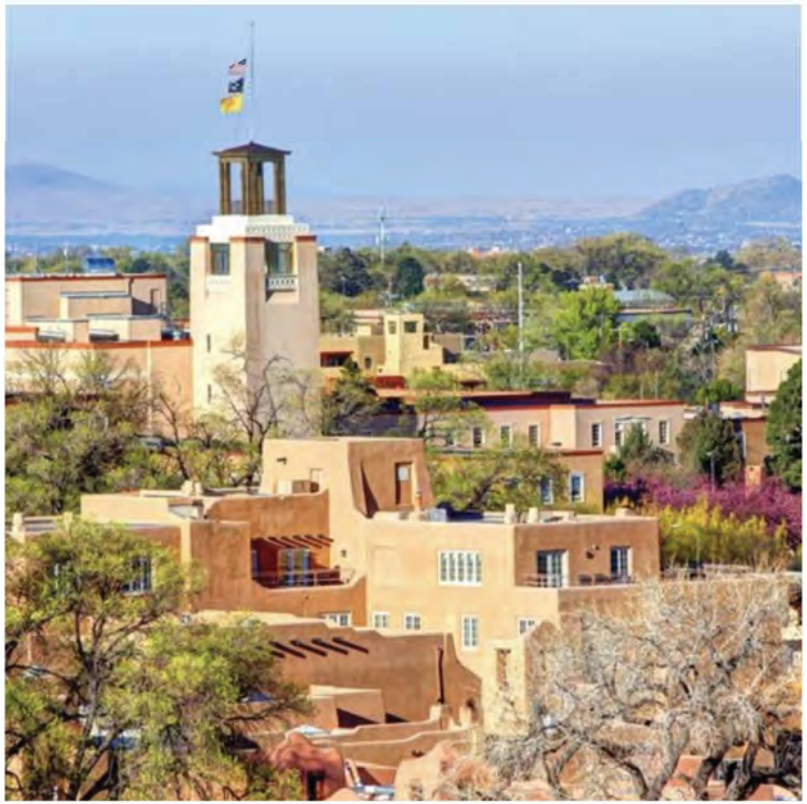


SANTA FE, NM

# Buyer's Guide

PRESENTED BY PAUL MCDONALD

Sotheby's
INTERNATIONAL REALTY

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# About

Sotheby's
INTERNATIONAL REALTY

## PAUL MCDONALD

Real estate buyers and sellers alike work with Paul for one reason: his outstanding track record. A top producer since 1984, Paul and his team have transacted close to $1 Billion in career sales. Paul has been a member of Who's Who in Luxury Real Estate for almost 10 years, and clients benefit from his long-term experience in the Santa Fe market, negotiating expertise, and ability to develop a comfortable working relationship for all parties. Paul has worked exclusively in the high end luxury market with several nationally recognized firms in Minnesota and New Mexico. Notably, Paul was selected as the exclusive listing agent for Monte Sereno, an enclave of 275 homes set on more than 600 scenic acres in the City of Santa Fe. In addition he has represented the developers of Las Campanas, The High Summit, Canterbury, Padre Springs, Tesuque Ridge Ranch, and Angel Fire Resort. His knowledge of home design and construction coupled with his proven marketing and sales abilities have made him indispensable to buyers and sellers alike. Paul's property sales experience extends throughout the Santa Fe area, from Vista Redonda to Wilderness Gate and from the Historic East Side to Las Campanas. Paul is a member of the National Association of Realtors, and a former board member of the Santa Fe Association of Realtors.



*The marketing plan for your home is aimed at exposing it to the largest number of qualified prospects on a consistent basis at a high level. The Sotheby's brand and it's platform is central to any campaign, as are the nuts and bolts that are outlined on the following pages.*



PAUL MCDONALD | 505.780.1008 | paul.mcdonald@sothebys.realty | homesantafe.com

# The Santa Fe Solution

People move to Santa Fe every year — and for good reasons. It's one of the top U.S. travel destinations and is consistently ranked as one of the most livable cities in the U.S. Our vibrant community and its arts, culture, food and natural beauty have the world's attention.

Sotheby's International Realty's team of brokers has achieved extraordinary results by holding the highest standards of customer service and consistently exceeding them. We have established relationships with many local resources and other real estate brokers around the globe to help transferees buy or sell a home.

**If you're planning a move, let us be YOUR REALTOR®.**





THE PROCESS | IDENTIFYING YOUR GOALS
FINANCIAL PARAMETERS

# Getting Started

BUYER'S GUIDE

# Getting Started

Purchasing a home is often one of the most important financial transactions of your life. You are not only choosing a new place to live, but making a substantial investment and creating a significant asset. My role is to provide you with the support, market knowledge and negotiation skills I've honed throughout my business career navigating the competitive real estate market.

I have prepared this handbook to help familiarize you with some of the more common terms you are likely to encounter, as well as provide you with an overview of both the process and components of a successful transaction. Before starting the home search, we can discuss your timeline, price range, needs, preferences, and other parameters for a property that will suit you, your lifestyle and goals. We'll review options in property type, architectural style, neighborhood, amenities, and financing. We'll review current market conditions and trends, and how they will affect your search. We'll discuss how we can work together most effectively and the steps you can take to make the process successful.

You can rest assured that you will receive the utmost care, attention, hard work, and professionalism. I love what I do and my success is entirely dependent upon your satisfaction. I promise to provide unparalleled service and to follow the highest ethical standards.

Thank you for providing me the opportunity to support you in this exciting journey.

# The Home Buying Process

## 1 Considerations

- Needs, Wants, and Priorities
- Purchase Timeline
- Financial Parameters and Costs
- Buyer-Agent Relationship

## 2 Preparation

- Financing Pre-Approval
- Assess Market Conditions and Values
- Explore Property Types
- Neighborhood Pros and Cons

## 3 Search

- Listing Information Review
- Home Tours and Open Houses
- Exploring Options/Learning the Market
- Find the Home You Wish to Buy

## 4 The Offer

- Review Property Documents
- Comparative Market Value Analysis
- Negotiation of Best Terms and Price
- Offer Acceptance

## 5 Escrow

- Create Timeline of Events
- Open Escrow Account
- Buyer Good-Faith Deposit
- Preliminary Title Report

## 6 Due Diligence

- Lender Appraisal
- Property Inspection & Investigation
- Review of Disclosures and Reports
- Removal of Contingencies of Sale

## 7 Week Before Closing

- Final Walk-Through
- Review and Sign Closing Documents
- Buyer Final Deposit
- Funding of Loan

