

EXPERT ASSISTANCE FINDING YOUR DREAM HOME.

There are different property types such as:

- **Single family residences**
- **Townhomes**
- **Condominiums**
- **Multi-unit properties**
- **Investment properties**

Along with different types of sellers including:

- **New construction**
- **MLS listings**
- **FSBO's**
- **Lender or bank owned properties**



THE SHOPPING PROCESS

Home shopping is a process of eliminating the least desirable homes and focusing on the ones you like the best. Most buyers then use comparison shopping to determine which homes are the best value that meet their needs.

We start your home search in the areas you are interested in and sort properties by your individual criterion. Typically, we start with the following and we can add on more criteria now or later.



AMENITIES



PRICE



BEDS/BATH



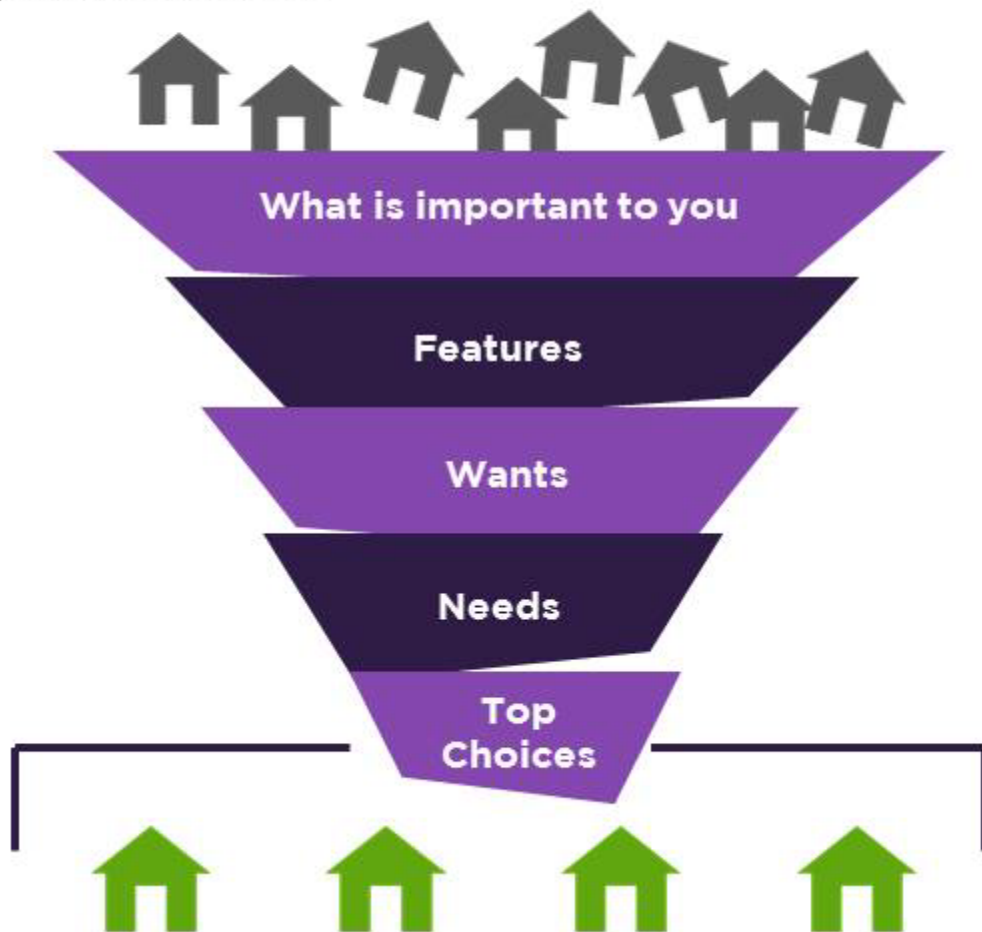
SIZE



LOCATION

The Search Process

There are many listings to sift through but you need to remember what is important to you. Think of it like throwing a bunch of choices through a funnel and consider your wants and needs. Once you have an idea of your criteria, then only the top choices funnel out.



START SHOWINGS

Once you have eliminated the homes you don't like and identified the ones you do, we will set showings for your top choices.

