

# BUYING A NEW HOME

 **YOUR CASTLE**  
REAL ESTATE

 **Denver Home**  
Lifestyles

**Mark Hojegan**  
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**Mark@DenverHomeLifestyles.com**  
**DenverHomeLifestyles.com**



Established in 2004, Your Castle has grown to become the largest independent real estate company in Colorado, with more than 600 agents. We are also the largest woman-owned real estate company in the state.

In the past few years Your Castle has appeared in several publications, including recent awards from the Denver Business Journal and Inc. 5000 as finalists for the Fastest Growing Private Companies regionally and nationally.

We are passionate about delivering exceptional consumer experiences. By offering a complete suite of services, we ensure that we meet our clients' every real estate need. From residential sales and rentals, to new builds and commercial deals, we have experts in every field to guide you skillfully from the beginning to the end of your real estate journey.

We believe that access to the best and most timely information can dramatically shape our decisions. No one does more research on the local housing market than Your Castle. Today's consumer needs a trusted resource that can separate signal from noise, and help them navigate the complex process of buying or selling a home.



303.962.4272 | [YourCastle.com](https://YourCastle.com)

# AWARDS & RANKINGS

## 2021

### TOP RANKED NON-FRANCHISE FIRMS IN COLORADO : #1

TOP 500 RANKING BY SALES VOLUME : #133

TOP 500 RANKING BY NUMBER OF DEALS : #188

LARGEST INDEPENDENT REAL ESTATE COMPANY : #67

TOP RANKED BROKERAGE FIRMS IN COLORADO BY TRANSACTIONS : #4

TOP 1000 BROKERAGES : #139

LARGEST BROKERAGE IN COLORADO BY SALES VOLUME : #5

LARGEST DENVER-AREA WOMEN OWNED BUSINESSES : #11

LARGEST DENVER-AREA PRIVATE COMPANIES : #71



## 2020

### TOP RANKED NON-FRANCHISE FIRMS IN COLORADO : #1

TOP 500 RANKING BY SALES VOLUME : #135

TOP 500 RANKING BY NUMBER OF DEALS : #179

LARGEST INDEPENDENT REAL ESTATE COMPANY : #66

TOP RANKED BROKERAGE FIRMS IN COLORADO BY TRANSACTIONS : #6

TOP 1000 BROKERAGES : #141

LARGEST BROKERAGE IN COLORADO BY SALES VOLUME : #5

LARGEST DENVER-AREA WOMEN OWNED BUSINESSES : #11



## 2019

### TOP RANKED NON-FRANCHISE FIRMS IN COLORADO : #1

TOP 500 RANKING BY SALES VOLUME : #127

TOP 500 RANKING BY NUMBER OF DEALS : #151

LARGEST INDEPENDENT REAL ESTATE COMPANY : #52

TOP RANKED BROKERAGE FIRMS IN COLORADO BY TRANSACTIONS : #4

TOP 1000 BROKERAGES : #136

TOP 100 WOMEN OWNED COMPANIES : #8

FASTEST-GROWING DENVER-AREA PRIVATE COMPANIES : #73



## 2018

### TOP RANKED NON-FRANCHISE FIRMS IN COLORADO : #1

TOP 500 RANKING BY SALES VOLUME : #86

TOP 500 RANKING BY NUMBER OF DEALS : #102

LARGEST INDEPENDENT REAL ESTATE COMPANY : #42

TOP 1000 BROKERAGES : #94

FASTEST-GROWING DENVER-AREA PRIVATE COMPANIES : #5





**Denver Home**  
**Lifestyles**

**MARK HOJEGIAN**



**Mark@DenverHome**  
**Lifestyles.com**



**303-709-4391**



**59 W. Floyd Ave #206**  
**Englewood, CO 80110**

## SKILLS

- Leadership
- Time Management
- Adaptability
- Handling Pressure
- Collaboration
- Critical Thinking
- Problem Solving
- Efficiency

## EDUCATION

**B.S Industrial & Systems**  
**Engineering**

Virginia Tech - Blacksburg, VA  
Class of 1995

## ONLINE PROFILES

**DenverHomeLifestyles.com**

Facebook Business –  
DenverHomeLifestyles

Instagram – HojoHokie /  
DenverHomeLifestyles

LinkedIn – Mark Hojegan

Zillow – Mark Hojegan

## MISSION

I enjoy helping 30+ people each year build wealth through Real Estate including First Time Home Buyers, families changing up their Primary Residences, Investment Properties, Fixer Uppers & Mountain Homes. Here are a few higher-level services that we bring to the table and why you should hire us...

- Getting your house SOLD in the shortest amount of time for the highest price possible!
- Finding your DREAM HOME!
- Advising through the REMODELING PROCESS!
- Obtaining CASH FLOW through rental property!
- Finding amazing MOUNTAIN RETREATS!

## EXPERIENCE

### TEAM LEADER | MENTOR

*Denver Home Lifestyles / April 2021 – Present*

As my real estate career & family evolved, I needed assistance with my business. I began to recruit agents that could consistently show up and treat my clients as their own, the side benefit was the mentoring opportunities that unfolded. Helping new real estate agents find their way to success has been very rewarding and we've been able to accomplish more together than I've ever imagined!

### REAL ESTATE AGENT

*Your Castle Real Estate / Dec 2011 – Present*

*RE/MAX Southeast + Realty Executives / April 2005 – Dec 2011*

2022 celebrates my 17th anniversary as a Real Estate Agent in the Denver Metro region and I've helped over 200 clients buy or sell properties. I've worked with Your Castle Real Estate for 11 years, and I've learned so many valuable things here including mastery of Market Trends, the power of Investment Property, and how to collaborate, dig deep & provide amazing Quality Service. As far as real estate goes, my wife & I are definitely a product of the product currently owning 5 properties.

