
LET'S FIND YOUR DREAM HOME!
YOUR CASTLE
REAL ESTATE

Established In 2004

Exclusive market knowledge

Largest independent company

7th overall largest real estate company

5th fastest growing real estate company

Established in 2004, Your Castle Real Estate has grown to become the largest independent and 7th overall largest real estate company on the Front Range, with a current network of more than 500 agents in seven offices.

In the past few years, Your Castle has appeared in several publications including recent awards from the Denver Business Journal and Inc. 5000 as the finalists for the Fastest Growing Private Companies regionally and nationally. Currently we are the 157th largest and 5th fastest growing real estate company in the country.

At Your Castle, we are passionate about delivering exceptional consumer experiences. By offering a complete suite of real estate services, we ensure that we meet our consumers' every need. From sales and rentals, to commercial and new builds, we have experts in every field to guide you skillfully from beginning to the end of your real estate journey. We believe that access to the best and most timely information can dramatically shape your decisions and 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 that real estate has become.

With our extensive knowledge in every aspect of the field, and fueled by consumer research and insights, we are the go-to source for information and education.

Rob Classen, REALTOR®
Team Lead
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Liz McCormack, REALTOR®
Team Member
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Mission

We promise to listen to you and truly understand your motivations & priorities. Only then can we consult with you in buying / selling your next home. We promise to fully explain any situation thoroughly, putting you in the strongest negotiating position possible . Hopefully, we will remove the stress that comes by strengthening your confident in us and arming you with the knowledge and wisdom you need to make this an enjoyable process.

About Rob

I am a highly creative person with a very positive mindset. I love working in a fast paced environment with deadlines. My only goal is to help my family, friends & clients reach their own real estate goals. I enjoy fishing, soccer, camping, coaching, hiking, skiing and spending as much time as possible with my wife and 2 college boys.

About Liz

I enjoy giving my clients the most precise and up-to-date feedback on the state of the market, it's trends, comparable sales and property values, giving them a realistic outlook on what they can expect to achieve in today's market. I have been an Arvada resident since 1991, I am an enthusiastic member of the community, enjoy hanging out with my three children, playing soccer, hiking, being in the mountains and showing clients the best Denver has to offer.

STEPS TO BUYING YOUR DREAM HOME

1. Should buyers have their own representation
2. Wants and needs
3. Services I provide
4. My commitment
5. Benefits of being a homeowner

YOUR CASTLE
REAL ESTATE

1

SHOULD BUYERS HAVE THEIR OWN REPRESENTATION?

YES, IT'S VERY IMPORTANT TO HAVE REPRESENTATION

Most sellers utilize a listing agent when listing their property.

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

It also won't 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's 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.

2

WHAT DO YOU WANT AND NEED IN A HOME?

LET'S DETERMINE YOUR NEEDS!

Let's go through a few wants and needs so we can help determine what you would like in a home. I want to make sure I find exactly what you want so consider the following to ensure we're looking at the right homes that best match your needs:

- **Location**
- **Price range**
- **Amenities**
- **Schools**
- **Walkability**
- **Floor plan**
- **Commute**
- **Others**

