

Rebecca Smyth
REAL ESTATE AGENT

GRAND COUNTY BUYER GUIDE

Your Place in the Mountains

A simple roadmap for first-time buyers and second-home buyers
in Grand County, Colorado

Rebecca Smyth, REALTOR®
970-531-1268 · www.rebeccasmyth.com





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A WELCOME FROM REBECCA

Welcome to Grand County

“Buying a home is one of the biggest decisions you’ll make. My promise is simple: straight answers, a clear plan, and someone who treats your purchase like it’s her own.”

I grew up here, and I’m raising my son here. This guide walks you through buying in Grand County, from the first call with a lender to the day you get the keys. First home or fifth, full-time or weekend getaway.

“Rebecca’s expertise made the journey easy. She was prompt communicating with us throughout the whole buying process. We truly feel we had the best realtor guiding us.”

Marge Haave, buyer (verified on RealSatisfied)

MEET YOUR AGENT

Rebecca Smyth, REALTOR®



I'm incredibly grateful to call Colorado home. My family moved to Grand County when I was one, and it has been home ever since.

Real estate, to me, is about more than transactions. It's about helping people find a place where they can slow down, reconnect, and create lifelong memories.

I'd be honored to help you find your place in the mountains.



Grand County native

30+ years



Specialty

Resort homes, land,
luxury

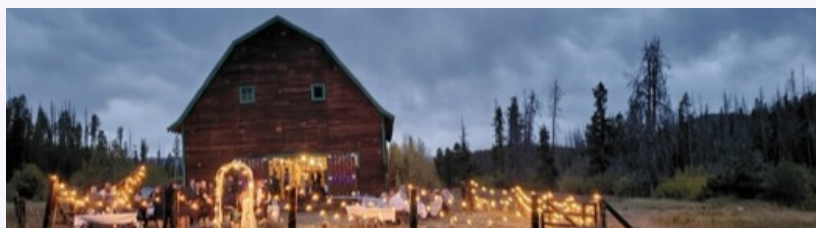


FHA know-how

3 FHA purchases
closed here

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BY THE NUMBERS

Local roots. Team depth. National reach.

Rebecca

30+

YEARS IN GRAND COUNTY

50+

CLOSINGS SUPPORTED
BEFORE BECOMING AN
AGENT

8

TRANSACTIONS CLOSED
UNDER HER OWN LICENSE

Purple Mountain Group

192

HOMES CLOSED

\$94.6M

SALES VOLUME

2018

FOUNDED · 21 COUNTIES

Team totals from the Super Agents collaborative, all members combined.

eXp Realty

#1

TRANSACTION SIDES
NATIONWIDE (350,119)

81,000+

AGENTS IN 27 COUNTRIES

#1

LARGEST INDEPENDENT
BROKERAGE IN THE WORLD

RealTrends Verified 2025, based on 2024 data. Agent count from eXp Realty.

WHY REBECCA

One person. A team. A global brokerage.



Rebecca

One person who knows you, your search, and your deadlines.



Purple Mountain Group

Thirteen agents for showing coverage and second opinions.



LUXURY

eXp Realty | Luxury

Tools, training, and global reach. Rebecca holds the eXp Luxury certification.



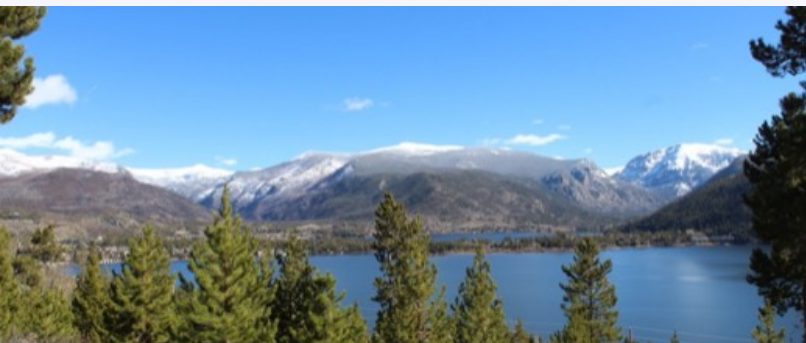
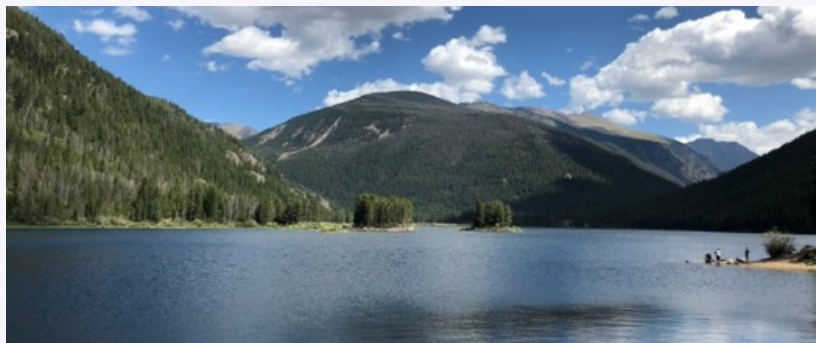
eXp Exclusives, powered by Zenlist

