guideto BUYING A HOME





Colorado Group Realty

509 Lincoln Ave Steamboat Springs, CO, 80487 MyBrokers.com 970.870.8800



Our Philosophy

Stay a locally owned/boutique firm

Be the Source of real estate knowledge

Full-time, non competing manager

Focus on the people who know us first

Always be open to change and new ideas

The whole is Greater than the sum of the parts

Our relationships are more important than the next deal

Build trust with our customers by doing what we promise

Focus on what we do best, selling real estate in the Yampa Valley

To have brokers who believe in themselves

We will not sanction incompetence or mediocrity



01 Congratulations!

Buying a home is one of the biggest investments and financial decisions you can make. While it is a major commitment and responsibility, it is also a very exciting time in your life. I'm proud that I will get to play a part in it and am excited about soon having the privilege of handing you the keys to your new home!

With that said, it's important to keep in mind that home buying is a complicated process. I will be working hard to make sure that everything is as rewarding as possible, guiding you at every step and making sure that your needs and desires are met.

This guide was designed to inform you about all steps of the home buying process so that you can feel confident, make informed decisions and act as an educated buyer. It will also help both me and you understand the things that you're looking for in a home so that our search can be made as easy as possible.

Please take some time to review carefully all of the information presented here. If you have any question about the topics discussed, I will be glad to go over them with you in detail. Since every real estate transaction is unique, you will most likely have questions or concerns not presented here. That's what I'm for - to assist you at each step, to answer your questions, and to help you find the home you desire!



O2 PreliminaryFinancing Concerns

Most homebuyers find that they need to finance at least part of their home purchase. Therefore, the first stage in finding the right home is to review your personal financial situation and make an informed estimate of your true purchasing power. Your purchasing power will depend on:

- Your Income
- Your Credit Rating
- Other Monthly Expenses
- Your Down Payment
- Available Interest Rates

How Much Home Can You Buy?

The next four steps discussed will help you review home financing and get you prepared to speak in detail with a lender. A more thorough overview of the financing process is covered later in this guide.

Step 1: Make a rough estimate of how much home you can afford based on your income.

Here are a few methods that will give you an approximate starting point for how much home you can afford. Method1: The price of your home shouldn't be any more than 2.5 times your annual salary.



Step 2: Take a close look at your credit report.

Your Credit History is one of the principal measures used by a lender to determine your interest rate. The better your credit, the better lending terms your bank or lending institution will be able to offer you. A higher interest rate translates into a higher monthly mortgage payment, and so your credit score will directly affect how much money you can borrow and at which homes you should be looking.

You should be aware of what information is on your credit report by obtaining and reviewing copies of your credit report from the three main credit report agencies.

Equifax	TransUnion	Experian
www.equifax.com	www.transunion.com	www.experian.com
1.888.766.0008	1.800.888.4213	1.888.397.3742

Remember that there are several factors that affect your credit report including your payment history, your current ratio of debt to income and signs of responsibility and stability. And since not all creditors report to all three agencies, it's best to

order a report from all three institutions. Your goal in ordering all three credit reports is to make sure that all of the information stated on each report is accurate and correct.

If there are any discrepancies on your credit report, it's important that you contact the rating agencies and have those records corrected. Taking the time to verify and correct your credit report before you speak to a lender will help eliminate hassles later on.

You can get a free credit report once every year by visiting www.annualcreditreport.com

How Does Your Score Rate?				
Exceptional	Above 780			
Great	740-780			
Good	690-740			
Fair	620-690			
Low	Below 620			

The average credit score in the US is 678.



Step 3: Gather the Documents / Take a look at your Assets and Monthly Expenses

Your lending institution will ask you to give a complete profile of your financial situation. In addition to your income, your existing assets and debts will determine how much money that you can borrow.

Below you'll find a list of documents you may be required to produce regarding your financial situation when you speak to a lender. It is a good idea to gather these things now and have them on hand. You will need to provide this information for all primary and co-borrowers.

- Social Security Number
- W2 Forms from the previous two years
- Pay Stubs (most recent months)
- Employment History Summary
- Bank statements for checking and savings accounts (past 3 months)
- Creditor Information. This includes debts like:
 - Student Loans
 - Auto Loans
 - Credit Cards
 - Child Support Payments

Improving any of these areas will help you qualify for better lending terms, so keep that in mind before you speak with a mortgage professional. If it's possible to pay off a car loan or a credit card balance before you seek financing for your new home, the preferential financing terms that you could receive may save you thousands of dollars over the life of your mortgage.

- Federal Tax Returns (for the past 2 years)
- Complete Record of Assets
 - Stocks, bond, and investment accounts
 - IRA / Retirement plan
 - Life insurance policies
 - · Automobiles owned
 - Construction loan
 - Gift letters
 - Documentation of other income

What **NOT** To Do

There are a few actions that you can take that will negatively affect your credit score and therefore your home purchasing power. If at all possible, you **should avoid making a major purchase or changing your job** if you're seriously considering buying a home in the next few months.

Step 4: Talk to a Qualified Lender

After looking at this information for yourself, it's time to speak to a qualified lender. A professional advisor will not only be able to give you information on the best rates and terms available in the current market, but he or she can also explain to you what options you have given your unique financial situation.



03 Which Home

Is the Right Home?

I've made a commitment to help you find a home that suits your wants and needs, so now it's time for you to articulate exactly what those wants and needs are. By sitting down and considering the kinds of things you're really looking for, you can save a lot of time and frustration by avoiding houses that aren't for you.

What are you looking for?

