

BUYER'S GUIDE



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WHO EXACTLY IS JON?

A Colorado Native, growing up in Highlands Ranch, when it was still a ranch. A University of Colorado alumni, currently in the Littleton area raising two amazing kids.

Honesty and integrity, along with determination and dedication, are traits I strive for in all aspects of my life. Most importantly I enjoy working with people on achieving their real estate goals. Utilizing my experience as a successful project manager, I'm able to effectively manage negotiations, challenges/opportunities, utilizing communication techniques – ultimately achieving successful results for you.

I also have extensive experience being in your shoes, as a buyer and seller. I know how important it is to have someone representing your interest, to be a solid counselor, providing knowledgeable advice and guidance. To achieve this is to be an excellent listener to what your wants, needs, and goals are.

Being your local market expert, includes continued additional training & education. Carrying the ABR (Accredited Buyers Representative) designation, as well as PSA (Pricing Strategies Advisor) certification.

As your real estate advocate, I can offer you honest, top-notch service for the Denver Metro area. Let's work together in finding a dream home that fits your lifestyle or selling a home for your next venture. Delivering exceptional service, building lifelong relationships!

6 Reasons to Hire an Accredited Buyer's Representative

Buying a home is unlike any other purchase. Before you assume you can do this with any agent, consider why it may be smarter to work with an Accredited Buyer's Representative (ABR®).



1 A skilled professional will be covering your back.

In real estate transactions, being represented means your agent is obligated to protect and promote your interests, including keeping certain information confidential and sharing information that might benefit your position. If you aren't represented, you could find yourself working with an agent whose loyalty is aligned with the seller! (Note that the laws on how representation is established vary by state.)

ABR® designees have gone a step further, completing specialized training in the best practices for buyer representation. An ABR® stands out in the crowd!

2 You'll simplify many complex aspects of your transaction.

Let's face it. If you aren't already familiar with complex real estate contracts, disclosure forms, and mortgage applications, these documents can be confusing and daunting. Most buyers appreciate having a knowledgeable resource to answer their questions.

3 You'll be working with an informed expert.

An ABR® designee has completed special coursework, which means they have a keen understanding of their duties and obligations, as well as an appreciation for buyers' concerns.

4 You'll know your buyer representative has proven experience.

One qualification of earning the ABR® designation is verification of completed transactions with other homebuyers. It's impossible for an inexperienced real estate agent to obtain the ABR® designation.

5 You can improve your negotiating results.

Pricing a house is tricky business, requiring careful analysis of other comparable homes for sale, recently sold homes, and other market factors. Plus, your offer price is just one facet of your negotiating strategy. An ABR® can advise you on every negotiating detail, including counseling you on various contingencies.

6 They're easy to find!

Every ABR® designee is included in an online directory, where you can search by location and review profiles for agents in your area.

The Accredited Buyer's Representative (ABR®) designation is awarded by the Real Estate Buyer's Agent Council (REBAC), a subsidiary of the National Association of REALTORS® (NAR).

To learn more about REBAC and access various homebuyer resources, please visit abr.realtor.



Realty Athletica

LOCALLY OWNED REAL ESTATE BROKERAGE FIRM - CREATING
WORLD CLASS EXPERIENCES.

STRATEGIC PHILOSOPHY

Total commitment to a referral-based business development strategy is unique.

EVERY AGENT WORKS TO CREATE FUTURE CLIENTS BY DELIVERING UNMATCHED SERVICE TO EXISTING CLIENTS.

Each outstanding real estate experience inspires our clients to make sure their family and friends know what's available to them at Realty Athletica, and passionately refer them when it's time to sell or buy a home.

PROVEN RESULTS

Our agents are consistently engaged, offering exceptional industry expertise across pricing, staging and marketing as well as negotiating and contract preparation.

CLIENT SATISFACTION

We don't have to guess whether our clients are satisfied— we survey each client after closing with a process that ensures confidentiality to garner honest feedback.

ON A SCALE OF 1 TO 10, MORE THAN TWO-THIRDS OF SURVEYS SCORE THE AGENT'S PERFORMANCE A PERFECT 10 FOR BOTH TECHNICAL EXPERTISE AND REFERABILITY.

Even the average scores are extremely high at 9.66 and 9.71, respectively. We believe we set the standard for excellence and client experience.