## 8 Day of Closing

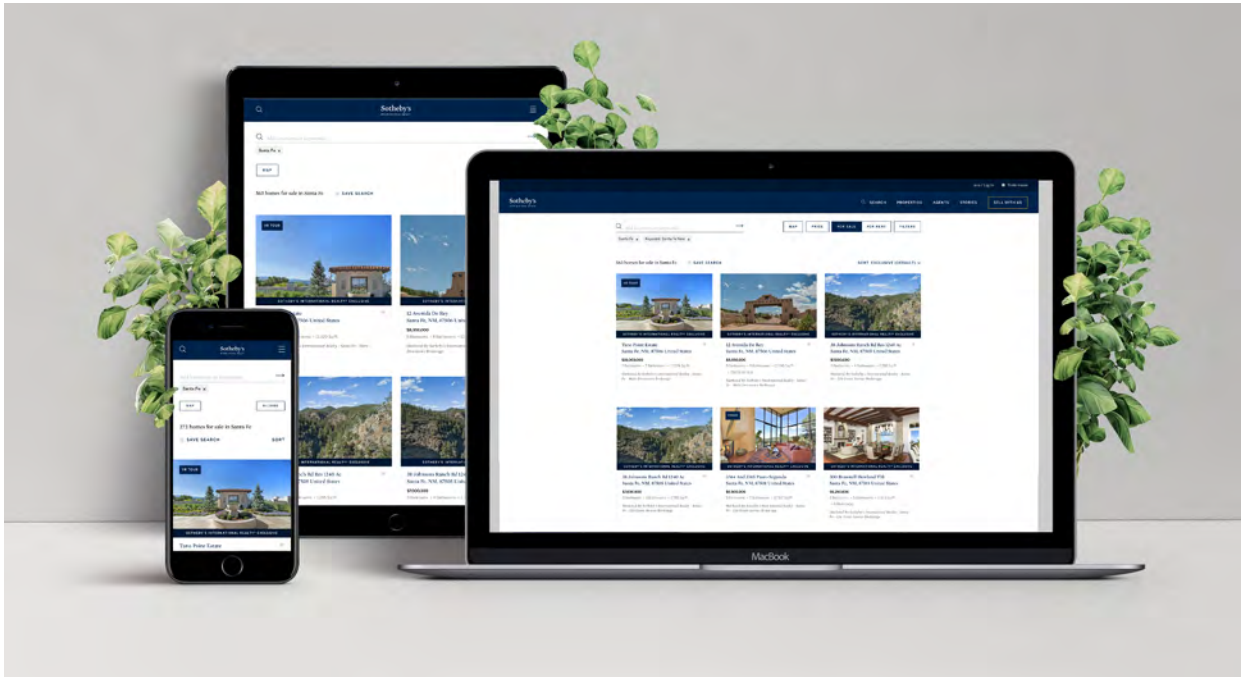
- Recordation of the Deed
- Close of Escrow
- Delivery of Keys
- Move In

# Your Guide to Santa Fe Neighborhoods

Each Santa Fe neighborhood has its own treasured history and unique lifestyle. We'll help you discover each one so you can find the perfect place to call home.

Visit **sothebysrealty.com** to explore some of Santa Fe's extraordinary neighborhoods.

To help you navigate some of Santa Fe's major attractions, shopping, parks, museums, and theaters, go to **santafe.org.**



GETTING STARTED

# Identifying Your Goals

We will meet to discuss your timeline, price range, needs, preferences, special circumstances and other criteria for the property that will best suit you, your lifestyle, and goals. We'll review options in property type, neighborhood, architectural style, amenities, and more.



GETTING STARTED

# Financial Parameters

**Loan Pre-Approval:** Financing your purchase begins by reviewing your options with a qualified mortgage professional. I can provide a list of great lenders I've worked with successfully to help you with a loan pre-approval so that you fully understand your financing options and costs associated with the purchase.

**Assess Market Conditions & Value:** We'll also look at current market conditions and trends and how they will affect your search.





SEARCH TOOLS | FEEDBACK
MARKET KNOWLEDGE | OPEN HOUSES

# Property Search

# Property Search

**Online Search Tools:** Many people start with Zillow/Trulia, but these may not be your best sources. I'm often able to access off-market listings as well as more timely data by taking advantage of our company's private network, my personal contacts, and other industry and subscription-based services.

**Feedback:** Each time you see a property, consider how it might work for you and then let's discuss your thoughts. The more we communicate about what works and what doesn't, the better chance we have of getting you what you want.

**Market Knowledge:** As you share properties of interest with me, I will share with you my thoughts on the value of the property. I can offer insight into the neighborhood, the current market climate, and specific nuances of the property.

**Viewing Houses Virtually:** Increasingly, homes are also available to tour virtually whether through Zoom calls, Facebook Live events, or other services. 3D tours such as Matterport also provide a more immersive experience of the home than traditional photos.

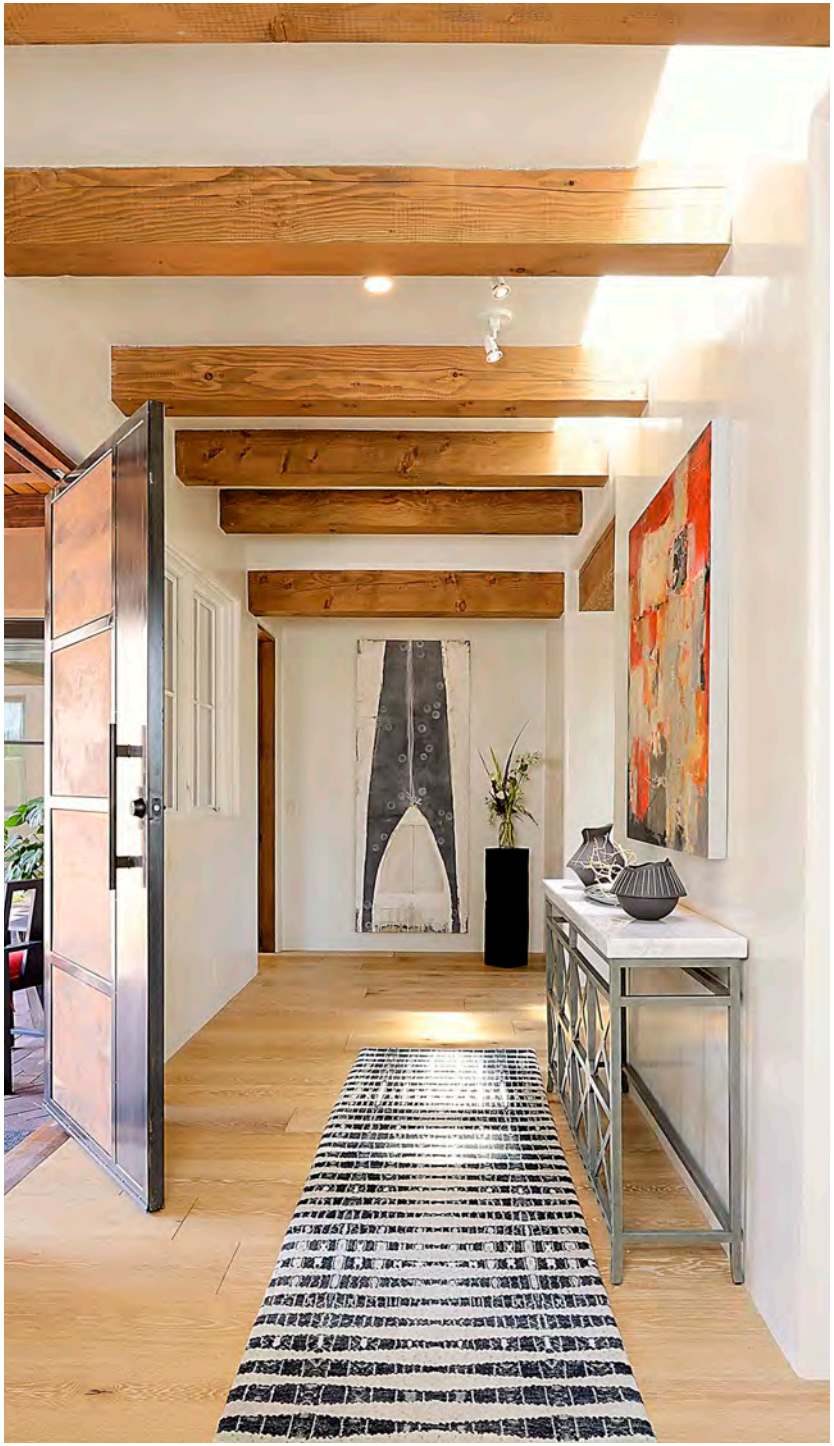
**Broker's Tours:** I may not always be able to see the homes on the weekend with you, but it's important to give me your thoughts so I can tour the homes on the weekly Broker's tour. If there are any you've missed, this is a great time to catch up. I also explore other ways to connect with agents and learn about homes on the market. Among other resources, the proprietary Sotheby's International Realty Exchange network allows me to connect with other high-performing agents across the region and state to learn about new listings.