3

SERVICES I PROVIDE

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

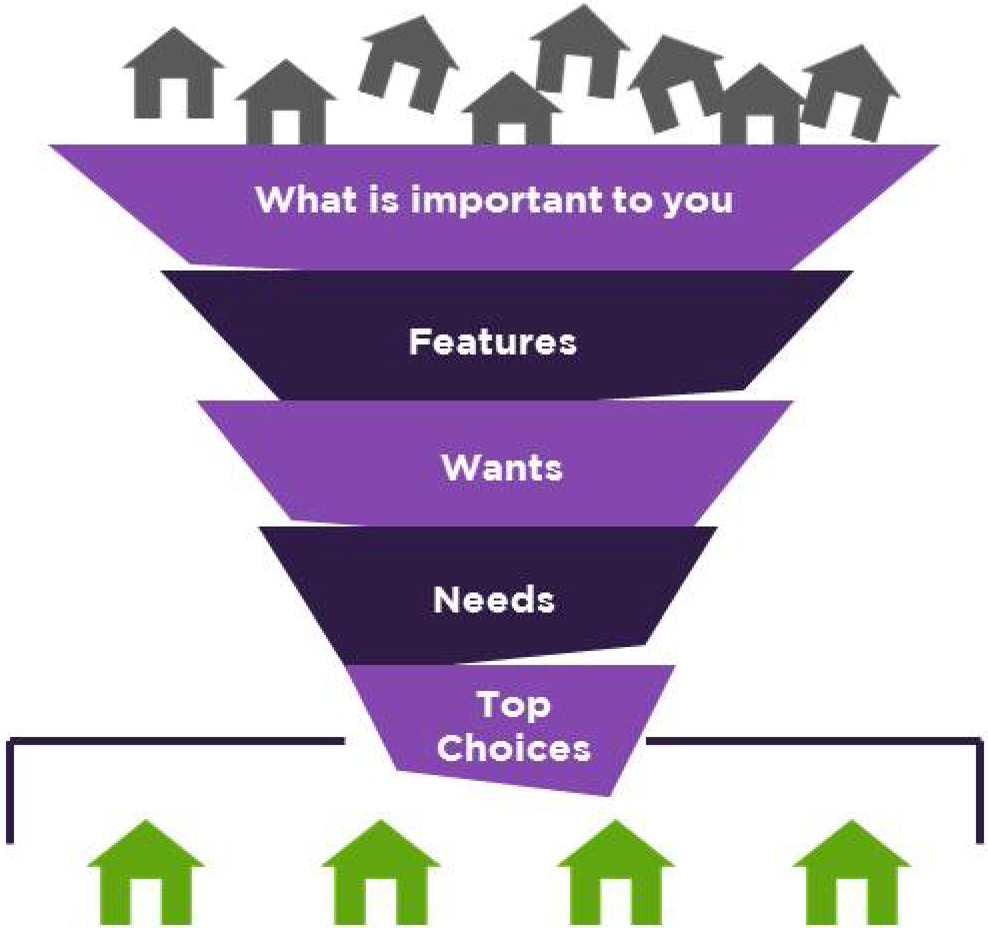
BEDS/BATH

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.

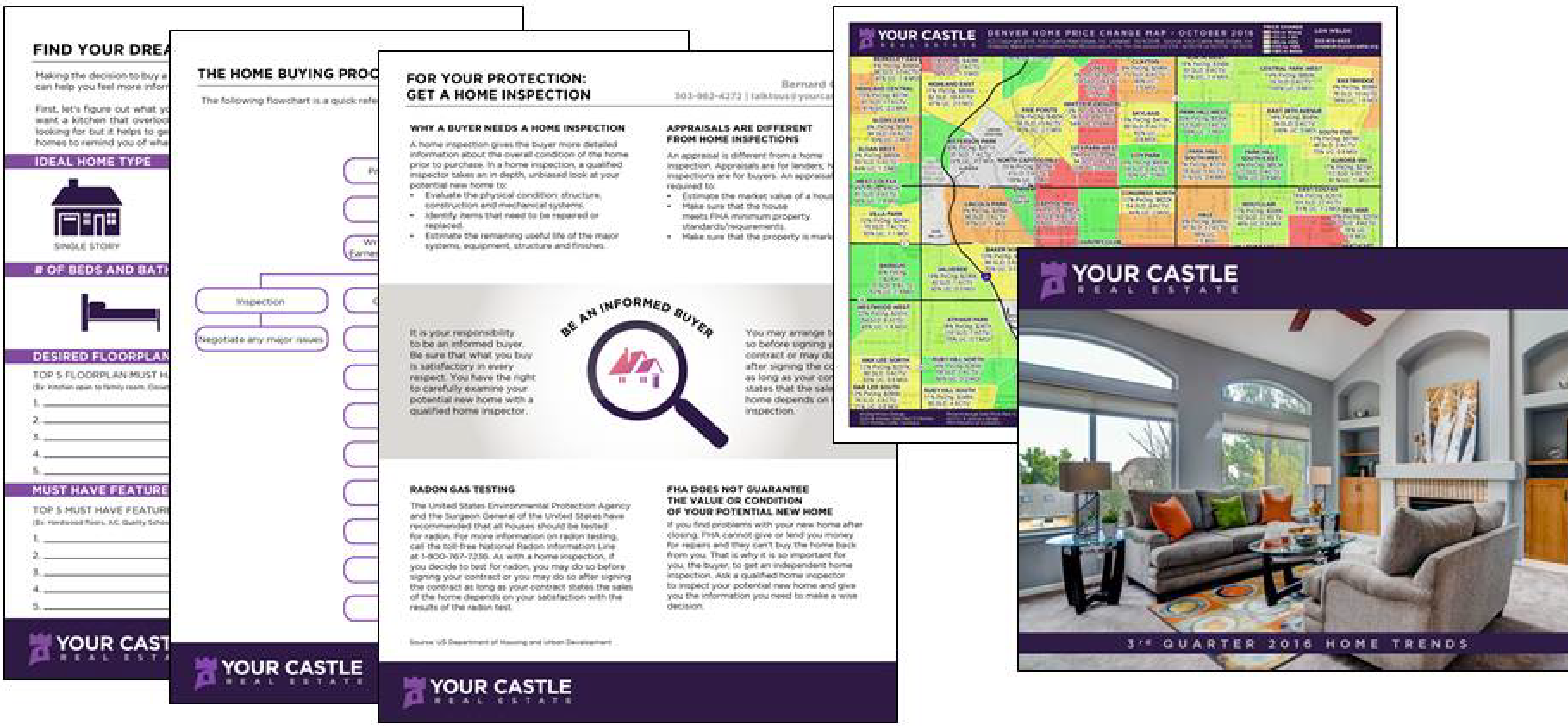
Will I know in advance that you might not be fully paid by someone else?
Yes, I'll tell you.

