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A QUICK GUIDE FOR

Home Buyers

ELITE EDGE

powered by eXp Realty

Built on **Integrity** — **Grit** — **Trust**



INTEGRITY ♦ GRIT ♦ TRUST



SECTION 1

Find the Right Realtor — Not Just Any Agent

- **Trust Matters More Than Convenience** A realtor's title doesn't matter; finding someone you trust does.
- **Beware of The Convenience Trap** Online real estate sites like Zillow, Redfin, Open Door or others make it convenient to click the "Agent" button, but do you want one of the biggest decisions you are going to make to be a random connection by the click of a button?
- **Find a Good Personality Match** Look for someone who communicates well, in a style you relate to.
- **Be Proactive** Your realtor should send you homes that match what you're looking for and be available to show them.
- **Representation Costs You Nothing** As a buyer, your realtor is paid by the seller, not you.
- **Your Advocate** A great agent protects your interests and guides you through the process from start to finish.

SECTION 2

Choose a Lender That Offers More Than an Application

- **Take Your Time** Online lenders are everywhere, but getting approved isn't just simple math. Find a lender who listens and understands your full financial picture.
- **Know the True Cost** Homeownership is more than your mortgage. Taxes, insurance, maintenance, and unexpected repairs add up. Your lender should explain these costs and help you plan.
- **You Don't Always Need 20% Down** Many first-time home buyer programs require far less and some even offer down payment assistance in different ways. Keeping some savings can help with emergencies or home improvements.
- **Look Beyond Rates** The lowest interest rate isn't always the best deal. Consider loan terms, fees, and customer service too.

SECTION 3

Military Veterans

- **Understand Your VA Benefits** Whether you have a disability rating or not, military veterans have special benefits that apply directly to buying a home. If you do happen to have a disability, depending on your rating there are additional benefits available to you.
- **Consider a Veteran Realtor** A veteran realtor is likely to better understand your benefits, how you communicate, and is likely to have common interests and values.
- **VA Loan Specialists** Not all VA loans are created equal. Most lenders offer VA loans, but not all lenders are VA loan specialists. There are several options to consider. Ask your veteran realtor if they have a trusted VA loan specialist.



SECTION 4

Be Real With Your Financials

- **Check Your Credit Score** Know where you stand before applying; better scores often mean better rates. A good lender will do this at no cost and help you understand what it means and if you need improvements will give suggestions or make a plan.
- **Avoid Big Purchases Before Closing** New credit card debt or a car loan can jeopardize approval.
- **Set a Realistic Budget** Be smart with your monthly mortgage payment. You want to enjoy your new home, not be stressed at every payment.
- **Location, Location, Location** You've probably heard the phrase but it's more than just words. Research school, tax rates, crime, your commute, restaurants, community events, and so much more.
- **Define Your House Style** Do you like one story or two? Do you want a basement? Open concept, storage, big or small yard? Make a list of "non-negotiables" vs "nice to have" features such as two bathrooms or three bedrooms, kitchen island or finished basement. You know your family's needs. Ask your agent to tour several different styles so you can see differences.
- **Stay Patient and Positive** The right home is out there. Don't rush into the wrong one.

SECTION 5

Why Choose Me?

- **We Take a Team Approach** I work shoulder to shoulder with my partner who adds value to every transaction. We offer trusted lending specialists, seek advice from our mentors, build relationships with other realtors, and work to find a solution that meets your needs.
- **Relationships Matter** Spend 30 minutes with us and you'll see that who you are matters more than what our commission will be. We will get to know you, welcome feedback, and work to match your needs. You are more than a transaction to us.
- **Your Timing is More Important Than Ours** Whether you buy the first home we show you or it takes a year to find the perfect match, we're going to work with you and for you!
- **Desert Storm Veteran** If you're a veteran, I can relate. I have a solid handle on the basics of veteran benefits. Whether you're a veteran or not, know that my background grounds my character, integrity, values and tenacity. I will stand by my word and work harder than you expect.

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Integrity, Grit, and Trust.

Not a tagline. A standard.

As a military veteran, my word means something. When I commit to showing up, working hard, and being straight with you at every step, that is not a pitch. It is how I operate, every single day.

Whether you are here just to look, ready to buy, or sitting on a home you are thinking about selling, you deserve an agent who treats your situation like it matters, not just in the first conversation, but all the way through.

My background goes beyond real estate. Years of business ownership taught me to solve problems that do not have obvious answers and push harder when it matters most. I do not default to the standard playbook because I have spent most of my career building my own.

Before you decide anything, look me up. My Facebook and YouTube pages are where I talk openly about the Northern Colorado market, what is really happening, and how I think. No filters. Just straight talk. What you see there is exactly who you are getting here.

Facebook: TerryOcana.FB

Instagram: TerryOcana.IG

YouTube: @TerryOcana.Realtor



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