



 **glossary**

**Offer:**  
A formal bid from the homebuyer to the home seller to purchase a home  
Source: Federal Trade Commission

 **did you know?**

**June**  
More homes were sold in June than any other month in 2015.  
Source: Colorado Realtor Association

 **interactive intersection**

**How much can I afford?**  
Click [here](#) to use CHFA mortgage calculators.

## keys to smart home shopping and strong offers

It's house hunting season and like the weather, the competition for the most desirable homes is hot. In order to increase your chances of landing the best home for you, be flexible, shop wisely, and make the strongest offer.

"One of the best ways to cut through the competition is to find a home that has been on the market for 10 days or more," says Jim Smith, Broker/Owner at Golden Real Estate. "These are the homes that weren't priced correctly when they first went on the market. Not so many buyers are looking at them, even after the price is reduced. Yours might be their only contract. Your agent can search for listings based on the number of days on market."

To make a strong offer, Jim suggests finding creative ways to appeal to the seller:

- Write a nice letter to the seller that details what you love about their house and why it's such a perfect fit for you. If you have cute photos of your children or pets that help explain your story, include those.
- Ask your real estate agent if they are willing to sweeten your offer by helping with the seller's moving expenses (truck rental, boxes, etc.).

Shopping for a home takes work and patience, but it can also be fun. As you go through the process, take a moment to reflect on this exciting time in your life. Happy housing hunting!

## celebrate homeownership with chfa's "mission home possible<sup>sm</sup>" sweepstakes

Buying a home is cause for celebration, and we want to join the party!



To celebrate our single family customers who have closed on a CHFA loan on between June 1, 2015, and July 31, 2016, CHFA is holding a Facebook photo sweepstakes.

The theme is "Mission Home Possible" and we are asking eligible customers to enter the sweepstakes by uploading a photo of them and their new home to our [Facebook Contest](#) page, and tag or thank anyone else who helped make their home mission possible!


"Mission Home Possible" sweepstakes started on the first day of summer, June 20, 2016 and will run through the end of July. CHFA will award a \$500 gift card to Walmart, Target, IKEA, Home Depot or Lowe's to a winner once a week during the six-week period. Congratulations to week one's winner, Marlena from Colorado Springs!

[Learn more about how we can help make your home mission possible](#) with up to 5 percent assistance, including a grant program, and products with no mortgage insurance and/or lower down payment requirements.

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Colorado Housing and Finance Authority  
[www.chfainfo.com](http://www.chfainfo.com)

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