

# BUYER PRESENTATION

THE ULTIMATE GUIDE TO BUYING YOUR DREAM HOME

• THE ROAD TO HOME • A HOME BUYER'S GUIDE • YOUR PATH TO HOME • STRESS-FREE BUYING •

## TOUCHDOWN REALTY

YOUR HOME. YOUR VICTORY.

**WWW.TOUCHDOWNREALTY307.COM**  
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# HELLO,

## WE ARE TOUCHDOWN REALTY

### YOUR LOCAL REAL ESTATE EXPERTS

Congratulations on starting your journey to homeownership! This guide will be your go-to resource during the home buying process. It includes helpful questions, worksheets, and checklists to make things easier for you.

We are thrilled to support you in finding your perfect home! With years of experience in the local real estate market, we know the neighborhoods and properties well. Our approach combines modern technology and market knowledge with a personal touch, ensuring you receive excellent service.

In this presentation, we will walk you through the home buying process, sharing valuable insights on current market trends and answering any questions you may have.

We are dedicated to your satisfaction and will work to make your experience smooth and enjoyable. Whether you're a first-time buyer or looking to upgrade, we are here to help you every step of the way. Let's turn your dream of homeownership into a reality!

## YOUR HOME. YOUR VICTORY.

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# OUR MEETING TODAY

## DISCUSSIONS AND POSSIBLE OUTCOMES

Buying a home is a big decision, and we are here to guide you through the process. Today, we'll discuss your needs and explore how to make your homeownership dreams a reality.

*Here's what we will cover:*

YOUR VISION

MARKET INSIGHTS

FINANCIAL PLANNING

THE HOME BUYING PROCESS

THE HOME SELLING PROCESS

YOUR OPTIONS & NEXT STEPS:

FROM THERE, WE HAVE A FEW PATHS WE CAN TAKE:

### WE'RE A GREAT FIT:

We decide to partner up, sign the agreement, and I'll begin actively searching for properties that match your criteria.

### NOT THE RIGHT FIT:

If my approach isn't the right fit for you, that's perfectly okay. I'm happy to answer any remaining questions and offer referrals to other professionals if needed.

### I MAY CHOOSE NOT TO GO FORWARD:

I may recommend a different option that better suits your needs. Your success is my priority, even if it means suggesting another path.

We are here to be a resource for you, whether you choose to work with me or not.





# TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY

01

## Consultation & Sign Agreement

We'll start with a consultation to understand your needs and goals with a checklist. Then, we'll sign a Customer Agreement, officially starting our collaboration and outlining how we can help you find your perfect property.

02

## Secure Financial Pre-Approval

Getting pre-approved for a mortgage is crucial. This step defines your budget, shows sellers you're a serious buyer, and gives you confidence during your search.

03

## Define Your Dream Home

Let's talk specifics! We'll detail your must-haves, preferences for location, size, style, and features to create a targeted search profile for your ideal property.

04

## Search for Properties

Using your criteria, we will actively search the market, leveraging MLS access, network connections, and even off-market opportunities to find homes that fit your needs. You'll receive personalized alerts for new listings.

# TEN STEPS TO HOME

SIMPLIFYING THE JOURNEY



05

## View and Evaluate Properties

Time to explore! We'll schedule showings for promising properties, allowing you to experience them firsthand, ask questions, and evaluate their potential to be your future home.

06

## Craft a Competitive Offer:

Once you've found the right home, We'll provide market insights and guide you in structuring a strong, attractive offer designed to appeal to the seller while meeting your goals.

07

## Negotiate Effectively:

Offer submitted! We'll use our negotiation skills to communicate with the seller's agent or Seller, working to reach a mutually agreeable price and terms that protect your interests.

08

## Secure Financing & Lock Rate:

With an accepted offer, you'll work with your lender to finalize your mortgage application, submit required documents, and lock in your interest rate.

09

## Conduct Due Diligence:

Protect your investment! We'll coordinate essential steps like the home inspection and property appraisal to assess the home's condition and confirm its value.

10

## Close the Deal & Get Your Keys!

The final step! We'll guide you through the closing process, reviewing documents, coordinating with the title company, and ensuring everything is in order for you to receive the keys to your brand new home!