Home Type	Lot Features		
☐ Single Family Detached	□ Acreage		Patio/Deck
□ Duplex	Large Yard		Pool
□ Condominium/Townhom	e \Box Small Yard		Outdoor Spa
□ Apartment	□ Fenced Yard		Extra Parking
 Other 	Garage		Other
□ BD/BA	Carport		
Location	Interior Features		
□ Mountain	□ Air condition	ning \square	Extensive cabinet/
□ Fish Creek	□ Carpeted floo	ors	counter space Home Theater
□ Downtown	□ Hardwood flo	oors	Fireplace
□ West Steamboat	□ Tiled floors		Basement
□ Strawberry Park	□ Walk in close		
□ Hayden			Other
Pets	Community Features		
□ Pets - yes no	□ Elementary s	chool \square	Local Park
□ Kind	□ Middle schoo	ol 🗆	Recreation center
How many	□ High school		
□ Oak Creek			
Now that you've detailed your ideal ho	me it's time to put your priorities in ord	er. What is the	most important thing
for you, what areas can you compromis	e? Chances are that the perfect home for	or you won't be	e exactly what you put
down on paper. Rank these five areas o	f your home's features/benefits from 1-	5, 1 being the	most important, 5
being the least important: price, location	on, size, amenities & design, others/spec	cial.	
Price Lo	cation Size	Amenities & [DesignOther
Are you Renting? y n if so when do Do You Currently Own a Home which y	-		COLORADO

GROUP REALTY

04 Securing Financing

Pre Qualification vs. Pre Approval

Pre-Qualification is only a loan agent's opinion that you'll be able to obtain financing. No verifications are made, so formal approval is not issued.

Pre-Approval means your loan application has been taken through a rigorous procedure. Pre-approval saves you the time of looking at houses you can't afford.

Pre-approved buyers are ahead in the home buying game. If you make an offer on a home and then apply for a loan instead of the other way around, you are at the mercy of the lender who now knows that you don't have time to shop around.

A pre-approval letter from a lender will also give you an edge when multiple offers have been made on a house. Pre-approved buyers generally close escrow more quickly, since most of the paperwork has already been taken care of.

Mortgage Overview

When considering your financing options, you'll want to review many different things about the loans offered to you. In this next section you'll find a basic overview of home loan features and the things you should consider as you shop for a lender or loan.

What kind of lender are you borrowing from?

Home loans are available to consumers from thrift institutions - commercial banks, mortgage companies, credit unions and mortgage brokers.

A Mortgage Broker is unlike other lenders in that the broker does not lend money to you directly. A broker will help find you a lender and secure the terms of your arrangement.

Mortgage Broker vs. Traditional Lender

A Broker may have access to several lenders and therefore can offer you a wider selection of loan products and terms. He or she can help you shop for the best deal based on your circumstances.



What are the terms of the loan?

All the terms of a loan matter, not just the interest rate. you'll want to get a complete picture and break down of what given offer means to you on a monthly basis as well as how much money you'll be spending over the life of the loan

At a minimum, you should request quotes with a few different scenarios and compare the financial impact of each situation before you determine your best course of action.

Loan Type/Rate Types

Fixed Rate (Traditional) Loan

These loans are usually structured with repayment terms of 15, 20 or 30 years. The lender will agree to charge a fixed interest rate over the life of the loan. With this loan type, your monthly mortgage payments will remain the same for the length of the term.

Adjustable-Rate Loans (ARMs)

Also known as variable-rate loans, ARMs often offer a teaser rate for the initial period of the loan. This introductory interest rate is usually lower than rates offered for fixed rate mortgages. The interest rate will fluctuate over the life of the loan based on market conditions. Changes in rate happen at certain time periods, and the lender can set both a maximum and minimum on the rate of fluctuation.

Federal Housing Administration (FHA) Loans

Federal Housing Administration (FHA) insured loans are made by private lending intuitions such as banks, savings & loans, or mortgage companies to eligible borrowers for the purchase of a home. To secure an FHA loan, a borrower must apply and qualify with a certified FHA Lender. Additionally, eligible borrowers must be able to pay a minimum of 3.5% of a home's purchase price. If the loan is approved, FHA will insure a portion of the loan's value to the lender.

Veterans Administration (VA) Guaranteed Loans

VA Home loans are available to qualified Veterans and their spouses. Private lending institutions issue the loans which are in turn guaranteed by the Veteran's Administration. The VA does not require any down payment on VA Guaranteed loans and allows the borrower to receive a competitive, fixed interest rate.

Points

The lender or broker can charge you points on your mortgage. One point equals 1 percent of the loan amount. These are simply fees paid to the lender or broker that are often linked to the interest rate, and are usually paid in cash to the lender or broker at closing. A lender may offer you a lower interest rate, but charge more points, so it's important to compare offers.



things to keep in mind

- 1. You can ask your lending institution for a list of its current mortgage rates. You'll want to ask your lender whether you're being quoted the lowest rate for the day or week.
- 2. If the rate quoted to you on a loan in an adjustable-rate, ask when and how your loan payment will vary.
- 3. Ask what the loan's Annual Percentage Rate (APR) is. The APR will express as a yearly rate all of the fees associated with a loan including the interest rate, points, broker fees and other credit charges you may be required to pay.
- 4. For better understanding, ask your broker or lender to quote you a dollar amount rather than just a number on any points you are being charged on the loan.
- 5. If you are satisfied with a proposed interest rate, you can ask your lender if he or she can lock-in the quoted rate. There may be a fee associated with locking in a rate and the agreement will generally only last 60 to 90 days.

What Additional Fees will be required in this Loan?.

Most loans have additional fees. You can sometimes borrow the money need to cover these fees, but that will obviously increase the overall amount of debt you undertake. Some fees are paid up front, and others are not due until closing.

Loan Origination Fees

The institution that actually loans you the money will generally charge on origination fee for processing the loan. They are often expressed as a percentage of the amount of the loan.

