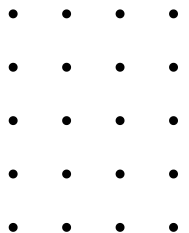


DENVER

# YOUR BUYER'S GUIDE

HANNAH  
SAFAR 



# COMPASS

# HANNAH SAFARI

The Tampa Bay Area is one of the fastest growing real estate markets in the United States, and I know that navigating the buying process can seem challenging. However, with my expertise, experience, 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 lenders, insurance and other service providers
- In a competitive market, I can help get your offer accepted

Let me show you why I'm the right agent for you.



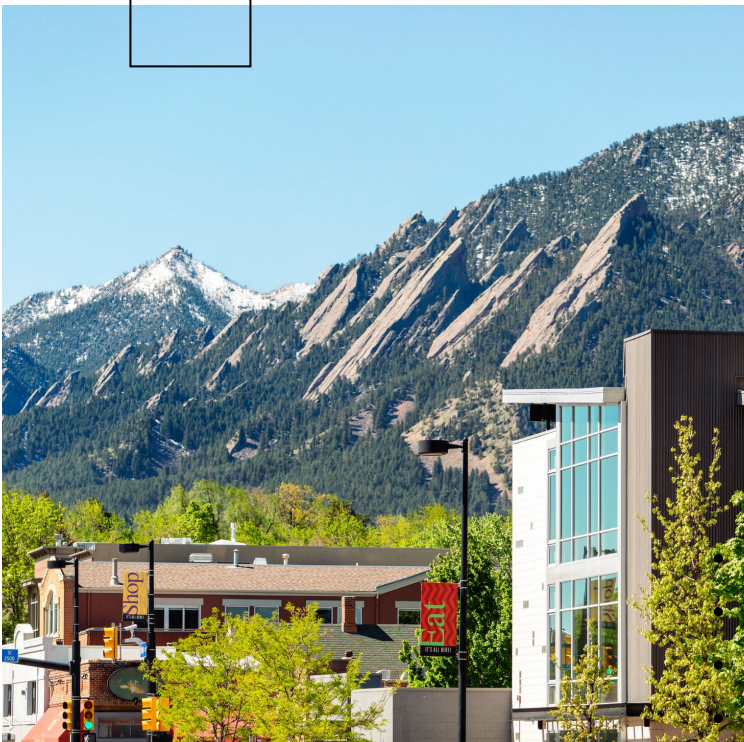
## MY PROVEN SUCCESS

- Over \$10M in sales
- 2020 and 2021 Rising Star Award (Five Star Professional)
- Dozens of 5-Star Reviews

Scan to learn more about Hannah!



# DENVER AND BOULDER



## AREAS SERVICED

The entire Denver Metro including:

- Denver County
- Jefferson County
- Adams County
- Arapahoe County
- Broomfield County
- Elbert County
- Douglas County
- Boulder County
- ***And everywhere else, through our outstanding referral network!***



# THE PROCESS

## 01

### Homebuying Consultation

Set up a time to sit down with me to discuss the neighborhoods you're considering, the attributes of the home you are looking for and create a plan for your home 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). We have an outstanding team lender or you can bring your own! Based on your income and credit history, the lender will determine how much you are eligible to borrow, 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 will provide advice throughout.

## Our Preferred Lender: David Cline

Private Wealth Mortgage Banker  
**NMLS #778999**

Cell: 786.535.8408  
Email: david.cline1@usbank.com

Denver to Miami-  
Licensed in all 50 states

**Apply Now at:**  
**DavidCline1.com**



# 05

## Title Process

After your offer is accepted, the title process will begin. You will need to provide your earnest money deposit (EMD) right away and provide the information requested by the title company so the transaction stays on track for an on-time closing.

# 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.

- • •
- • •
- • •

# 07

## Loan and Appraisal

Organize an appraisal with your lender. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. 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 walkthrough of the property is scheduled and completed just before closing. The walkthrough 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, and title insurance.