THE BOTTOM LINE

An organization based on partnerships, providing clarity for their clients during the entire real estate transaction, while providing Amazing Service.

THE TRUST GENERATED FROM GENUINE, REFERRAL-BASED CLIENT RELATIONSHIPS CAN'T BE BOUGHT OR EVEN MARKETED.

With Realty Athletica, the client experience and measurable results are phenomenal.

MEET MY TRANSACTION TEAM

100% COMMITTED TO SERVING YOU

JON MARQUEZ | BUYER'S AGENT
720.641.1959 | Jon@RealtyAthletica.com
Negotiating contracts and managing the team.

ADAM ROBERTS | TRANSACTION MANAGER
703.867.3641 | adam@CornerStoneTMS.com
Assists with contract paperwork, deadlines, and communication.

LENDING

CHRIS MALOUF | XCOUNTRY MORTGAGE
303.918.3532 | cmalouf@xcountry.mortgage

APOLO SEVILLA | MASON-MCDUFFIE MORTGAGE
720.236.5897 | apolo@loansclose.com

RYAN LOVELL | BANK OF AMERICA
720.699.9948 | ryan.lovell@bofa.com

HOMEOWNERS INSURANCE

RYAN MULHERN | COLORADO INSURANCE
303-903-2389 | ryan.mulhern@buycoloradoinsurance.com

ROB MATHES | ALLSTATE INSURANCE
412.715.3713 | RobMathes@Allstate.com

CHELSEA HAMILTON | STATE FARM INSURANCE
303.421.8300 | Chelsea@HelpingProtectYou.com

HOME INSPECTION

KEITH COLEY | J&K PROPERTY INSPECTIONS
720.924.6691 | Keith@JAndKPropertyInspections.com

LINCOLN AYLE | SPECTRUM PROPERTY INSPECTION
720.534.4555 | Lincoln@SpectrumPropertyInspections.com

MELYSHEA LUEKER | NATIONAL PROPERTY INSPECTIONS
720.588.0438 | Melyshea.Lueker@npiinspect.com

HOME CLEANINGSERVICES

Recommendations available based on your area.

MY REFERRAL BASED BUSINESS

HOW THE INDUSTRY WORKS

Most real estate agents spend about 75% of their time prospecting for new business:

COLD CALLING, FARMING, EXPIRED LISTINGS, FOR SALE BY OWNERS, DOOR KNOCKING, ETC

HOW I WORK

Instead... I devote myself to serving the needs of my clients before, during, and after the transaction. I expect to serve you better than anyone, and as you have a world-class experience...

MY DESIRE IS YOU FEEL COMFORTABLE (AND EVEN PASSIONATE!) ABOUT REFERRING ME

to all of the people you know and care about so those people can have the same great experience you will have.

BENEFITS TO MY CLIENTS

PROVEN PERFORMANCE

If a friend or family member introduced us, you will have a greater level of assurance that I am competent, caring, and deliver a great experience to my clients including you, because of my proven track record.

GREATER COMMITMENT

Doing a wonderful job for current clients is the primary means that I have for developing future business. My commitment to building a business by referral makes sure the needs of my existing clients get taken care of every day without fail-- it is my highest priority.

STRONGER ACCOUNTABILITY

I cannot afford to do a poor job for a current client without jeopardizing my ongoing relationship with their referring party. Therefore, I have a higher level of accountability since I want to keep the trust and confidence of my past clients who are sending me busin

**LET'S GET
STARTED**

THE 5 PHASES

1. IDENTIFY YOUR WANTS AND NEEDS

Every successful purchase begins with defining what you want in a home and also what you need in a home. Combining both definitions leads to the best possible outcome. I'll support you in determining what matter most to you.

2. PINPOINT OPTIMAL FINANCING

Pre-approved financing keeps you on the straight-and-narrow in terms of looking for homes in the right price range (there's nothing worse than falling in love with a home beyond your reach). I will connect you with the right mortgage professional to help you explore your financing options.

3. FIND THE RIGHT PROPERTY

The data I'm able to share gives you virtual "keys" to the doors of desirable properties and you can take a look inside from the comfort of your kitchen table. I will contribute my market insight and building expertise to your search.