**Saturday and Sunday Open Houses:** Many homes will be open during weekend open houses. It's important that you make time to see homes on the weekend.

**Open House Strategy and Etiquette:** Open houses are the agent's first impression of you. Let the agents know I am representing you, and feel free to share any positive feedback you have about the home. Save your concerns for me to address with the agent directly. Agents will remember you come offer time, and leaving a positive impression can help.

# Camino Real

Camino Real is a proprietary Santa Fe Sotheby's International Realty internal resource whereby Sotheby's international Realty brokers can promote and access information about Waivered Listings that are not on the open market. The "Clear Cooperation" policy of the National Association of Realtors and our adherance to the Realtor Code of Ethics allows us to work discreetly with sellers to network their home for sale, without all the hoopla of a formal listing, a sign in the yard, Zillow's inaccurate price comparisons, etc. When you work with our team, on a daily basis we check to see if there are listings that are not on the market that can only be seen by working with us.





MAKING AN OFFER | DUE DILIGENCE
CLOSING COSTS

# Contract & Due Diligence

CONTRACT & DUE DILIGENCE

# Making an Offer

**Comparative Market Analysis:** I will put together a comparative market analysis to help you determine how much to offer on the property.

**Offer Strategy:** We will discuss possible offer strategies to give you the best shot at getting your property.

**Negotiate the Best Terms and Price:** I will work hard to negotiate the best possible price and terms for your purchase based on our agreed upon offer strategy.

**Get Offer Accepted.**



CONTRACT & DUE DILIGENCE

# Before Closing

**Homeowner's Insurance:** Prior to closing, the lender will require you to purchase an appropriate homeowners insurance policy for your home, whether a single family home, condo/TIC, or multi-unit building.

**Final Walkthrough:** Within 5 days prior to the closing of your purchase, you will be able to conduct a final walkthrough. This is not an additional inspection, but allows you to ensure the home is in substantially the same condition as when you last saw it.

**Loan Documents:** After loan approval, the loan documents will be sent to the title company, where you will review and sign with other closing documents. They are notarized by the escrow agent and returned for lender's final review and funding.

**Funding:** You will deposit the remainder of your down payment, plus closing costs into escrow. Once these final monies are delivered by wire or cashier's check, the lender will fund the loan.



# Due Diligence

## Inspections

As part of your offer, there is an inspection period. You may decide to waive your right to inspections to strengthen your offer, or you may have a period of time to conduct any inspections and investigations that are important to you.

## Structural Pest Inspection

A structural pest inspector will examine the home for evidence of termites, dry rot, earth to wood contact, water intrusion and beetle infestation. They will then provide a written report and bid for the corrective work.

## Contractor Inspection

The inspection covers major systems such as plumbing, heating and electrical, structural elements, roof, safety features, and building code compliance.

## Other Inspections

Inspections by other professionals may be warranted based on the specific property and disclosures provided by the Seller. These include but are not limited to structural engineers, surveyors, soils, roofs, fireplaces, underground storage tanks, and environmental hazards.

## Review Disclosures

Sellers are required by law to disclose any information known which would materially affect the value or desirability of the property. Sellers are also required to supply a number of reports and disclosures which will be available for your review.

# Closing Costs

**Title Insurance:** You may purchase an Owner's Policy and a Lender's Policy to ensure that you are protected if any title issues arise after close of escrow.

**Escrow Fees:** These fees typically include recording fees, processing fees, notary fees, document preparation fees, couriers, and other administrative fees.

**Inspections and Reports:** You may have the option of conducting any inspections to satisfy you to the condition of the home, including home contractors inspections, structural pest inspections, sewer lateral inspections, fireplace inspections, and more.

**Appraisal Cost, Loan Fees & Points:** Your lender will provide an estimate of these costs to you based on your loan product.

**Homeowner's Insurance:** Just like when you buy a car, you are required to have insurance in place before you drive it off the lot. Similarly, you will be required to purchase homeowner's insurance prior to close of escrow. The price of title insurance and escrow is based on sales price.



CONTRACT & DUE DILIGENCE

# Signing Closing Documents

**Holding Title:** Decide how you will hold title to the property. Consult a lawyer or tax consultant to help with this decision. (See *Holding Title* chart in this document for more information).

**Review Closing Statement:** The title company will provide an estimated closing statement with all costs necessary to close.

**Bring Valid Photo ID:** Your signing will be notarized and will require your valid photo ID and a fingerprint.



CONTRACT & DUE DILIGENCE

# Close of Escrow

**Recording:** Title will be recorded as you've designated.

**Funding:** You and the lender will deposit all remaining funds into escrow. Then funds will be distributed to the appropriate parties.

**Keys:** I will help coordinate an exchange of keys on your behalf.



# Holding Title

| | Community Property | Property with Right of Survivorship | Joint Tenancy | Tenancy in Common |
|---|---|---|---|---|
| PARTIES | Husband and wife or domestic partners | Husband and wife or domestic partners | 2+ persons or entities (may be spouses or domestic partners) | 2+ persons or entities (may be spouses or domestic partners) |
| DIVISION | Ownership interest is equal. Title is in the "community" – each interest is separate | Ownership interest is equal | Interests are equal and undivided, yet each person controls own interest | Ownership can be divided into any number of interests – equal or unequal |
| TITLE | Ownership interest is equal | Title is in the "community" subject to special survivorship right | Ownership is joint. Sale by one severs tenancy as to others | Each co-owner has title to an undivided interest |
| POSSESSION | Both co-owners have equal possession | Both co-owners have equal possession | Equal right of possession | Equal right of possession |
| CONVEYANCE | Both parties must consent for valid transfer | Both parties must consent for valid transfer | Conveyance by one co-owner without others severs his/her joint tenancy | Each co-owner's interest may be transferred separately |
| DEATH | Deceased's half interest passes to surviving co-owner unless otherwise devised by will | Deceased's half interest passes to surviving co-owner. No separate interest is devisable by will | Deceased's interest passes automatically to surviving joint tenant | Deceased's interest passes to heirs by will |
| CREDITOR'S RIGHTS | Entire property is liable for debts of either spouse or partner | Entire property is liable for debts of either spouse or partner | Each owner's interest subject to execution sale to satisfy debt | Each owner's interest subject to execution sale to satisfy debt |

Note: Provided for information only and should not be used to determine how you acquire ownership. Title may also be held in partnerships or trust arrangements. Buyers are advised to consult a financial advisor or attorney as to how to hold title.

