LET'S FIND YOUR HOME

The **BUYER GUIDE**

Every step, every stop, from our first coffee to your first night in the new place.



COMPASS

HEY,
I'M CODY

From **CODY HARVEY**

Thanks for asking for this. Buying a home is one of the biggest calls you'll ever make, and it should feel like an adventure, not a second job.

This is exactly how we do it, stop by stop, from our first coffee to the night you sleep in your new place. Nothing held back, nothing to upgrade to.

One promise up front: you'll get our honest read on every house, the good and the hard. The choice is always yours. **I'D RATHER LOSE A DEAL THAN LOSE YOUR TRUST.**

Read it, mark it up, and text me your questions. Even if you're a year out, I'd love to hear what you're picturing.

Cody



CODY
HARVEY

Founder, The Harvey Home Team | Compass
307-317-5372
team@theharveyhometeam.com

WE'LL TELL YOU THE TRUTH ABOUT EVERY HOUSE

Our **PROMISE**

You'll get our honest read on every home: the good, the hard, and what the photos don't show. **THE CHOICE IS ALWAYS YOURS.** We're in this with you for the next 20 years, not the next closing.

32

homes sold in 2026.

5.0

on Google, from 22 reviews.

WY + CO

Licensed in Wyoming and Colorado. One team on both sides of the line.

Cody Harvey's 2026 production as of November 16, 2026. Google rating as of November 20, 2026.



THE WHOLE ROAD ON ONE PAGE

Let's **GO**

01 Coffee first

An hour on the life you want, before a single listing.

02 Know your number

Pre-approval, and a payment you can live with.

03 Pick your spot

Wyoming, Colorado or both. We know each side cold.

04 The tours

We look past the staging and tell you what photos hide.

05 The offer

Built to win and built to protect you.

06 Under contract

Inspection, title and appraisal. Usually 30 to 45 days.

07 The keys

Closing day. The best day.

08 After

We don't disappear. Ever.



COFFEE FIRST

Stop **01**

An hour on the life you want, before a single listing.



COFFEE FIRST HOUSES SECOND

Stop 01 **COFFEE FIRST**

Before we look at one listing, we sit down over coffee or a video call and talk about the life you want, not just the house. **THEN YOUR ADVISOR BUILDS YOUR SEARCH AROUND IT.**

WHAT WE'LL ASK YOU

- How you want your days to feel
- Must-haves and deal breakers
- The drive you'll actually make
- Your timing: a lease, orders, a start date
- The monthly payment you're comfortable with



WHAT
YOU GET

Stop 01 **COFFEE FIRST**

YOUR OWN ADVISOR, start to finish.

A COMPASS COLLECTION built around your list, so new homes land on your phone as they hit the market.

YOUR BUYER AGREEMENT, walked through in plain English. Before we tour, we sign one together. It spells out what we do for you and how we're paid. Ask us anything on it.

YOUR LIST
FILL IT IN

MUST HAVE	LOVE TO HAVE	DEAL BREAKER



KNOW YOUR NUMBER

Stop **02**

Pre-approval, and a payment you can live with.

KNOW YOUR NUMBER BEFORE YOU FALL IN LOVE

Stop 02 **KNOW YOUR NUMBER**

The bank tells you what you can borrow. You decide what you want to pay every month. **WE'LL HELP YOU FIND THE NUMBER THAT STILL LEAVES ROOM FOR THE REST OF YOUR LIFE.**

PRE-APPROVAL, NOT PRE-QUAL

A lender checks your income, assets and credit up front. Sellers take it seriously, and so will we.

WHAT YOUR LENDER WILL ASK FOR

Usually recent pay stubs, W-2s or tax returns, bank statements and your ID.

NEED A LENDER?

We'll introduce you to people we trust. You're always free to use anyone you like.