4. NEGOTIATE A FAVORABLE DEAL

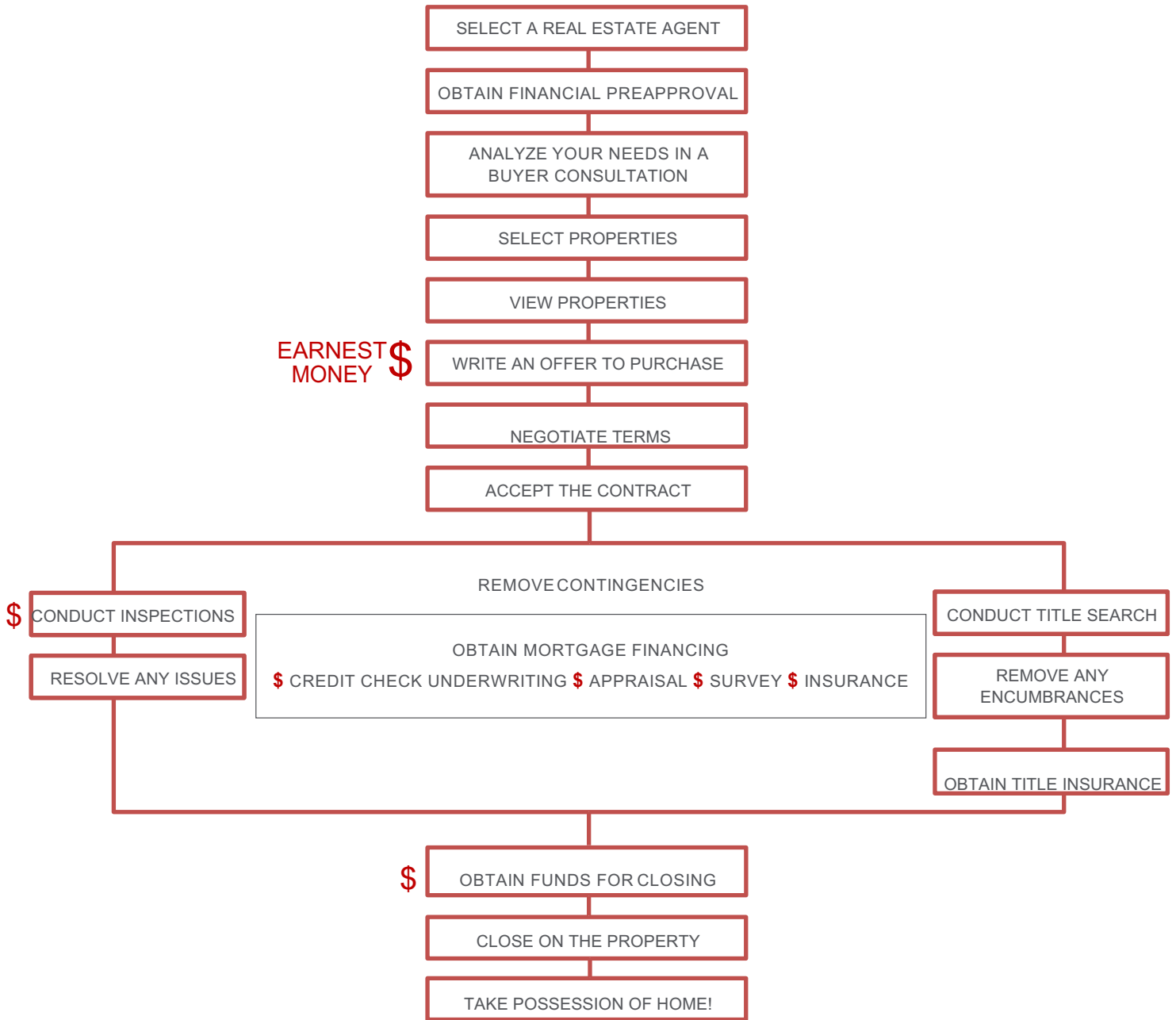
You're ready to buy — and now what? As your Buyer's Agent, this is when I roll up my sleeves and advocate for you throughout contract negotiations, all the way to closing. I will provide you with detailed information on the property to help ensure you get the best possible price and terms.

5. MAKE THE MOST OF DUE DILIGENCE

Working with my transaction manager, we will help you understand, and benefit from, the standard real estate contract contingencies to ensure a successful closing.

