

# BUYING A NEW HOME

A Step-by-Step Guide to Owning Your Dream Home



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Established in 2004, Your Castle has grown to become the largest independent real estate company in Colorado, with more than 750 agents.

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 robust suite of services, we ensure that we can meet our clients' every real estate needs. From residential sales to new builds and commercial deals, we have experts in every specialty to guide you from the beginning to the end of your real estate transaction.

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, selling, or investing in properties.



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



# AWARDS & RANKINGS

How Our Company Stacks Up Against The Competition

## 2023

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

**TOP 500 RANKING BY SALES VOLUME : #126**

**TOP 500 RANKING BY NUMBER OF DEALS : #175**

**LARGEST INDEPENDENT REAL ESTATE COMPANY : #59**

**TOP RANKED BROKERAGE FIRMS IN COLORADO BY VOLUME: #4**

**TOP RANKED BROKERAGE FIRMS IN COLORADO BY TRANSACTIONS : #4**



## 2022

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

**TOP 500 RANKING BY SALES VOLUME : #134**

**TOP 500 RANKING BY NUMBER OF DEALS : #174**

**LARGEST INDEPENDENT REAL ESTATE COMPANY : #61**

**TOP RANKED BROKERAGE FIRMS IN COLORADO BY TRANSACTIONS : #6**



## 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**






# Denver Home Lifestyles

**MARK HOJEGIAN**

 **Mark@DenverHome Lifestyles.com**

 **303-709-4391**

## SKILLS

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

## EDUCATION

**B.S Industrial & Systems Engineering**

Virginia Tech - Blacksburg, VA  
Class of 1995

## ONLINE PROFILES



## MISSION

I enjoy helping 40+ people each year build wealth through Real Estate including First Time Home Buyers, moving Primary Residences, Investment Properties, Fixer Uppers & Mountain Homes. Here are a few higher-level services we provide and why you should hire us!

- **SELLING YOUR HOME fast 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 FOUNDER, LEADER & MENTOR | Helping Agents Succeed**  
*Denver Home Lifestyles / April 2021 – Present*

As my real estate career & family evolved, I needed assistance to maintain client expectations & quality of service. 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 under this new brand has been very rewarding and we've been able to accomplish more together as a team than I've ever imagined!

**REAL ESTATE AGENT | Helping Clients Buy & Sell Property**  
*Your Castle Real Estate / Dec 2011 – Present*  
*RE/MAX Southeast + Realty Executives / April 2005 – Dec 2011*

2024 celebrates my 19th 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 10+ years, and I've embraced many lessons here including the Ninja Selling mindset, mastery of Market Trends, the power of Investment Property, Team Collaboration, constant Learning & providing Amazing Service to our clients!

**RESIDENTIAL PROPERTY MANAGER | Building Personal Wealth**  
*Personal Rental Properties / April 2005 – Present*

I obtained my real estate license to build personal wealth and the fun started when I purchased my first property. Once I met my wife (who shared the same real estate bug), we began to build a portfolio of properties together between Denver & Summit County. We are a product of the product and outside of our primary residence, we currently have 4 rental properties worth \$2+ Million. We manage these properties ourselves and they are generating great income for future opportunities & retirement!

**VOLUNTEERING | Giving Back to my Community**

- **President** - Denver Hokies Board of Directors / Virginia Tech Alumni Association / June 2016 – Present
- **Social Director** – Aberdeen Village Improvement Association Board of Directors / July 2020 – Present
- **Events & Lunch** – Littleton Prep Charter School / Nov 2017 – Present
- **Maintenance Director** – The Ridge HOA / January 2016 - March 2019





## TESTIMONIALS for REAL ESTATE transactions

Mark, Ashlee and Alex helped me and my partner snag an amazing and unique condo. Since it was over the holidays the availability for several people to show us the place was very important. We put an offer in within 24 hours of the showing and were accepted based off of the quickness of the offer! Once we were accepted Mark and his team were there every step of the way and helped answer any questions or concerns we had. We could not have done it without their help, thank you all so much!!