### RESIDENTIAL PROPERTY MANAGER

*Personal Rental Properties / April 2005 – Present*

I originally obtained my real estate license to build personal wealth and started small, investing with friends in LLC's. Once I met my wife (who shared the same real estate interests), we began to build a portfolio of properties together between Denver & Summit County. Outside of our primary residence, we currently have 4 rental properties worth \$2 Million which are currently generating income!

### VOLUNTEERING

- **President** - Denver Hokies Board of Directors / Virginia Tech Alumni Association / June 2016 – Present
- **Social Committee** – Aberdeen Village Improvement Association Board of Directors / July 2020 – Present
- **Watchdogs & Lunch Server** – Littleton Prep Charter School / November 2017 – Present
- **Maintenance Director** – The Ridge Home Owner's Association / January 2016 - March 2019



**Denver Home**  
Lifestyles



### TESTIMONIALS for REAL ESTATE transactions

Mark Hojegan and team were amazing when I needed to sell my Denver condo at the Spire. They were extremely attentive to every detail, and even helped stage the condo for me when I wasn't available to come in town. They were always available to answer questions and got me a full price offer very quickly! I highly recommend using them for all your real estate needs in Denver and the surrounding areas!

- ***Dana in Gypsum***

I've bought two houses and sold one over the past decade - always with the team led by Mark Hojegan. So grateful for all the hard work they do.

- ***Angela in Green Mountain***

Thank you again to both of you (Mark & Amanda), it was a little daunting when we first looked into buying a home for the first time in this red hot market in the middle of a global pandemic, but you two were there every step of the way and we are so happy with the results. If we know anybody in need of a realtor we will definitely recommend your team.

- ***Gayle & Matt in Aurora***

Mark, and his team, were all amazing to work with. He was super informative and educated on the houses and markets in any neighborhood we looked in. We looked for a very long time and at a lot of houses and he was always there to help, answer questions or talk through things with us. We got the same amazing level of support on house 1 versus house 30. We will use Mark for any future purchases, or sales, and highly recommend.

- ***Nichole in Olde Town Arvada***

We have worked with Mark on both a purchase and a sale transaction. If you are looking for a real estate professional in the Denver metro area, you would be wise to call Mark. Mark is a competent operator in a tricky market. He is dedicated to making his client's experience as smooth, and even enjoyable, as possible. His calm demeanor and highly professional approach to challenges make him a real asset to both buyers and sellers. Do yourself a favor and take a ride with the Cycling Realtor.

- ***Kari in Congress Park***

We recently sold a home with Mark. He was great to work with throughout the process. He is professional, responsive, thorough, and most of all, he cares about his clients. After our initial meeting, he pulled comps and developed a strategy to sell our property quickly. Within a few days of listing, our property was sold at full asking price...higher than we had initially hoped! Mark was easy to work with and made the entire process a breeze. We highly recommend him to anyone searching for or selling a home in the Denver Metro area.

- *Josh & Renee in Commerce City*

Mark has been my realtor three times now. He has always gone above and beyond what is necessary to not only help me buy and sell my houses at good prices but also to help me deal with all the stressful craziness that goes along with buying and selling your home. In addition to that, I never felt pressured to commit to something that I wasn't comfortable with. It is clear that Mark's main goal is have his clients in a home that they will love and to get that home at a great price. I will highly recommend using Mark as your realtor!

- *Melinda in Hale*

Mark helped me buy and sell two houses in the last 8 years. Throughout the process of each buy and sell, Mark diligently managed all parties involved, keeping everyone on track with the timeline. What could have been a tremendously stressful time turned out to be fun and exhilarating because of Mark's expertise. I strongly believe that because he helped me go the extra mile to prepare my houses for sale, we got top dollar for both. Mark also has connections with all the best contractors, handymen, photographers, etc. in town, which helped a lot when prepping for sale. Additionally, because of Mark's negotiation skills, I believe that I bought my homes at the best price possible. In short, having Mark on my side gave me confidence that I was getting the best of the best. Not only is Mark an expert in Colorado real estate, but he's a genuinely good guy to be around. This is an important factor considering how much time you end up spending with a realtor. Mark is the real estate agent who will take you out for beers and a celebratory mountain bike ride after the papers are signed!

- *Evelyn in Colorado Springs*

Mark is a highly knowledgeable and experienced realtor in the Denver and Summit County markets. In the last 10 years, he helped me purchase two homes and sell one. During the last sale, he priced my house spot-on, and pushed hard throughout the process to ensure I received top dollar. Not only did he help me stage and coordinate timelines with tenants and contractors, but he personally made several necessary repairs himself to ensure my home showed perfectly. I've bought and sold numerous properties over the years, and Mark's skills make the process as stress-free as possible!

- *Natalie in Boulder*

Mark is fantastic! He showed us easily over 100 homes because we couldn't make our minds up. He was so patient with us. Mark taught us about different areas of Denver which helped us make informed decisions on where we ultimately wanted to be. The real estate market here is very competitive and you have to have someone that can help you navigate it. We could NOT have done this without Mark! The property we bought has increased in value in impressive numbers. The neighborhood we now live in Mark introduced us to and is now one of the hottest in Denver. He knew this was an upcoming neighborhood and we got a great deal on our home. We love it! Mark has also helped us in Summit County with the same results! He knows this area equally well. Mark is a fantastic real estate agent. He knows Denver so well and can really help you make the right decision! We won't use anyone else!

