

**THE
KRONENBERGER TEAM**



**RE/MAX
PROFESSIONALS**



Kronenberger Buyers Guide

THE ULTIMATE ROADMAP TO BUYING A HOME

**"We make a living by what
we get, but we make a life
by what we give."
- Winston Churchill**





Contents

ONE | THE TEAM

TWO | THE AGENTS

THREE | MISSION & EXPERIENCE

FOUR | BENEFITS OF HOMEOWNERSHIP

FIVE | THE HOMEBUYING PROCESS

SEVEN | MONEY TALK

EIGHT | THE OFFER PROCESS

NINE | CLOSING DAY

TEN | CLIENT TESTIMONIALS

ELEVEN | COMMUNITY & CHARITY

TWELVE | CONTACT US

The Team

"We make a living by what we get, but we make a life by what we give."

- Winston Churchill

Kim Kronenberger & The Kronenberger Team have been active members of the Denver Metro community for over 21 years. Serving as a Licensed REALTOR in the Metro Denver area for over 21 years, Kim's constant mission has been to set a new standard for Realtors. We believe in Negotiating, Advocating, Counseling, and Educating our Sellers and Buyers in all market environments to help maximize their Real Estate potential throughout the Denver Metro area. My goal is to help our Sellers and Buyers, confidently navigate the ever-changing Real Estate Market. We recognize our #1 asset and priority is our client and our dedication to customer service is unparalleled as recognized by Customer Satisfaction Surveys on Trulia, Zillow, and 5280 Magazine. "Innovative, Hard Working, and Unparalleled Customer Service" are just a few of the words our past clients use to describe Kim Kronenberger.

Kim Kronenberger is consistently ranked in the top 25 agents in the Denver Metro Area and is also in the Top 1000 Agents in the US; consistently ranked in the Top 50 Brokers for the REMAX Mountain States Division, The Kronenberger Team has a proven track record of success along with extensive knowledge of the Denver Market.



• Your Agents

Kim & Rusty work together seamlessly to provide a professional & unique buyer experience.



KIM KRONENBERGER
REALTOR

Kim Kronenberger is consistently ranked in the top 25 agents in the Denver Metro Area and is also in the Top 1000 Agents in the US; consistently ranked in the Top 50 Brokers for the RE/MAX Mountain States Division, The Kronenberger Team has a proven track record of success along with extensive knowledge of the Denver Market.

Kim moved to Colorado in 1998. She is extremely organized, competent, and reliable. Kim is a professional multi-tasker, and integrity and professionalism define her.

Kim is a mother of three wonderful sons; Myles, Brayden, and Coalton, and a terrific daughter, Chelsea.



RUSTY HOGAN
REALTOR

After 17 years with the Cheesecake Factory, Rusty Hogan joins RE/MAX Professionals as a part of the Kim Kronenberger Team. During his time with the Cheesecake Factory, Rusty opened all the Denver area stores, including Boulder, and was recognized Nationally as Restaurant of the Year. Rusty has a passion for Customer Service and Excellence and is looking forward to transferring his skill set to the Real Estate Industry. Rusty is married to Kim and together they have four children, ages 18-30, and two large, shedding dogs. Rusty loves to play hockey and snowboard and is also an avid sports fan, especially of the Broncos and Avs. Rusty is a native Coloradan.

OUR MISSION

The Kornenberger Team continually works to improve all professional abilities and provide clients with accurate information, prudent advice, and prompt action. Systems and standards of practice are in place to provide exceptional service and aggressive representation of clients' needs.

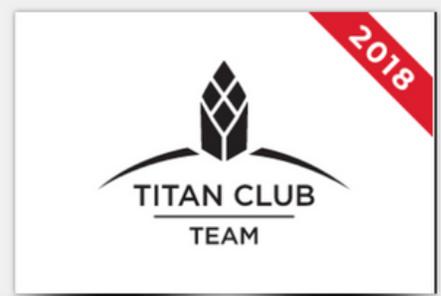
PROFESSIONAL EXPERIENCE

Kim Kronenberger is ranked in the *Top 1% Nationally* based on sales volume and continuing education, and is consistently ranked in *Top 5 - Individual Agents in the #1 Performing RE/MAX Professionals Office*. Kim Kronenberg is also a member of the National Association of Realtors, Colorado Association of Realtors, and the South Metro Denver Realtor Association.

