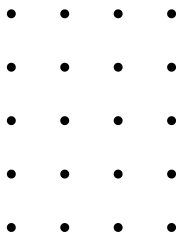


DENVER



# YOUR BUYER'S GUIDE



COMPASS

# HANNAH SAFARI

The Denver Metro area is one of the most desirable real estate markets, and I know that navigating the buying process can seem challenging. However, with my expertise, breadth of knowledge, and national network, you are in dedicated and trustworthy hands. I will guide and advise you during every step of the buying process.

How I support buyers:

- Provide real-time market insights
- Use my knowledge of on and off market listings to find homes that meet your criteria
- Share local expertise and tours of the area
- Help build your "buyers team" by connecting you with trusted financing organizations, vendors, etc
- In a competitive market, I can help get your offer accepted

Don't let this competitive market intimidate you, all you need is a competitive agent on your side and that's me!



## MY PROVEN SUCCESS

- 7 transactions in the last year\*
- \$813,750 Average Deal Size in 2021\*
- 2021 & 2022 Five Star Professional Rising Star award winner\*
- 2.5 total years in real estate

## TESTIMONIALS



**LUKE FRANKLIN** | *"Knowledgeable, Communicative, and Thoughtful are a few characteristics which stick out to me after working with Hannah. She encompasses so many strong skillsets that made the selling of our home easy. She also has the patience of a Saint! Everything was taken care of and our home sold quickly. I highly recommend Hannah to all of my friends looking to list or in the buying process. She made us feel like family and exceeded all of our expectations."*

**ARIN CHAKRAVERTY** | *"Hannah, thank you for helping my wife and I purchase our first home together! You were willing to work with our late nights and driving out to show us houses so far away from the city. With prompt communication and educated responses to complex questions, we couldn't have asked for a smoother experience!"*



# MY NOTABLE SALES



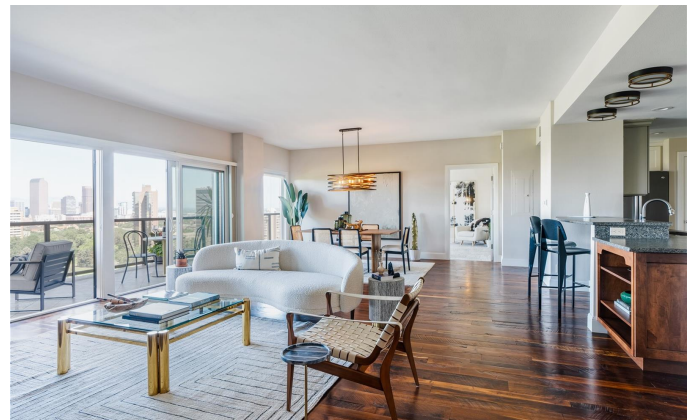
2810 East College Avenue, Unit 305  
2 BD 3 BA 1328 SF \$710,000



2602 Zenobia Street  
2 BD 1 BA 797 SF \$557,500



2323 Decatur Street  
3 BD 4 BA 2076 SF \$789,000



1133 Race Street, Unit 12A  
2 BD 2 BA 1838 SF \$1,595,000



11350 East 26th Avenue  
3 BD 4 BA 2345 SF \$567,000



10412 Hoyt Street  
4 BD 3 BA 2500 SF \$505,000



# COMPASS' SUCCESS IN DENVER

## #1

Brokerage in  
Denver in 2021\*

## \$4.6B+

Total Office Sales  
Volume in 2021\*

## 5.12%

2021 Market Share Based  
On Closed Volume\*



\*Data based on MLS data from REColorado Office Ranking Report by Office ID # for total closed volume from 1/1/2021 - 12/31/2021

## DENVER METRO AREA



### AREAS SERVICED

- West Highlands/Sloans Lake
- Lohi
- Lodo
- Cheesman Park
- Washington Park
- Arvada
- Westminster
- Boulder

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\*Source/disclaimer for agent and market report stats