- ***Amy in Berkeley***

Mark was great to work with. He was on top of everything needed to get our home listed and kept us on track as well. He looked at things from a buyers perspective and had vast knowledge of the current housing market. I would highly recommend Mark for any real estate needs.

- ***Jennifer in Castle Pines***

Mark sold my condo while I was in South America. I gave him 100% control of the deal and he took care of everything. Internet access was limited for me. I checked my email one morning and we were under contract. A few weeks later we closed the deal. I would highly recommend Mark for any residential needs in the Denver Metro Area.

- ***Drew in Boulder***

Mark is the best real estate agent I know, hands down. With his help, I successfully bought and sold two houses in Denver, and I could not recommend a more fantastic realtor. Mark has an excellent grasp of the real estate market in Colorado, so he is able to provide helpful advice and direction every step of the way with buying and selling homes. Mark also helped me meet my goals with his attention to detail and ability to discern what buyers are looking for. He is very organized, keeps everyone on task and pushes to the end without wavering in his support and engagement with all parties. He is also very well connected in the industry and able to facilitate buying and selling opportunities that wouldn't ordinarily be available. Beyond his professionalism and expertise, Mark is a great guy to be around-- fun, personable and easy-going. We even went on a celebratory mountain bike ride after selling my last house!

- ***Evie in Baker***

I would highly recommend Mark and his dedication to his work and client's needs. He always has a win-win approach to real estate and always looks out for his client's best interests. His experience and passion excel in areas like Central Denver, and Summit County. There are so many reason why clients keep coming back and refer Mark for their Real Estate needs.

- ***Chad @ Movement Mortgage***

# BUYER INTERVIEW

## LET'S GET TO KNOW YOUR NEEDS

### CONTACT INFO:

Buyer #1

Buyer #2

Full Legal Names: \_\_\_\_\_

Email Addresses: \_\_\_\_\_

Phone Numbers: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Lender: \_\_\_\_\_ Budget: \_\_\_\_\_ Pre-Approved? (Y/N): \_\_\_\_\_

### DESIRED HOME DETAILS

Ideal Home Type:



Single Story



Two Story



Condo/Townhome

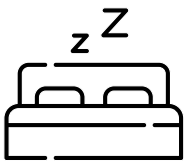


Land



Other

Number Of Bedrooms:



1 Bedroom

4 Bedrooms

2 Bedrooms

5+ Bedrooms

3 Bedrooms

Number of Bathrooms:



1 Bathroom

2.5 Bathrooms

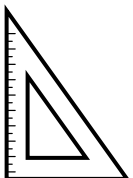
1.5 Bathrooms

3 Bathrooms

2 Bathrooms

4+ Bathrooms

Square Feet



< 1,000

2,001 - 2,500

1,000 - 1,500

2,501 - 3,000

1,501 - 2,000

3,000+

Parking Spaces:



Off Street

3 Spaces

1 Space

4 Spaces

2 Spaces

5+ Spaces

Neighborhoods/Community Features: \_\_\_\_\_

\_\_\_\_\_

Do You Have a Preferred Floorplan?: \_\_\_\_\_

\_\_\_\_\_

Property Condition (Move In Ready v.s. Fixer Upper): \_\_\_\_\_

\_\_\_\_\_

### TOP 5 LIST OF “MUST HAVES”:

Buyer #1

Buyer #2

1. \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

5. \_\_\_\_\_

What Are Things You Like and Dislike About Your Current Home?: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have You Bought a Home Before? If so, what did you like, dislike or would change?:

\_\_\_\_\_

\_\_\_\_\_

Are You Familiar With How Real Estate Works in Colorado?: \_\_\_\_\_

\_\_\_\_\_

Is there anything else you think I need to know? Any questions for me?: \_\_\_\_\_