# PREPARING YOUR FINANCES

## FOR HOMEOWNERSHIP:

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**STEP 01** **FINANCIAL HEALTH CHECK:**  
Review credit reports: (Equifax, Experian, TransUnion) Aiming for a high score. Calculate your Debt-to-Income Ratio (DTI), targeting under 43%. Analyze your budget to understand income, expenses, and potential savings.

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**STEP 02** **MORTGAGE SHOPPING & PRE-APPROVAL:**  
Compare rates and terms: From various lenders (banks, credit unions, online lenders). Pre-approval is crucial and requires documents like pay stubs, W-2s/1099s, bank statements, tax returns, and asset/liability lists.

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**STEP 03** **DOWN PAYMENT & CLOSING COSTS:**  
Determine your down payment: Consider the benefits of 20%+. Research typical closing costs in your area (2-5% of loan amount) and estimate your own. Develop a savings plan, automating transfers to a dedicated account.

---

**STEP 04** **ONGOING HOMEOWNERSHIP COSTS:**  
Consider other costs: Factor in property taxes, homeowners insurance, maintenance/repairs (with a contingency fund), and potential HOA fees.

---

**STEP 05** **REFINE YOUR BUDGET:**  
Revisit your budget: Review all costs considered. Ensure your comfortable mortgage payment, plus all other recurring expenses, fits your financial plan. Be realistic and consider different scenarios (e.g., interest rate changes).

### TIPS:

- Emergency Fund:** Consider maintaining a separate fund for unexpected expenses post-home purchase.
- Long-Term Financial Goals:** Consider how homeownership aligns with your long-term objectives like retirement and education funding.
- Tax Implications:** Consult a tax professional about potential deductions (interest, property tax).
- Financial Advisor:** Seek personalized advice from a financial advisor.

# MORTGAGE LOANS

## FINDING THE RIGHT LOAN FOR YOU

LOAN TYPE	DESCRIPTION	PROS	CONS	BEST FOR
CONVENTIONAL	Not government-backed; from private lenders.	Wider range of loan terms; may offer better rates for strong borrowers.	Higher credit score and down payment often required; PMI if <20% down.	Borrowers with good credit, larger down payment, and stable income.
FHA	Government-insured; easier qualification.	Lower credit score and down payment requirements (as low as 3.5%).	Requires upfront and annual mortgage insurance premiums.	First-time homebuyers, those with lower credit scores or smaller down payments.
VA	For eligible veterans and service members.	No down payment often required; no PMI.	Eligibility requirements apply.	Eligible veterans and service members.
USDA	For rural and suburban homebuyers.	No down payment often required; low interest rates.	Income limits and geographic restrictions apply.	Low-to-moderate income borrowers in eligible rural/suburban areas.
FIXED-RATE	Interest rate stays the same throughout the loan.	Predictable monthly payments; stable budgeting.	May have slightly higher initial interest rates.	Borrowers who prefer stable payments and long-term predictability.
ADJUSTABLE-RATE(ARM)	Interest rate adjusts periodically.	Lower initial interest rates.	Payments can increase when rates adjust; less predictable budgeting.	Borrowers comfortable with some risk and seeking lower initial rates.
JUMBO	For loan amounts exceeding conventional limits.	Allows financing of high-value properties.	Stricter qualification requirements; may have higher interest rates.	

*\*Rates and terms can vary significantly based on individual financial circumstances and market conditions.\**



# LENDER

## RECOMMENDATIONS

KATHY COLE

WYOMING COMMUNITY BANK



(307) 851-2457 - *MOBILE*  
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ED NEWBOLD

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RYAN JOHNSON

COUNTRY HOME MORTGAGE



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JONATHAN SURAT

COUNTRY HOME MORTGAGE



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jsurat@outlook.com - *EMAIL*  
www.chmortgage.com- *WEBSITE*

2001 Dewar Dr., Suite 260, Rock Springs, WY 82901

# LENDER

## RECOMMENDATIONS

ANDY FOWLER

MOVEMENT MORTGAGE



307-277-4416 - *MOBILE*  
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andy.fowler@movement.com - *EMAIL*  
movement.com/andy.fowler - *WEBSITE*