Underwriting Fees

Certain lenders will charge a fee to investigate your creditworthiness and determine if you are likely to repay your loan.

Broker Fees

Typically paid at closing, a mortgage broker may charge you a fee in addition to the origination fee. If you are working with a broker, be sure to check with them what their fee is.

Transaction / Settlement / Closing Costs

These fees lump together several charges for: application fees, title examination, abstract of title, title insurance, property survey fees, deed preparing fees, other mortgage fees and settlement documents, attorney fees, recording fees, notary fees, appraisal fees and credit report fees. The Real Estate Settlement Procedures Act requires that a lending institution provide a borrower with a good faith estimate of closing costs at the time of application. This estimate must list each expected cost as a range or as an exact amount where applicable.



The Down Payment / Private Mortgage Insurance

The largest upfront cost in purchasing a home is the down payment. Most traditional lenders expect borrowers to put at least 20% of a loans total amount down. Borrowers who are unable to do so are required to purchase **Private Mortgage**Insurance (PMI). This insurance protects the lender in case of default by the borrower.

Interview Questions for your Lender

- 1. What kind of loans do you offer?
- 2. What kind of loan would you recommend for me? What are the advantages and disadvantages of this loan structure?
- 3. What is the current mortgage interest rate? Is the rate quoted the lowest for that day or week?
- 4. What is the Annual Percentage Rate (APR) of an offered loan?
- 5. Is the loan rate adjustable or fixed?
- 6. What are the Discount Points and Origination Fees?
- 7. What are all the Costs?
- 8. If the rate is adjustable, how will rate and loan payment vary?
- 9. What are the Qualifying guidelines for this loan?
- 10. What is the lender's required down payment for this loan?
- 11. What documents will need to be provided?
- 12. What are the closing costs?
- 13. Will the Lender Guarantee the GFE?
- 14. Does the lender offer a loan rate lock? Is there a fee for the rate lock?

things to keep in mind

- 1. Be sure to get a clear indication of the down payment percentage required by your lender. You will also want to know what kind of documentation your lender requires to verify that you have funds for the down payment.
- 2. If you are not able to put down the traditional 20% on your purchase and Private Mortgage Insurance is required, ask your lender what the total cost of the insurance will be, how much it will increase your monthly payment, and how long you will be required to carry the insurance.



05 Let the Search Begin!

Home shopping can be both exciting and exhausting but doing some preparation before you hit the street to look at homes will help out tremendously.

Chances are you've already started your search online. In addition to the sites that you've already visited, I would suggest you look at:

- www.personalwebsite.com
- www.brokeragewebsite.com
- www.localmls.com
- · www.realtor.com
- www.zillow.com
- www.trulia.com



That's the average number of houses a homebuyer will look at before they choose one.

What sites have you visited in your home search?

When you find a listing online that you're interested in, please send it to me at shelley@yoursteamboathomes.com. Not only will I arrange a showing time for us to view the property, I will also search the MLS for similar properties so you can look at other homes like the ones you've found.

Here are some great tips to keep in mind when you're home shopping:

- 1. Don't view too many properties in one day.
- 2. Bring a notebook, pen and/or digital camera with you as you search.
- 3. Keep a folder with flyers or print outs on properties that you've viewed.
- 4. When you find a property you like, visit it at different times of the day.
- 5. Don't be put off by interior decorations they can and will be changed.



Questions, Questions

When you find a home you really like, there are some more probing questions you might want to ask. And remember, a professional home inspection will be necessary to completely answer most of these issues.

General

- 1. When was the home built?
- 2. How many owners has it had?
- 3. How does the asking price compare to other houses in the neighborhood?
- 4. What did the property sell for when the current owner purchased it? What year was it purchased in?
- 5. Is the existing mortgage assumable?
- 6. What are the annual property taxes?
- 7. Will the taxes increase with the transfer of deed and a new market price?
- 8. Is there a builder's warranty on the property? What are the details of that warranty?
- 9. Will there be additional structures built around the property that could distort the view?

Outside

- 1. What is the level of ground maintenance that will be required?
- 2. Are there any structural anomalies or problems with the outside area of the property?

Inside

- 1. Are the appliances built in?
- 2. Is there adequate insulation?
- 3. What improvements/additions has the homeowner made to the property since purchase?
- 4. What appliances is the seller offering in the sale?

Major Systems

- 1. What is the age and condition of each major system in the home (plumbing, electrical, heating & cooling)?
- 2. What type of fuel is the home heated with?
- 3. What are the average monthly utility costs? What are the winter and summer highs and lows?
- 4. Are there any major repairs that will need to be made before someone can live in the home?



06 Making an Offer

When you've found a home that you're interested in, it's time to make an offer. As your buyer agent, I will draw up a contract with your offering price and necessary contingencies into a formal contract.

You will want to review this document carefully and make sure it states your terms exactly. If the offer is accepted by a seller, this contract will become a legally binding agreement.

In addition to an offer contract, you will need to provide *earnest money* as well as a letter from your lender indicating your qualification to purchase.

Earnest Money typically equals between 4% to 10% of the property purchase price. You will not be at risk of losing your earnest money as long as you do not default on your contract. The amount will be credited towards the purchase price of the house at closing.

After you've made your offer, the Seller will be able to:

- 1. Accept your offer
- 2. Reject your offer
- 3. Execute a counter offer

In most cases, a seller will not accept your initial offer outright. Typical counter offers include modifications to:

- Purchase price
- · Closing date
- · Possession date
- Inclusions



As a buyer, you will be in a better negotiating position if:

- You have been pre-approved for a mortgage
- You are not selling a house at the same time
- You have not loaded your offer with other contingencies

When you make an offer on a house, you should be prepared for the negotiations to go back and forth several times before both parties agree to the terms. You might also have to compete with other interested buyers in certain market conditions.