\_\_\_\_\_

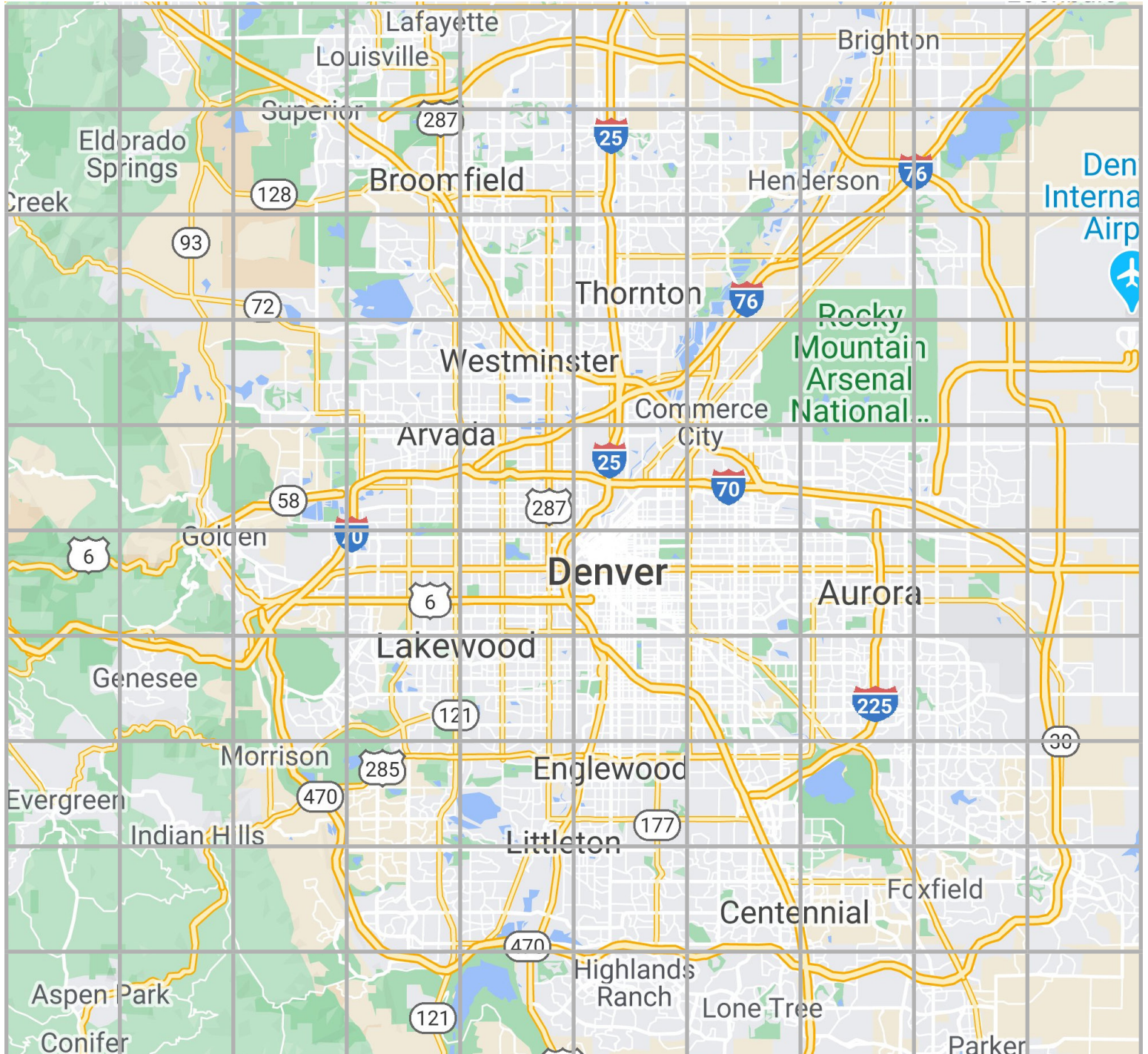
## LOCATION DETAILS

**PRIMARY:**

- Add an “H” where you live now
- Add an “O” where you work
- Add a “X”s where you want to live!

## SECONDARY:

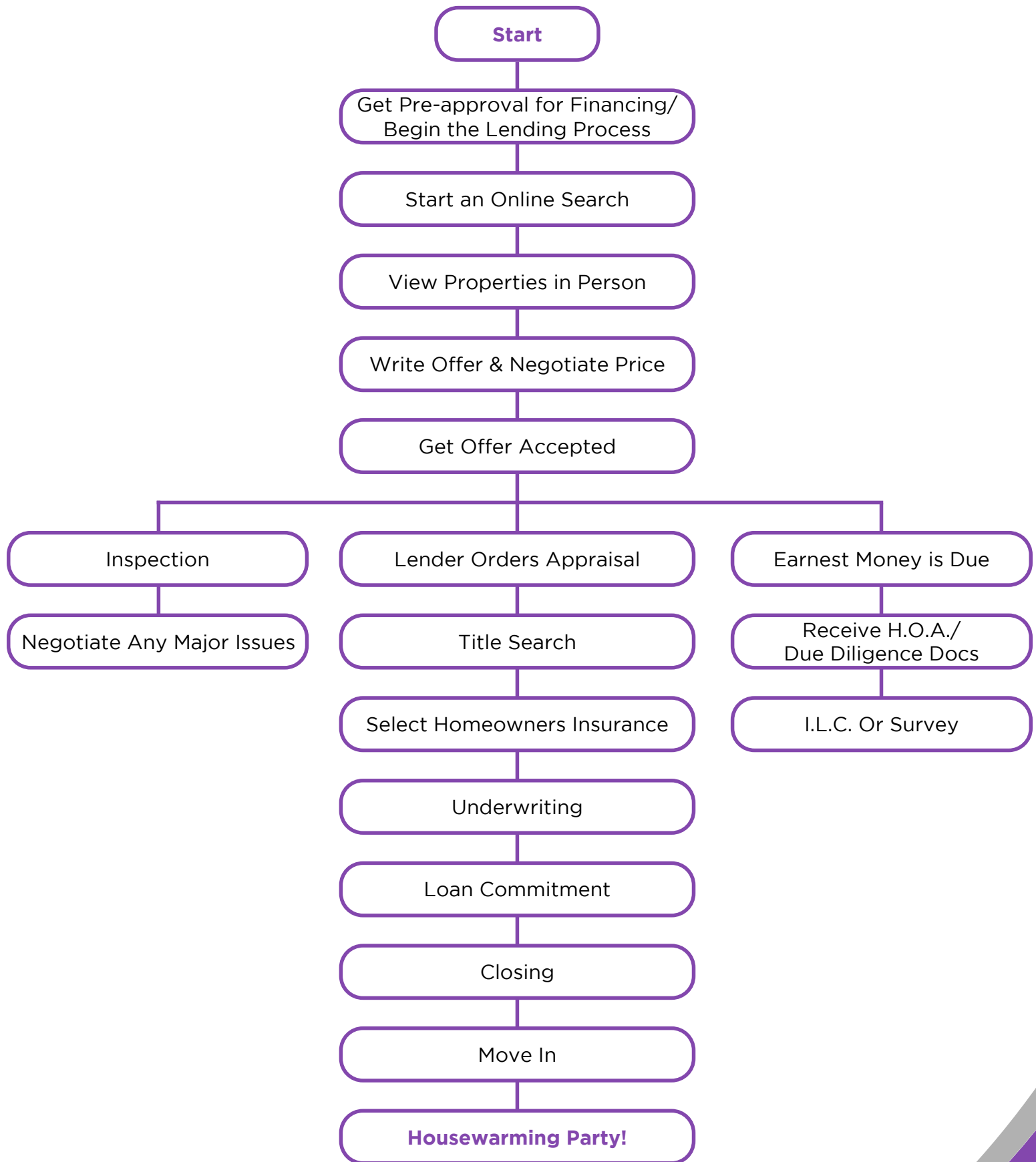
- Add an **“F”** where your friends live
- Add a **“P”** where you hang out/play
- Add an **“I”** at any other important locations