6000 E. 2<sup>nd</sup> St. Suite 6, Casper, WY 82609

BRAD LEHMAN-COMMERCIAL

FIRST INTERSTATE BANK



(307) 851-9157 - *MOBILE*  
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323 E. Main St., Riverton, WY 82501

MARK EVANS-FARM LOANS

FARM CREDIT SERVICES



(307)-840-2302- *MOBILE*  
(307) 840-2302 - *OFFICE*  
mark.evans@fcsamerica.com- *EMAIL*  
www.fcsamerica.com- *WEBSITE*

## GATHERING YOUR DOCUMENTS:

# YOUR KEY TO A SMOOTH LOAN PROCESS



Securing a loan, such as for a mortgage, car, or personal needs, requires careful preparation. Lenders assess your financial health and creditworthiness, necessitating the right documentation. Being organized with these documents can streamline the loan process and improve approval chances. This guide highlights the common documents needed:

### •INCOME VERIFICATION:

- Recent pay stubs (2-3 months)
- W-2 forms (past two years)
- 1099 forms (self-employed, past two years)
- Federal tax returns (past two years)
- Recent bank statements (2-3 months)
- Profit and loss statements (business owners)
- Employment verification letter (if required)

### •ASSET INFORMATION:

- Bank statements
- Investment account statements
- Real estate deeds
- Vehicle titles

### •LIABILITY INFORMATION:

- Credit card statements
- Loan statements
- Mortgage statements

### •CREDIT HISTORY:

- Credit report from major bureaus (check for errors)

### •IDENTIFICATION:

- Driver's license or government-issued ID
- Social Security card



# HOUSE HUNTING Checklist

## TOTAL SCORE

/ 248

RATE EACH FEATURE  
FROM 1 (WORST)  
TO 5 (AWESOME)



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ADDRESS: .....  
 PRICE: ..... HOA FEE: ..... TAXES: .....  
 BEDROOMS: ..... BATHROOMS: ..... YEAR:: .....  
 LOT SIZE: ..... HOME SIZE: ..... STOREY: .....

EXTERIOR	1	2	3	4
View	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard / landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Back)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Front)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sprinkler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House Type	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deck / Patio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof / Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HOME SYSTEMS	1	2	3	4
Electrical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AC / Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plumbing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COMMUNITY	1	2	3	4
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School / Daycare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreational Facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Airport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Police / Fire Dept.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greenspace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hike / Bike Trail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Noise Level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Traffic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

INTERIOR	1	2	3	4
Walls/Trim/Ceiling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dining room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Master Bedroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Laundry Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Game Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

KITCHEN	1	2	3	4
Countertops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cabinets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Counter Space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Light Fixtures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Layout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Appliances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pantry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Backsplash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oven / Stove	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## BASEMENT

Finished     Unfinished

# HOUSE HUNTING Checklist

## TOTAL SCORE

/ 248

RATE EACH FEATURE  
FROM 1 (WORST)  
TO 5 (AWESOME)



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ADDRESS: .....

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BEDROOMS: ..... BATHROOMS: ..... YEAR:: .....

LOT SIZE: ..... HOME SIZE: ..... STOREY: .....

EXTERIOR	1	2	3	4
View	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard / landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Counter Space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Light Fixtures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Layout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Appliances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pantry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Backsplash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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View	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard / landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Trees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Back)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (Front)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sprinkler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House Type	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior Siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deck / Patio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof / Gutters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HOME SYSTEMS	1	2	3	4
Electrical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AC / Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plumbing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

COMMUNITY	1	2	3	4
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
School / Daycare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreational Facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Airport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Police / Fire Dept.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greenspace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hike / Bike Trail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Noise Level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Traffic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

INTERIOR	1	2	3	4
Walls/Trim/Ceiling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fireplace	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dining room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Master Bedroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bedroom #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bathroom #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Laundry Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Game Room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

KITCHEN	1	2	3	4
Countertops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cabinets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Counter Space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Light Fixtures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Layout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Appliances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pantry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Backsplash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oven / Stove	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## BASEMENT