OUR COMMITMENT TO YOU

Building a relationship with you is what is most important to us. This approach allows the Kronenberger Team to be available to you for any unique needs or concerns you may have as you buy your home. Our consistent, reliable support, prompt action, and prudent advice will always assist you in making informed decisions.

Awards & Accolades



Why this will be
the best decision
you've ever made

The Benefits of Home Ownership



EQUITY

Renting has often been compared to paying 100% interest, but when you own a home and a mortgage is in place, a portion of your payment goes toward the principal balance on your loan. This builds your equity and acts as a savings account.



APPRECIATION

Home values have a well-documented history of going up over time. This increase becomes equity you can benefit from when you refinance or sell.



ROOTS

People who own rather than rent stay in their homes 4x longer. This provides an opportunity to get to know your neighbors and connect with your local community.



TAX SAVING

The government rewards homeowners by providing excellent tax benefits. The interest paid on your mortgage and other home-related expenses can generally be deducted from your income.



EDUCATION

Research shows children of homeowners earn higher test scores and graduate at a higher percentage than those of renters.



HAPPINESS

The feeling of owning your own home is unmatched. You can fix it up, make it your own, get a dog, or plant a tree if you want. Doesn't that sound exciting!

The Homebuying Process

THE BUYERS ADVANTAGE

As a home buyer, your agent's commission is paid by the seller in almost all circumstances. This means your representation costs you nothing!



MEET WITH KIM & HER TEAM

Discuss the type of home you are looking for, including style, price, and location.



HOUSE HUNTING BEGINS

The fun part! Kim or an agent on her team will schedule showings and help you find the perfect home.



UNDER CONTRACT

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.



FINAL DETAILS

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.



CLOSING

This is the transfer of funds and ownership. A title company or an attorney acts as an independent third party to facilitate the closing.



GET PRE-APPROVED

You will need pay stubs, W2s and bank statements. Knowing what you can afford is critical to a successful home shopping experience.



MAKE AN OFFER

Kim or an agent on her team will prepare the offer based on the price and terms you choose.



NEGOTIATION & CONTRACT

It may take a few tries to get it just right, but hang in there... you're on your way!



home!

Let's Talk Money

Between home financing & closing costs, here is how you should prepare.



LOAN PRODUCTS & RATES

Kim Kronenberger and her team work with referral partners at various different banks that will help you through the financing process. You should speak with a lender first to discuss pre-approvals, loan products and rates.

EARNEST MONEY & CLOSING COSTS

When submitting an offer and depending on your loan type, buyers are required to submit an earnest money check between 3-5% of the sales price. If your offer is accepted that money is deposited into escrow. Also, speak with your lender regarding closing costs, these are fees for professional services rendered.



HOME INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.

OUR REFERRAL PARTNERS

Jeff Jordan with Nova Home Loans • jeff.jordan@novahomeloans.com
Keith Lowry with Canyon River Mortgage • klowry@canyonrivermortgage.com
Yvette Youngs with Prime Lending • yyoungs@primelending.com



The Offer Process

Let's address the offer process - here are the steps and what to expect.

DISCUSSING OUR OFFER

The Kronenberger Team will listen to your needs and provide input on the property's ability to meet those needs. If it does, researching local market trends will determine an offer price at fair & good value. We will draft an offer that protects you and includes any clauses that are needed. Keep in mind that this offer is just an offer until it is accepted.



ACCEPT



REJECT



COUNTER

If the seller accepts your offer, we are on our way!

The seller can reject the offer and move onto the next.

The seller may come back with their own offer in their favor.

In today's market, we will have the urge to celebrate, but this move us to the next phase with addressing and conditions laid out in the offer like a home inspection. We also start working with your lender with the financing process.

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not we move on and find the home you were meant to have!