Additional Notes: \_\_\_\_\_

# THE HOME BUYING PROCESS

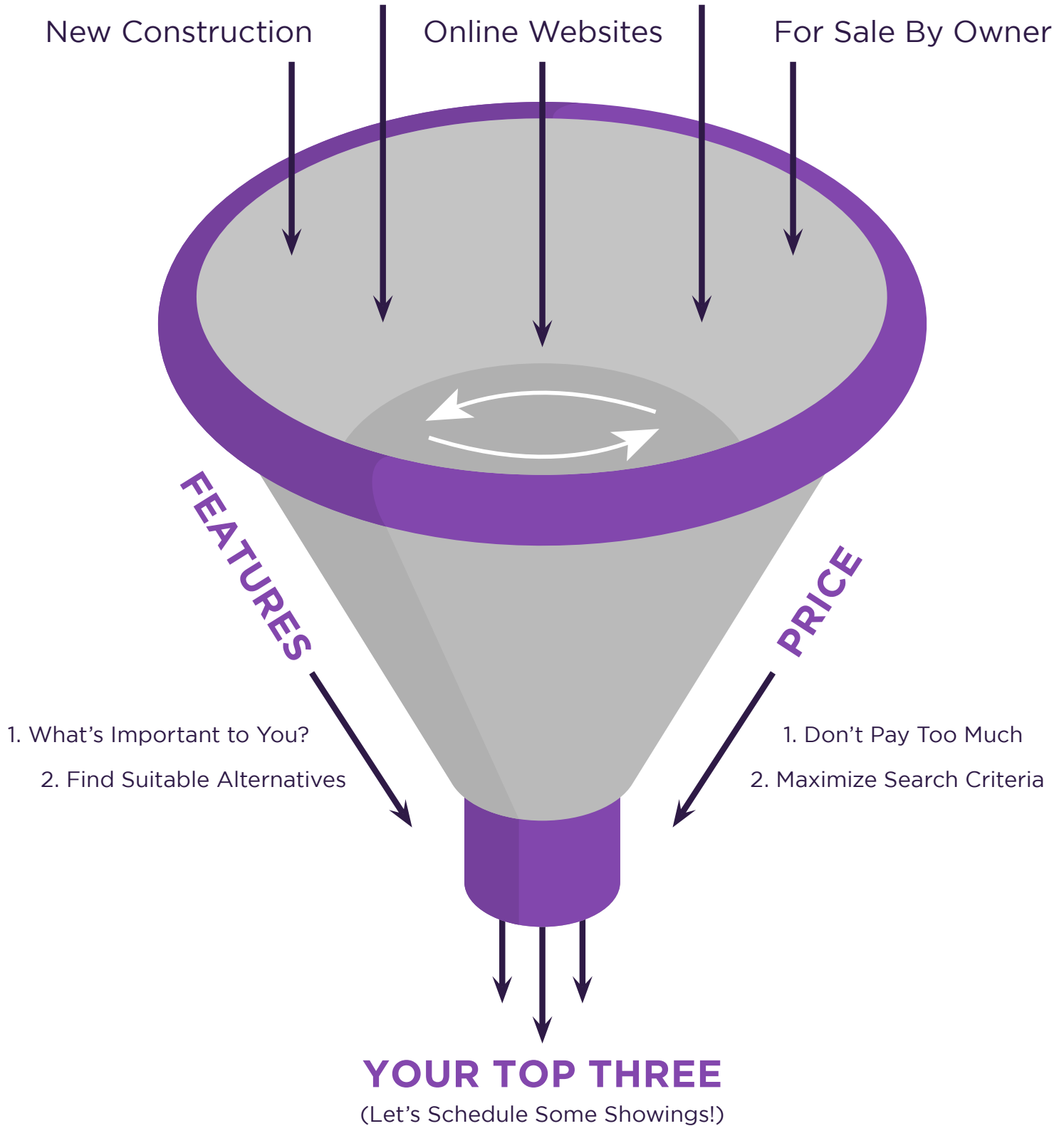
THIS FLOWCHART SHOWS HOW THE HOME BUYING PROCESS WORKS



# THE SEARCH FUNNEL

THE ILLUSTRATION BELOW IS THE BEST WAY TO START!

**5,000+ HOMES ON THE MLS**



# HOME BUYING FEES

FEES YOU CAN EXPECT TO PAY DURING THE BUYING PROCESS

## OUT OF POCKET



### **Earnest Money**

(Varies, 1.5% of Purchase Price)  
(Credited to you at closing)

### **General Inspection Costs**

(Varies, \$350-\$850)



## PAID AT CLOSING



### **Appraisal**

(Varies, \$500-\$800)  
(Ordered After Inspection)

### **Transaction Fee**

(Varies, \$269-\$499)  
(Ask Me About This)

### **Down Payment**

(Varies, Talk to Your  
Mortgage Broker)

### **Loan Closing Costs**

(Varies, 2%-4%)

### **Cash Purchases**

(Title Fees, Vary)



## Simplify your Home Search with REColorado®

REcolorado is the largest Multiple Listing Service (MLS) in Colorado, which powers this website as the most accurate and up-to-date home search site in Colorado. That means you always have the most current information at your fingertips.