- *Leah in Denver*

Sitting in our new home right now, and we love it! We worked with Mark Hojegan for four months to find the home we wanted. It wasn't super easy here in the Denver market, but Mark never seemed frustrated at taking us to see so many houses. We didn't feel pressured into putting an offer on houses that we didn't like. We brought him options that caught our eyes, and he set up the showings and worked with the seller's agents to get us the info we needed. His team jumped in to help when Mark wasn't available, so that's helpful too. Give them a try!

- *Dudley in Littleton*

Mark partnered with us to find out dream home during our relocation from east coast to North Denver. Starting from the first call all the way to closing, Mark supported us, our timelines and through the tough parts. He started not just learning about our wants and needs but helping us find clarity in these choices. Once we found THE home, he helped us navigate the negotiation, handle financial hurdles when our contingent home sale went south and helped us cross the finish line with resources for remodeling that new needed to make the new home ours. Thanks!!

- *Michael & Suzy in Broomfield*

Mark Hojegan helped us sell our house. He made sure we had everything thing done and ready to go. We are new buyers in another state and believe me this does not always happen. He has integrity in his work. Selling a home can be an emotional time and we were dealing with life threatening cancer challenge - he was calm and supportive. We could never thank him enough and will never forget him!

- *Lisa in Denver*

Mark and his team were fantastic. They assisted me with the selling of my home and with finding a new home during the fast pace wild market during the craze of 2021-22. Would highly recommend within the greater Denver area 100%!

- ***Joey in Colorado Springs***

Mark and his team were great helping me find my home! Since then, they've helped my parents and several of my friends. Everyone has only good things to say about them. Would recommend to anyone. The biggest standout to me is how much time and effort they spend researching and looking at potential homes.

- ***Mitchell in Aurora***

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.

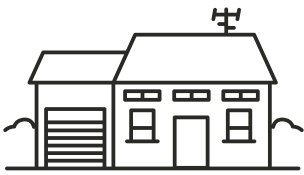
- *Chad @ Movement Mortgage*



# BRAINSTORMING FOR BUYERS

## Things To Consider When Buying A Home

Ideal Home Type:



Single Story



Two Story



Condo/Townhome

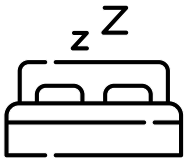


Land



Other

Number of Bedrooms:



1 Bedroom

2 Bedrooms

3 Bedrooms

4 Bedrooms

5+ Bedrooms

Number of Bathrooms:



1 Bathroom

1.5 Bathrooms

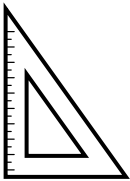
2 Bathrooms

2.5 Bathrooms

3 Bathrooms

4+ Bathrooms

Square Feet:



< 1,000

1,000 - 1,500

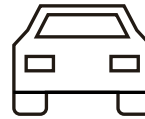
1,501 - 2,000

2,001 - 2,500

2,501 - 3,000

3,000+

Parking Spaces:



Off-Street

1 Space

2 Spaces

3 Spaces

4 Spaces

5+ Spaces

Neighborhood/Community Features: \_\_\_\_\_

\_\_\_\_\_

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

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

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?