# Moving Checklist

## BEFORE YOU MOVE

**Transfer Services:**

- All utilities including gas, electric, water, phone, internet, cable, and garbage

**Address Change Notification:**

- Post office forwarding address
- Magazine and newspaper subscriptions (may take several weeks)
- Friends and relatives
- Bank and other financial institutions (for example: loans, credit cards)

**Insurance:**

- Notify carrier of new location for coverage of life, health, fire and auto

**Movers:**

- Arrange for moving company
- Plan ahead for the care of small children and pets during the move

## ON MOVING DAY

- Carry enough cash to cover cost of moving services and expenses
- Transport jewelry and important documents yourself or use registered mail
- Make special arrangements for pets on the day of the move
- Double check closets, drawers, shelves and garage to be sure they are empty
- Leave all old keys needed by new owner

## AT YOUR NEW ADDRESS

- Confirm status of all utility services
- Check pilot light on stove, hot water heater and furnace
- Visit Department of Motor Vehicles to update driver's license(s) and vehicle registration

  *TIP: make an appointment online before going; try other nearby DMVs*
- Visit city offices and re-register to vote

  *TIP: Save time and do this when you update records at the DMV*

# We Are The Market Leader

**Experience and Success**

Our associate brokers have an outstanding ability to affect successful transactions that benefit their clients. Their average record of production is the greatest in Santa Fe.

**Education About the Market**

Well versed in the local real estate market, we know how best to position and sell your home or help you purchase a new one. We will help you understand the many factors that influence the market.

**Support, Guidance, and Availability**

We provide personal help to you in every detail of your transaction. Our associate brokers commit to being available for every client as needed.

**Smooth and Successful Closing**

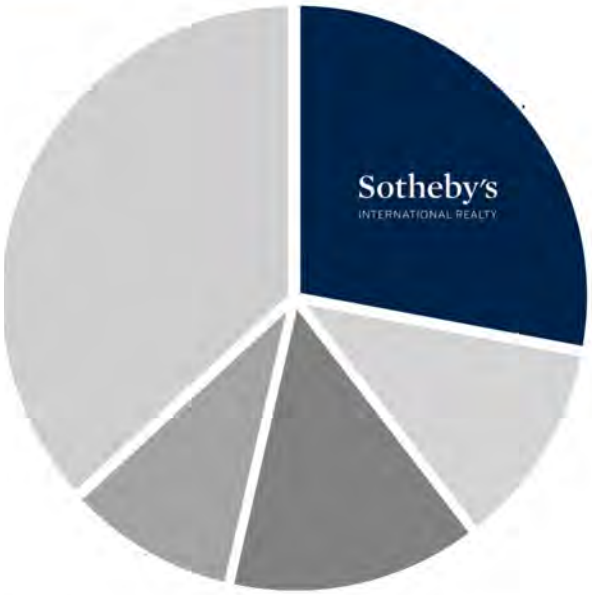
Our job is to make sure the steps from contract to closing happen correctly and on time so that the actual closing goes smoothly.

**Peace of Mind**

You can relax knowing that our knowledge, skill, discretion, and commitment to you will help achieve your objectives.



WE ARE THE MARKET LEADER




## Market Share
## All Price Ranges

For properties in all price ranges, Sotheby's International Realty continued its tradition of being the market leader with the top market share in Santa Fe in 2023.

| | |
|---|---|
| 28% | Sotheby's International Realty \| Santa Fe |
| 14% | Firm 2 |
| 12% | Firm 3 |
| 10% | Firm 4 |
| 37% | Combination of Additional Companies |




## Market Share
## $2 Million and Above

For properties priced $2 million and above, Sotheby's International Realty had the top market share in Santa Fe in 2023.

| | |
|---|---|
| 64% | Sotheby's International Realty \| Santa Fe |
| 13% | Firm 2 |
| 9% | Firm 3 |
| 8% | Firm 4 |
| 6% | Combination of Additional Companies |

By dollar volume for residential sales in 2023. Obtained from the Santa Fe Association of Realtors Multiple Listing Service.

# Let Us Open Doors for you

Sotheby's has earned worldwide recognition for its tradition of excellence and unwavering commitment to service. Founded on these same principles, Sotheby's International Realty is trusted by relocation buyers and sellers the world over.

Santa Fe's real estate market has created an opportunity for our experienced relocation team to provide smooth transitions for individuals, families, and companies around the globe. Combining one-of-a-kind resources with creative marketing strategies achieves results for buyers and sellers.

Our company has two established offices in Northern New Mexico, serving a wide area that stretches from Albuquerque to Santa Fe and Taos, including other towns and villages in between. This allows us to introduce our clients to skilled associates who are immersed in their communities. Local involvement allows us to provide a wealth of information about education, shopping, community events, and more.

We specialize in fine properties in all price ranges — the homes we represent share a distinctive character rather than a particular value. While our record sales have contributed to the worldwide renown of our name, we are best known for our exceptional service.



# Major 2024 Events

Please consult webpages of events for up-to-date information about scheduling.

**JANUARY**

| | |
|---|---|
| Pueblo Feast Days and Dances | Check for dates |

**FEBRUARY**

| | |
|---|---|
| 2023 Art + Sol Winter Arts Festival | Feb. 9-19 |
| Santa Fe Film Festival | Feb. 1-11 |
| Santa Fe Restaurant Week | Feb. 19-29 |

**MARCH/APRIL/MAY**

| | |
|---|---|
| Pro Musica Spring Orchestra Concert | Check website for dates |
| The Santa Fe Symphony | Check for dates |
| Santa Fe Independent Film Festival | April 25-28 |
| Santa Fe Century | May 17-19 |

**JUNE**

| | |
|---|---|
| Spring and Fiber Festival | June 1st |
| Santa Fe Herb & Lavender Festival | June 1-2 |
| Currents New Media Festival | June 14-23 |
| Santa Fe Bandstand | June 1 - August 31 |
| Rodeo de Santa Fe | June 19-22 |
| Santa Fe Opera Season | June 28-Aug. 24 |
| PRIDE Parade | June 29 |

**JULY**

| | |
|---|---|
| The 30th Annual Santa Fe Wine Festival | July 6-7 |
| Santa Fe International Folk Art Market | July 11-14 |
| Santa Fe Chamber Music Festival | July 14-Aug. 19 |
| Traditional Spanish Market | July 27-28 |
| Contemporary Hispanic Market | July 27-28 |

**AUGUST**

| | |
|---|---|
| Santa Fe Indian Market | August 17-18 |
| Santa Fe Fiestas Fine Art & Crafts Market | August 31-Sept.2 |
| Zozobra | August 30 |
| Fiestas de Santa Fe | August 31 - Sept 2 |

**SEPTEMBER**

| | |
|---|---|
| Santa Fe Studio Tour | 21-22 and 28-29 |
| Eldorado Studio Tour | Sept. 21-22 |
| Santa Fe Wine & Chile Fiesta | Sept. 25-29 |
| The 29th Annual Santa Fe Wine Festival | Sept. 25-29 |

**OCTOBER**

| | |
|---|---|
| Albuquerque International Balloon Fiesta | Oct. 5-13 |
| Harvest Festival | Oct. 6 |
| Santa Fe Indigenous Peoples Celebration | Oct. 14 |