CASH TO CLOSE

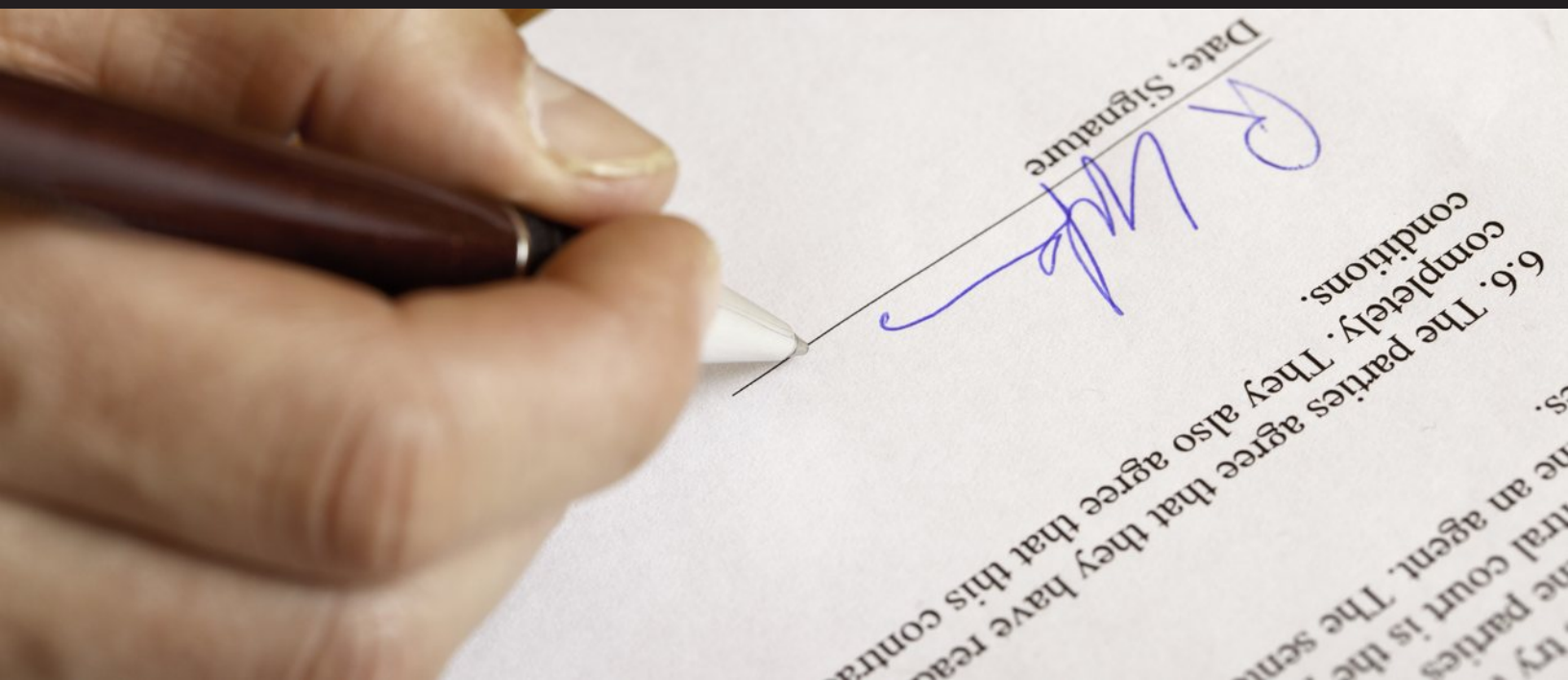
Earnest money with your offer (it counts toward your purchase), your down payment, closing costs, and inspections paid along the way.



THE USUAL LOANS

Stop 02 **KNOW YOUR NUMBER**

CONVENTIONAL	The most common loan. Down payments vary by program.
FHA	A lower down payment and more flexible credit guidelines.
VA	For eligible service members and veterans. Can mean zero down.
USDA	For eligible homes in rural areas. Can mean zero down.
FIRST-TIME HELP	WCDA in Wyoming and CHFA in Colorado run down payment and closing cost programs. Ask your lender.



PICK YOUR SPOT

Stop **03**

Wyoming, Colorado or both. We know each side cold.



TWO STATES ONE TEAM

Stop 03 **PICK YOUR SPOT**

Cheyenne to Fort Collins is about 45 minutes, and plenty of people live on one side and work on the other. **WE'RE LICENSED IN BOTH, SO YOU GET THE HONEST VERSION OF EACH.**

Live in Wyoming and work in Colorado? Colorado still taxes the wages you earn there. We'll help you run the real numbers either way. For the tax side, talk to your tax pro.





