

Home Source Realty



#1 For Seventeen
Consecutive Years!

Congratulations on your decision
to purchase a new home!
The buying process can be complex
and you know you can trust your
Home Source Realty agent
to give you in depth information
about the Home Buying process
every step of the way.

David Kellner

Associate Broker

307-851-4629

dkellner@wyoming.com

Riverton - 804 West Main St
307-856-HOME (4663)
Toll Free: 1-866-891-9375
Fax: 307-856-4135
home@wyoming.com
Monday - Friday 8:30 to 5:30
Saturday 10:00 to 2:00



Lander - 1632 W Main Street
307-332-SOLD (7653)
Toll Free: 1-877-998-9904
Fax : 307-332-9217
homesource@wyoming.com
Monday- Friday 8:30 to 5:30
Saturday 10:00 to 2:00



Two Main Street Locations

Lander Office

Alyssa Guschewsky Childers
Associate Broker



Tiffany Hartpence
Associate Broker

John Dailey
Sales Associate



Amber Young
Associate Broker

Ann Espinosa
Associate Broker



Bev Gibson Appleby
Lander Office Staff



Cheryl Lang
Lander Agent Assistant

Home Source Realty, Inc



George D. Piplica
Broker / Owner
851-9627



Thanks to the people of Fremont County, Home Source Realty has become a household name. George Piplica, the managing broker and owner of Home Source Realty Inc. , started this company and selected agents with one common vision that honesty and service create the **CUSTOMER SATISFACTION** that makes a business thrive.

Since opening Home Source Realty in Riverton, adding a second office in Lander has also been a goal. Since 2009 that dream has come true.

Two locations to serve you.
Striving to meet the Real Estate needs in Fremont County,

Riverton Office

The real estate industry changes every day. Each agent invests in state of the art equipment, technology, marketing tools and education in order to specialize in residential, farm, ranch, vacant land and commercial real estate.

We continuously study the market in order to conveniently provide you with the most up to date buying and selling conditions.

When you work with Home Source Realty, your money stays in Fremont County. Since our office is local, you don't pay for franchise fees. Furthermore, we offer a menu of **marketing options** for you to choose from with varied commission rates. This service enables you to be in control and choose a level of home-selling involvement that is comfortable and aligned with your desire to keep your money in your pocket.

Drop by and visit us. Each agent has a private office in order to offer our clients undivided attention and confidentiality. The measured success of Home Source Realty is based on our client involvement. Our clients send their friends to us because they know we will take care of them. That is a responsibility we don't take lightly.

One of the most essential elements to selling a home is availability and immediate response to buyer's questions. To further support our commitment to your home.

Come by and visit.

You will feel at home as soon as you walk in the door.

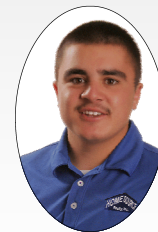


Melody Higgins
Sales Associate
Office Staff



Polly Johnson
Sales Associate
Marketing & Bookkeeping

David Kellner
Associate Broker
307-851-4629
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Spencer D. Piplica
Sales Associate

Tiffany Dornblaser
Associate Broker



Curt Galitz
Associate Broker

Tami Galitz
Associate Broker



Ivan J. Judd
Associate Broker

Lander, Wyoming

And Surrounding Area

Home Source Realty, Inc.
1632 Main Street
307-332-SOLD (7653)
Toll free: 1-877-998-9904
<http://www.landerhomesource.com>
Email: homesource@wyoming.com



When you are looking to get away from it all, make Lander your destination. Enjoy the spectacular views of the Wind River Mountains and an abundance of wildlife while hiking. Stroll our historic Main Street after an adventure filled day and enjoy peacefulness that Lander is famous for.

Nestled against the foothills of the Wind River Mountains on the banks of the Popo Agie River, Lander is where Fremont County history began. Lander saw the first trappers in 1811, became a small military post in 1869 and now borders the Wind River Indian Reservation.