**NOVEMBER**

| | |
|---|---|
| Recycle Santa Fe Art Festival | Nov. 8-10 |
| Christmas Tree Lighting on the Plaza | Nov. 29 (check the website) |
| Ski Santa Fe Opening | Tentative Nov. 28 |

**DECEMBER**

| | |
|---|---|
| Winter Spanish Market | Check for dates |
| Winter Indian Market | Check for dates |
| Christmas at the Palace | Check for dates |
| Las Posadas | Check for dates |
| Christmas Eve Farolito Walk | Dec. 24 |
| City Different New Year's Eve on the Plaza | Dec. 31 |

**ONGOING**

Canyon Road
Margarita Trail
Meow Wolf
Santa Fe Artist in Residence
Santa Fe Farmers Market
Santa Fe Railyard
Santa Fe Symphony

For full list of events and information, go to **santafe.org**

# Santa Fe at a Glance

- **FOUNDED: 1610 as a Spanish colony.** In the foothills of the Sangre de Cristo Mountains, Santa Fe is New Mexico's capital and the oldest state capital city in the United States. Renowned for its Pueblo-style architecture and as a creative hotbed, Santa Fe is also recognized worldwide for its natural beauty, relaxed lifestyle, diverse culture, vibrant culinary scene, and abundant recreational options.
- **POPULATION: estimated at nearly 90,639**
- **AVERAGE TEMPERATURES: July: 85; January: 42**
- **AVERAGE ANNUAL RAINFALL: 14 inches**
- **AVERAGE ANNUAL SNOWFALL: 32 inches**
- **AREA: 52.34 square miles.** Santa Fe's expanding trail systems are an evolving resource for hikers, mountain bikers, road cyclists, walkers, and outdoor enthusiasts. The city is the gateway to the Santa Fe National Forest and surrounding public lands. This Rocky Mountain playground spans 1.6 million acres, including the 250,000-acre Pecos Wilderness Area and the 660-acre Santa Fe ski area, located 16 miles from downtown.
- **FOOD: The city is home to many celebrated chefs, and while it is known for its unique regional fare, it has developed a reputation for fine cuisine of all kinds.** Santa Fe is recognized for the use of native red and green chile in nearly every dish. Among the city's signature food events are the Santa Fe Wine & Chile Fiesta held each September, ARTsmart's Edible Art Tour held in June, and Restaurant Week and the Souper Bowl, which take place each winter.
- **ARTS & CULTURE: Santa Fe is considered the third-largest art market in the United States.** The city's many art festivals include some of the biggest and most important of their kind in the world, such as Indian Market, Spanish Market, and the International Folk Art Market. Adding to this is a weekly schedule of gallery openings, artist receptions, and special events that keeps the visual arts calendar filled 52 weeks a year.
- **RETIREMENT: The area is consistently voted one of the best places for retirement.** Clear, clean air and peaceful surroundings draw seniors from across the country in search of a healthy lifestyle, business opportunities, and a stimulating cultural environment. With world-class restaurants, shopping, cultural attractions, golf courses, tennis, and social clubs, the city is ideally suited to the needs of retirees. Active individuals can enjoy an excellent quality of life, recreation, arts and other creative endeavors, intellectual and spiritual activities, and the bluest of skies.

# Health Care

Santa Fe has a long tradition as a healthy city. The American Lung Association named it one of the 20 U.S. cities with "consistently safe ozone levels" Modern technology, combined with alternative therapies, has helped establish the city as a center of healing for body, mind and spirit. Numerous massage therapists, holistic doctors, and traditional healers of all kinds make their home in Santa Fe.

- **Christus St. Vincent Regional Medical Center**

  **455 St. Michaels Drive | Santa Fe, NM 87505**
  **505-983-3361 | stvin.org**
  Located in Santa Fe, the 248-bed hospital operates under a 50/50 partnership with Christus health and SVHsupport. Christus St. Vincent is a comprehensive acute-care hospital serving a seven-county area with a population of nearly 300,000.

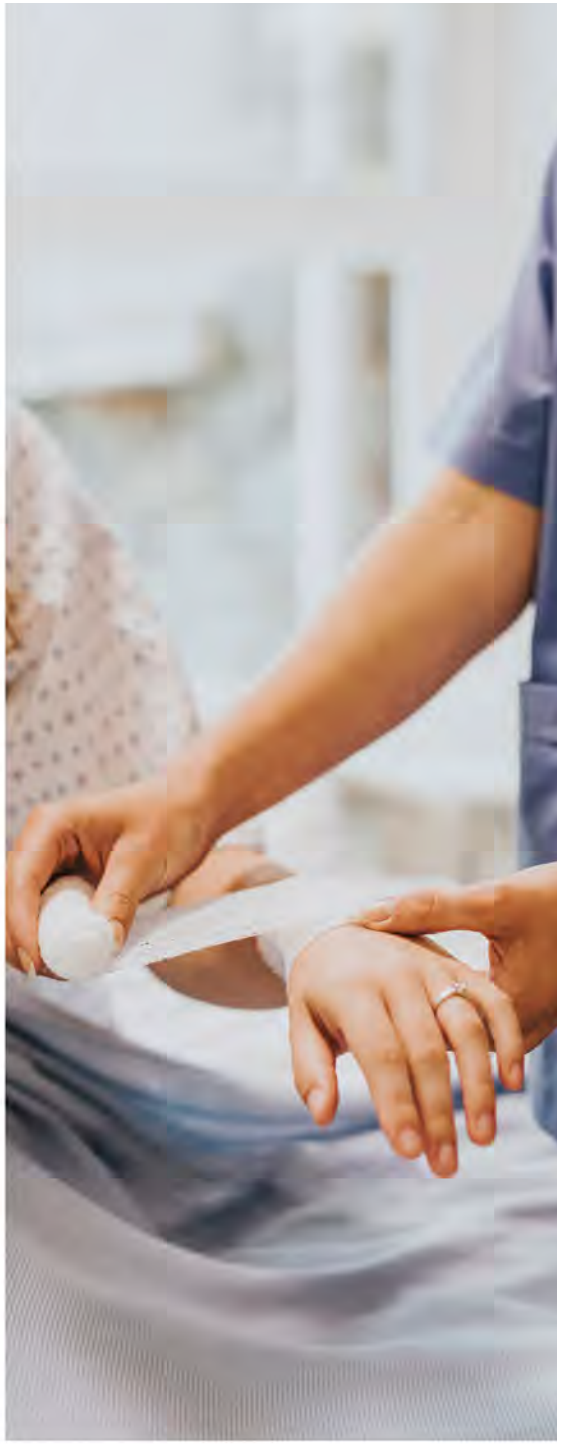
Each year more than 13,000 patients are admitted to the hospital. More than 200,000 outpatients visit the hospital and its physicians each year. More babies are born in birthing suites at Christus St. Vincent than anywhere else in northern New Mexico, with nearly 1,300 newborns delivered at the hospital each year. The birthing program provides 11 labor-delivery-recovery-postpartum suites. More than 8,900 surgical procedures are performed each year at Christus St. Vincent. With more than 52,000 patient visits every year, Christus St. Vincent Regional Medical Center has the second-busiest emergency department in New Mexico.