Finished     Unfinished



# TIPS FOR SMART HOME VIEWING

- Research Local Neighborhoods:** Identify communities that suit your lifestyle by evaluating schools, amenities, safety, and commuting options.
- Neighborhood Exploration:** Visit the area at various times of day to gain a well-rounded perspective of the community and traffic throughout the day.
- Capture Impressions:** Take notes and photos during your visits to document your observations.
- Evaluate the Property's Condition:** Assess the home's current state and consider its long-term maintenance needs.
- Consider Future Resale Potential:** Think about how changing market conditions could affect the property's resale value.
- Engage with Your Real Estate Agent:** Don't hesitate to seek valuable insights from your agent about properties of interest.
- Consider Extra Expenses:** Be aware of additional costs such as property taxes, homeowners' association fees, and maintenance or renovation expenses beyond the initial purchase.
- Remain Flexible:** Keep an open mind; a home may meet most of your criteria even if it doesn't check every box.
- Lifestyle Fit:** Review neighborhood amenities and HOA regulations to ensure they align with your living preferences.
- Practice Patience:** The search for the perfect property can take time, so trust the process and make decisions carefully.
- Market Awareness:** Stay informed about local market trends by leveraging your agent's expertise.

# WINNING THE NEGOTIATION:

## CRAFTING AN ATTRACTIVE OFFER & GETTING THE BEST DEAL

### ELEMENTS OF A WINNING OFFER: BEYOND THE PRICE TAG

- Pre-approval:** Essential for demonstrating financial strength and seriousness as a buyer; speeds up closing.
- Earnest Money Deposit:** Shows commitment to purchase; a strong deposit can sway sellers in competitive situations.
- Contingencies:** Balance protection and competitiveness; consider waiving minor contingencies.
- Closing Date Flexibility:** Being flexible with the closing date can make your offer more appealing to sellers.
- Appraisal Gap Coverage:** Willingness to cover the difference if appraisal is lower than the offer; involves risks and should be discussed thoroughly.

### NEGOTIATION STRATEGIES: SECURING THE BEST DEAL

- Know your walk-away point:**
  - Set a budget and stick to it
  - Avoid overspending, even if emotions run high
  - Remember there will be more opportunities
- Understand the seller's perspective:**
  - Know the seller's motivations (e.g., quick closing, cash offers)
  - Tailor your offer to meet their needs
- Make strategic counteroffers:**
  - Don't hesitate to counter if an offer isn't right
  - Discuss priorities and position your offer effectively
  - Utilize negotiation skills
- Approach multiple offers thoughtfully:**
  - Consider using an escalation clause
  - Weigh risks carefully
  - Ensure comfort with chosen strategies
- Highlight your strengths:**
  - Get pre-approved for a mortgage
  - Offer a strong deposit
  - Show flexibility with closing dates
- Act quickly in competitive markets:**
  - Be decisive to secure desired properties
  - Stay organized for timely action
- Work with your agent:**
  - Utilize their negotiation skills and market expertise
  - They will advocate for your interests
  - Make informed decisions together

### DUE DILIGENCE FOR PROTECTING YOUR INVESTMENT:

- Inspections:** Always conduct a professional home inspection to reveal hidden issues.
- Appraisal:** An appraisal that is required by the lender, verifies the property's value.