When an agreement is reached on all issues, and both the seller and you as the buyer have signed the offer, you are both under a legally binding contract.



07 Getting to the Finish Line

Your offer's accepted! Now it's time to get to work. Before we can close on the purchase of your new home, we need to take a few more steps to make sure the purchase is a sound decision.

Step 1: Buy with Confidence

Home Inspection

As the buyer, you have the opportunity to hire a professional inspector to evaluate the condition of the home. An inspection clause is included in the written contract given to the seller. The goal of a home inspection is to give you an objective, independent and comprehensive analysis of the physical condition of your potential new home and check for any safety issues that might otherwise be unknowable.

A professional inspector will check on the structure, construction and mechanical systems of the house. This usually includes checking:

Electrical systems Ventilation Foundation Floo	
Plumbing and waste HVAC System Doors Room	f
disposal Water Source and Quality Windows Rado	on Gas
Water Heater Waste Disposal Ceilings Asbe	estos
Insulation Pests Walls Lead	l Paint

You will receive a written report of the inspection. If you choose to be present during the inspection, you can ask your inspector about unique features of the property and get his or her opinion on the necessary maintenance for each different area.

Depending on the results of the inspection, you will have the opportunity to:

- Get out of the written offer if major problems are discovered
- Renegotiate the purchases price to account for necessary repairs
- Negotiate that repairs are made by the seller before final purchase of the property



Property Survey

Your lender may require that a legal land survey be completed of any property on which they issue a mortgage so that they can obtain a clear lender's title insurance policy. Title Companies sometime require a survey in order to issue the final title policy.

A surveyor will determine:

- Whether the house is within the property borders
- Whether there are any encroachments on the property by neighbors
- The extent to which any easements on the property may affect legal title

The survey will also provide you as a new owner with invaluable information. The report will let you know exactly where the property lines are.

The amount of detail provided in a surveyor's report varies based on the kind of survey you ask for. Obtaining more information will cost more money.

I recommend using the following organization for your home inspection:

Step 2: Clearing the Home Title

Simply explained, "title" is the right to own, possess, use, control and dispose of property. When you buy a home, you are actually buying the seller's title to the home. A deed is the written legal evidence that the seller has conveyed his or her ownership rights to you.

Before the closing meeting when the actual transfer of ownership occurs, an attorney or title specialist generally conducts a title examination. *The purpose of the title examination is to discover any problems that might prevent you from getting clear title to the home.*Generally, title problems can be cleared up before settlement, but in some cases severe title problems can delay settlement, or even cause you to consider voiding your contract with the seller.

Some "clouds on title" can be corrected relatively easily while others can become quite complicated to remove. You should insist on being kept informed of every step in the title examination process. If title problems are uncovered, it is important for you to understand your legal rights.

What is Title Insurance?

Title insurance is the best way to protect yourself against title defects that have occurred in the past, which may not appear until after you've taken ownership of the property.

Before a title insurance policy is issued, a title report is prepared based on a search of the public records. This report gives a description of the property, along with any title defects, liens, or encumbrances discovered in the course of the title search. It is different than casualty insurance in that you pay a one-time fee and it protects against past (as opposed to future) events.

Title insurance will protect you against title defects that were not discovered in the course of the title search. If such a defect were discovered later, your title insurance would cover you.

If title problems are severe enough and not covered by insurance, you could actually lose your house. A title insurance policy protects you and your heirs against title defects for as long as you own your home.

Step 3: Getting an Appraisal

An appraisal is an estimate of the value of a property made by a qualified professional. The appraisal of your prospective home is as important as your credit history in obtaining a mortgage. After all, the property you are purchasing serves as the collateral for the loan.

Although the primary goal of the appraisal is to justify the lender's investment, it also protects you from overpaying. Your lender will generally hire the appraiser and will charge you as the buyer a fee for the service.

If the appraisal falls short of the amount you wish to borrow you may be refused a mortgage or offered a smaller amount on the mortgage. Your offer contract will be contingent on whether the appraisal comes in at or above the purchase price you and the seller have agreed upon.

Step 4: Closing

All the preparation is complete. Now it's time for closing! *Closing is the legal transfer of ownership of the home from seller to buyer*. It is a formal meeting that most parties involved in the transaction will attend. Closing procedures are usually held at the title company or lawyer's office. Your closing officer will coordinate the signing of documents and the collection and disbursement of funds.

In order to ensure a smooth closing you will need to:

- Obtain a homeowner's insurance policy and provide this information to your lender and/or closing agent.
- Review the Settlement Statement or HUD-1 that your lender or closing agent will provide you 1 to 2 days before closing.
 These documents will contain a detailed description of all costs associated with the transaction, including the exact dollar amount you will need to bring to closing.
- Verify with your lender and/or closing agent any other items that you need to bring with you such as a valid driver's license
 or other form of identification.
- Conduct a walk-through of the property prior to closing. This will give you an opportunity to see that the condition of the house is the same as it was at the time of contact. Additionally, you will be able to ensure that any repairs agreed to by the seller, based on the inspection, have been completed.