- **Presbyterian Santa Fe Medical Center**

  **4801 Beckner Road | Santa Fe, NM 87507**
  **505-772-1234 | phs.org**
  The 342,000-square-foot Presbyterian Santa Fe medical center provides a range of healthcare services in one convenient location. It focuses on improving care, enhancing the patient experience, and lowering the total cost of care. It provides more choices and greater access to healthcare for Santa Fe and surrounding areas. The center features:
- An urgent care and 24/7 emergency department
- 30 private inpatient beds
- Surgery and procedures suites for outpatient and short-stay surgeries
- Lab and imaging services, including CT and MRI
- Specialty medical services
- Inpatient and outpatient rehabilitation services
- Ground and helicopter ambulances
- Hiking and biking trails, a healing pathway, and green building practices
- The center is designed to be a beautiful and inviting place were community members can gather to pursue their own health and wellness goals.

# Health Care Resources

- Allergy Partners of New Mexico 505.391.5497
- Ambercare Corporation 505.982.4098
- American Cancer Society 800.227.2345
- Apria Health Care 505.982.2901
- Assisted Living Research Institute 855.221.9611
- Assisted Living New Mexico 888.307-1103
  www.assistedliving.org/new-mexico/
- Aspen Medical Center 505.466.5885
- Aspen Wellness 505.466.5887
- Concentra Medical Centers 505.438.9402
- CHRISTUS St. Vincent Entrada Contenta Health Center 505.913.3233
- CHRISTUS St. Vincent DeVargas Health Center 505.913.4660
- CHRISTUS St. Vincent Regional Medical Center 505.913.3361
- Eye Associates of New Mexico 505.983.6613
- Evercare Family Practice LLC 505.780.8301
- HealthFront 505.992.0233
- Heritage Home Healthcare 505.983.7896
- La Familia Medical Center 505.982.4425
- Northern New Mexico Podiatry 505.983.7393
- Nurses With Heart Home Care 505.424.9099
- Optihealth 505.875.1900
- Pecos Valley Medical Center 505.757.6482
- PMS 505.471.5006
- Presbyterian Healthcare Services 505.772-1234
- Railyard Urgent Care 505.501.7791
- Rotech Medical- Major Medical Center 505.989.9504
- Santa Fe Care Center 505.982.2574
- Santa Fe Imaging 505.983.9350
- Santa Fe Soul Health & Healing Center 505.474.8555
- Santa Lucia LLC 505.946.8222
- Southwest CARE Center 505 955 9454
- Southwest CARE Center Women's Service 505.988.8869
- SVH Support 505.989.3336
- Santa Fe Sleep Center 505.395.5315
- Vizzia Technologies 201.784.9942



# Educating The Future

### Selecting the Right School

From preschools to college, Northern New Mexico has many ranges of educational opportunities for all ages. Schools are divided into three levels: Pre-K through fifth grade, middle school for sixth through eighth grades, and high school for grades nine through twelve.

### Private Schools

- Almost 25,000 students attend 219 private and parochial schools in New Mexico.
- There are 24 private schools in Santa Fe, serving 2,626 students
- The average acceptance rate is 86%
- Minority enrollment is 51% of the student body, and the student-teacher ratio is 10:1

**To find more information on private schools visit www.privateschoolreview.com/new-mexico**

### Public Education

- The New Mexico public school system (pre-K through grade 12) operates within districts governed by locally elected school boards and superintendents. In 2022 New Mexico had 322,989 students enrolled in a total of 854 schools in 129 school districts.
- Santa Fe is home to 30 public schools, serving more than 11,989 students.
- Minority enrollment is 80% of the student body, and the student-teacher ration is 14:1

**To find more information on public schools visit webnew.ped.state.nm.us**

### Colleges and Universities

- Serving more than 107,722 full-time students, the 36 colleges and universities in New Mexico offer choices for all types of students.
- There are 10 colleges within 50 miles of Santa Fe.

**To find more information on colleges and universities visit collegesimply.com/colleges/new-mexico**

# Education Resources

**ELEMENTARY SCHOOLS**

| | |
|---|---|
| Acequia Madre Elementary | 505.467.4000 |
| Amy Biehl Community, Rancho Viejo | 505.467.2100 |
| Aspen Community Magnet School (K-8) | 505.467.4500 |
| Atalaya Elementary | 505.467.4400 |
| Carlos Gilbert Elementary (K-6) | 505.467.4700 |
| César Chávez Elementary (PK-5) | 505.467.3200 |
| Chaparral Elementary | 505.467.1400 |
| E.J. Martinez Elementary | 505.467.3800 |
| El Camino Real Academy (PK-8) | 505.467.1300 |
| El Dorado Community School (K-8) | 505.467.4900 |
| Gonzales Community School (K-8) | 505.467.3100 |
| Kearny Elementary | 505.467.1800 |
| Nava Elementary | 505.467.1200 |
| Nina Otero Community School (PK-8) | 505.467.4201 |
| NYE Early Childhood Center (PK-8) | 505.467.4600 |
| Piñon Elementary | 505.467.1600 |
| Ramirez Thomas Elementary | 505.467.3000 |
| Salazar Elementary | 505.467.3900 |
| Sweeney Elementary | 505.467.1500 |
| Tesuque Elementary | 505.467.4100 |
| Turquoise Trail Charter School | 505.986.4000 |
| Wood Gormley Elementary | 505.467.4800 |



## MIDDLE SCHOOLS

| | |
|---|---|
| Aspen Community Magnet School (K-8) | 505.467.4500 |
| El Camino Real Academy (PK-8) | 505.467.1300 |
| El Dorado Community School (K-8) | 505.467.4900 |
| Gonzales Community School (K-8) | 505.467.3100 |
| Ortiz Middle School (6-8) | 505.467.2300 |
| Milagro Middle School (6-8) | 505.467.3300 |
| Monte del Sol Charter School (7-12) | 505.982.5225 |
| Nina Otero Community School (PK-8) | 505.467.4200 |
| NYE Early Childhood Center (PK-8) | 505.467.4600 |

## HIGH SCHOOLS

| | |
|---|---|
| Academy at Larragoite | 505.467.1900 |
| Academy for Technology and Classics | 505.473.4282 |
| Capital High School | 505.467.1000 |
| Early College Opps. School (9-11) | 505.467.2412 |
| Mandela Int'l. Magnet School (7-12) | 505.467.1901 |
| The Masters Program (10-12) | 505.428.7320 |
| Monte del Sol Charter School (7-12) | 505.982.5225 |
| New Mexico School for the Arts | 510.310.4194 |
| Santa Fe High School | 505.467.2400 |
| Tierra Encantada Charter School | 505.983.3337 |

## PRIVATE SCHOOLS

| | |
|---|---|
| La Mariposa Montessori School (PK-7) | 505.995.9659 |
| Little Earth School (PK-7) | 505.988.1968 |
| May Center for Learning (PK-8) | 505. 983.7407 |
| Rio Grande School (PK-6) | 505.983.1621 |
| Santa Fe Girls School (6-8) | 505.820.3188 |
| Santa Fe Preparatory School (7-12) | 505.982.1829 |
| Santa Fe School for the Arts and Sciences | 505.438.8585 |
| Santa Fe Secondary Learning Center (PK-8) | 505.982.2240 |
| Santo Niño Regional Catholic School (PK-6) | 505.424.1766 |
| St. Michael's High School | 505.983.7353 |
| Temple Baptist Christian Church & School | 505.471.1434 |
| The Tutorial School (3-12) | 505.988.1859 |