### What is an MLS?

An MLS is a database of listings entered directly by real estate professionals and acts as a trading platform to buy and sell real estate properties. When a property is on the market for sale or rent, it is added to the MLS database and tracked through the sales transaction. All this information provides a real-time database that shows precisely when a property is available for sale at any given moment and precisely when a property sells and for what price. REcolorado's listing data is updated in real time.

Additionally, REcolorado offers innovative tools and resources to use with your agent that simplify every stage of the home-buying and selling process, including:



### RECOLORADO CLIENT PORTAL

Your go-to communication hub! Access updates and notifications from your REALTOR about Colorado homes that match your search criteria, save your "Favorites," and more!



### POPULAR PLACES TO LIVE

REColorado can help you find popular places to live in your search area. Because many of the houses brought to market go through their database, their site can help you decide where to live.



### MORTGAGE RESOURCE CENTER

Enter your unique data to find answers to questions like: How much can I borrow? How much will my payments be? How much money should I put down for a new home?



### HOMES ACROSS COLORADO

Looking for homes for sale outside of the Denver metro area? No problem! REcolorado features homes for sale listed by real estate professional subscribers from five different partners across Colorado. You can conduct your search right from one place.

# GET A HOME INSPECTION

## FOR YOUR SAFETY AND PEACE OF MIND

### WHY A BUYER NEEDS A HOME INSPECTION

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction and mechanical systems
- Identify items that need to be repaired or replaced.
- Estimate the remaining useful life of the major systems, equipment, structure and finishes.

### APPRAISALS ARE DIFFERENT FROM HOME INSPECTIONS

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- Estimate the market value of a house.
- Make sure that the house meets FHA minimum property standards/requirements.
- Make sure that the property is marketable.

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector.



A home inspector is a “generalist” and is knowledgeable across multiple fields. If you’re concerned about a specific issue, you may want to hire specialist to look at areas like the sewer, roof, HVAC, plumbing, foundation, etc.

### RADON GAS TESTING

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-767-7236. If you decide to test for radon, be sure you or the seller does so before signing your contract, if it states the sale of the home depends on your satisfaction with the results of the radon test.

### LEAD BASED PAINT DISCLOSURE

If the home you are considering was built before 1978, it is much more likely to contain lead-based paint. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When it is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood. There are numerous other negative affects of lead based paint. You may want to consider a test for lead-based paint. For more health information, search on Hud.gov.

### FHA DOES NOT GUARANTEE THE VALUE/CONDITION OF YOUR NEW HOME

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs and they can’t buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

## ASK QUESTIONS ON YOUR HOME INSPECTION

N.A.R. has recommended the following when choosing an inspector:

1. Ask exactly what the inspector does or does not inspect.
2. Ask why scientific instruments are used such as moist detectors, combustible gas detectors and electromagnetic detectors.
3. Ask about the inspector's professional or organization affiliations, memberships or education level.
4. Ask how many inspections the inspector has conducted and whether the inspector works full time.
5. Ask what type of report is submitted whether a check-off list or a detailed narrative.
6. Ask what type of insurance the inspector has including liability, errors and omissions.
7. Ask whether the inspector is involved in another business such as home repair that might represent a conflict of interest.



# BASICS OF FINANCING

## TERMINOLOGY USED IN THE MORTGAGE WORLD

### **P = PRINCIPLE**

The balance on your loan apart from the interest.

### **T = TAXES**

The property tax payment on your home in monthly increments.

### **WHAT IS A MORTGAGE?**

A mortgage is a loan that a bank or mortgage lender gives you to help finance the purchase of a house. Typically paid in monthly increments and made of four parts known as...

# P.I.T.I.

### **I = INTEREST**

The interest paid on the life of your loan in monthly increments.

### **I = INSURANCE**

Referred to as hazard or homeowners insurance, this protects your home and certain possessions. It can protect you from liability claims or lawsuits for accidents on your property.

The components of **P.I.T.I.** will make up your main home expenses each month. You will also need to factor in the following possible monthly costs when estimating your budget.

### **PRIVATE MORTGAGE INSURANCE (PMI)**

PMI is a form of insurance required when a home buyer takes out a conventional mortgage loan for more than 80% of the home's total value. The added insurance protects the lender against loss if the borrower defaults on the loan.

### **MONTHLY MORTGAGE INSURANCE**

Homeowners with a Federal Housing Administration (FHA) loan, which only calls for a 3.5% minimum down payment, are required to pay monthly mortgage insurance even if they make a larger down payment.

### **HOMEOWNERS ASSOCIATION FEES (HOAS)**

An HOA is an organization that enforces covenants and rules for the community and maintains shared property such as open spaces, parks and community pools. If you buy a home in a community with a homeowners association, you will become a member of that HOA, and will become responsible for any HOA fees.

### **ADDITIONAL TAXES**

Check to see if the home you want to buy is located in a special district, sometimes called a Community Facilities District (CFD). Property owners in these districts pay additional taxes to fund public improvements such as schools, parks and roads.

# SAMPLE PRE-QUALIFICATION LETTER



**Castle & Cooke**  
MORTGAGE, LLC NMLS #1251

Pre-Qualification Notice

Date: 7/1/2019

**Mr. and Mrs. Homeowner,**

You have provided Castle & Cooke Mortgage, LLC with preliminary information regarding income sources and assets available to qualify for a residential mortgage loan. Based upon the information you provided, Castle & Cooke Mortgage has determined that you are available for such financing and are qualified to meet the financial requirements of the loan.