\_\_\_\_\_

\_\_\_\_\_

# LOCATION BRAINSTORMING

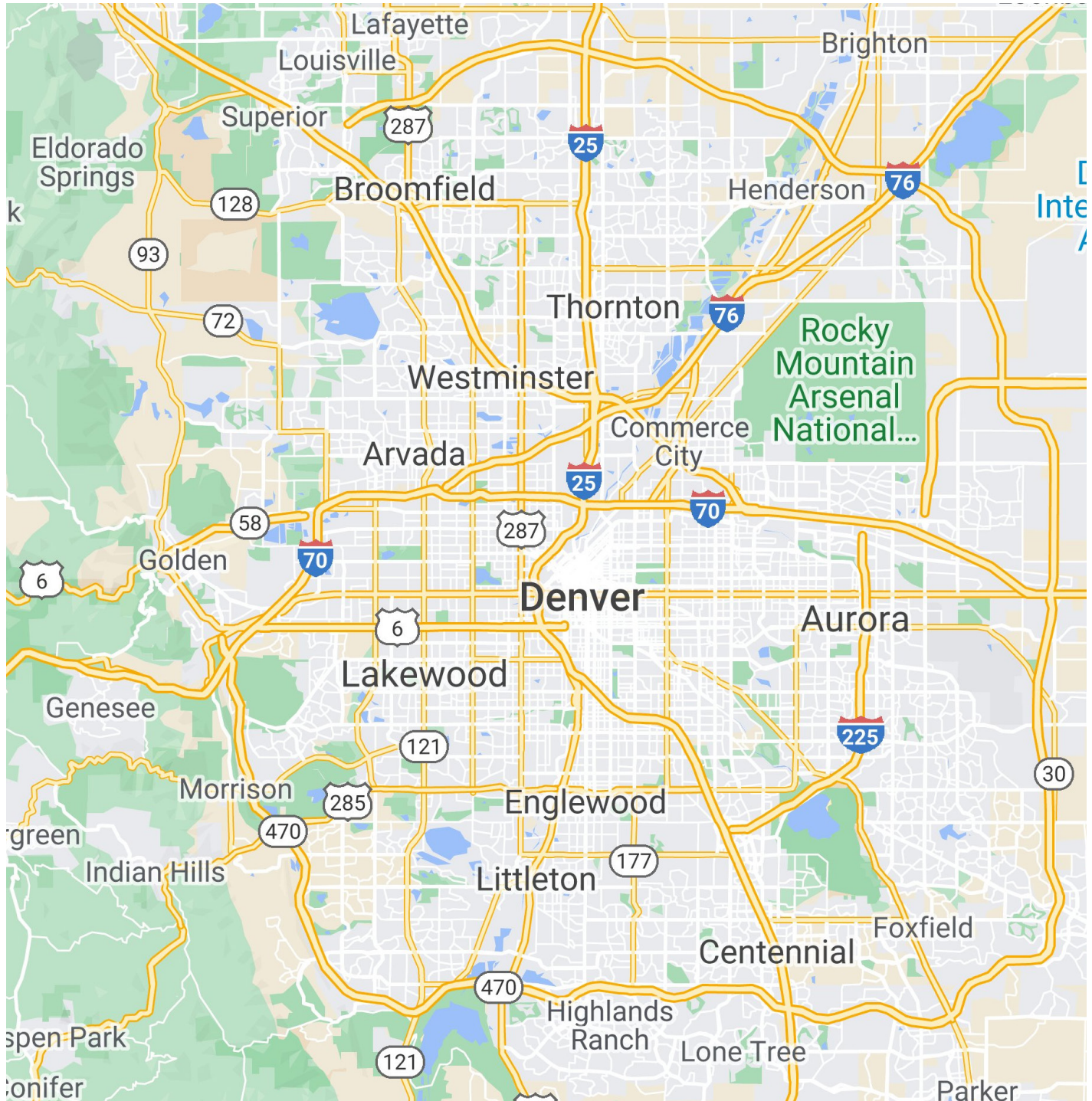
Thinking About These Locations Will Help You Decide Where To Look!