# Closing Costs WHO PAYS WHAT

	CASH	FHA	VA	CONV
Downpayment	Buyer	Buyer	Buyer	Buyer
Property inspection	Buyer	Buyer	Buyer	Buyer
Termite inspection (negotiable except on VA)			Seller	
Repairs	Seller	Seller	Seller	Seller
New loan origination fee		Buyer	Buyer	Buyer
Discount points		Buyer	Buyer	Buyer
Document preparation fee		Seller	Seller	Buyer
Credit report		Buyer	Buyer	Buyer
Appraisal		Buyer	Buyer	Buyer
Interest proration on seller's existing loan		Prorate	Prorate	Prorate
Existing loan payoff	Seller	Seller	Seller	Seller
Existing loan payoff demand	Seller	Seller	Seller	Seller
Loan payment penalty (if any)	Seller	Seller	Seller	Seller
Next month PITI payment		Buyer	Buyer	Buyer
Prepaid interest (approx. 30 days)		Buyer	Buyer	Buyer
FHA MIP, VA funding fee PMI premium		Buyer	Buyer	Buyer
Reserve account balance (credit seller/debit buyer)				
Assessments payoff / proration (sewer paving etc.)	Seller			
Taxes	Prorate	Prorate	Prorate	Prorate
Tax impounds	Buyer	Buyer	Buyer	Buyer
Tax service contract		Seller	Seller	Buyer
Fire / hazard insurance	Buyer	Buyer	Buyer	Buyer
Flood insurance (if applicable)		Buyer	Buyer	Buyer
HOA transfer fee	Split	Split	Split	Split
HOA disclosure fee	Seller	Seller	Seller	Seller
Current HOA payment	Prorate	Prorate	Prorate	Prorate
Next month HOA payment	Buyer	Buyer	Buyer	Buyer
Home warranty premium (negotiable)				Buyer
Real estate agents' commission	Seller	Seller	Seller	Seller
Homeowners title policy (negotiable)	Seller	Seller	Seller	Seller
Loan title policy & endorsements		Buyer	Buyer	Buyer
Account servicing set-up fee (negotiable)		Buyer	Buyer	Buyer
Escrow fee	Split	Split	Split	Split
Title insurance (negotiable)	Seller	Seller	Seller	Seller
Recording fee (flat rate)	Split	Split	Split	Buyer
Courier / express mail fees	Split	Split	Split	Split
Wire fees	Split	Split	Split	Split
Email loan documents		Buyer	Seller	Buyer



**Tiffany Dornblaser**

Broker/Owner  
307-840-1756

**David Kellner**

Associate Broker/Owner  
307-851-4629

307-463-0303  
113 S. 2<sup>nd</sup> St. E

[www.touchdownrealty307.com](http://www.touchdownrealty307.com)



Not intended to solicit properties currently listed or under contract with a Brokerage. Information is deemed to be correct but not guaranteed.

# SERVICE PROVIDERS

---

## GENERAL CONTRACTOR

B&M  
307-850-2200

GARDCRAFTED  
307-856-2811

GIDDINGS  
307-856-2445

DEVERAUX CONSTRUCTION  
307-851-0601

RICO CONSTRUCTION  
307-851-4767

BRINK CONSTRUCTION  
307-851-3497

## PAINTING

MBE PAINTING  
307-856-2714/850-5023

ROCKY MOUNTAIN PAINTING  
307-856-1780/851-1818

SAMUELSON PAINTING  
307-856-6498

## HOUSE CLEANING/CARPET CLEANER

CLEANING SOLUTION  
307-856-6465/480-0169

UPRIGHT CONSTRUCTION  
307-857-0303

## FLOORING

GALES CARPET  
307-240-2060

PLAINS CARPET  
307-856-9071

## ELECTRICIAN

J&L ELECTRIC  
307-851-0592  
HOFFMAN ELECTRIC  
307-856-3408

AP ELECTRICAL  
307-851-4821

PARADISE VALLEY ELECTRIC  
307-856-9296

## PLUMBING

SERVICE PLUMBING  
307-856-2683

MODERN PLUMBING  
307-856-1885

SUNNYSIDE PLUMBING  
307-463-0410

## HOME INSPECTORS

K&B INSPECTIONS/BRIAN  
307-851-3688

REFINE/JASON  
307-751-8606

JEREMY GILKEY  
307-851-7429

## ROOFERS

ROCKY MOUNTAIN  
APPLICATORS-PHIL  
307-856-0075/851-4146

RICO CONSTRUCTION  
307-851-4767

## RADON

K&B INSPECTIONS/BRIAN  
307-851-3688

FRE RADON MITIGATION  
307-438-2975

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TouchDown Realty does not recommend, any company or service. These numbers are given as a curtesy only. We always advise that you check out anyone you that you hire for any service.