Access to MLS and office-exclusive listings across the US and Canada, only available to eXp agents and their clients.



eXp Solutions

Trusted vendors and tools, including America's Preferred Home Warranty and Utility Connect, for a smooth buying experience.



START HERE

First home or second home?

The steps are the same. What you focus on isn't.



First home

- Start with your monthly payment and cash to close
- Ask about loan programs
- Price winter heating, snow removal, well and septic

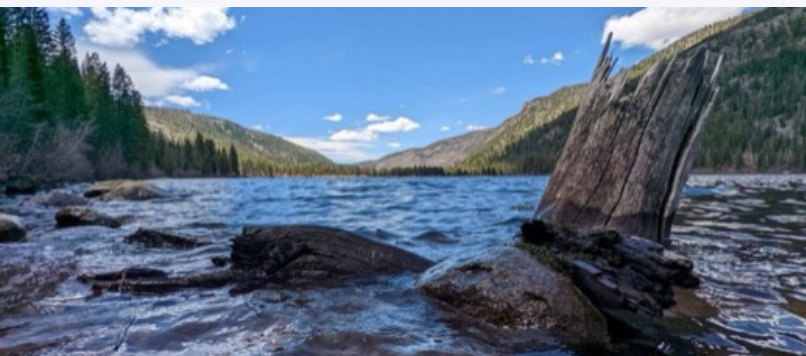
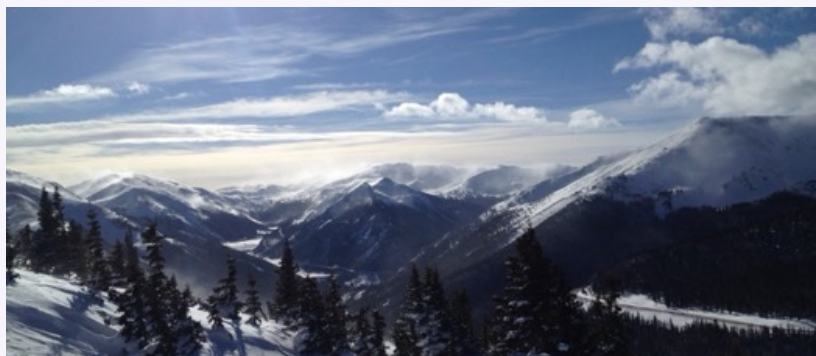


Second home

- Start with how you'll use it, and how often
- Ask about second-home loan rules
- Plan who looks after it when you're away

Does the property check off 85% of your list of wants and needs? That's the test for both.

Second-home buyers: rental rules change. Verify the current ones before you rely on any rental income.



GRAND COUNTY RIGHT NOW

Here's what's happening

305

HOMES FOR SALE
(280 A YEAR AGO)

10.5

MONTHS OF SUPPLY

-14%

MEDIAN ASKING PRICE VS.
LAST YEAR

Months of supply by town



Roughly six months is generally considered balanced. Homes sold for about **94.5%** of their original asking price over the last 12 months. That gap is your negotiating room.

Source: FlexMLS, Grand County, all residential (including luxury and acreage), 12 months through Sept. 2026, pulled Oct. 21, 2026. Town supply = homes for sale divided by average monthly sales; small counts, a direction only.





CHAPTER 1

Know your money

Before you tour a single home.

Know your options before you shop



Conventional

As low as 3% down on some programs (income limits apply). Under 20% down, mortgage insurance is required.



FHA

3.5% down with a 580+ credit score, 10% down for 500 to 579. Lenders may ask for more.



VA and USDA

0% down for eligible veterans (VA) and eligible rural buyers and properties (USDA).



Cash

No loan and fewer closing costs. Title fees still apply.



Second home or investment

Usually different rules, larger down payments, and different rates than a primary home. Ask before you set a budget.

Don't rule yourself out. Lender numbers are guidelines, and I can introduce you to lenders I trust.