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.



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MY COMMITMENT TO HONESTY AND MEETING YOUR GOALS

YOUR GOALS ARE MY GOALS.

I commit to provide you with honest and trustworthy service while putting your wants and needs first to help you achieve your goals.

5

BENEFITS OF BEING A HOMEOWNER

BECOME A HOMEOWNER!

According to many publications more millionaires made their fortunes in real estate than anything else.

Consider the following benefits:

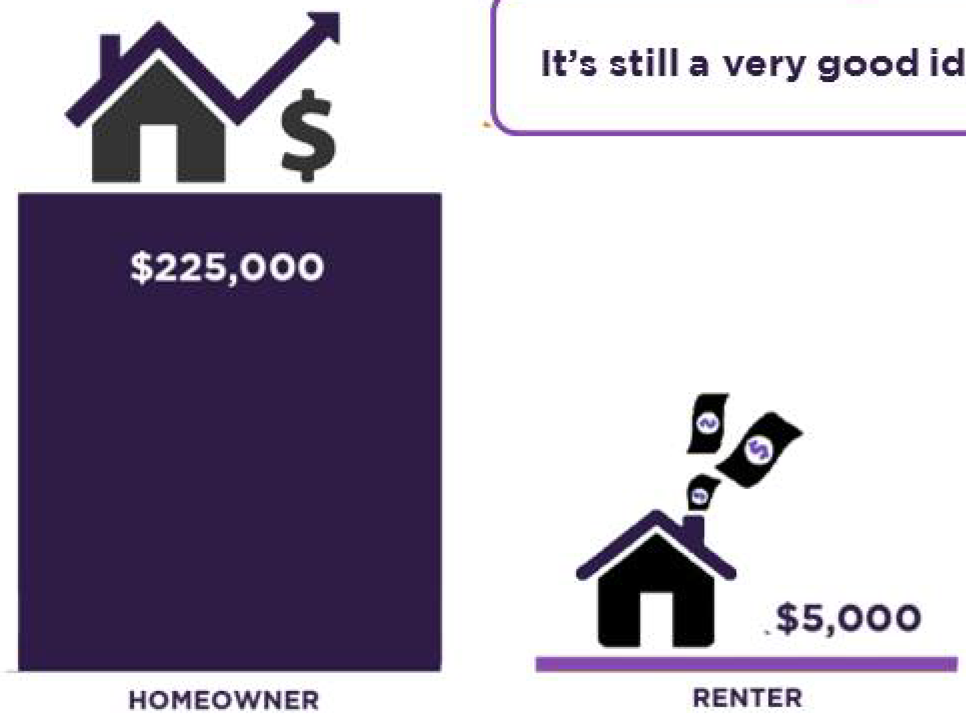
- **Quality of life**
- **Build equity in your home**
- **Possible tax benefits for mortgage interest deduction, property taxes and capital gains.**
- **Pride of ownership**
- **Ability to customize your home**
- **Fixed monthly mortgage payment possible**
- **Community**

NET WORTH FOR OWNERS IS HIGHER THAN RENTERS

Buying is generally more affordable and less expensive than renting. In addition, research by the Federal Reserve found that home owners accumulate 35x 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.



2014 Data Source Federal Reserve

FIRST TIME BUYER

If you buy a home today vs. next year (First Time Buyer). **Over $195,000 in wealth creation in ten years!**

ASSUMPTIONS

Buy now

- Purchase price: $250,000
- Down payment %: 5%
- Down payment $: $12,500
- Rate: 4.25%
- Amortization: 30 years
- Payment: $1,107
- Appreciation %: 5% per year
- Appreciation $: $157,000
- Loan pay down: $ 59,000
- Simple ROI: 1700%

Wait 12 months ("watch market")

- Assume mortgage rates +0.5%
- Assume home appreciation +5%
- Payment in '16: $1,232
- Payment change: +11%

PROJECTED HOME CHANGE IN VALUE

TRADE UP BUYER

If you buy a home today vs. next year. **Over $285,000 in wealth creation in ten years!**

ASSUMPTIONS

Buy now

Purchase price:	$360,000
Down payment %:	20%
Down payment $:	$72,000
Rate:	4.00%
Amortization:	30 years
Payment:	$1,375
Appreciation %:	5% per year
Appreciation $:	$226,000
Loan pay down:	$ 61,000
Simple ROI:	500%

Wait 12 months ("watch market")

Assume mortgage rates	+0.5%
Assume home appreciation	+5%
Payment in '16:	$1,530
Payment change:	+11%

PROJECTED HOME CHANGE IN VALUE

LET'S GET STARTED!

BUYING YOUR HOME TAKES A LOT OF THOUGHT, KNOWLEDGE AND PREPARATION. WE ARE YOUR RESOURCE AND CAN GUIDE YOU THROUGH EVERY STEP.

THANK YOU!