## PRIMARY CONCERNS:

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

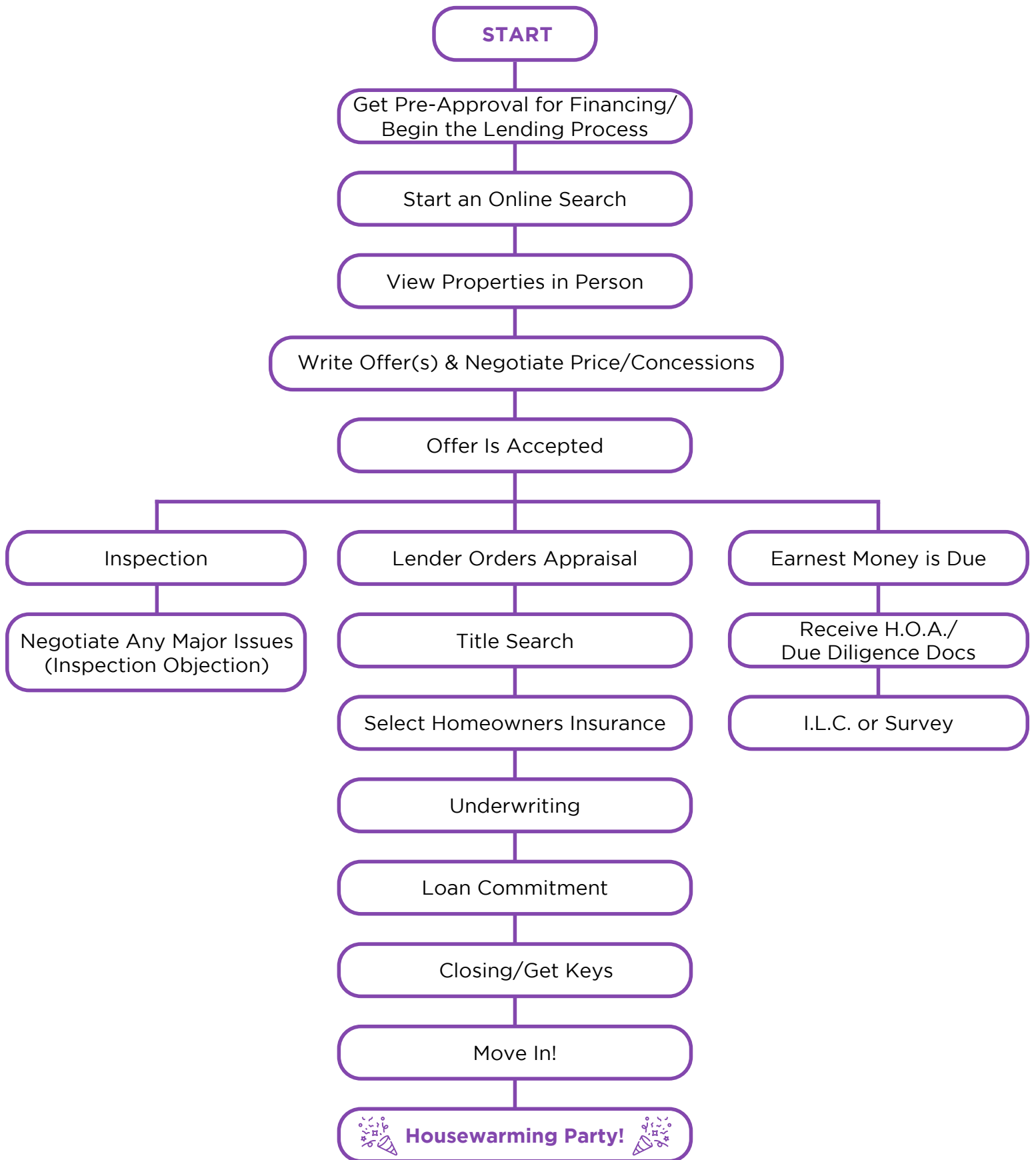
## SECONDARY CONCERNS:

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



# THE HOME BUYING PROCESS

## A Quick Reference Showing How The Process Works





# HOME BUYING FEES

Fees You Can Expect During The Buying Process

## INITIAL OUT-OF-POCKET FEES



### **Earnest Money**

Varies, 1.5% of Purchase Price  
Credited to You at Closing

### **General Inspection Costs**

Varies, \$350-\$850



## FEES 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**

Varies, Title Fees

# THE SEARCH FUNNEL

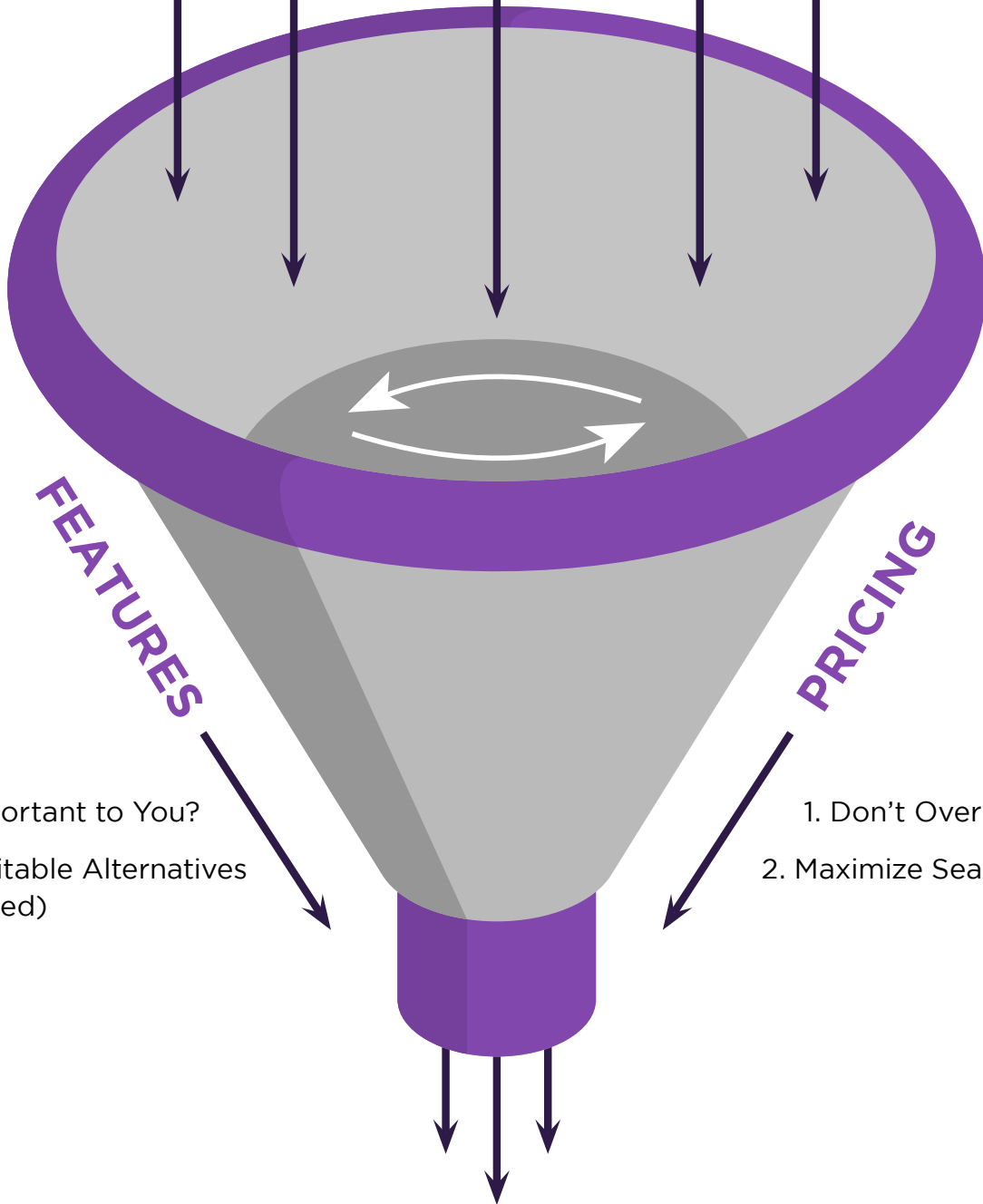
The Illustration Below Shows The Best Place To Start

**ALL LISTINGS IN THE MLS**

New Construction

Property Websites

For Sale By Owner  
(FSBO)



1. What's Important to You?
2. Find Suitable Alternatives (If needed)

1. Don't Overpay
2. Maximize Search Criteria

**YOUR TOP THREE**

(Then Let's Schedule Some Showings!)

# RE COLORADO®

## Simplify Your Home Search With REColorado®

REcolorado® is the largest Multiple Listing Service (MLS) in Colorado, which provides the most accurate and up-to-date home search in the state. 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 properties. When a property is on the market for sale, or for rent, it is added to the MLS database and tracked as it propels through the transaction. This information provides a real-time search that shows precisely when a property is available at any given moment, 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 help 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 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, this site can help you decide where to live.



### MORTGAGE RESOURCE CENTER

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



### HOMES ACROSS COLORADO

Looking for homes for sale outside of the metro Denver area? No problem! REcolorado features homes for sale listed by real estate professional subscribers from 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 detailed information about the overall condition of a 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 the home you buy is satisfactory in every respect. You have the right to carefully examine the property with a qualified home inspector.