Loan programs, terms, and approval are decided by the lender. General information, not lending advice.
Sources: HUD, VA, USDA, Fannie Mae, Freddie Mac.

What's in a monthly payment?

PITI is the total monthly mortgage payment, and how lenders judge affordability.

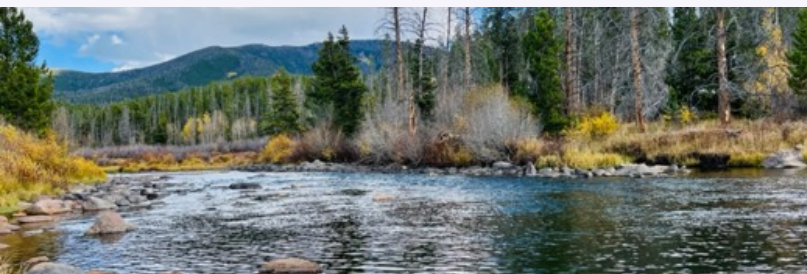
P Principal
What you still owe.

I Interest
The cost of borrowing.

T Taxes
Property taxes, usually collected monthly into escrow.

I Insurance
Homeowners insurance, plus mortgage insurance if you put down under 20%.

HOA dues are separate, but budget for them right next to PITI.



How does a mortgage work? Many buyers choose a 30-year fixed-rate loan: the same principal-and-interest payment every month, at a rate your lender can't raise. Other loans, like adjustable-rate mortgages, work differently. Your lender will explain.

What to expect to pay

Mountain costs run higher than most guides say. I'll give you real numbers for the home you're considering.



Earnest money

A deposit that shows you're serious. Credited to you at closing.



Inspections

General inspection, plus well and septic, which are separate.



Appraisal

Ordered by your lender after inspection.



Down payment

Talk to your lender about your options.



Loan closing costs

Lender and title fees, a percentage of the loan.



Transaction fee

eXp's fee. Ask me about it.

Costs people forget in the mountains

Well and septic inspections

Propane or heating oil

Snow removal

HOA dues and transfer fees

Mountain-home insurance

Cash purchases: title fees vary and no loan closing costs apply. Buyer agent fee: often paid from seller concessions to the buyer (see page 24).

A full-page background image showing a wide, paved road stretching into the distance under a vast, cloudy sky. The sky is filled with large, dark clouds, some of which are illuminated from below by a bright, low sun, creating a dramatic orange and yellow glow. The horizon is marked by rolling hills and a fence line in the foreground.

CHAPTER 2

Find it. Win it.

Search, offer, and the road to closing.

FROM OFFER TO KEYS

The home buyer's roadmap

1

Meet with me

Your goals, your timeline, and the buyer agreement.

2

Get pre-approved

Pay stubs, W-2s, and bank statements to your lender.

3

Search

An MLS search set to your criteria, then showings.

4

Make an offer

Your price and terms, with a market analysis behind it.

5

Negotiate and sign

It can take a few tries. You're on your way.

6

In escrow

Your earnest money is held until closing.

7

Final details

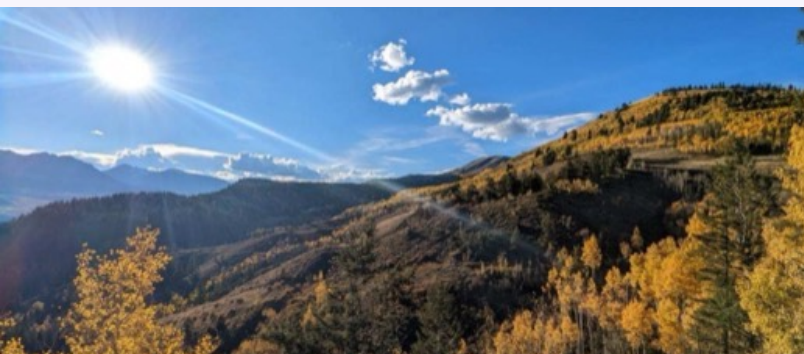
Inspection, appraisal, loan, final walkthrough.

8

Closing

Funds and ownership transfer. You get the keys.

This is not intended to solicit a currently listed home. Information is deemed reliable, but not guaranteed.



HOW WE WORK

How your home search works

From every home on the market to your top choices.