WYOMING

Stop 03 **PICK YOUR SPOT**

No state income tax.

Sale prices aren't public here, so online estimates miss more. Our MLS comps don't.

The wind is real. Roof and fence age matter.

Land outside town often means a well, septic, propane and gravel roads.



COLORADO

Stop 03 **PICK YOUR SPOT**

Many newer communities carry a metro district tax on top of HOA dues. We find it before you offer.

Hail is real. Roof age drives your insurance.

Water rights and tap fees can change the math on land.

Some towns sit in two counties, with different taxes on each side.

STARTER HOME
OR FIVE ACRES

Every **PRICE POINT**

First townhome or room for a horse, **YOU GET THE SAME ADVISOR, THE SAME HONEST READ AND THE SAME CARE.**





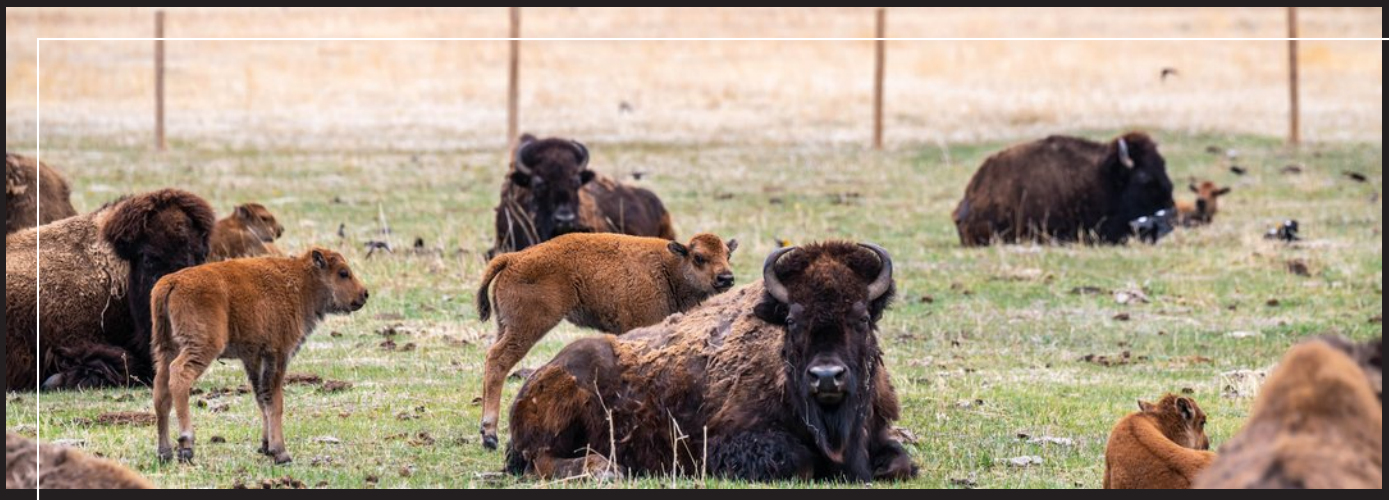
NEW TO TOWN? START HERE

Moving **FROM AWAY**

Plenty of our buyers find their home from a few states away. Here's what we want you to know before you pack.

COME SEE IT IN JANUARY	Or at least know what January is like. Wind and snow close I-25 and I-80 some days, and I-80 to Laramie closes more often.
CAN'T GET HERE FIRST?	Tell us what matters most, and we'll give you our honest take on what the photos leave out.
TWO STATES, DIFFERENT RULES	Disclosures, taxes and water law aren't the same in Wyoming and Colorado. We work both every week.

ON ORDERS TO F.E. WARREN? Ask us for our PCS playbook. It's built just for military moves.





THE TOURS

Stop **04**

We look past the staging and tell you what photos hide.

WE TOUR LIKE WE'RE BUYING IT

Stop 04 **THE TOURS**

BEFORE

We book every showing with the listing agents, map the route, and hand you a showing folder with a notes page for each home.