Elevation: 5,357 feet above sea level

Endless trails for four wheeling, mountain biking, hiking/running and snowmobiling. 70 miles of groomed snowmobile trails in the Land/Sinks Canyon area. Lander is the southern-most trailhead to the Continental Divide Snowmobile Trail. Four wheel, Cross Country Skiing or Snowmobile into Christina and Louis Lakes for plentiful lake trout and brook trout. Here you will be surrounded by trees and scenic views of the Wind River Mountains. Try the 10 kilometers of groomed trails in the South Pass area. South Pass is known as a historic location and for great skiing. At 7,500 feet you will feel like you are at the top of the world.

Average climate in Lander, Wyoming

January average temperatures:	31.2 degrees, 7.8 degrees
July average temperatures:	86. degrees, 55.9 degrees
Annual average snowfall:	108 inches
Average wind gust:	6.8 mph
Average growing season:	79 to 101 days per year
Average sunshine days:	114 days per year
Annual average humidity:	52%

Riverton, Wyoming

And Surrounding Area

Home Source Realty, Inc.
804 W. Main, Riverton, WY. 82501
307-856-4663
Toll free: 1-866-891-9375
<http://www.wyominghomesource.com>
Email: home@wyoming.com



With all the outdoor recreation opportunities of the Rockies, two hour drive times to Yellowstone and Grand Teton National Parks, and the mildest winters in Wyoming, Riverton and our surrounding communities in the Wind River Valley are great places to live!

Riverton Wyoming, located in the heart of Wyoming's Wind River Country. Riverton was placed in a natural basin that had long been a gathering point. The town played host to many of the legendary people such as Lewis and Clark, Jim Bridger and Kit Carson. Today, 1838 Mountain Man Rendezvous keeps the old memories alive by hosting a living encampment, games of skill, food and dancing. Riverton was founded August 16, 1906; the economy is based in mining, oil and gas exploration, agriculture, tourism and recently light manufacturing.

Tucked in between the Owl Creek and the Wind River Mountains, Riverton offers opportunities for all types of outdoor recreation. There's hunting and fishing, or hiking and rock climbing all within a few minutes drive. You can boat on Boysen Reservoir, play a round of golf, study Native American petro glyphs at Castle Gardens or four-wheel drive across thousands of acres of state and federal lands. Elevation is 4,956 feet above sea level. Also be sure to visit the Riverton Museum. Open Tues. through Sat. 10am to 4pm, the Riverton Museum takes you on a trip to the past covering everything from trappers to cowboys. Another great place to take in history is the Wind River Heritage Center. Exhibits of Wyoming wildlife including 40 full-sized mounts including wolves, bears, bison, moose, elk, deer, bighorn sheep and smaller animals are featured here. Native American art, gifts, local history books and educational programs for schools and organizations are available at the Wind River Heritage Center.

Demographic Daily recently recognized Riverton as one of America's Dream towns. We were ranked high in areas like number of professional families, low cost of living, good schools, and low crime.

Average climate in Riverton, Wyoming

January average temperatures:	30.1°F high & 17.6°F low
July average temperatures:	89.2°F high & 52.1°F low
Annual average rainfall:	13.60 inches
Average wind gust:	7 mph
Annual average snow pack:	8 inches in winter
Average growing season:	139 days per year
Average sunshine days:	347 days per year
Annual average humidity:	30%