By starting with your top choices first we're more likely to find the home you want to purchase as soon as possible.

It's not uncommon to find the right home during one of our first showing sessions!

As a rule of thumb, we can typically see two homes per hour in the same neighborhood which means in one or two days buyers can become price and value experts in any particular neighborhood.



GUIDANCE STRUCTURING

YOUR OFFER

How we structure your offer to the seller can make a big difference in whether you have the winning bid.

We will discuss:

- **Price**
- **Terms**
- **Competitive Strategies**

I will provide you with comparative home sales from the MLS, other market information, and data from our proprietary Your Castle tools such as our **trends booklets** and **price change maps** to help you have the information you need to make informed decisions related to your purchase.



DETERMINING THE OFFER PRICE AND TERMS

The price you offer the seller is one of the most critical components of your offer.

The terms you give the seller can often make the difference between a winning or losing offer. Some sellers will want a faster closing to reduce their holding costs or they may want to stay in the home after closing in order to pack and move or find a replacement home. Others may have specific terms they're looking for to meet their needs.

We will discuss all the details of your offer and I will inform you about strategic options!

BY OFFERING TOO MUCH YOU...

- Risk overpaying for your home
- Jeopardize a successful appraisal
- Reduce the return on your investment if you sell at a later date

BY OFFERING TOO LITTLE YOU RISK...

- Losing the home to another buyer
- Alienating the seller and listing broker
- Inconvenience yourself and waste precious time



NEGOTIATIONS

Negotiating your home purchase starts with my first communication with the listing broker and doesn't end until you've successfully purchased your home. I will negotiate the best possible price and terms from the initial offer to going under contract and through the inspection and other negotiations up to the closing.



CONSISTENT AND CLEAR COMMUNICATIONS

I commit to communicate clearly with you and on a regular basis to insure you receive the information you want throughout the transaction in a timely manner.



COMPREHENSIVE SUPPORT

I offer comprehensive support throughout the process. I will coordinate with or provide you information for other service providers like:

- **Title Company**
- **Lender**
- **Inspector**
- **Home Warranty**
- **Surveyor**
- **and more!**

ATTENTION TO DETAIL

I will check and double check paperwork and deadlines to keep you informed and make sure your purchase process is as convenient and informative as possible.



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 fully paid by someone else?

Yes, I'll tell you.

What can we do then?

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 don't charge an hourly fee, retainer fee, or reimbursement of my expenses. If you don't purchase a property during our representation agreement, you typically don't owe me anything. Specific fee details are spelled out in our representation agreement.