## Contingency

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

## Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

## 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.

## Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.

## 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.

## Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

## 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

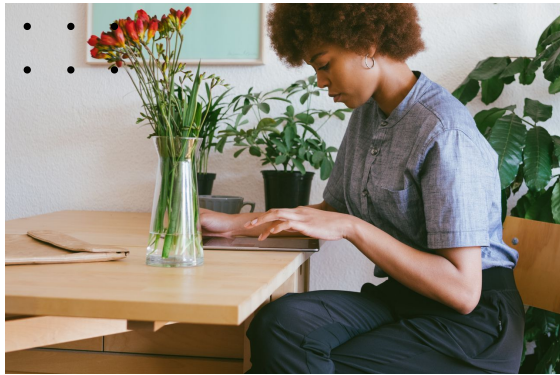
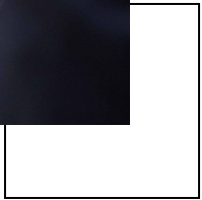
A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.



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

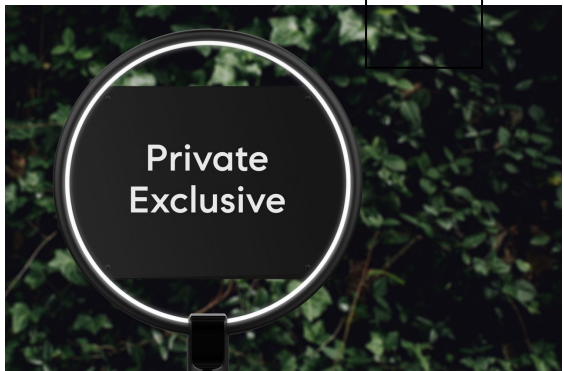
## Collections

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.



## 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.



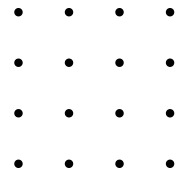
- •
- • •
- • •
- • •

## Bridge Loan Services

Compass Bridge Loan Services provides access to competitive rates and dedicated support from industry-leading lenders. With Compass Bridge Loan Services you can buy your next home prior to selling your current home!