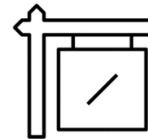
# THE HOMEBUYING PROCESS



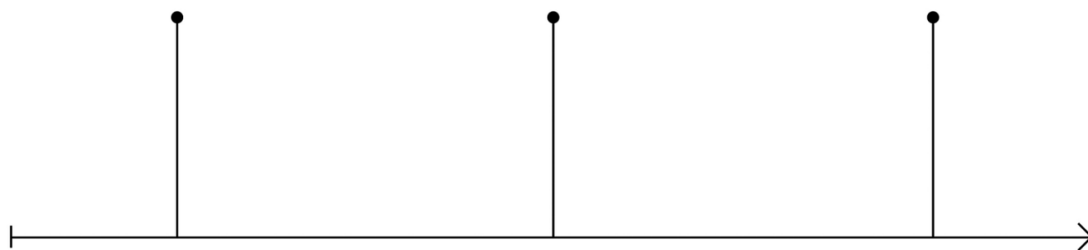
**CHOOSE  
A REALTOR®**



**GET  
PRE-APPROVED**



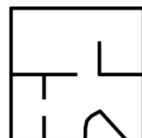
**FIND YOUR  
DREAM HOME**



**Prepare for Purchase**



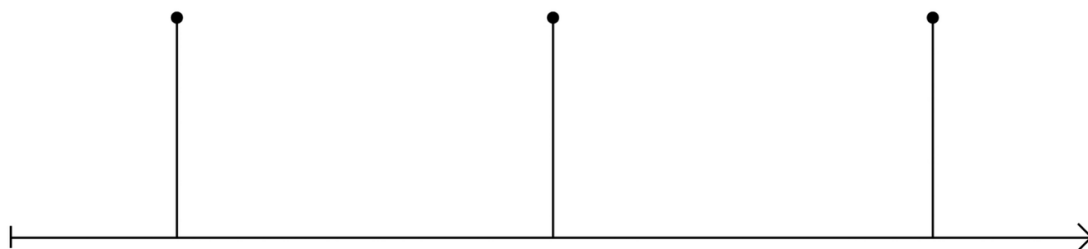
**MAKE AN OFFER  
AND NEGOTIATE**



**INSPECTIONS  
AND APPRAISALS**



**FINAL LOAN  
APPROVAL**



**Contract to Close**

# THE PROCESS

## 01

### Find an Agent

Look for a licensed Compass real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search.

## 02

### Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). I can recommend mortgage brokers. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help determine the price range for your search.

## 03

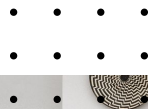
### Visit Properties

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, I will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.

## 04

### Submit an Offer and Negotiate

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller can return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter offer. I guide you through the negotiation process, and will provide advice throughout. After the contract is signed by all parties, you will have a limited number of days to deliver your Earnest Money Deposit to the title company.





# 05

## Inspection Period

You are given a limited time period during which to conduct optional / encouraged inspections, including but not limited to a general inspection, sewer scope, radon test, and structural inspection. If something of concern is discovered during this timeframe, you will have the chance to re-open negotiations on price and terms of the sale, or even cancel the sale and have your Earnest Money Deposit returned to you.

# 06

## Home Inspections

It is the buyer's duty to select all desired inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. You will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.

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# 07

## Loan and Appraisal

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. Upon a successful appraisal, the bank then issues loan approval. Consequently, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

# 08

## Final Walkthrough

A final walk-through of the property is scheduled and completed prior to closing. The walk-through confirms that no damage has been done to the home since the time of inspection and that the major systems and appliances are in working order.

# 09

## Closing

Once all the conditions of the contract have been satisfied, the closing is held. The closing documents are signed, payment is exchanged, and you receive the keys to your new home!

# 10

## Welcome Home!

Congratulations!  
You are now a homeowner.



# KEY TERMS

Get a better understanding of common real estate language and practices.

## Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

## Assessed Value

Value placed upon property for property tax purposes by the tax collector.

## Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, title insurance and escrow fees.

## Contingency

Certain criteria that have to be met in order to finalize the sale.

## Appraisal Gap Coverage

When the property appraises for less than the purchase price stated in the contract, the buyer can provide additional funds to cover this discrepancy.

## Earnest Money Deposit (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

## Title Company

A neutral third party that handles the transfer of any money during the sale of a home from initial deposit to final funding and closing.

## Inspection

An expert conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon and a sewer scope.

## Additional Provisions

This section of the purchase contract allows the buyer to add clauses that leverage their negotiating power to win in multiple offer situations.