AFTER

You get our honest take, good and bad. Then sleep on it. Drive the street at 7 AM and again at 5 PM before you write.

WHILE WE'RE THERE

We look past the staging: roof age, furnace and water heater age, how the ground slopes at the foundation, windows and water stains.

YOUR LIST, FIRST

If a home hits one of your deal breakers, we'll point it out right away. Whether to keep looking is always your call.





FALL FOR THE LIFE
NOT THE PAINT

Paint takes a weekend. The layout, the light and the lot don't change. **WE'LL HELP YOU LOOK HARD AT THE THINGS YOU CAN'T FIX.**

THE OFFER

Stop **05**

Built to win and built to protect you.



THE BEST OFFER ISN'T ALWAYS THE BIGGEST

Stop 05 **THE OFFER**

We pull real sold comps from the MLS. In Wyoming, that's the only place true sale prices live. We call the listing agent before we write, to learn what the seller actually cares about. **THEN WE BUILD AN OFFER THAT WINS AND STILL PROTECTS YOU.**

EVERY LEVER WE CAN PULL

Price	Earnest money
Loan type	Down payment
Inspection terms	Appraisal terms
Closing date	Possession
Seller concessions	Your pre-approval

LOSE ONE? IT HAPPENS.

We regroup the same day, and you'll know exactly where the market is for the next one.



UNDER CONTRACT

Stop **06**

Inspection, title and appraisal. Usually 30 to 45 days.



UNDER CONTRACT NOW THE CLOCK STARTS

Stop 06 **UNDER CONTRACT**

Your contract sets every deadline. The day it's signed, you get one email with all of them, and we track every date so you don't have to. **MOST FINANCED PURCHASES CLOSE IN ABOUT 30 TO 45 DAYS.**

01 Earnest money

Delivered to title by the date in your contract. It counts toward your purchase.

02 Inspection

A whole-home inspection plus a radon test, every time. Radon is common across northern Colorado and southeast Wyoming. On acreage we add the well and septic.

03 The report

You and your Advisor sit down and go through it line by line. Then you decide: ask for repairs, ask for a credit, or walk away.

04 Title and HOA

We send you the title commitment and the covenants or HOA rules, and tell you what they mean in real life.

05 Appraisal

Your lender orders it. If it comes in low, we lay out every option and you choose.

06 Loan approval

Your lender signs off. Answer their emails fast and this part flies.

Between now and closing, **PLEASE DON'T**

BUY A CAR
OPEN A CARD
SWITCH JOBS
CO-SIGN ANYTHING
MOVE BIG MONEY
WITHOUT A PAPER TRAIL

Any of these can change your loan approval, sometimes days before closing. **THINKING ABOUT ONE? CALL YOUR LENDER FIRST, THEN US.**

WE WILL NEVER EMAIL OR TEXT YOU WIRE INSTRUCTIONS EVER

Before you send a dollar, call your title company at a number you already know and confirm the instructions out loud. **GET A MESSAGE THAT SAYS IT'S FROM US WITH NEW WIRING DETAILS? STOP AND CALL US.**



THE KEYS

Stop **07**

Closing day. The best day.

THE KEYS ARE YOURS

Stop 07 **WELCOME HOME**

01 Closing week

An email with everything you need to set up utilities, and your closing booked with title and your lender.

02 Walk-through

You and your Advisor walk the home one last time, to make sure it is just as agreed.

03 Closing day

Bring your ID, sign with title, and get your keys. Then go make it yours.





AFTER

Stop **08**

We don't disappear. Ever.

WE DON'T DISAPPEAR

Stop 08 **ALWAYS**

30 DAYS IN	A check-in call. How is it, really?
ONE YEAR	We check in on your home's first birthday.
EVERY YEAR	What your home is worth, and what sold near you.
ANYTIME	Our list of the contractors and trades we trust.