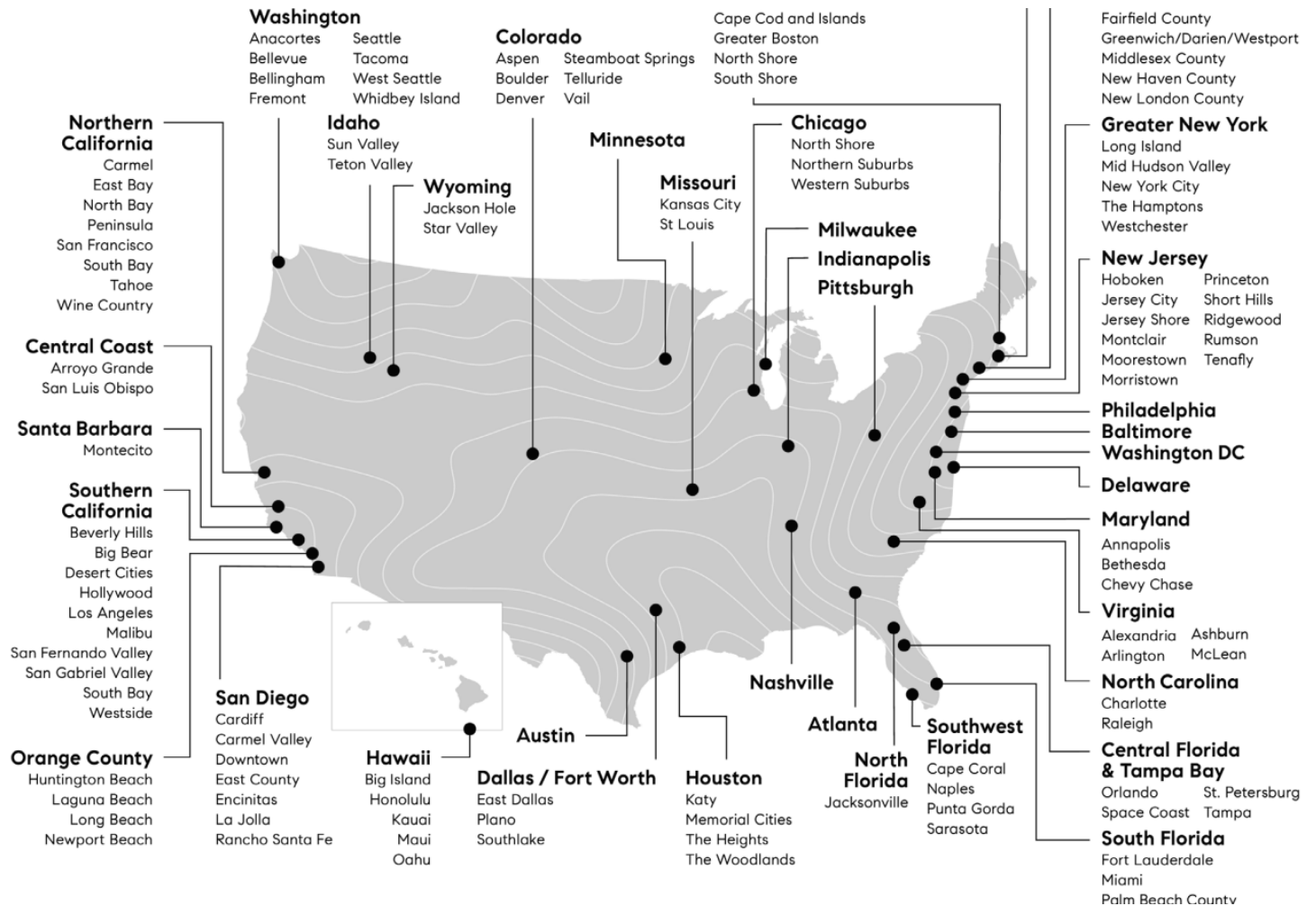


# FIND YOUR DREAM HOME WITH COMPASS



No matter where your move may take you, my national Compass network can help!

In real estate, relationships are everything. My national network of agents covers **45%** of the country's population, making Compass a coast-to-coast network of collaborative, hardworking agents. When you're looking to move to a new area, I leverage these local and national connections to make your dream home *yours*.



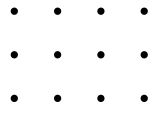
**#1**  
largest independent  
real estate brokerage\*

**62**  
markets

**25,000+**  
agents

\*RealTrends defines "independent" as firms that are corporately owned but don't franchise. US Market Share in 2020 by Gross Transaction Value. Market share is calculated by dividing our Gross Transaction Value, or the total dollar value of transactions closed by agents on our platform, by two times (to account for the sell-side and buy-side of each transaction) the aggregate dollar value of U.S. existing home sales as reported by NAR.

# I LOOK FORWARD TO WORKING WITH YOU

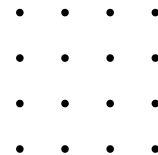


I go above and beyond to help my clients search for their perfect home, providing guidance and advice throughout every step of the buying process. Together, we'll collaborate closely to find homes that fit your needs, budget, and lifestyle. Working with me means you'll have a seamless experience and be well positioned to make your dream home yours when you find it. I make sure my clients cross the home closing finish line with confidence and ease.



## Hannah Safari

Real Estate Advisor  
M: 720.238.5261  
hannah.safari@compass.com



Compass is a licensed real estate broker. All material is intended for informational purposes only and is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. No statement is made as to the accuracy of any description or measurements (including square footage). This is not intended to solicit property already listed. No financial or legal advice provided. Equal Housing Opportunity. Photos may be virtually staged or digitally enhanced and may not reflect actual property conditions.

COMPASS