Notes	
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Local Resources



Home Inspectors

Yuri Goldstein

Yampa Valley Home Inspections (970) 879-5451 yampavalleyhomeinspections@yahoo.com

Chris Hart

Great Divide Property Inspections (970) 736-0088 gdpropertyinspections@yahoo.com

Greg Pohlman

Complete Home Inspection Services (970) 871-1478 info@completehomeus.com

Troy Schaus

Schaus's House Inspectors, LLC (970) 261-3750 schausshouseinspections@live.com

Jerry Stanford

Premier Home Inspections (970) 846-2992 jstanfordcjv@gmail.com

Disclaimer: Listed names are for informational purposes only and the client has the right to work with any professional service



Mortgage Brokers & Banks

Carmen Ashbaugh

Vectra Bank 2155 Resort Dr Steamboat Springs, CO 80487 (970) 871-4426 Carmen.Ashbaugh@vectrabank.com

Scott Bessette

Bank of the West 555 Lincoln Ave. Steamboat Springs, CO 80487 (970) 870-4345 scott.bessette@bankofthewest.com

Jeff Chapman

Cornerstone Mortgage 1169 Hilltop Pkwy, suite 205A Steamboat Springs, CO 80487 (970) 879-7430 jeff@myhouseloan.com

Tyler Hawkins

American Ag Credit PO Box 3867 Grand Junction, CO 81502 (970) 243-1784 ext. 16601 thawkins@agloan.com

David High

Alpine Bank 1901 Pine Grove Rd. Suite 101 Steamboat Springs, CO 80487 (970) 870-7416 davidhigh@alpinebank.com

Josh Kagan

Cornerstone Mortgage 326 Oak St. Steamboat Springs, CO 80487 (970) 879-0996 jkagan@houseloan.com

Greg Long

First Cal 721 Oak Street, Suite 203 Steamboat Springs, CO 80487 (970) 846-3344 glong@firstcal.net

Jeff Minotto

Commercial Lending Wells Fargo 320 S Lincoln Ave Steamboat Springs, CO 80487 jeff.minotto@wellsfargo.com

Rob Pecoraro

Cornerstone Mortgage 326 Oak St. Steamboat Springs, CO 80487 (970) 879-0996 RPecoraro@houseloan.com

Kathryn Pedersen

Prime Source Mortgage 465 Anglers Drive, #2B Steamboat Springs, CO 80487 (970) 761-2245 kpedersen@wewalkyouhome.com

Lynn Reiff

Wells Fargo Home Mortgage 320 S Lincoln Ave Steamboat Springs, CO 80487 (970) 879-8586 Lynn.reiff@wellsfargo.com

Holly Rogers

Summit Bank & Trust 635 Yampa St Steamboat Springs, CO 80487 (970) 326-7101 summitbt.com

Lynn Reiff

Wells Fargo Home Mortgage 320 S Lincoln Ave Steamboat Springs, CO 80487 (970) 879-8586 Lynn.reiff@wellsfargo.com

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Routt County Surveyors

Tom Effinger

E&F Associates (970) 879-5977 (970) 734-5977 teffinger33@msn.com

Walter Magill

Four Points Surveying (970) 871-6772 (970) 819-1161 wnmpepls@gmail.com

Kent Crofts

IME Land Survey (970) 638-4462 kent@imeyampa.com 221 4th St Yampa, CO 80483

Skidge Moon

D&D Land Surveyors (970) 879-2715 2145 Resort Dr. Steamboat Springs, CO 80487

Brian Kelly

BTK Survey (970) 879-0045 btksurvey@comcast.net 2670 Copper Ridge Cir steamboat springs, CO 80477

Gordon Dowling

Dowling Land Surveyors (970) 276-3613 dowling@plotz.biz 300 W Jefferson Ave. Hayden, CO 81639

Emerald Mountain Surveyors

(970) 879-8998 380 Bieverview Ct Steamboat Springs, CO 80487

Erik Griepentrog

Landmark Consultants (970) 871-9494 141 9th St Steamboat Springs, CO 80477

Disclaimer: Listed names are for informational purposes only and the client has the right to work with any professional service