## UNIVERSITIES/COLLEGES

| | |
|---|---|
| Institute of American Indian Arts | 505.424.2300 |
| New Mexico Highlands University–Santa Fe | 505.424.9185 |
| New Mexico State University–Santa Fe | 575.646.0316 |
| Northern New Mexico College–Española | 505.747.2143 |
| Santa Fe Community College | 505.428.1000 |
| Santa Fe Higher Education Center | 505.428.1725 |
| Southwest Acupuncture College | 505.438.8884 |
| Southwestern College | 505.471.5756 |
| St. John's College | 505.984.6000 |
| University of New Mexico, Santa Fe | 505.428.1220 |

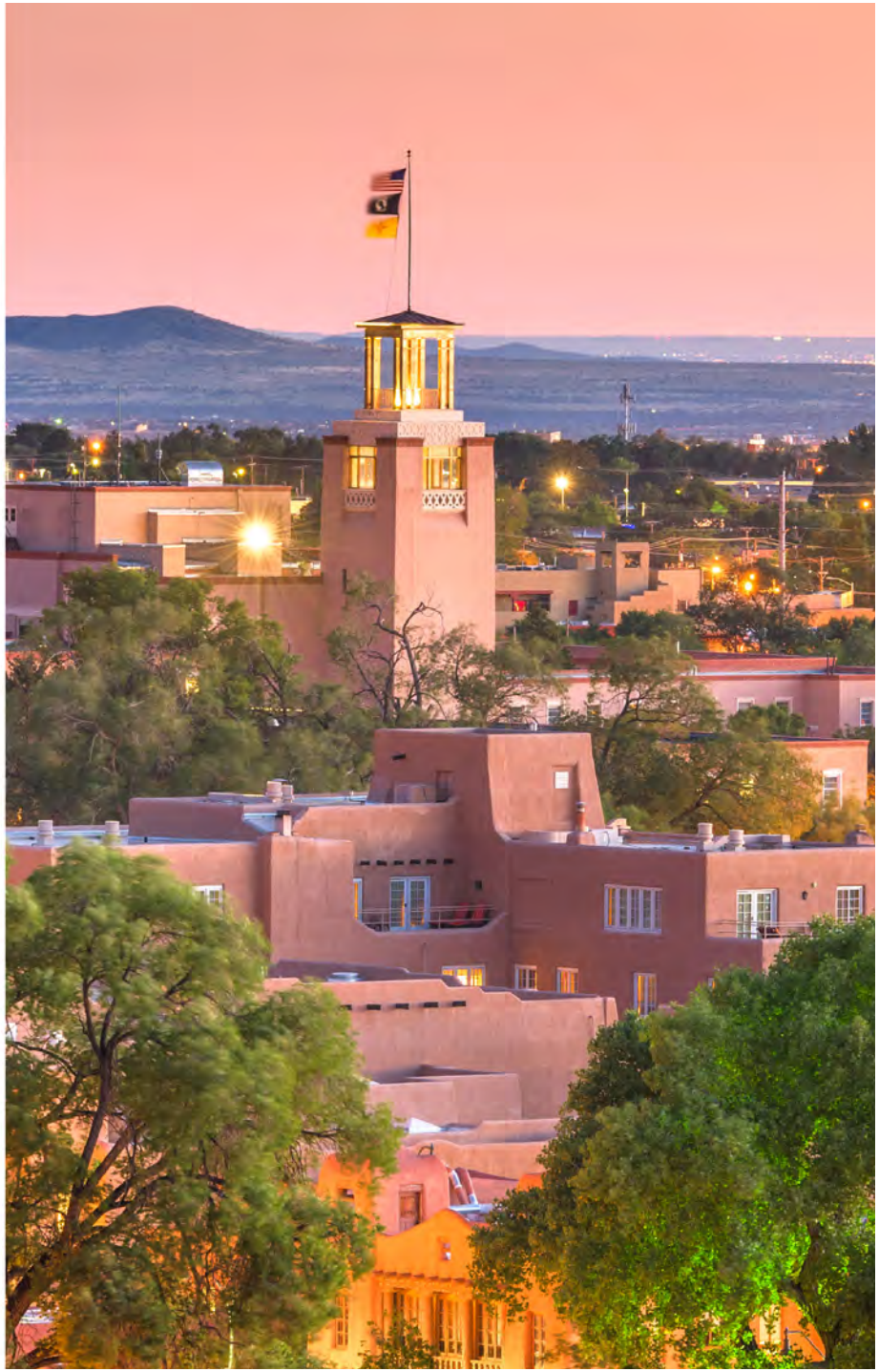
# Government Resources

## CITY OF SANTA FE | santafenm.gov

| | |
|---|---|
| **Office of Mayor Alan Webber** | 505.955.6590 |
| **District 1 Mayor Pro Tem** | |
| Signe I. Lindell | 505.955.6812 |
| **District 1 Councilor** | |
| Alma G. Castro | 505.955.2345 |
| **District 2 Councilor** | |
| Michael Garcia | 505.955.6816 |
| Carol Romero-Wirth | 505.955.6815 |
| **District 3 Councilor** | |
| Pilar F.H. Faulkner | 505-955-6818 |
| Lee Garcia | 505.955.6814 |
| **District 4 Councilor** | |
| Jamie Cassutt | 505.955.6817 |
| Amanda Chavez | 505.955.6811 |

**SERVICES**

| | |
|---|---|
| Constituent Services | 505.955 6949 |
| Trash and Recycling | 505.955.2200 |
| Public Utilities | 505.955.4333 |
| Municipal Court | 505.955.5070 |



| | |
|---|---|
| Police Non-emergency dispatch | 505.428.3710 |
| Fire Non-emergency Dispatch | 505.428.3730 |
| Fire inspection | 505.955.3310 |
| Emergency Management | 505.955.6537 |

## COUNTY OF SANTA FE | santafecountynm.gov

| | |
|---|---|
| **Santa fe County Assessor** | |
| Isaiah Romero | 505.986.6300 |
| **Santa Fe County Clerk** | |
| Katharine E. Clark | 505.986.6280 |
| **Constituent Services liasons** | |
| Commission District 1 | 505.986.6377 |
| Commission District 2 | 505.986.6263 |
| Commission District 3 | 505.986.6202 |
| Commission District 4 | 505.986.6319 |
| Commission District 5 | 505.986.6202 |
| **Probate Judge** | |
| Cordilia Montoya | 505.992.1636 |
| **Santa Fe County Sheriff** | |
| Adan Mendoza | 505.986.2455 |
| **Treasurer** | |
| Jennifer Manzanares | 505.986.6245 |
| **County Manager** | |
| Gregory S. Shaffer | 505.986.6200 |
| **Santa Fe County Attorney's Office** | 505.986.6279 |

## STATE OF NEW MEXICO | newmexico.gov

| | |
|---|---|
| **Office of Governor Michelle Lujan Grisham** | 505.476.2200 |
| | Toll free: (833) 520-0020 |
| New Mexico Legislature | nmlegis.gov |

# My Commitment to You

1. **PROVIDE OUR PROFESSIONAL SERVICES** to you on a full-time basis.
2. **COMMUNICATE** to you responsibly, honestly and frequently.
3. **COUNSEL AND EXPLAIN** all pertinent real estate documents.
4. **SCOUR THE MARKET DAILY** and know what's available.
5. **UTILIZE EVERY RESOURCE** in searching for available properties.
6. **PERFORM A COMPREHENSIVE MARKET ANALYSIS** on every home of interest.
7. **SHOW YOU PROPERTIES** you have selected to preview.
8. **ASSIST YOU IN ARRANGING FINANCING** and get you pre-approved now.
9. **REVIEW AND COUNSEL YOU ON ALL OFFERS**, counter-offers and multiple offers.
10. **PROFESSIONALLY PRESENT YOUR OFFER** and negotiate to your benefit.
11. **PROVIDE AN ENVIRONMENT** where you are never SOLD but you can always BUY ... with no pressure.
12. **COORDINATE INSPECTIONS:** termite, contractors, well, septic and roof, etc.
13. **OVERSEE PAPERWORK** throughout the transaction, escrow and closing.
14. **HAND YOU THE KEYS TO YOUR NEW HOME**!