Fremont County Public Schools

- School District #38** www.fcsd38.org
Arapahoe Elementary School Gr. PK-8
- School District #6** www.fre6.k12.wy.us/index.html
Crowheart Elementary School Gr. KG-3
Wind River Elementary School Gr. PK-5
Wind River Middle/high School Gr. 6-12
Wind River High School Gr. 9-12
- School District #2** www.fremont2.org
Dubois Elementary School Gr. KG-5
Dubois High School Gr. 9-12
Dubois Middle School Gr. 6-8
- School District #21**
Ft. Washakie Charter High School Gr. 9-12
Ft. Washakie Elementary School Gr. PK-5
Ft. Washakie Middle School Gr. 7-8
- School District #1** www.landerschools.org
Jeffrey City Elementary School Gr. KG-6
Lander Valley High School Gr. 9-12
Baldwin Creek Elementary Gr. 4-5
Pathfinder High School Gr. 9-12
Gannett Peak Elementary Gr. KG-3
Lander Middle School Gr. 6-8
- School District #14** www.fremont14.k12.wy.us
Wy Indian Elementary School Gr. PK-5
Wyoming Indian High School Gr. 9-12
Wyoming Indian Middle School Gr. 6-8
- School District # 25** www.fremont25.k12.wy.us
Ashgrove Elementary School Gr. KG-3
Aspen Park Elementary School Gr. KG-3
Jackson Elementary School Gr. KG-3
Rendezvous Elementary School Gr. 4-5
Riverton High School Gr. 9-12
Riverton Middle School Gr. 6-8
- Saint Stephens** www.st-stephens.net
St Stephens Indian School Gr. KG-12
- School District # 24** www.fremont24.com
Shoshoni Elementary School Gr. PK-6
Shoshoni High School Gr. 9-12
Shoshoni Junior High School 4Gr. 7-8

Private Schools

ST MARGARETS SCHOOL

Grades: PK - 5 (Riverton)

<http://www.stmargaretswy.com>

SMART START ACADEMY

Grades: PK - KG /856-7633

TRINITY LUTHERAN SCHOOL

Grades: PK - 8 (Riverton)

307-856-9340 NO WEB PAGE

LANDER CHRISTAIN ACADEMY

Grades: PK - 8 (Lander)

307-856-9340 NO WEB PAGE

Colleges

CENTRAL WYOMING COLLEGE

Riverton

www.cwc.edu

WYOMING CATHOLIC COLLEGE

Lander www.wyomingcatholiccollege.com



11 Tips for First-Time Homebuyers

1. **Be picky**, but don't be unrealistic. There is no perfect home.
2. **Do your homework before you start looking.** Decide specifically what features you want in a home and which are most important to you.
3. **Get your finances in order.** Review your credit report and be sure you have enough money to cover your down payment and your closing costs.
4. **Don't wait to get a loan.** Talk to a lender and get prequalified for a mortgage before you start looking.
5. **Don't ask too many people for opinions.** It will drive you crazy. Select one or two people to turn to if you feel you need a second opinion.
6. **Decide when you could move.** When is your lease up? Are you allowed to sublet? How tight is the rental market in your area?
7. **Think long-term.** Are you looking for a starter house with the idea of moving up in a few years or do you hope to stay in this home longer? This decision may dictate what type of home you'll buy as well as the type of mortgage terms that suit you best.
8. **Don't let yourself be "house poor".** If you max yourself out to buy the biggest home you can afford, you'll have no money left for maintenance or decoration or to save money for other financial goals.
9. **Don't be naïve.** Insist on a home inspection and, if possible, get a warranty from the seller to cover defects within one year.
10. **Don't expect.** Don't assume anything, if you want hardwiring for your computer check to see if it is there, technology changes quickly so never assume ask.
11. **Get help.** Consider hiring a REALTOR® as a buyer's representative. Unlike a listing agent, whose first duty is to the seller, a buyer's representative is working only for you. And often, buyer's reps are paid out of the seller's commission payment.

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10 Questions to Ask Your Lender

Be sure you find a loan that fits your needs with these comprehensive questions.

1. What are the most popular mortgage loans you offer?
2. Which type of mortgage plan do you think would be best for us? Why?
3. Are your rates, terms, fees, and closing costs negotiable?
4. Will I have to buy private mortgage insurance? If so how much will it cost and how long will it be required?

NOTE: Private mortgage insurance usually is required if you make less than a 20 percent down payment, but most lenders will let you discontinue the policy when you've acquired a certain amount of equity by paying down the loan.

5. Who will service the loan? Your bank or another company?
6. What escrow requirements do you have?
7. How long is your loan lock-in period (the time that the quoted interest rate will be honored)? Will I be able to obtain a lower rate if they drop during this period?
8. How long will the loan approval process take?
9. How long will it take to close the loan?
10. Are there any charges or penalties for prepaying the loan?