Title Companies

Heritage Title

442 Lincoln Ave. Steamboat Springs, CO 80487 (970) 879-1611

Land Title Guarantee Company

721 Oak St. Steamboat Springs, CO 80487 (970) 870-2822

Stewart Title

501 Lincoln Ave. Steamboat Springs, CO 80487 (970) 879-2980

Northwest Title

530 Breeze St. Craig, CO 81625 (970) 824-9427



Insurance Agencies

Steamboat Springs

Alpine Insurance Inc

1169 Hilltop Pkwy, Suite 205A 970-879-2265

American Family Insurance

2145 Resort Drive # 205 970-879-7266

Brown & Brown Insurance

2130 Resort Drive 970-879-1363

Bob Strong Insurance Inc

1495 Pine Grove Road # 201A 970-879-1330

Dax Mattox Insurance Agency

1915 Alpine Plaza 970-879-7773

Debbie Aragon Insurance

State Farm Insurance 404 Oak Street 970-879-1756

Kerry J Lynch Insurance

458 Blue Sage Circle 970-871-9378

Lone Eagle Insurance

345 Sout Lincoln Avenue # 201A 970-879-1101

Mountain West Insurance

& Financial Services LLC 1475 Pine Grove Road # 108 970-870-0830

Term Access Inc

PO Box 774647 970-871-8998

Willow Creek Associates

1495 Pine Grove Road #101A 970-879-6519

Hayden

Spike Reedy Insurance

129 West Jefferson Avenue 970-276-3788



Schools

Preschools

Discovery Learning Center

2875 Village Drive 970-879-5973

Grandkids Child Care Center

1100 Central Park Drive 970-870-1140

Heritage Park Preschool

27285 Brandon Circle 970-879-7811

Kid's Kabin Preschool

624 Pitkin Street 970-879-5896

Laurel Street School & Family Center

582 Laurel Street 970-879-7776

Mother Goose Child Care

PO Box 771111 970-846-5323

North Routt Preschool

50710 County Road 129, Clark 970-871-4559

South Routt Early Learning Center

26 5th St., Yampa 970-736-2434

Steamboat Springs Montessori

970-879-8108

Young Tracks Preschool

1647 Mid Valley Drive 970-879-5790

Steamboat Springs 970-276-3756

Christian Heritage School

27285 Brandon Cir. 970-879-1760

Emerald Mountain School

818 Oak St 970-879-8081

Lowell Whiteman School

42605 County Road 36 970-879-1350

Steamboat Springs High School

45 East Maple St. 970-879-1562

Steamboat Springs Middle School

39610 Amethyst St. 970-879-1058

Steamboat Springs School District RE-2

325 7th St 970-879-1530

Strawberry Park Elementary School

39620 Amethyst St. 970-879-7550

Soda Creek Elementary School

220 Park Ave. 970-879-0652

Hayden

Hayden Valley Elementary School

300 Breeze Basin

Hayden Middle & High School

495 West Jefferson Street 970-276-3761

South Routt

South Routt High School

305 South Grant Avenue, Oak Creek 970-736-2531

South Routt Middle School

305 South Grant Avenue, Oak Creek 970-736-2313

South Routt Elementary School

448 Main Street, Yampa 970-638-4558

North Routt

North Routt Community **Charter School**

54200 County Road 62, Clark 970-871-6062



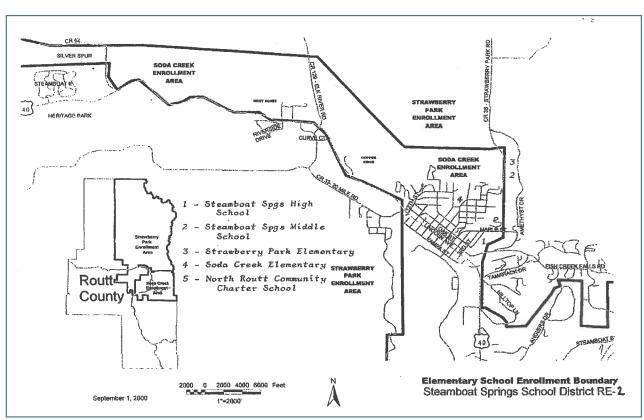
Schools Cont.

Elementary School Attendance Boundaries

Strawberry Park Elementary School Soda Creek Elementary School

- All of the Strawberry Park Valley
- All of the Fishcreek Falls Watershed
- Everything West of the Bud Werner Library
- Everything North, up rout 129 to Steamboat Lake & Columbine Area
- Everthing up Twenty Mile Rd and 179 towards Milner to Saddle Mnt. Estates (Milner not included)
- •Behind Emerald Mnt. un defined *
- * Some areas undefined Check with the distric for specific addresses.

- All of old town Steamboat
- Everything east of town along route 40
- All of the mountain area
- Everything south of town along route 131 toward Oak Creek *
- Route 14 towards Yellow Jacket Pass*
- White Cotton Area, River Road





Where to Worship

Steamboat Springs

Alpine Resort Ministries

1:30 p.m. Sunday at Vista overlook on 970-846-9994 Tower Run 970-276-7275

Holy Name Catholic Church

524 Oak St 970-879-0671

Concordia Lutheran Church

755 Concordia Ln. 970-879-0175

Christ Covenant Reformed Church

at the Perry-Mansfield Pavilion 970-879-5729

Buddhist Center of Steamboat 347 12th St. **Springs**

2550 Copper Frontage Rd., No.201 970-846-2699

Eckankar, Religion of the Light 970-879-0063 and Sound of God

9710-846-8956

St. Paul's Episcopal Church

846 Oak st. 970-879-0925

Har Mishpacha

970-879-2082

Baha'i Faith

Church of Jesus Christ of Latter-Day Saints

1155 Central Park Dr. 879-0220; 879-0224

Anchor Way Baptist Church

40650 Anchor Way 970-879-7062

Euzoa Bible Church

32305 R.C.R. 38 970-879-0123

Seventh-Day Adventist Church

970-871-4927

Steamboat Christian Center

821 Dougherty Rd.

Congregation of Jehovah's Witnesses

3000 Elk River Road 879-4075

First Baptist Church

3200 Divine Way 970-879-1446 or 970-870-9583

Christian Science Church

cssteamboat@gmail.com

United Methodist Church

736 Oak St. 970-879-1290

Church of Christ

1698 Lincoln Ave. 970-879-6670

Church of the Movement of **Spiritual Inner Awareness** (MSIA)

970-879-3157

Steamboat Springs Evangelical Free Church

27285 Brandon Cir. 970-879-3021

SK8 Church

970-846-0635



Where to Worship

Hayden

Hayden Congregational Church

202 E. Jefferson Ave. 970-276-3510

Mission of Grace Baptist Church

361Sunflower Dr. 970-276-3111

North Routt

North Routt Community Church

North Routt Charter School dbloom2388@gmail.com

South Routt

Grace Ev. Lutheran Church Wisconsin Synod

27990 RCR 6c, Yampa 970-736- 2491 or 970-638-4647.

South Routt Bible Church

23115 Highway 131 Oak Creek 970-736-8422

St. Martin of Tours Catholic Church

400 S. Sharp Ave, Oak Creek 970-879-0671

First Baptist Church

143 Main St., Yampa 970-638-4622

Yampa Bible Church

83 Moffat Ave, Yampa 970-638-4411

McCoy Community Church

6 McCoy Rd., McCoy 970-653-4302



Steamboat Springs Winter Sports Club

The Steamboat Springs Winter Sports Club offers unprecedented opportunity for the youth in our community. Boasting 1100 participants and 85+ Olympians, the variety of programs has something for every child. The home base for SSWSC is Howelsen Hill, owned by the city this ski area is almost 100 years old. Expansive winter and summer trail systems and a downtown location make it a recreational playground for the whole community. Howelsen Hill is not only an alpine ski area it is also an incredible nordic center complete with a ski jumps, and a new plastic jump on the way. There is a reason SSWSC has been voted club of the year 3x since 2000.