## Pre-Approved

Advanced approval from a bank or other lending institution for a home mortgage.

## Pre-Qualified

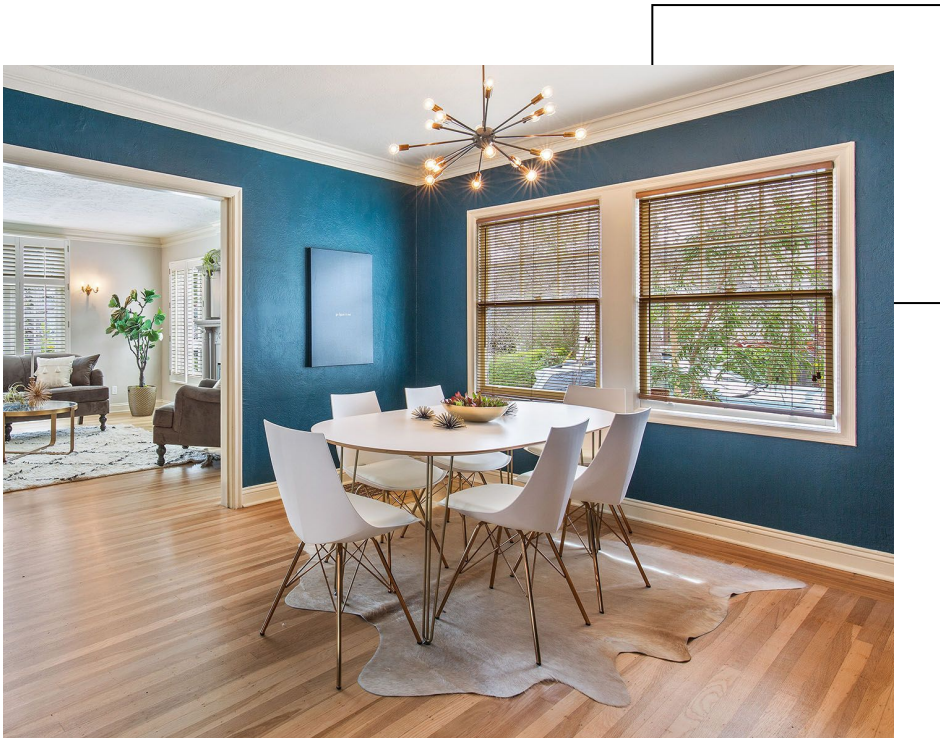
Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

## Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

## Recording Fees

A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.

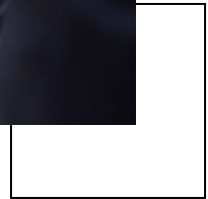




# MY COMPASS TOOLS AND PROGRAMS HELP YOU FIND YOUR NEXT HOME

## Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a central visual workspace. I can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.



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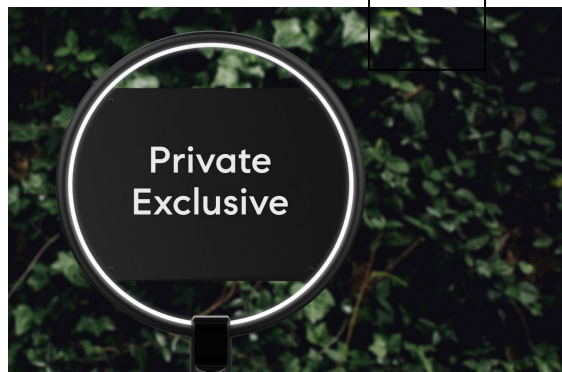


## Search

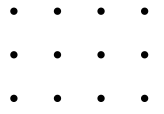
Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

## Coming Soon and Private Exclusives

What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com and discover your future home before it even hits the market.



# I LOOK FORWARD TO WORKING WITH YOU



My clients agree that, as a Colorado native, I understand, in-depth, how each micro-market works across the Denver metro. My knowledge paired with the easy to use, Compass technology and resources provides you with the best strategy to navigate and win in this highly competitive market. With me as your agent, you'll feel comfortable with every stage in the homebuying process and cross the home closing finish line with confidence and ease.

Let's connect and find the perfect home for you!

Sincerely,



## Hannah Safari

Broker Associate  
720.238.5261  
hannah.safari@compass.com  
@hannahsafari\_compass