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10 Things a Lender Needs From You

1. W-2 forms or business tax return forms if you're self-employed for the last two or three years for every person signing the loan.
2. Copies of one or more months of pay stubs from every person signing the loan.
3. Copies of two to four months of bank or credit union statements for both checking and savings accounts.
4. Copies of personal tax forms for the last two to three years.
5. Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, e.g., a boat, RV, or stocks or bonds not held in a brokerage account.
6. Copies of your most recent 401(k) or other retirement account statement.
7. Documentation to verify additional income, such as child support, pension, etc.
8. Account numbers of all your credit cards and the amounts of any outstanding balances.
9. Lender, loan number, and amount owed on other installment loans-student loans, car loans, etc.
10. Addresses where you lived for the last five to seven years, with names of landlords, if appropriate.

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Common Closing Costs for Buyers

The lender must disclose a good faith estimate of all settlement costs. A check to cover your closing costs will probably have to be a cashier's check. The title company or other entity conducting the closing will tell you the required amount for:

- ◆ Down payment
- ◆ Loan origination fees
- ◆ Points, or loan discount fees, you pay to receive a lower interest rate
- ◆ Appraisal fee
- ◆ Credit report
- ◆ Private mortgage insurance premium
- ◆ Insurance escrow for homeowners insurance, if being paid as part of the mortgage
- ◆ Property tax escrow, if being paid as part of the mortgage. Lenders keep funds for taxes and insurance in escrow accounts as they are paid with the mortgage, then pay the insurance or taxes for you.
- ◆ Deed recording fees
- ◆ Title insurance policy premiums
- ◆ Survey
- ◆ Inspection fees-building inspection, termites, etc.
- ◆ Notary fees
- ◆ Proration's for your share of costs, such as utility bills and property taxes

A Note About Proration's: Because such costs are usually paid on either a monthly or yearly basis, you might have to pay a bill for services used by the sellers before they moved. Proration is a way for the sellers to pay you back or for you to pay them for bills they may have paid in advance. For example, the gas company usually sends a bill each month for the gas used during the previous month. But assume you buy the home on the 6th of the month. You would owe the gas company for only the days from the 6th to the end for the month. The seller would owe for the first five days. The bill would be prorated for the number of days in the month, and then each person would be responsible for the days of his or her ownership.

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Buying a home is one of the most crucial financial transactions of your life. Professional help can save you time and can help in navigating unknown territories.

There are two options you can consider when buying a house

The first option is to find a house on your own. This means that you personally look for properties on sale. You can go through advertisements or through listings on websites. It can be quite time consuming, and you may not be aware of the laws and regulations regarding home buying. It would save you the real estate agent fees, but is very time consuming. Moreover, you may not be able to see an entire range of houses, and may miss out on a good opportunity.

The second option is to use the services of a real estate agent. A real estate professional is one who belongs to the Association of Realtors. The real estate agent can be a seller's agent or a buyer's agent. So make sure you know who they are working for. Following are the advantages of hiring a real estate agent.

- o A Real Estate Agent has most of the information needed. Information such as which houses are available, also the houses listed by other agents, is readily available.
- o A Real Estate Agent can also help the buyer in deciding how much he can afford for a house, how to get finance, and the financing options.
- o A Real Estate Agent will identify the buyer's needs and requirements and then find only those houses which suit the buyer's requirements in terms of size, style, features, location, etc...
- o A Real Estate agent can help see minor or simple changes in a house, if there are certain aspects that you do not like. These minor changes could make the house suitable *for you and also enable you to stay within your budget.
- o The Real Estate Agent can provide valuable information on aspects such as value, taxes, utility costs, municipal services and other facilities available.
- o A Real Estate Agent can also act as a liaison between the buyer and seller for offers and counter offers to reach an agreement.