Please note that a pre-qualification notice is not to be construed as a loan commitment. It is based solely upon the preliminary information you have provided. Prior to final approval, Castle & Cooke Mortgage will complete its credit review, property valuation and verification of assets and income.

Program and funds availability are not guaranteed and subject to change or termination, at any time without advance notice, as determined by investor guidelines, mortgage insurance availability and other factors in the market place.

Thank you for choosing Castle & Cooke Mortgage for your home purchase. I look forward to serving you through this buying experience.

The following terms were discussed with you:

Sales Price: **\$235,000**

Base Loan Amount: **\$176,250**

Loan Program: **Conventional 30 Year Fixed**

Loan Term: **360**

Sincerely,

Joe Massey – 7/1/2019

Joseph Thomas Massey

Senior Loan Officer

Castle & Cooke Mortgage, LLC, NMLS#1251

Originator: Joseph Massey, LIC# 100017422, NMLS# 7538

Direct: 303-809-7769

Email: jmassey@castlecooke.com

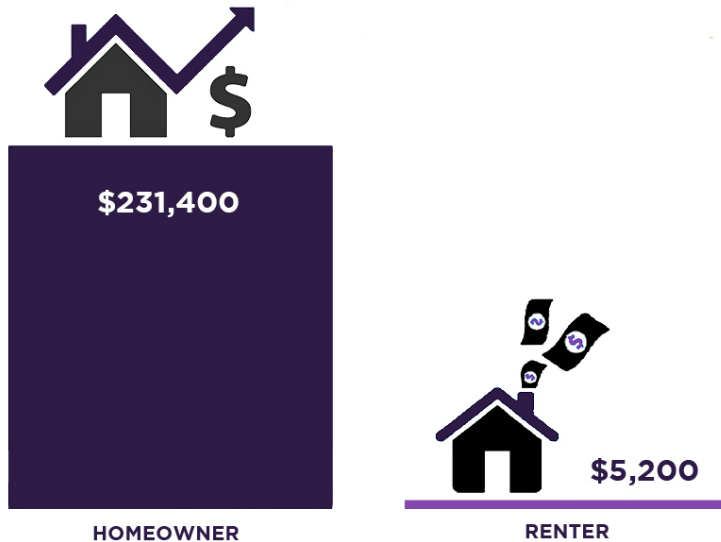
We understand that financing a home is one of the most important decisions a person will make in their lifetime. Joe Massey would like to make your experience working with Castle & Cooke Mortgage, LLC as delightful and smooth as possible. Please feel free to call us at: 303-809-7769 if you have any questions on the terms and conditions of this prequalification.

# IMPROVING NET WORTH

## NET WORTH FOR OWNERS IS HIGHER THAN FOR RENTERS

Buying is generally more affordable and less expensive than renting. In addition, research by the Federal Reserve found that home owners accumulate 45x more net worth than renters over their lifetime.

### AN AMERICAN FAMILY'S NET WORTH



Data Source: Federal Reserve Survey of Consumer Finances 2013-2016

It's still a very good idea to buy vs. rent.

### 1<sup>ST</sup> TIME BUYERS

If you buy a home today vs. next year, you may see over \$150,000 in wealth creation in ten years!

#### ASSUMPTIONS

##### Buy now

- Purchase price: \$250,000
- Down payment %: 5%
- Down payment \$: \$12,500
- Rate: 4.0%
- Amortization: 30 years
- Payment: \$1,134
- Appreciation %: 5% per year
- Appreciation \$: \$157,000
- Loan pay down: \$ 50,000
- Simple ROI\*: 1256%

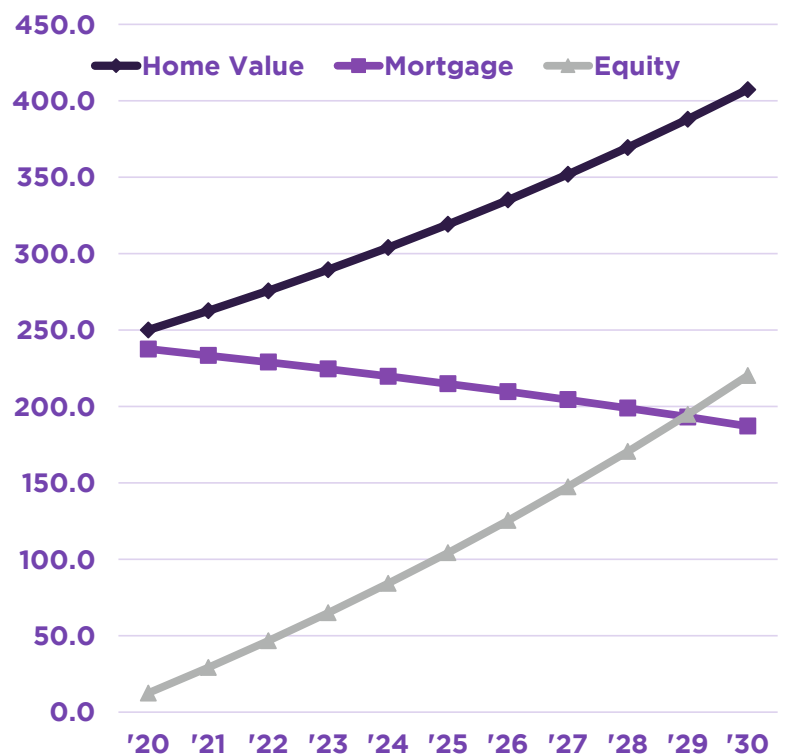
##### Wait 12 months ("watch market")

- Assume mortgage rates +0.5%
- Assume home appreciation +5%
- Payment beginning next year: \$1,263
- Payment change: +11%

Data Source: BankRate.com

\*This does not include approximately \$93k paid in interest over first 10yrs.

