



ARTFULLY UNITING EXTRAORDINARY HOMES

*with* Extraordinary Lives

Our brand is known throughout the world for representing clients and helping them find homes that fit their varied lifestyles in distinct settings and diverse locales.

Presented by

Michelle Warner & Maddie Johnson

Two neighbors, One mission: LIV the Life you LOVE



# *Introducing* Michelle & Maddie

Our Tagline: Two Neighbors, One Mission. Love the Way You LIV

Our tagline, “Two Neighbors, One Mission – Love the Way You LIV,” reflects the essence of who we are and what we stand for as partners in real estate.

“*Two Neighbors*” highlights the fact that Michelle and I both live and work in the community we serve. We are deeply connected to the neighborhoods we represent, bringing local expertise, a shared vision, and a personal commitment to the people we help.

“*One Mission*” underscores our unified goal: to ensure every client loves where they live. We are dedicated to making the home-buying and selling experience not only seamless but truly enjoyable by delivering top-tier service.

“*Love the Way You LIV*” ties everything together. It’s more than just a tagline—it’s a lifestyle philosophy. We focus on luxury, not just in terms of property, but in the quality of life that comes with it. We want our clients to experience the fulfillment of finding their perfect home and thriving in their community.





## What Makes our Business Unique?

We both grew up inspired by watching our mothers thrive in real estate—Michelle's mom as a managing broker in Delaware, and Maddie's mom leading a successful team in the Bay Area. From a young age, we were immersed in the industry, learning firsthand the importance of community and connection.

Our partnership brings together two generations of career-driven women, combining youthful energy with seasoned expertise to create a real estate powerhouse. With our differences in age and life stages, we offer a unique perspective, understanding everyone from first-time homeowners to empty nesters, and everyone in between.

Everyone we work with has their own unique story, and it's our mission to listen and connect on a deeper level. By focusing on what matters most to our clients, we provide a personalized experience that goes beyond finding a property—it's about helping them find a place that perfectly fits their lifestyle and dreams.

## What are some of your favorite Colorado pastimes?

You can catch us hitting the slopes—Michelle favors Crested Butte, while Maddie enjoys Vail. We both love golfing with friends, family, and clients. If you're interested in joining us, just know there's a good chance our handicap is higher than yours!

Michelle loves the challenge of hiking 14ers and exploring the beauty of the High Line Canal, while Maddie can often be found running through Cherry Creek Mall, sprinting for the latest trends. You'll also find at least one of us in a local Pilates, yoga, or Elite Speed class. Mahjong has quickly become a favorite pastime for both of us, and we also love entertaining friends—there's nothing better than filling our homes with laughter, sharing a delicious dinner by a warm fire, and enjoying time with loved ones.

Ultimately, our favorite moments in Colorado are those spent with family, furry friends, and our cherished community.

It would be an absolute privilege to work alongside our community, helping friends and neighbors find homes that reflect their lifestyle and dreams. Inspired by the vibrant spirit of this community, we look forward to contributing to the success of the place we proudly call home.



# Michelle Warner

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Michelle Warner brings a competitive edge to LIV Sotheby's International Realty. Recently, alongside her previous team, she was honored with a top-tier Double Black Diamond Team award by 5280 Magazine. Michelle is thrilled to bring her expertise, industry knowledge, and passion for learning to LIV SIR.

Her ability to connect and communicate with a wide range of clients is rooted in her background as a highly successful pharmaceutical representative for Eli Lilly and Company, where she led her team in sales for eight consecutive years. Known for her keen eye for marketable style, Michelle ensures a fast and effective launch in today's real estate market. She deeply values the significance of purchasing a home, one of life's largest investments, and is committed to helping clients find their dream homes.

Outside of work, Michelle spends her time with her three children—Jackson, Riley, and Gage—while balancing her career as a full-time broker and volunteering for National Charity League, Boys Team Charity, and Cherry Creek High School's lacrosse and football programs. A former Pilates studio owner and trainer, she enjoys starting her day with Pilates or yoga. After five years of living in Crested Butte, she feels at home in the Colorado mountains, whether hiking or skiing with her family. Her competitive spirit once led her to complete the Grand Traverse, a 40-mile ski race from Crested Butte to Aspen through the Elk Mountains.

Married to her college sweetheart from West Virginia University for 26 years, Michelle finds immense joy in being a role model for her children, exemplifying that it's possible to be a driven, goal-oriented woman in business while remaining a devoted mother and wife. With no limits to what she can achieve, Michelle continues to excel in every area of her life.



# Maddie Johnson

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Bubbly, optimistic, and compassionate, Maddie Johnson infuses the real estate industry with her dedication and positive energy. Driven by a genuine passion for helping people and building relationships, she is committed to delivering exceptional results while guiding clients through every step of their real estate journey.

Maddie's competitive spirit was shaped during her four years as a Division I Lacrosse player at the University of Denver. Growing up in Piedmont, California, she watched her mother establish a successful real estate career during the recession—an experience that instilled in her a profound sense of resilience, dedication, and optimism. Over the past five years, Maddie has led teams and helped professionals advance their careers in real estate. Her leadership and industry expertise have enabled her to foster strong, lasting relationships and make a meaningful impact.

After more than a decade in Colorado, Maddie now partners with Michelle Warner to form a dynamic real estate team. Together, they combine extensive knowledge and a shared commitment to delivering outstanding experiences and results for their clients. Maddie's talent for forging genuine connections, along with her meticulous approach and transparency, makes her a trusted partner in real estate.