THE HOME BUYING PROCESS

\$ = BUYER COSTS



THE CLIENT ADVANTAGE

REFEREE OR COACH

As a BUYER'S AGENT, you hire me to be your coach throughout the transaction, advocating for you and consulting with you on the best strategy to achieve your goals and "win the game".

With BUYER'S AGENCY, you...

- Receive a higher level of service
- Have clear expectations set
- Work together with me as a team

As a Transaction Broker, I would be refereeing the transaction making sure things moved forward accordingly.

DEFINITIONS OF WORKING RELATIONSHIPS

Buyer's Agent: A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty, and fidelity. The agent negotiates on behalf of and acts as an advocate for the buyer. The buyer's agent must disclose to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and, if a residential property, whether the buyer intends to occupy the property. A separate written buyer agency agreement is required which sets forth the duties and obligations of the broker and the buyer.

BUYER AGENCY AGREEMENT (Exclusive Right-To-Buy Listing Contract): Separate Attachment.

CHOOSING A LENDER

NOT JUST ANY LOAN, THE RIGHT LOAN

The mortgage professionals I work with are passionate about educating you on the pros and cons of every loan option.

- Is a VA, FHA, or Conventional loan best for your situation?
- Should you get a fixed-rate or adjustable-rate mortgage?
- Is a 30-year or 15-year term the best fit for your goals and budget?
- They can help you zero-in quickly and efficiently to make a confident decision.

SAFEGUARD A SUCCESSFUL CLOSING WITH AIRTIGHT FINANCING

CARELESS LOAN PROCESSING CAN ACTUALLY JEOPARDIZE YOUR ABILITY TO CLOSE

Real estate contracts are governed by deadlines and contingencies. While most contingencies are meant to protect you when a home's appraised value comes up short of the sales price, or if you cannot qualify for adequate financing, your transaction termination rights expire within a specified timeframe.

After certain deadlines pass, you may be forced to forfeit your earnest money or even get hit with additional penalties if you hold up a closing due to improper loan documentation.

A great lender understands and respects the importance of processing your loan according to all critical deadlines.

LENDER INTERVIEW CHEATSHEET

GETTING PRE-APPROVED AND WHICH LENDER SHOULD YOU USE?

The mortgage industry is heavily regulated, and it is imperative that you select the most competent and reliable lender that will work closely with you all the way through closing. The quoted interest rate should not be your only consideration.

TAKE 15-20 MINUTES AND GIVE THE LENDER A CALL BEFORE FILLING OUT THE INITIAL APPLICATION. HAVE AN IDEA OF YOUR CREDIT SCORE AND YOUR AVAILABLE FUNDS.

Remember that you are interviewing them and see what they have to offer you. If you are comfortable working with them, then move forward with completing an application with them. Your lender selection is critical, and the wrong decision could cost you money. If possible, meet them in person.

HERE ARE SOME QUESTIONS YOU CAN ASK THEM:

LENDER SPECIFIC

1. What kind of loans do you offer?
2. What are your specific Lender costs and fees?
3. What are the closing costs?
4. Are you equipped to approve loans in-house?
5. How much time do you need to fund the loan?
6. What differentiates you from the other Lenders?

LOAN SPECIFIC

1. What kind of loan would you recommend for me?
2. What are the advantages and disadvantages of this loan structure?
3. What is the current interest rate?
4. Is the rate quoted the lowest for that day or week?
5. What is the Annual Percentage Rate (APR)?
6. Is the loan rate adjustable or fixed?
7. What are the discount points and origination fees?
8. If the rate is adjustable, how will rate and loan payment vary?
9. What are the qualifying guidelines for this loan?
10. What is the lender's required down payment for this loan?
11. What documents will need to be provided?
12. Will the lender guarantee the Loan Estimate of settlement charges and loan terms?
13. Does the lender offer a loan rate lock? Is there a fee for the rate lock?
14. Is there a prepayment penalty?
15. Will mortgage insurance be required?
16. Can the term of the loan be extended?
17. Is there a cap on payment adjustments?

HOME SHOPPING STRATEGIES

YOUR AUTOMATIC HOME SEARCH

This automatic search is your very own “portal” to the Multiple Listing Service with instant and accurate data on available homes. Have fun “favoriting”, commenting, and previewing the listings. Remember photos can be deceptive, so if you ever have a hunch, give me a call and I can set us up to visit the property and get inside.