#### PROJECTED HOME CHANGE IN VALUE



# SHOULD I USE AN AGENT?

## YES, IT IS VERY IMPORTANT TO HAVE REPRESENTATION

Listing agents are required to put the sellers' interest ahead of yours as a buyer. They are actually required to inform sellers of things that could hurt you during the transaction, like if you are willing to pay more for the property than offered and other potentially damaging details.

Also, it will not usually save you any money as a buyer to work directly with the listing broker, because the majority of the MLS listings are listed as what is called non-variable commission listings. This means the seller will pay the same amount of commission whether you have your own buyer representative or not, so there's typically no savings in going direct to the listing broker.

### FREE BUYER REPRESENTATION

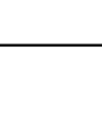
When you choose me to represent you as your buyer broker, our estimates show that over 90% of the time the seller or listing broker pays my full fee, making my representation free to you. My representation is free on thousands of properties listed in the Denver MLS, except for a Your Castle Brokerage Transaction Fee.

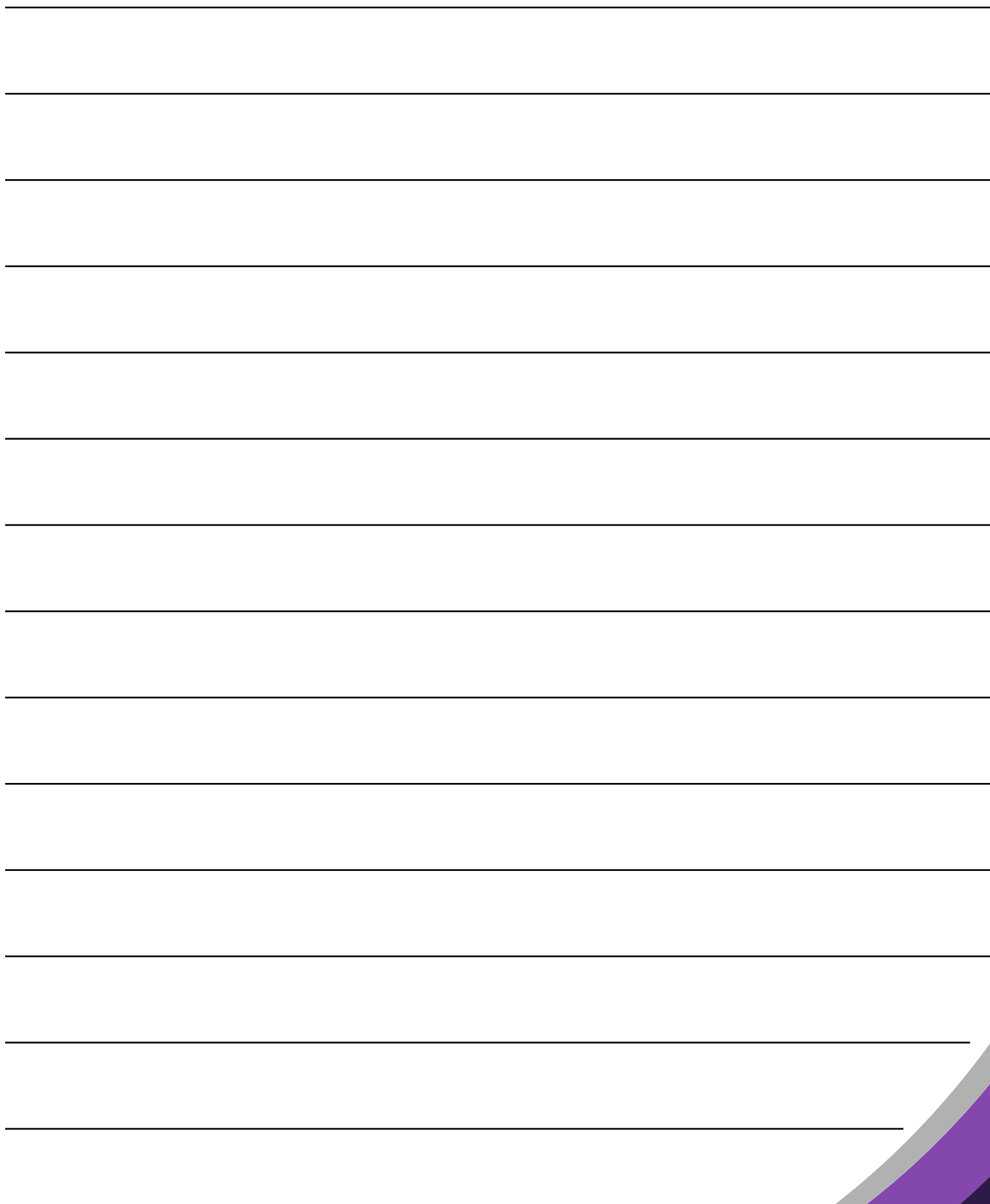
Are there any exceptions? Some of the examples where the seller doesn't initially offer to pay my fee could be FSBO's, investor sales and short sales. Will I know in advance that you might not be paid in-full by someone else? Yes, I will always tell you.

What would we do in that case? My fee can usually be negotiated into the purchase contract for the seller to pay, or you can pay me per the buyers' representation agreement. I normally do not charge an hourly fee, retainer fee, or reimbursement of my expenses. If you do not purchase a property during our representation agreement, you typically do not owe me anything. Specific fee details are spelled out in our representation agreement.



Can I control whether I have to pay you? Yes, you can avoid buying property where the seller, listing broker or another party is not paying me.





[illegible]

THANK YOU!