Winter Programs:

- Alpine division
- Alpine racing
- Biathlon
- Big mountain
- Boarder cross
- Cross country 5yr +
- Free ride
- Freestyle air
- Freestyle bumps
- Freestyle division

- Half pipe
- High school ski team
- Junior programs from 5yr +
- Nordic combined
- Nordic division
- Ski jumping
- Skier cross
- Snowboarding alpine and park
- Telemark

Summer programs:

- Cycling Programs mtn/road/bmx/ clinics
- Jumping/Nordic combined
- Skateboard
- Strength and conditioning program
- Summer and fall ski camps at Mt. Hood, Park City, Chile
- Summer cross country training
- Trampoline
- Water ramp

How can Howelsen Hill and SSWSC enhance your life in Steamboat Springs

- 1. Incredible sense of community.
- 2. Afternoon meeting place to pick up kids.
- 3. Races are supported by volunteers, easy way to get involved in the community.
- 4. World Class Single track trails which are only getting better by the year, right out your back door.
- 5. World Class Nordic trails, right out your back door.
- 6. Alpine Slide fun for the whole family.
- 7. A plethora of Incredible options for kids to choose from, sports after school helps keep kids active and out of trouble.





Yampatika

www.yampatika.org

Our email is info@yampatika.org Call us at 970-871-9151 925 Weiss Drive within the U.S. Forest Service Building

Yampatika's mission is to inspire environmental stewardship through education. Our main goal, broadly defined, is to develop environmental learning opportunities that serve the children and adults of Northwest Colorado. Established in 1992 as the "Yampatika Outdoor Awareness Association," Yampatika continues to be the only non-profit organization that offers a continuum of educational services to children and adults ranging in age from pre-K to senior citizens in Routt, Moffat and Jackson Counties.

We recently opened the Yampa Valley's first ever Environmental Learning Center at the City of Steamboat Springs' owned Legacy Ranch. The historically significant ranch provides a rural backdrop for cutting edge environmental educational programs that are delivered to youth through summer camps, school field trips and service learning opportunities. Our growing program for at-risk youth provides Boys and Girls Club members unique winter camp programs to complement their indoor activities. Adults can visit the site for a self-guided walking tour, or join one of our talented Naturalists to snowshoe through the extensive hay meadows that are preserved in perpetuity through a conservation easement.

The Environmental Learning Center integrates "green" and "historic" through sustainable technologies like solar energy production, organic and heirloom gardening, composting and energy efficiency site improvements. Through model programs we strive to help people of all ages learn how to reduce their carbon footprint. Recent awards for these efforts include a 2009 recognition as a "New Pioneer of the Yampa Valley," a 2010 State Honor Award, and a 2011 "Sustained Contributor Award," recognizing Yampatika as an organization that leads by example in the field of environmental sustainability.

Yampatika is part of a statewide and national movement to create systemic change in our school system. Working with the Colorado Alliance for Environmental Education, we intend to advance environmental literacy in our state. Our 20 year history of providing environmental education programming and teacher trainings to local school has uniquely positioned us to create a model environmental literacy program in Routt County. The program, "No Child Left Inside: A Curriculum for Place-based Education in Routt County" reaches four school districts and nearly 1,000 students per school year at the K-5 level. Results indicate that it is helping students achieve academically and increasing their propensity towards environmental stewardship.

Each year Yampatika's environmental education programs reach nearly 15,000 youth and adults. Our programs provide people safe, enjoyable, and educational outdoor activities that instill a sense of environmental stewardship. Yampatika's offices are currently located in the US Forest Service Building in Steamboat Springs, Colorado, where we have a small Nature Center visitors can view displays of local wildlife and cultural artifacts.

We like to say that we are small but mighty. Our operations grow and shrink seasonally and at any given time we may have up to ten people on staff, or as few as five. Like many other non-profit organizations, we are forever indebted to the hundreds of volunteers who contribute thousands of hours to Yampatika each year.







Steamboat Springs' roots are deeply embedded in ranching and Western traditions, but with a multitude of art galleries, a variety of musical entertainment and an extraordinarily large number of artists living in the area, Steamboat is rich with culture.

Performing Arts & Entertainment

Chief Theater

813 Lincoln Ave

Steamboat Springs, CO 80487

Phone: 970-871-4791

http://www.ChiefTheater.org/

From film festivals to battle of the bands, from theater to dance, the Friends of the Chief want to help guide the rehabilitation project of this historic theater as it becomes the 21st Century hub for local arts and culture.

The Emerald City Opera

320 Lincoln Ave, suite H

Steamboat Springs, CO 80487

Phone: (970) 871-9986

http://www.EmeraldCityOpera.com/

The Emerald City Opera produces professional-caliber, classical opera in the heart of the Yampa Valley. Combining world-class artists from the esteemed opera houses of the world with local professionals, the Emerald City Opera promotes the vocal and performance arts at the highest level.

The Great American Laughing Stock Company

600 McKinley St

Steamboat Springs, CO 80487

Phone: (970) 355-9403 http://www.galsco.org/

Producers of the Piknic Theatre Festival in Spring Creek Park, along with a children's theatre workshop, during the month of July. Local actors as well as graduates and students of the New Zealand finest dramatic conservatories join forces to take theatre into the great outdoors, build international cultural exchange, and enhance the level of the performing arts in the Steamboat community.

Perry-Mansfield Performing Arts School & Camp

40755 County Rd 36

Steamboat Springs, CO 80487

Phone: (970) 879-7125 http://Perry-Mansfield.org/

Perry-Mansfield is recognized as the oldest and most unique performing arts school and camp in the nation. The camp offers classes each summer from mid-June to mid-August to young dancers, actors and actresses.



Performing Arts & Entertainment cont.