Rights as a Home Buyer

The Fair Housing Act (Title VIII of the Civil Rights Act, 1988) protects homebuyers and renters from any discrepancy or illegal discrimination. Everyone has a right to buy any home he/she can afford, in any neighborhood. It is illegal to discriminate on factors such as color, race, national origin, sex, religion, handicap or familial status (whether you are pregnant or have children). You cannot be *unfairly* denied the right to own or rent a house or apartment. Loan too, cannot be refused on the grounds of color, race, national origin, religion, sex, familial status or handicap. Loan can be refused if the lender finds unfavorable terms such as insufficient income, unacceptable credit history, but not on discriminatory factors. It is also illegal to threaten, coerce, intimidate or interfere, if anyone is exercising a fair housing right. One cannot give advertisements or make statements indicating discrimination based on race, color, national origin, religion, sex, familial status or handicap.

If you experience violation of fair housing rights, you should contact the nearest office of the U.S. Department of Housing and Urban Development.

10 Steps to Buying a Home



1. Understanding Market conditions.
2. Pre-qualify with lender
3. Choosing the RIGHT AGENT
4. Researching homes available through MLS with our exclusive

Buyer Instant Notification System!

MLS stands for Multiple Listing Service Basically, the MLS is a database.

When property is available for sale, it goes in MLS. It is an extremely convenient way to know what is available for sale in your area at any given moment. That is why real estate agents developed the MLS.

Quick Knowledge of home inventory making the search for your new home more productive.

Make sure you have a full time agent who will notify you of new listings as soon as they are listed.

5. **Select the home of your Dreams** (see House Hunting 101 for more details)
Figure out what kind of home you need and want. Plan to go through the home completely two times so you can do an overall analysis.

6. **Make an offer and Negotiate a contract**

Go slow and make sure you cover all your options

Factors That May Affect Your Offer Price : Property Condition Affects Your Offer, Home Improvements Affect Your Offer, Market Conditions Affect Your Offer, Seller Motivation Affects Your Offer , Final Decision on Your Offer Price.

7. **Home Inspection contingencies** (radon, mold, etc...)

FOR YOUR PROTECTION GET A HOME INSPECTION!

You should also have a professional go through the house and seek out potential problems. Of course, you will have inspected the home, but you may not be used to looking at some things that a professional will find. Even if they are not things the seller is expected to repair, at least you will have foreknowledge of any problems.

As a matter of policy, Home Source Realty, Inc.

Does not endorse any product, service or company.

But as a conscience we do provide a service provider list

Ask your agent a service provider list in your area

Some may not be certified or Have Liability Insurance be sure to check them out.

8. **The home you are buying must be appraised to determine that it has adequate value and is marketable to ensure it will secure the loan.**



9. **Final loan approval**

10. **Closing**

Your Agent will go over final closing cost with you.

Be prepared to bring certified funds (No Cash or Personal checks) to the closing.

Congratulations on the purchase of your new HOME.

House Hunting 101

Finding the house that will best meet your needs. Be ready with realistic expectations, patience, and plenty of research by your agent and yourself, you'll be on your way.

As you begin on your house-hunting venture, you may want to prepare a checklist, perhaps in a table form on your computer. Break it down between exterior and interior characteristics. Or see following page. You may want to score each home for later reference.

When you narrow you search down to the area you like, you'll want to determine the maximum house price you can afford. Even though you're pre-approved for a set loan amount, it doesn't mean you can afford it. You'll want to factor in other expenses, including retirement and college savings, vacations, and home maintenance and repairs, when you calculate how much you can afford for a monthly payment. And don't forget to budget for homeowners insurance and property taxes.

Next, determine your needs versus your wants. You need three bedrooms, but a fourth room would be nice. You need a one-car garage, but a two-car one would be nice for extra storage. You get the picture.

Some of the exterior features to rate might include size of yard, quality of fence, paint condition, roof condition, window conditions, garage, back yard. When it comes to interior, think about square footage; the floor plan; the size, quality, and functionality, and closet space.

Your checklist should also include any other general factors you deem important - the amount of traffic, the appearance of the neighborhood in general, safety in the area, the reputation of local schools, etc.