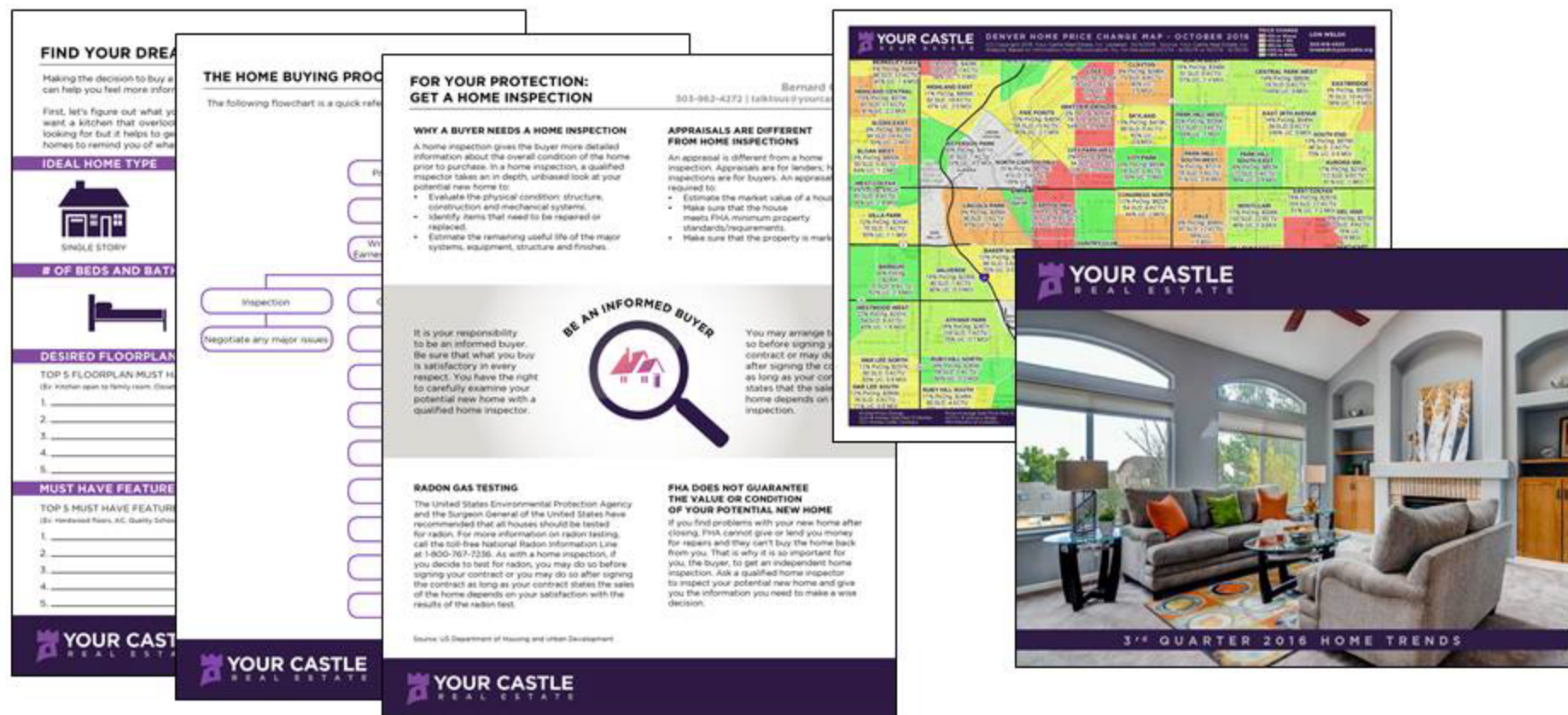
Can I control whether I have to pay you?

Yes, you can avoid buying property where the seller, listing broker or another party isn't paying me.





COMPLIMENTARY BUYER PACKET

Our complimentary Your Castle buyer packet includes many helpful resources related to your home purchase. You will receive a comprehensive home buying guide, proprietary price change map, Denver real estate newsletter, market trends booklet and Your Castle information sheet.



FIND YOUR DREAM HOME
 Making the decision to buy a home can help you feel more informed. First, let's figure out what you want: a kitchen that overlooks the city, a home to remind you of where you grew up, or a home to help you get started in a new city.

IDEAL HOME TYPE

 SINGLE STORY

OF BEDS AND BATHS


DESIRED FLOORPLAN
 TOP 5 FLOORPLAN MUST HAVES
 (By kitchen open to family room, closed)

- 1.
- 2.
- 3.
- 4.
- 5.

MUST HAVE FEATURE
 TOP 5 MUST HAVE FEATURES
 (By hardwood floors, A/C, quality school)

- 1.
- 2.
- 3.
- 4.
- 5.

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THE HOME BUYING PROCESS
 The following flowchart is a quick reference guide to the home buying process.


FOR YOUR PROTECTION: GET A HOME INSPECTION
 Bernard... 303-963-4272 | talktobern@yourcastle.com

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:

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

BE AN INFORMED BUYER

 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.

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. As with a home inspection, if you decide to test for radon, you may do so before signing your contract or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

FHA DOES NOT GUARANTEE THE VALUE OR CONDITION OF YOUR POTENTIAL 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.

Source: US Department of Housing and Urban Development

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YOUR CASTLE REAL ESTATE DENVER HOME PRICE CHANGE MAP - OCTOBER 2016
 The map shows price changes across various Denver neighborhoods, color-coded by percentage change. Legend: 0% to 5% (Green), 5% to 10% (Yellow), 10% to 15% (Orange), 15% to 20% (Red), 20% to 25% (Dark Red), 25% to 30% (Purple).

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3RD QUARTER 2016 HOME TRENDS