Steamboat Dance Theater

PO Box 774284 Steamboat Springs, CO 80477 (970) 819-1710

http://www.SteamboatDanceTheatre.org/

Steamboat Dance Theater includes 80 local dancers, choreographers and dance teachers. They sponsor classes and appearances by guest artists and master teachers, as well as an annual dance concert to sell-out audiences.

Steamboat Springs Chamber Youth Orchestra

1885 Elk River Plaza Suite 200 Steamboat Springs, CO 970-870-3223

http://YampaValley.info/centers/arts and culture/pages/youth orchestra

Established in 1991, the mission of the Steamboat Springs Chamber Orchestra is to perform music for the residents and visitors of Northwest Colorado with an emphasis on community outreach, musician development, and music education for youth.

Steamboat Springs Free Summer Concert Series

P. O. Box 776021 • Steamboat Springs, CO • 80477

970-846-5086

http://SteamboatFreeConcerts.com/

The Steamboat Springs Free Summer Concert Series produces an annual summer music series that is free to the public and provides enjoyment for both local residents and visitors. The concerts take place at Howelsen Hill Amphitheatre or the Steamboat Ski Area, both outdoor venues, and offer a wide variety of acts in a family friendly environment.

Steamboat Symphony Orchestra

1001 Thirteenth St

Art Depot

Steamboat Springs, CO 80487 Phone: Call: (970) 870-3223

http://www.SteamboatOrchestra.org/

The SSO promotes orchestral music in the Yampa Valley through professional quality performances and educational experiences for community musicians of all ages. They produce 5 - 7 concerts, September - April each year.

Strings Music Festival

900 Strings Rd

Steamboat Springs, CO 80487

Phone: (970) 879-5056

http://StringsMusicFestival.com/

Strings Music Festival, a nationally recognized music festival, presents over 70 performances of chamber music, jazz, rock, country, bluegrass, world rhythms, and many other genres every summer since 1988. Artists include Grammy winners and nominees, major competition winners and principal players from the most renowned orchestras. The intimate 550-seat Pavilion overlooks breathtaking vistas of Mt. Werner, Emerald Mountain and the beautiful Yampa Valley making it an ideal venue to hear world-class music





Literary Arts

Literary Sojourn

Bud Werner Memorial Library 1289 Lincoln Ave.

Steamboat Springs, CO 80487

Phone: 970.879.0240

http://www.LiterarySojourn.org/

Literary Sojourn is an annual festival of authors and readers celebrating the power of the book. Every fall since 1993, an esteemed slate of authors and 500 book lovers from all over the country have gathered in Steamboat Springs for a single-day event that sells out each year. Together they revel in the written word, fueled by award-winning writers who share the stories and inspiration behind their exceptional books. Literary Sojourn is a nonprofit festival presented by the Bud Werner Memorial Library. It is the oldest and most anticipated literary festival in the Rocky Mountains.

Art Galleries and the Visual Arts

Artists' Gallery of Steamboat

1009 Lincoln Ave Steamboat Springs, CO 80487

Phone: (970) 879-4744

http://www.SteamboatGallery.com/

The Artists' Gallery provides a venue for renowned artists and emerging talents. Open daily, year-round.

Steamboat Art Museum

807 Lincoln Ave

Steamboat Springs, CO 80487

Phone: (970) 870-1755

http://www.SteamboatArtMuseum.org/

The Steamboat Art Museum collects, preserves, and presents fine art to the public, with a primary focus on the culture and heritage of Northwestern Colorado. The building that is now the home for the Steamboat Art Museum was a gift from the estate of Helen Rehder, a long-time area rancher and artist, who stipulated that the building be used as a museum. The museum hosts various artists' collections and shows throughout the year.



Art Galleries and the Visual Arts Cont.

Steamboat Springs Arts Council at the Depot - Eleanor Bliss Center for the Arts

1001 Thirteenth St

Steamboat Springs, CO 80487 Phone: (970) 879-9008

http://SteamboatSpringsArts.com/

The historic train depot along the Yampa River at the west end of town, is home to the Steamboat Springs Arts Council, an organization dedicated to art and cultural programming, and an advisor and advocate for over 30 affiliate local arts organizations. The Council also manages the Eleanor Bliss Center for the Arts at the Depot with two visual arts galleries and a community arts & culture resource center.

Steamboat Springs First Friday Artwalk

Phone: (970) 846-5970

http://www.SteamboatArtCenter.com

Art galleries, museums and alternative venues featuring art exhibitions remain open the first Friday of every month for this self-guided tour. Many offer changing exhibits, so there is something new to see each month. Free to the public, 5 - 8pm. Refreshments are served.

Tread of Pioneers Museum

800 Oak St.

Steamboat Springs, CO 80487 Phone: (970) 879-2214 www.TreadOfPioneers.org

The Tread of Pioneers Museum is dedicated to collecting, preserving and exhibiting the material relative to the history of Routt County and promoting an appreciation for the area's rich historic heritage.

Art Classes and Workshops

Colorado Mountain College / Alpine Campus

1330 Bob Adams Dr

Steamboat Springs, CO 80487 Phone: (970) 870-4444

http://www.ColoradoMtn.edu/

Explore classes in the performing, visual and culinary arts.

Focus Adventures Photo Excursions of Steamboat

Phone: (970) 879-2244

http://www.FocusAdventures.com/

Focus Adventures provides individual and small group photo tours of the Steamboat Springs area, year-round, emphasizing 'The Art of Seeing'. Week-long photo workshops are also

available during the summer.

Steamboat Arts & Crafts Gym

1280 Thirteenth St

Steamboat Springs, CO 80487

Phone: (970) 870-0384

http://www.SteamboatArtsAndCraftsGym.com/
The Steamboat Arts & Crafts Gym is a learning,
recreational and retail center best described as a
community 'creative gym'. It is a place to create,
commune and contain a workout for your inner artist.

