COUNTY/RURAL

COUNTY/RURAL ELECTRIC

carbonpower.com

307.326.5206 or 800.359.0249

GAS

www.blackhillsenergy.com/customer-service

888.890.5554

INTERNET

www.hughesnetplans.com/satellite-internet/Wyoming/L/Laramie

844.281.9095

WATER HAULING STATIONS

Harmony Water Station - 1994 HWY 230; Laramie Filling Station - 4th and Canby

CITY OF LARAMIE

ELECTRIC/GAS

Rocky Mountain Power csapps.rockymountainpower.net/idm/my-account/start-stop-move

888.221.7070

Black Hills Energy

www.blackhillsenergy.com/customer-service

888.890.5554

WATER/SEWER/GARBAGE

City of Laramie

www.cityoflaramie.org/103/Requesting-Discontinuing-City-Services

307.721.5200

WASTE

McBride's Yard Waste

www.mcbridesyardwaste.com

307.399.2028

INTERNET

CenturyLink

www.centurylink.com

866.792.2361

Spectrum

www.spectrum.net

888.940.8322

ADDITIONAL INFORMATION

COMMUNITY EVENTS

Laramie Chamber Business Alliance

Laramie.org/home/discover-laramie

307.745.7339



SCHOOL DISTRICT

Albany County School District

www.acsd1.org

307.721.4400

866 N. 4th Street, Suite 3
Laramie, WY 82072

www.TSqTitle.com

Office: 307.632.4424
Fax: 307.632.6469

WE'RE IN THE BUSINESS OF CARING ABOUT YOU



Reliable Insurance Support to Meet Your Needs

At Range Community Insurance, our comprehensive insurance services combined with excellent customer service provide you with peace of mind, ensuring that you can focus on what matters most.

Our goal is to create lasting relationships with every customer for years to come. We strive to give back to our community, which has given our family so much. You can trust us to be there for you in times of need and to understand and support your priorities.



(307) 292-1686



Business



Car



Home



Motorcycle



RVs



225 E. Garfield, Laramie



rangecommunityinsurance.com



robert@rcinsures.com



Your Independent Insurance Agency

We are Independent Agents in Laramie, Wyoming, free to choose the best carrier for your insurance needs. We do not work for an insurance company, we work for you!

We are here to support you in good times and in bad. If you have a loss, we will follow through to see that you get fair, prompt payment and service.

Range Community Insurance represents a carefully selected group of financially strong, reputable insurance companies. Therefore, we are able to offer you the best coverage at the most competitive price.

Call us today for your personalized service and competitive quote. Whether you need business, home, or auto, we are here to help you with your insurance needs!



OUR PROMISE

Superior Service

- Trusted community resource
- Experienced, professional agents
- Tailored policies and service

We Work For You

- Comprehensive coverage
- Competitive pricing



ROBERT BECKEN

Owner/Agent

Serving Wyoming and Colorado

- ☎ WY: (307) 292-1686
- ☎ CO: (970) 657-1605
- ✉ robert@rcinsures.com

MEET YOUR TEAM



Carson Shoop

Owner/Broker

✉ CarsonShoopRE@gmail.com

☎ (307) 241-0448

I created Elevate Real Estate to expand my mission of a holistic approach to real estate needs, that is focused on truly helping the individual you. I have cultivated my real estate career into a way to serve you and the community we make up. Through learning your goals and assisting you to find a home that supports your highest path. I am always reflecting on the question and driven by the question, "How can I help you the most?"

Patricia Leatherwood

Real Estate Associate Broker

✉ LPatriciaQ@gmail.com

☎ (307) 343-0550

Dedicated real estate professional providing exceptional services to buyers and sellers in and around Laramie, Wyoming. With my deep knowledge of the local housing market and my Wyoming upbringing, I have a unique ability to uncover hidden gems that other agents may overlook. Client satisfaction is my top priority, and I approach every transaction with a nurturing style and unwavering dedication.



Allana Bustos

Real Estate Agent

✉ allanab.realestate@gmail.com

☎ (307) 421-4813

Proudly rooted in Laramie, I offer an unique advantage with an in-depth understanding of the local market and our community. I understand that each real estate journey is unique, and I am committed to providing personalized attention to meet your specific needs and goals. You can count on me to operate with transparency, honesty, and integrity.



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