# SERVICE PROVIDERS

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## SEPTIC/SCOPE

TOP PRIORITY/MIKE 307-709-2564  
DALLEY SANITATION 307-851-9524

SCHOONER SANITATION  
307-851-2252

B&M-NEW SEPTICS  
307-850-2200

BORNHOFT-NEW SEPTICS  
307-857-3171

---

## WATER TEST

BIG HORN WATER CULLIGAN  
307-856-9302

---

## SPRINKLER SYSTEMS

SERVICE SPRINKLERS  
307-857-4295

PRECISION OUTDOOR POWER  
307-856-1432

---

## HVAC

ABSAROKA HEATING & AIR  
307-856-2288

SUMMIT SHEET METAL  
307-856-3431

RIVERTON SHEET METAL  
307-856-3431

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## IRRIGATION COMPANIES

RVERTON VALLEY IRRIGATION  
307-856-3103

MIDVALE IRRIGATION  
307-856-6359

LECLAIR IRRIGATION  
307-856-4018

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## WATER UTILITIES

CITY OF RIVERTON  
307-856-2227

CITY OF LANDER  
307-332-8912

TOWN OF SHOSHONI  
307-876-2515

TOWN OF PAVILLION  
307-856-2154

---

## ELECTRIC UTILITIES

ROCKY MOUNTAIN POWER-CITY  
888-221-7070

HIGH PLAINS POWER-RURAL  
307-856-9426

---

## NATURAL GAS

BLACK HILLS ENERGY  
800-563-0012

---

## PROPANE

AMERIGAS  
307-856-3968

PIRATE PROPANE  
307-335-7333

WESTERN STATES  
307-857-0800

BIG HORN CO-OP  
307-851-3785

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David Kellner  
Associate Broker  
307-851-4629

Tiffany Dornblaser  
Broker  
307-840-1756

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*Congratulations!*

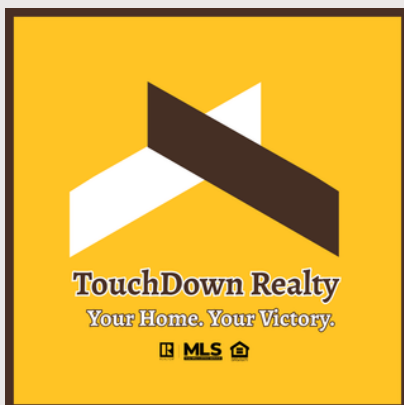
ON YOUR NEW HOME  
AND THE WONDERFUL  
MEMORIES IT WILL HOLD!

## POSSESSION DAY



---

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www.touchdownrealty307.com  
113 S. 2nd E.



# MOVING Checklist

## 2 MONTHS OUT

- Create a budget for moving expenses
- Make an inventory of everything to be moved
- Sort cabinets, closets, and drawers
- Donate any unwanted items
- Book the moving elevator
- Confirm parking arrangement for truck
- Contact insurance company to transfer policies
- Take pictures around the home
- Take photos of electronics before unplugging
- Measure doorways, stairways, and elevators to make sure all your furniture will fit

## 1 MONTH OUT

- Gather moving supplies
- Contact current services to move or cancel
- Contact services in the new area to set up
- Start packing items that aren't used
- Gather all important documents
- Prepare a list of emergency service technicians and preferred providers

## 2 WEEKS OUT

- Complete repairs
- Create an inventory of boxes
- Return rentals & borrowed items
- Back up your computer
- Send change of address cards
- Arrange for childcare/petcare
- Pick up dry cleaning & items being repaired

## 1 WEEK OUT

- Deep clean
- Check the weather channel
- Set an appointment with a locksmith

## MOVING DAY

- Do a final walkthrough
- Do a final cleaning
- Dispose of trash
- Put pets in a safe place
- Inform the movers of special instructions

## PACK AN ESSENTIAL BOX

- Water bottles & snacks
- Important medications
- Important documents
- Clean sheets
- Toiletries & toilet paper
- Cell phone chargers
- Cash & valuables
- Pajamas, clean clothes, sheets & towels

*tips*

- ✓ Wrap your fragile items in clothes, linens, and towels instead of bubble wrap
- ✓ Take photos when taking furniture apart
- ✓ Label the boxes in detail, on several sides
- ✓ Cover the openings of your toiletries with saran wrap, then put the tops back on
- ✓ Check if your homeowners' insurance policy covers your stuff when moving



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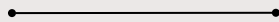
# Closing CHECKLIST for buyers