305 homes for sale in Grand County (Oct. 21, 2026)

In your towns and price range

With your must-haves

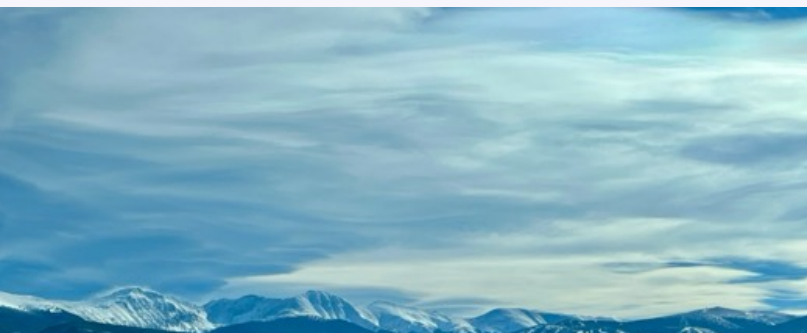
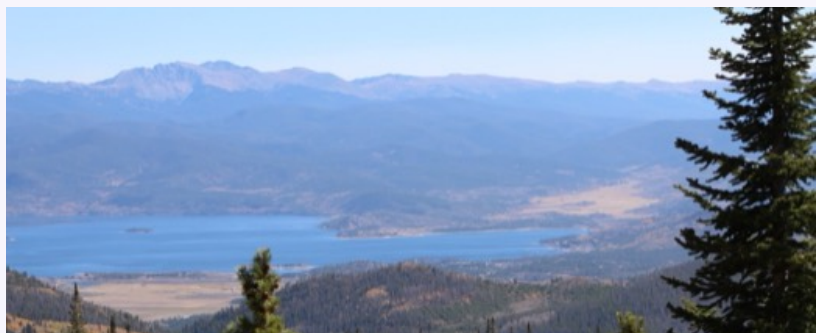
Your shortlist

Top choices

I search the MLS, eXp Exclusives, and the places buyers look online, so nothing slips past you. A market analysis shows what each home is worth.

Let's schedule some showings.

Call or text 970-531-1268



WHAT TO EXPECT

What to expect from your agent



Clarity

Early talks about compensation, so everyone knows what to expect.



Control

You're in the driver's seat and make informed decisions.



Customized

A personalized path from start to finish.



Your representation

I will always put your interests first with integrity and fairness. We'll go over the buyer agreement together, and I'll explain my services, your benefits, and how my fees work, clearly and openly.



Your property search

I'll listen to what you need and use local market know-how to find properties matching your criteria and budget, with access to tools like eXp Exclusives.



Your offer

Once you choose a property, I'll help with a Comparative Market Analysis, craft your offer, present it, and negotiate the best deal possible.

eXp buyer client services, continued



Your due diligence

At your request, I can suggest inspection experts. After you review reports, I'll guide you on addressing any issues, prioritizing your peace of mind.



Your transaction

I'll monitor your transaction, update you on key developments, and handle questions from other service providers to ensure a smooth closing.



eXp's fee

You're responsible for compensating eXp for services provided. If a seller offers compensation, your fee is reduced dollar-for-dollar. The Broker Fee is not set by law and is fully negotiable.



Commitment to Fair Housing

My commitment to fair housing is unwavering. I strictly adhere to all applicable local, state, and federal fair housing laws for all clients, without exception.



Our relationship

Our connection doesn't end at closing. I'm here at every stage, offering introductions to local services, with communication on your terms.

This eXp Buyer-Client Services summary constitutes eXp marketing material and is not intended to, and shall not, impose greater duties on eXp than provided in any applicable buyer representation agreement or imposed by law.

7 moves, in order

1

Talk to a lender first

Find out what you can borrow and what the payment looks like. Terms and approval are the lender's call.

2

Know your 85%

No home checks every box. Write your list below.

Must-haves

Nice-to-haves

Deal-breakers

3

Read the days on market, and the town

Not every town moves the same (page 8).

Make an offer with room built in

4

Price is one lever. Ask for repairs, a closing-cost credit, or a closing date that works for you. Look at the original list price and how long it has been listed.



YOUR FIRST 30 DAYS, CONTINUED

Moves 5 to 7

5

Do the Grand County homework

Wells, septic, access, snow, HOA rules. Checklist on page 20.

6

Have it inspected

Then we decide together what to ask the seller to fix or credit. See page 21.

7

Do the final walkthrough

Confirm the home is in the condition we agreed on.

- ☐ Agreed repairs are done
- ☐ Heat, hot water, appliances, and lights work
- ☐ Faucets run, drains flow, no new leaks
- ☐ Nothing new is damaged, and everything that should stay is there
- ☐ You have the keys, openers, and codes

DO THIS NOW

Call a lender this week. Sellers take offers more seriously with a pre-approval attached.

Ask these before you fall in love



Water

City, district, or a well? Ask for the permit and a flow and quality test.