DATE A NEIGHBORHOOD

When you don't know where you want to live, schedule a few hours and go discover a neighborhood that interests you! Check out the restaurants, drive through the residential areas, figure out where the grocery stores are... you get the idea. Try to envision your life in the neighborhood. Once you find “a keeper”, let me know and I'll make sure you get information on homes in that neighborhood.

HOME OR FOR SALE SIGNS

When you see any real estate For Sale sign and want some information, please call me right away. I will get you more information and set an appointment if you'd like to see the inside.

INTERNET & ADS

When you are searching the internet or see an ad that interests you, please call or email me with the information. I will follow up and get the information you need. Beware that Zillow & Trulia are notorious for advertising properties as “active” when they've already been sold.

OPEN HOUSE VISITS

Please hand my business card to the Realtor hosting the open house. My business card will represent your best interests in making an offer and keep you from undue pressure from another Realtor.

NEW HOME SITE VISITS

Call me before you visit so I can register you. Also, hand my business card to the salesperson on-site to show them you have a Realtor. You might be asked to sign in with your contact information with my name.

WRITING YOUR COMPETITIVE OFFER

| | MOST AGGRESSIVE | MORE AGGRESSIVE | SOMEWHAT AGGRESSIVE | LEAST AGGRESSIVE |
|---|--|---|---|---|
| PRICE | 10-15% over asking price | 5-10% over asking price | 1-5% over asking price | At asking price |
| SELLER CONCESSIONS | None | Requesting \$1000-\$4000 in closing costs to be covered | Requesting \$5000 in closing costs to be covered | Requesting \$6,000+ in closing costs to be covered |
| DOWN PAYMENT | 20%+ (This can include 401K, gift funds, other assets) | 20% down | 6-19% | 3-5% |
| INSPECTION | Not negating your right to do inspections and terminate (if needed), you will not ask for any repairs or credits | Limit to health, safety, major systems, and structural costing over \$1000-\$5000 to repair | Limit to health, safety, major systems, and structural | Full inspection negotiation rights |
| APPRAISAL | Fully waive: You will pay your offer price regardless of the appraisal | Will cover up to the dollar amount between list price and contract price | Will cover a limited/ specific amount of appraisal gap | Full appraisal negotiation rights |
| CLOSING DATE | 21 days (can likely only be done with a local lender and if you are fully pre-approved) | 30 days | 45 days | 45+ days |
| SELLER/BUYER FEES | Buyer will cover: title insurance, all HOA transfer fees, closing services fee | Buyer will cover: all HOA transfer fees, closing services fee | Buyer will cover: 1/2 of all HOA transfer fees, 1/2 of closing services fee | Buyer will cover: 1/2 of closing services fee |
| OTHER CONTINGENCIES | Remove right to terminate over HOA docs | Remove right to terminate over ILC/ Survey, Insurance, LBPD | Remove right to terminate overdue Diligence Docs | Full negotiation rights on all additional contingencies |
| LOAN READINESS | Pre-Underwritten with a local lender who has a personal relationship with your agent | Pre-Approved with a local lender | Pre-Qualified | Filled out loan application |
| EARNEST MONEY | More than requested. A certain portion becomes nonrefundable after inspection | More than the requested amount | At the requested amount | Less than requested |
| POST CLOSING OCCUPANCY AGREEMENT | Up to 60 days with no rent (security deposit will be collected and seller will pay utilities) | 30-60 days with the 1st month free and rent collected in the 2nd month | Under 30 days rent free | No PCOA or asking for rent for every day |

UNDER CONTRACT

WHAT HAPPENS NEXT?

Once the Contract to Buy and Sell is signed, there are several things we need to do to ensure a smooth and successful closing. I will be there every step of the way to walk you through the entire transaction.