I agree to work with you and your family in a cooperative effort for the next _____ days to locate and purchase a new home.

_____

Paul McDonald

_____

Date

# Your Commitment to Me

I have explained in depth the advantages of working with me as your exclusive buyers agent. In order for you to receive these benefits, here is what I ask of you:

1. **COMMUNICATE** responsibly and honestly.
2. **PROVIDE PERTINENT INFORMATION** as needed.
3. **PROMPTLY INFORM ME OF CHANGES** in timing, requirements or other critical information which affect your service commitment to me.
4. **SUBMIT ALL LENDER REQUIRED INFORMATION IMMEDIATELY** in order for us to obtain pre-approval for your loan.
5. **ENTER INTO CONTRACTS IN GOOD FAITH** and make every effort to adhere to all negotiated contingencies, terms and conditions.
6. **INFORM ALL REAL ESTATE AGENTS** that you are represented by Paul McDonald of Home Santa Fe.

I agree to work solely with Paul McDonald of Home Santa Fe for the next _____ days in a cooperative effort to locate and purchase a home. All contracts shall be written by Paul McDonald and personally presented to the seller of the property so that my interest and those of my family can best be protected.

Buyer Signature Date

Buyer Signature Date

# Glossary

**Abstract of Title:** A complete historical summary of the public records relating to the legal ownership of a particular property from the time of the first transfer to the present.

**Adjustable Rate Mortgage (ARM):** Also known as a variable-rate loan, an ARM is one in which the interest rate changes over time, relative to an index like the Treasure index.

**Agreement of Sale:** Also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buyer agree to transact under certain terms spelled out in writing and signed by both parties.

**Amortization:** The process of reducing the principal debt through a schedule of fixed payments at regular intervals of time, with an interest rate specified in a loan document.

**Appraisal:** A professional appraiser's estimate of the market value of a property based on local market data and the recent sale prices of similar properties.

**Assessed Value:** The value placed on a home by municipal assessors for the purposes of determining property taxes.

**Closing:** The final steps in the transfer of property ownership. On the Closing Date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.

**Closing Costs:** A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

**Contingency:** A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

**Counter-Offer:** An offer, made in response to a previous offer, that rejects all or part of it while enabling negotiations to continue towards a mutually-acceptable sales contract.

**Conventional Mortgage:** One that is not insured or guaranteed by the federal government.

# Glossary

**Debt-To-Income Ratio:** A ratio that measures total debt burden. It is calculated by dividing gross monthly debt repayments, including mortgages, by gross monthly income.

**Down Payment:** The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Smaller down payments, less than 20%, usually requires mortgage insurance.

**Earnest Money:** A deposit given by the buyer to bind a purchase offer and which is held in escrow. If the property sale is closed, the deposit is applied to the purchase price. If the buyer does not fulfill all contract obligations, the deposit may be forfeited.

**Equity:** The value of the property, less the loan balance and any outstanding liens or other debts against the property.

**Easements:** Legal right of access to use of a property by individuals or groups for specific purposes. Easements may affect property values and are sometimes part of the deed.

**Escrow:** Funds held by a neutral third party (the escrow agent) until certain conditions of a contract are met and the funds can be paid out. Escrow accounts are also used by loan servicers to pay property taxes and homeowner's insurance.

**Fixed Rate Mortgage:** A type of mortgage loan in which the interest rate does not change during the entire term of the loan.

**Home Inspection:** Professional inspection of a home, paid for by the buyer, to evaluate the quality and safety of its plumbing, heating, wiring, appliances, roof, foundation, etc.

**Homeowner's Insurance:** A policy that protects you and the lender from fire or flood, a liability such as visitor injury, or damage to your personal property.

**Lien:** A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.

# Glossary

**Market Value:** The amount a willing buyer would pay a willing seller for a home. An appraised value is an estimate of the current fair market value.

**Mortgage Insurance:** Purchased by the buyer to protect the lender in the event of default (typically for loans with less than 20% down. Available through government agency like the Federal Housing Administration (FHA) or through private mortgage insurers (PMI).

***Possession Date:*** The date, as specified by the sales agreement, that the buyer can move into the property. Generally, the it occurs within a couple days of the Closing Date.

**Pre-Approval Letter:** A letter from a mortgage lender indicating that a buyer qualifies for a mortgage of a specific amount. It also shows a home seller that you're a serious buyer.

**Principal:** The amount of money borrowed from a lender to buy a home, or the amount of the loan that has not yet been repaid. Does not include the interest paid to borrow.

**Purchase Offer:** A detailed, written document, which makes an offer to purchase a property, and which may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the purchase offer becomes a legally-binding sales agreement.

**Title:** The right to, and the ownership of, property. A Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.

**Title Insurance:** Insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.

**Title Search: A** historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property

**Transfer:** The act by which the title to property is conveyed from one person to another.

# Glossary

**Transfer Tax:** City/County tax on the transfer of real property. Based on purchase price or money changing hands. Also called documentary transfer tax.

**Trust:** A fiduciary relationship under which one holds property (real or personal) for the benefit of another. The party creating the trust is called the settler, the party holding the property is the trustee, and the party for whose benefit the property is held is called the beneficiary.

**Trustee:** (1) One who is appointed, or required by law, to execute a trust. (2) One who holds title to real property under the terms of a deed of trust.

**Trustor:** The borrower under a deed of trust. One who deeds his property to a trustee as security for the repayment of a loan.

**Truth-In-Lending Act: F**ederal law that requires disclosure of a truth-in lending statement for consumer loans. The statement includes a summary of the total cost of credit.

**Underwriting:** The process of evaluating a loan application to determine the risk involved for the lender.

**Verification of Deposit (VOD):** A document signed by the borrower's financial institution verifying the status and balance of his/her financial accounts.

**Verification of Employment (VOE):** Document signed by the borrower's employer verifying position and salary.

**Warrant:** To legally assure that title conveyed is good and possession will be undisturbed.




**Paul McDonald**

Associate Broker

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Sotheby's
INTERNATIONAL REALTY


**Santa Fe Brokerage** I 231 Washington Avenue, Santa Fe, NM 875011
505.988.8088 I sothebysrealty.com

**Santa Fe Brokerage** I 326 Grant Avenue, Santa Fe, NM 875011
505.988.2533 I sothebysrealty.com



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