## FINAL WALKTHROUGH

## CLOSING DATE

## POSSESSION DATE

## ADDRESS



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## BEFORE CLOSING DAY

- Carefully review the closing disclosure provided by your lender
- Schedule and complete home inspection
- Negotiate any inspection requests with seller
- Coordinate and complete home appraisal
- Secure homeowners insurance and provide the details to your lender prior to objection deadline
- Coordinate with your lender for funds, including down payment and closing costs
- Collect necessary documents such as IDs and any paperwork
- Clear title and provide title search
- Purchase title insurance (usually handled by lender)
- Arrange for utilities to be transferred to your name
- Make sure contingencies completed
- Notify landlord and confirm move-out details
- Cancel contracted services (garden, lawn care etc.)
- Schedule a final walk-through of the property to confirm its condition
- Make your address change official, notify USPS
- Schedule a moving service or reserve a moving truck
- Notify everyone about your moving:
  - Employers
  - Family & friends
  - Local post office
  - Current landlord
  - Government agencies
  - Subscriptions
  - Insurance providers
  - Veterinarian and kennel
  - Utilities / phone / internet
  - Banks and credit unions
  - Medical care providers
  - Schools

## ON CLOSING DAY

- Bring a valid photo ID
- Bring proof of homeowners' insurance
- Bring copy of the contract with the seller
- Bring home inspection report
- Review and understand the closing documents
- Bring documents the bank required to approve your loan
- Provide the necessary funds for closing
- Sign all necessary paperwork, including the loan agreement, deed etc.
- Receive keys once documents are signed and funds transferred

## AFTER CLOSING DAY

- Duplicate closing documents and secure them in a safe place
- Consider changing locks for added security
- Plan a routine maintenance schedule for your new home



# CHANGE OF ADDRESS

# Checklist

Phone

Phone

## HOME SERVICES

- Water and sewer company .....
- Gas company .....
- Electrical company .....
- Telephone .....
- Cable provider .....
- Internet provider .....
- Garbage & recycling .....
- Pool maintenance .....
- Home security company .....
- Residential propane delivery .....
- Septic system maintenance .....

## COMMUNITY

- Employers .....
- Schools .....
- PTA .....
- Daycare providers .....
- Church, synagogue etc. ....
- HOA, condo association etc. ....
- Charitable organizations .....
- Country club .....
- Health club/gym .....
- Alumni organizations .....
- Fraternal organizations .....
- Civic clubs and organizations .....
- Professional memberships .....
- Pet groomer .....
- Community groups .....

## RESIDENTIAL SERVICES

- Maid service .....
- Lawn and garden service .....
- Pool maintenance .....
- Pest control .....

## FINANCES

- Banks .....
- Credit unions .....
- Loan companies .....
- Credit card companies .....
- Student loans .....
- Financial aid .....
- Investment broker .....
- Retail credit account services .....

## GOVERNMENT SERVICES

- US Postal Service .....
- Internal revenue service .....
- Voter registration .....
- State Department of taxation .....
- Department of motor vehicles .....
- Local or county tax commissioner .....
- Social security administration .....
- Medicare administration .....
- Business license office .....

## INSURANCE

- Health insurance .....
- Life insurance .....
- Homeowner's insurance .....
- Car insurance .....
- Dental insurance .....

## NOTES

113 S. 2<sup>nd</sup> E. Riverton, WY 82501 - Office

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tiff@touchdownrealty307.com



# THANK YOU

Thank you for considering us in your home-buying journey!

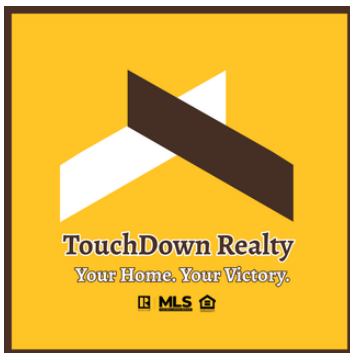
Our goal is straightforward:

We want to help you find your perfect home at a great price, within your timeline,  
and with minimal stress.

Your dream home is closer than you think, and we are here to help make it happen.  
Let's kick off this exciting adventure together! By starting today, we can customize  
your home search and soon turn that 'For Sale' sign into your new 'Home Sweet  
Home.'

## TOUCHDOWN REALTY

YOUR HOME. YOUR VICTORY.



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RIVERTON, WY 82501  
307-463-0303

[WWW.TOUCHDOWNREALTY307.COM](http://WWW.TOUCHDOWNREALTY307.COM)

• A HOME BUYER'S GUIDE • YOUR PATH TO HOME • LET'S FIND YOUR DREAM HOME • A HOME BUYER'S GUIDE •

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