- Deliver **EARNEST MONEY** to designated Title Co.
- Schedule **INSPECTIONS**.
- Review the **TITLE COMMITMENT**.
- Receive and review all **HOA DOCUMENTS** (if any) from the seller.
- **LENDER** to receive all your necessary documentation to proceed with the loan. If this is a cash transaction, I will need proof of funds and you will need to arrange for a wire transfer to the title company in time for closing.
- **THE APPRAISAL** is required and ordered by lender in order to determine the market value of the home and secure their investment in your loan.
- **HOMEOWNERS' INSURANCE POLICY** your lender will require a 1-year policy paid prior to closing on your new home. In addition, the lender will collect a few months for your escrow account. The escrow amount will be included in your final closing costs.
- **SURVEY OR IMPROVEMENT LOCATION CERTIFICATE** is conducted to identify the legal boundaries, easements, and building location on the property. *These are not required on all (most) home purchases.
- **UTILITIES**– The Title Company will ensure that **ONLY** Water & Sewer accounts are transferred into your name the day of closing. However, you will need to transfer the following yourself: Electricity, gas, phone, cable, mail, etc.
- **WELL TRANSFER (IF APPROPRIATE)** – There is specific paperwork required by the County that we will complete by closing and have your names on the account.
- **PRE-CLOSING WALK-THROUGH** – We will schedule a final walk through prior to closing to ensure the property is in the same condition as when you went under contract. This will also be the time to verify completion of any inspection items.
- **CASHIER'S CHECK OR WIRE TRANSFER OF FUNDS** – Preferably the day before you close, we will receive your final figures from the Title Co. in the form of a Buyer's Settlement Statement. I will go over this statement with you and you must bring the necessary funds to closing in the form of a cashier's check or arrange a wire transfer from your bank. If a cashier's check, please make payable to closing title company.
- **BRING VALID ID TO CLOSING** – Please bring your valid ID to closing as the Title Company will need to make copies. You won't be able to close without it.
- **CLOSING DOCUMENTS** – A typical closing takes about 2 hours. If you want to read documents before closing, I will need some notice to coordinate the Title Company and your Lender. Otherwise, the documents will be reviewed during the closing.
- **HOME WARRANTY** – Please note that if a seller is providing a home warranty, you **MUST** call the warranty company before you call any contractors for repairs as they will not reimburse you for scheduling work on your own.
- **CLOSING DOCUMENTS** will be emailed to you when finalized.

CLIENT TESTIMONIALS:

AND WHILE IT MAY SEEM LIKE I'M BUSY...

... I'M HERE TO HELP THOSE YOU KNOW & CARE ABOUT

"Jon Marquez made the experience of selling my town home great! He was top-notch in communication, integrity and professionalism. All my questions were answered essentially immediately and with confidence. When I have the opportunity, I'll definitely be recommending Jon, and his team!" Diane R.

"At every point in the process of selling my condo, Jon was thoughtful, proactive, and knowledgeable. His integrity and professionalism far surpassed any other relator that I've met. If you are looking to buy or sell a home, give Jon a call. You'll be glad that you did." Kate O.

"As first-time home buyers, we were a bit intimidated by the home buying process, but we feel extremely grateful that Jon was there helping us along the way. We had a lot to learn and he was always available to take questions. He worked around our busy schedules and was available at all times of the day to help us through this process. Thank you, Jon, for helping us find our first home!" Michael P. & Shandi C.

"Jon is a very knowledgeable and friendly realtor. His dedication to his clients is genuine and thoughtful. I highly recommend Jon to anyone looking to buy or sell a home." Tiana C.

"Jon is amazing!! Very helpful, honest, takes time to answer questions and if he doesn't know the answer, he will find out for you or send you to someone who does! He even helped us find a property WAY out of his area (I won't say where because he probably doesn't want to do that again, lol). Best guy ever!!! Thank you, Jon, for all of you help and time!" Jo M.

"Jon provides superior, personalized dedication throughout the home buying process. His attention to detail and precision with appointment times and clear communication is unsurpassed. Our family felt like Jon's #1 priority each step of the way. We couldn't be more pleased." Cher L.

"Jon had clear insight on how to market my property. It was under contract within 24 hours of the listing going live." Mariam N.

"Jon is a very personable hard worker that will find you the house of your dreams. You will not be disappointed." Rhonda O.

"From the first mention that we MAY be interested in purchasing a new home, Jon began looking for options that made sense for our situation. He listened closely and thoughtfully offered suggestions without being pushy or showing more than we needed or could afford. He is value minded and truly CARES about his clients. He spent numerous hours with us and on his own time, researching, touring homes, discovering hidden gems and new neighborhoods with our "needs and wants list" in mind. The process was seamless, and we are so happy with our new build purchase in Sterling Ranch. Thank you, Jon for everything you did for us along the home buying journey!" Katie H.