MEET THE TEAM

The Harvey **HOME TEAM**

We're a small team on purpose. One of us works your move from the first call to the keys, and the rest of us are right behind you. **WE'D LOVE TO SHOW YOU AROUND.**



CODY
HARVEY

FOUNDER, WY AND CO



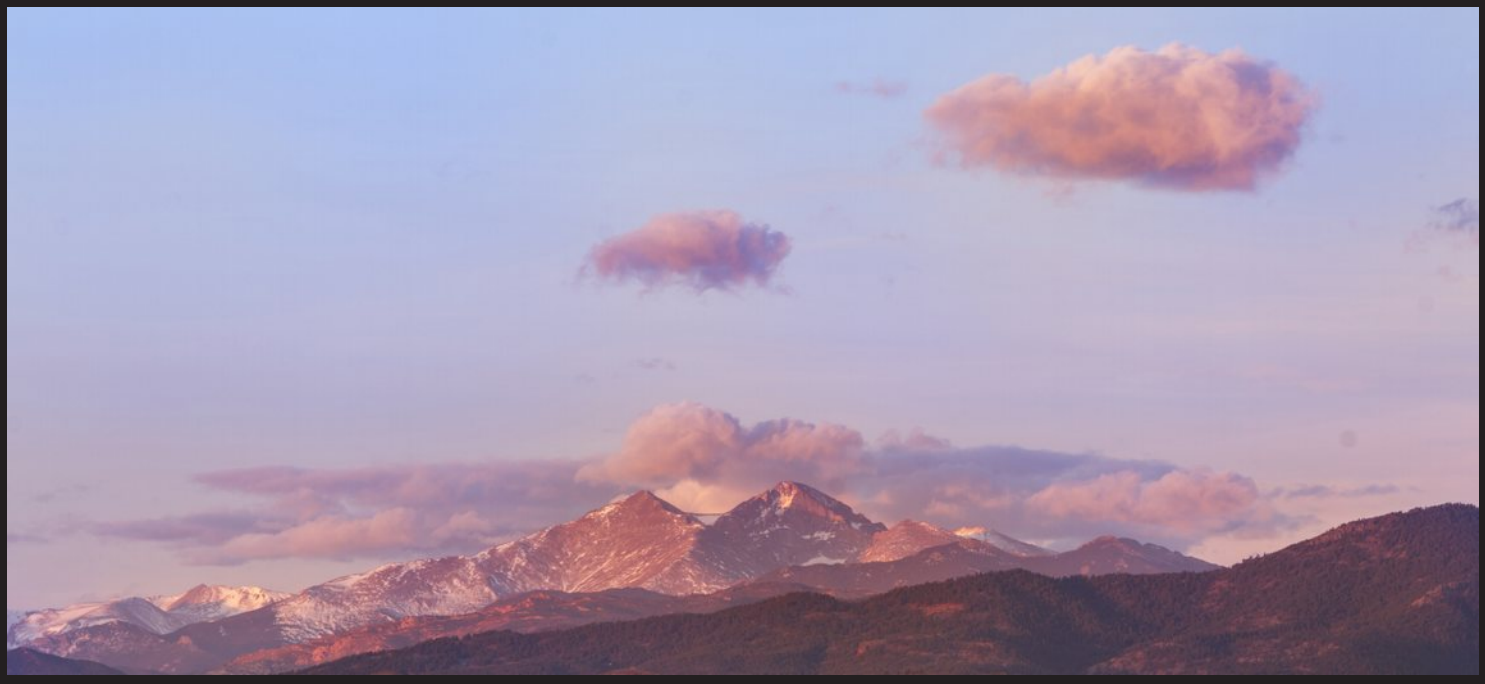
ASPEN
WIDENER

REAL ESTATE ADVISOR, CO



DANIELLE
GAGNE

REAL ESTATE ADVISOR, WY



the Harvey Home team

READY TO START LOOKING?

LET'S GRAB COFFEE

307-317-5372

COMPASS

Call or text Cody. Even if it's a year out.
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Compass is a licensed real estate broker, as Compass Real Estate in Wyoming and Compass in Colorado. No guarantee, warranty or representation of any kind is made regarding the completeness or accuracy of descriptions or measurements (including square footage measurements and property condition), such should be independently verified, and Compass expressly disclaims any liability in connection therewith. No financial or legal advice provided. Loan programs, terms and eligibility are set by lenders and agencies and can change. Equal Housing Opportunity.

EQUAL HOUSING OPPORTUNITY