BE AN INFORMED BUYER

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 a “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, 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 [Hud.gov](http://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.

# BASICS OF FINANCING

## Terminology Used In The Mortgage World

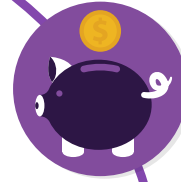
### **P = PRINCIPLE**

The balance on your loan, apart from the interest.



### **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. They are typically paid in monthly increments and made up of four parts known as...



### **I = INTEREST**

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

### **T = TAXES**

The property tax payments on your home in monthly increments.



### **P.I.T.I.**



### **I = INSURANCE**

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

The components of **P.I.T.I.** make up your main housing 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. This 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 (H.O.A.) FEES**

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

### **ADDITIONAL TAXES**

Check to see if the home you want to buy is located in a special tax district, sometimes called a Community Facilities District (C.F.D). Property owners in these districts pay additional taxes to fund public improvement projects such as schools, parks, and road maintenance.

# SAMPLE PRE-QUALIFICATION LETTER

## What A Lender Pre-Qualification Might Look Like



# Castle & Cooke

MORTGAGE, LLC<sup>®</sup> NMLS #1251

### Pre-Approval Letter

**Date:** 1/1/2023

**Mr. and Mrs. Homebuyer,**

You have provided Castle & Cooke Mortgage, LLC with your documents regarding income sources and assets available to qualify for a residential mortgage loan. Based upon the written information you provided, Castle & Cooke Mortgage has completed our initial underwriting and has determined that you are eligible for such financing and are approved to meet the financial requirements of the loan.

Please note that a pre-approval notice is not to be construed as a final loan commitment. It is based solely upon the documents you have provided and your final approval is subject to your appraisal, title commitment and homeowners insurance. Prior to final approval, Castle & Cooke Mortgage will complete its final verification of credit, property valuation and stability 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:** \$ 600,000

**Base Loan Amount:** \$ 480,000

**Loan Program:** Conventional 30 Year Fixed

**Property Type:** Single Family Home, Condo or Townhouse

**Loan Term:** 360

Sincerely,

*Joe Massey 1/1/2023*

Joseph Thomas Massey

Senior Loan Officer

Castle & Cooke Mortgage, LLC, NMLS#1251

Originator: Joseph Massey, CO Lic# 100017422, NMLS# 7538

Direct: 303-809-7769

Email: [jmassey@castlecookemortgage.com](mailto:jmassey@castlecookemortgage.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 preapproval.