Septic

Ask for the permit and a licensed inspection.



Access and snow

Who maintains the road, who plows, and what does it cost?



Heat

What heats the home, and what did a typical winter cost?



HOA and covenants

Dues, rules, and rental limits. Verify the current ones.



Land and lots

Zoning, legal access, utilities at the lot line, buildability.



Insurance

Get a quote before you make an offer.



Internet and cell

Check it on site if you work from home.

DO THIS NOW

Print this page and bring it to your first showing. I'll help you get the answers from the county and the seller.

Getting a home inspection

An independent inspector checks structure, construction, and mechanical systems and tells you what needs repair. It's advisable to choose one independently of anyone in the transaction, including me. They don't judge whether the price is a good value.



Make your offer contingent

An inspection clause gives you an "out," or the ability to renegotiate if repairs are needed.



Be there if you can

You'll get the report and hear an objective opinion firsthand.



Other inspections

Radon, lead, asbestos, water and waste, or pests, if your inspector recommends them.



Home warranty?

Covers repairs not covered by homeowner's insurance. Research if it fits.

For a mountain home

Ask the inspector to look closely at the roof, heating, windows, drainage, and crawl space. Well and septic are separate inspections. Radon testing is worth considering in Colorado.

Ask any inspector

- What do you inspect, and what don't you?
- How many inspections have you done, and what's your training?
- Is the report a checklist or a narrative? What insurance do you carry?

Sources: US Department of Housing and Urban Development; N.A.R.

Key terms to know

Appraisal

A third-party estimate of value. Lenders use it to avoid lending more than a home is worth.

Pre-approval letter

A lender's letter saying you qualify for a specific loan amount.

Inspection contingency

Requires an inspection. Waiving it risks costly surprises.

Down payment

As low as 3% to 3.5% on some programs, 20% to avoid mortgage insurance, 0% on VA and eligible USDA.

Equity

What your home is worth above what you owe.

Earnest money

A deposit that shows you're serious, credited to you at closing.

Covenants

The rules of a neighborhood or HOA, such as building and rental limits.

Well permit

The record for a home's own water supply, common in the mountains.

Sources: FTC, First American, NAR, HUD.

Building wealth through real estate



Net worth

What you own minus what you owe. Each mortgage payment pays down principal and builds equity.



Values go up and down

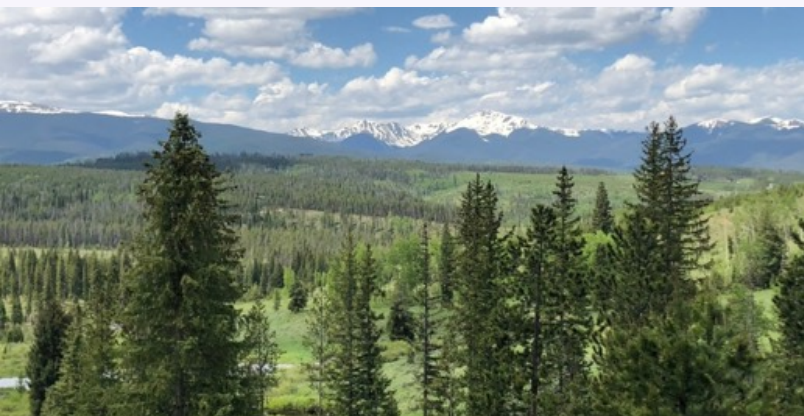
Grand County's median sold price was down 17.4% from August 2025 to August 2026 (GCAR snapshot). Buy for the long term, not a quick profit.



Know your numbers

List what you own and what you owe. From there, small steady choices compound.

The goal is a decision that fits your life and your finances, not just your next closing.



The buyer agency agreement, explained

Colorado's Buyer Exclusive Right to Buy Contract sets out the relationship between buyers and their agents: a buyer commits to one agent for a set period, with the agent's duties clearly defined.



Exclusivity

Buyers agree not to work with other agents.



Agent duties

Property searches, market analysis, and help with negotiations.



Buyer obligations

Tell your agent about properties of interest and communicate openly.



Term and termination

The length of exclusivity and how either party may end it.



Compensation details

The form specifies how the Buyer Agent is compensated, typically via seller concession. The Buyer Agent fee is no longer advertised on the local MLS.

REMEMBER

All fees to Buyer Agents and Listing Agents have always been negotiable between all parties involved in a transaction, and remain fully negotiable today.



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LET'S FIND YOUR PLACE

Let's get you home.

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Book your free buyer consultation



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FlexMLS, deemed reliable but not guaranteed.