Don't make a hasty decision, especially if you feel yourself guided by emotion. Set your priorities and carefully weigh the pros and cons of each house you like. Get a second opinion, they may notice something that you've overlooked. Remember cosmetic shortcomings can be easily remedied.

Find out how much utilities and maintenance cost.

Home Warranty Protection



Home warranty plans provide coverage for the breakdown of your home's major appliances and systems. These are usually not covered under a homeowner's insurance policy. A home warranty plan with service from reputable repair companies is a tremendous value for complete peace of mind.

What Does a Home Warranty Cover?

Standard coverage differs quite a bit by provider, so be sure to study each policy carefully before selecting one.

- Many standard home warranties cover plumbing, appliances, and the heating and cooling units.
- Some policies cover the roof.
- Coverage for a private well, septic system, and other items can often be purchased by paying an additional fee.

How Long Is The Home Covered?

The typical home warranty policy is effective for one year with an option to renew coverage upon expiration.

How Much Does A Home Warranty Cost?

Cost varies, but a standard policy is typically \$350 to \$450.

How Does A Home Warranty Benefit Sellers?

A warranty makes your home more attractive to potential buyers, especially if appliances and other items are aged. The price of a home warranty is minimal, and since the policy can be paid for at closing you're not out any cash until the home sells.

How Does A Home Warranty Benefit Buyers?

You may be somewhat cash-shy after coming up with the funds required for closing. All you need is to replace the refrigerator two months later. There are no rules that state who must pay for a home warranty.

A seller can offer it as part of a marketing package. A buyer can purchase it or ask the seller to pay for the policy. Both parties can agree to share in the cost at closing.

If You are interested in purchasing Home Warranty Please notify your agent.

The REALTORS®' Pledge of Performance and Service

The National Association of REALTORS® adopted the Code of Ethics in 1913 following the professions of medicine, law, and engineering.

REALTORS® are real estate professionals who have chosen to join the National Association and abide by its strict Code of Ethics. What does this mean to you? It means that any REALTOR® you work with has voluntarily agreed to abide by a Code of Ethics based on professionalism and protection of the public.

REALTORS® are subject to disciplinary action and sanctions if they violate the duties imposed by the Code of Ethics.

The Code of Ethics is a detailed document spelling out the professional responsibilities of every REALTOR®. The following summary is provided for your convenience, but is not a substitute for the actual Code. Do not hesitate to ask a REALTOR® for a copy of the Code, including the Standards of Practice. The Code is your assurance of dealing with a professional having your best interests in mind.

The Code of Ethics consists of seventeen Articles and related Standards of Practice. The Code's basic principles can be summarized as follows:

Duties to Clients and Customers

Article 1

REALTORS® protect and promote their clients' interests while treating all parties honestly.

Article 2

REALTORS® refrain from exaggeration, misrepresentation or concealment of pertinent facts related to property or transactions.

Article 3

REALTORS® cooperate with other real estate professionals to advance their clients' best interests.

Article 4

When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.

Article 5

REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.

Article 6

REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.

Article 7

REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their client.

Article 8

REALTORS® keep entrusted funds of clients and customers in a separate escrow account.

Article 9

REALTORS® make sure that contract details are spelled out in writing and that parties receive copies.

Article 10

REALTORS® give equal professional service to all clients and customers irrespective of race, color, religion, sex, handicap, familial status, or national origin.

Article 11

REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of expertise to their client.

Article 12

REALTORS® paint a true picture in their advertising and in other public representations.

Article 13

REALTORS® do not engage in the unauthorized practice of law.

Article 14

REALTORS® willingly participate in ethics investigations and enforcement actions.

Duties to REALTORS®

Article 15 REALTORS® make only truthful, objective comments about other real estate professionals.

Article 16 REALTORS® respect the exclusive, professional relationships that other REALTORS® have with their clients.

Article 17 REALTORS® arbitrate financial disagreements with other REALTORS® and with their clients

Please remember that this is simply a general overview of the Code's key principles. For additional information on the Code of Ethics and its enforcement, speak with a REALTOR® or contact the local association of REALTORS®.