————— *“We Know A Faster Way Home”* —————

2755 S. Locust St • Suite 150 • Denver, Colorado 80222 • 303-809-7769

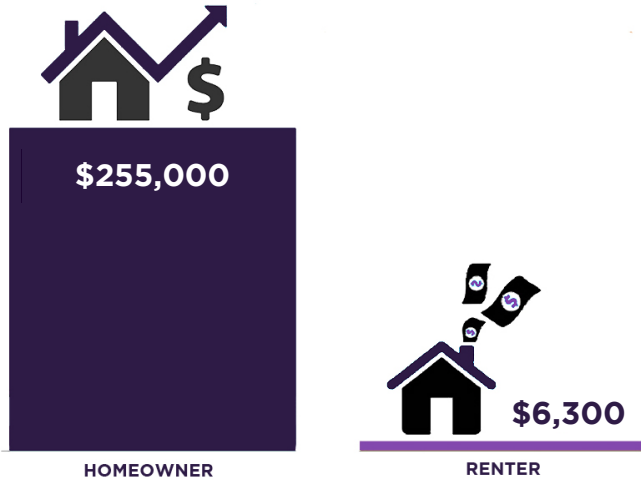


# IMPROVING NET WORTH

## 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 40x more net worth than renters over their lifetime.

### AN AMERICAN FAMILY'S NET WORTH



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

Data Source: Federal Reserve Survey of Consumer Finances

### FIRST TIME BUYERS

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

#### ASSUMPTIONS

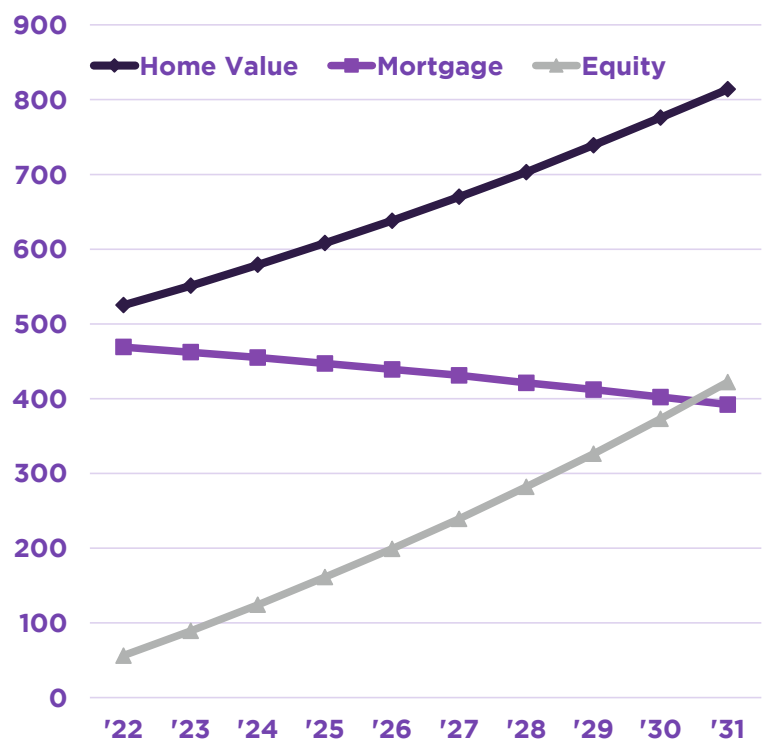
##### Buy Now

- Purchase price: \$500,000
- Down payment %: 5%
- Down payment \$: \$25,000
- Rate: 5.5%
- Amortization: 30 years
- P/I Payment: \$2,267
- Appreciation %: 5% per year
- Appreciation \$: \$314,447
- Loan pay down: \$ 82,930
- Simple ROI\*: 1690%

##### Wait 12 Months ("Watch Market")

- Assume mortgage rates +0.5%
- Assume home appreciation +6%
- P/I Payment next year: \$2,558
- Payment change: +13%

#### PROJECTED HOME CHANGE IN VALUE



Data Source: BankRate.com

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

# SHOULD I USE AN AGENT?

## Yes, It Is Important To Have Representation

There are several important reasons why you should use a buyer broker when trying to purchase a home: namely because competent, experienced real estate brokers provide consumers with the best possible chance of finding their home on their own terms.

**EXPERTISE:** A buyer broker is an experienced professional who specializes in representing buyers in real estate transactions. They have a deep understanding of the local market, current market conditions, and the latest trends in the industry. This expertise can help buyers make informed decisions and avoid costly mistakes.

**LEGAL DOCUMENTATION:** Buying a home includes a number of state approved documents that get executed during the transaction. Trying to navigate these documents without professional guidance may cause an unrepresented buyer to fall short of their obligations and possibly be costly. Thankfully, real estate brokers have the knowledge to navigate all of this documentation saving a buyer from a great deal of stress and worry.

**NEGOTIATION SKILLS:** A buyer broker has strong negotiation skills and can help buyers get the best possible deal. They can negotiate with the seller on behalf of the buyer and ensure that all aspects of the transaction are fair and favorable.

**SUPPORT AND GUIDANCE:** Buying a home can be a complex and stressful process. A buyer broker can provide support and guidance throughout the entire process, from searching for properties to closing the deal. This can help buyers feel more confident and comfortable throughout the process.

**PROFESSIONAL NETWORK:** A buyer broker has a network of professionals, including home inspectors, appraisers, and lenders, who can help facilitate the home buying process. This streamlines the process and makes it more efficient.

Overall, using a buyer broker can provide many benefits and can help make the home buying process smoother, more efficient, and less stressful.





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