In this case, we will review the terms with you and continue to negotiate until we have reached a mutual agreed upon offer or until no agreement can be reached.

WE WILL BE WITH YOU EVERY STEP OF THE WAY.

A lot happens between an accepted offer and closing. The Kronenberger Team will keep you updated on contract requirements with regular progress reports, inform you of any addendums and/or changes, and endeavor to predict potential hurdles so we can avoid them before they happen.

• Closing Day!

CONGRATULATIONS

Everything you should prepare for on your big day.



FINAL FINANCING APPROVALS

- Review final loan disclosure documentation prior to closing.
- Submit any final documents needed.
- Communicate regularly with your lender.

FINAL WALK THROUGH

- The Kronenberger Team will schedule a final walk-through prior to closing.
- We want to make sure the home is in clean, broom-swept condition.
- Make sure no additional damage as been done.

WHAT TO BRING

- Valid ID
- Certified Checks reflecting any balances due (your lender can help identify these).
- A strong hand, ready to sign many documents!

Client Testimonials

What our clients had to say about their experience with us.



As first-time buyers we were intimidated at first, but Kim and Rusty are a great team! They made the process easy to understand and they were extremely knowledgeable and helpful.

- Emily White



They found me a wonderful home in a beautiful neighborhood with all of the amenities I asked for. I highly recommend them and will have them represent me again as the need arises.

- Buyer in Loan Tree



Extremely knowledgeable, responsive, and best of all Kim and Rusty love what they do. I am so thankful for my experience with The Kronenberger Team.

- Buyer in Highlands Ranch



Highly competent, creative, thoughtful, and dedicated partners for your buy or sell needs. Truly listen to you, and respond accordingly.

- Kristy Banas



Truly listens to you, and responds accordingly.

They're wonderful people, active in their community, giving back. Highly recommend!

[Find us on Zillow](#) for more reviews →



Community & Charitable Involvement



1

COLORECTAL CANCER ALLIANCE

The Kronenberger Team supports the Colorectal Cancer Alliance's goals to reverse the decline in preventive screenings caused by the pandemic, support more patients who are navigating this disease during a global health crisis and fund more research to ultimately find a cure for colorectal cancer.

2

PROFESSIONALS MIRACLES FOUNDATION

RE/MAX Professionals and Professionals Miracles Foundation have contributed an average of \$125,000 annually to Denver metro families to help improve the lives of children diagnosed with a life-threatening illness, faced with a lifetime medical condition or are involved in tragic accidents. A portion of each closing I execute goes to Professionals Miracles Foundation and Children's Miracle Network. The money I raise goes to our local Children's Hospital and children in need.



3

CHILDREN'S MIRACLES NETWORK

Since 1992, RE/MAX has been a proud supporter of Children's Miracle Network Hospitals. Thanks to the collective efforts of tens of thousands of RE/MAX Associates who participate in the Miracle Home program by making donations with each real estate transaction, RE/MAX Associates have raised more than \$160+ million for kids across North America. Custom designed for RE/MAX offices and Associates, the Miracle System is your one-stop gateway to participation in the Miracle Home program.

Community & Charitable Involvement

**WE NOT ONLY HAVE A PASSION FOR REAL ESTATE
BUT A PASSION FOR GIVING BACK.**

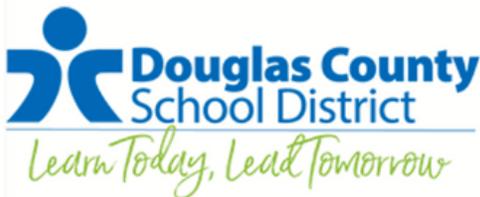
The Kronenberger Team is thankful to be part of the Denver community. We have successfully been helping buyers and sellers with their real estate needs in the Denver market since 2001, with a belief in giving back to the community.



Gratitude

IS THE BEST

Attitude



University of Colorado Hospital
UNIVERSITY OF COLORADO HEALTH



READY TO GET STARTED?



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THEKRONENBERGERTEAM.COM

FOLLOW ALONG