Outside of work, Maddie's adventurous spirit takes her to the slopes of Vail, new travel destinations, and time spent with family and friends. A true foodie, she loves cooking and discovering new restaurants. Maddie also cherishes moments with her husband, Dylan, their golden retriever, Boone, and their farm animals in Cherry Hills Village.

# Client Testimonials

"Michelle and Maddie were wonderful to work with during our first home-buying experience! They were professional, educational, and attentive to our wants/needs while looking at homes. The process could not have been more smooth, exciting and hassle-free thanks to Michelle and Maddie's diligent work along the way. Highly recommend going to Michelle and Maddie for your real estate needs if you want a fun and easy experience; they have the knowledge and attention to detail to get you the home you want at a price that's in your budget!"

**BUYER**

"Working with Michelle was like a dream. From start to finish, their team took care of everythingstaging, updating, working closely with impossible HOA and master condo associations, they did it all with a smile and a genuine interest in making sure I felt supported and happy. They were extremely detailed oriented, and great negotiator. Selling my condo was stress-free and even enjoyable, thanks to their warmth and expertise. They are fantastic realtors and beautiful inside and out."

**LILLIAN M.**

"We found our dream home! Purchasing a home in a different state can be a daunting process, but our agent was constantly available to answer questions and do virtual showings. They were able to guide us to the perfect neighborhood based on our budget and needs. Choosing this team of realtors was the best decision we could have made. We would recommend them to any new or experienced future homeowner!"

**EMMA & MATT M.**

"Michelle facilitated one of the easiest home transactions I have experienced! From negotiating a quick close with favorable terms for me, the buyer, to managing the entire inspection process on my behalf, she went above and beyond to get me into my home quickly and eliminated the headaches I often associate with home buying. She is a warm, generous and caring individual who brings those qualities into her role as a realtor and I couldn't be more grateful. I will come back to Michelle for any future transactions and can't recommend her highly enough!"

**SB**











# *Your Trusted* Global Advisor

Reasons to work with a Professional:

## Expert Guidance in a Complex Market

The real estate market is exceedingly complex and factors affecting the market change daily. Let us be your guide, using our in-depth knowledge of Colorado communities, and current and past market conditions and indicators to assist you in numerous ways. As your trusted Global Real Estate Advisor, we can help expedite your search, identify the neighborhoods and communities that best fit your lifestyle and meet your needs, negotiate the best possible deal, and avoid delays or costly mistakes.

## Expanded Search Power

Sometimes properties are available but not actively advertised on the market or the MLS. Through our expanded network and search power, we have first hand knowledge to these “off-market” listings not accessible on public search sites. We also have access to more detailed property information than what is publicly available and exclusivity to our global search portals and connections with local representatives worldwide.

## Negotiation Prowess

There are many factors to be considered when making an offer on a house and we can help prepare you so that you are able to make decisions in a timely manner. We will negotiate the details of an agreement to ensure that your best interests are protected before you are bound to complete the transaction.

# *Let's Win Before We Start*

Do you believe the home you buy will sell for the list price and terms set by the seller? Or can your home buying experience, the price you pay, and your ultimate satisfaction vary based on your broker's negotiating skills, expertise, access to premium data, and the clarity with which your best interests are promoted?

Good food for thought. It can be easy to assume all real estate brokerages and sales associates are the same. The truth is, we're different—very different. In a world full of doing the minimum, we offer an alternative, where strategic negotiation skills and transparency, matter. The smiles and relationships with thousands of satisfied homeowners have taught us that a clear process creates enduring value and enjoyment for homebuyers. Let's make a quality investment in your future.

*Being different isn't for everyone, but to us, it is everything.*





# Understanding *Agency*

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We will provide you with an Exclusive Right to Buy Agreement or Brokerage Disclosure to Buyer that will explain in detail the role of your broker. Additionally, here are essential terms to navigate you through your real estate journey.

## Buyer's Agent

A buyer's agent operates exclusively on behalf of the buyer, striving to advance their interests with unwavering good faith, loyalty, and fidelity. This agent actively negotiates and acts as a strong advocate for the buyer. To establish this relationship, a separate written buyer agency agreement called the Exclusive Right to Buy Listing Contract (ERB) is necessary, delineating the duties and obligations of both the broker and the buyer. The buyer's agent may be compensated by buyer or from seller's proceeds as explained in the ERB.

## Transaction Broker

Acting as a facilitator, a transaction broker assists the buyer or the seller, or both, in a real estate transaction as a neutral representative. This involves fulfilling the terms of any agreements, providing comprehensive information, presenting offers, and aiding with contracts, including the transaction's closing, but does not include representation as a fiduciary. Similar to agency relationships, an ERB is needed to outline the roles and responsibilities of both the buyer's transaction broker and the buyer. The buyer's transaction broker may be compensated by buyer or from seller's proceeds as explained in the ERB.

## Seller's Agent

A seller's agent, also known as a listing broker, is dedicated to championing the seller's interests with the utmost good faith, loyalty, and fidelity. This agent skillfully negotiates and advocates on behalf of the seller. To formalize this relationship, a separate written listing agreement is required, outlining the responsibilities of both the broker and the seller.







# Mutual *Agreement*

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## You Can Expect Me To

- Find the home that meets your needs
- Commit my resources, and experience to find exactly what you want
- Incur all my personal and business expenses
- Commit to the home search until you either find a home or tell me to stop looking

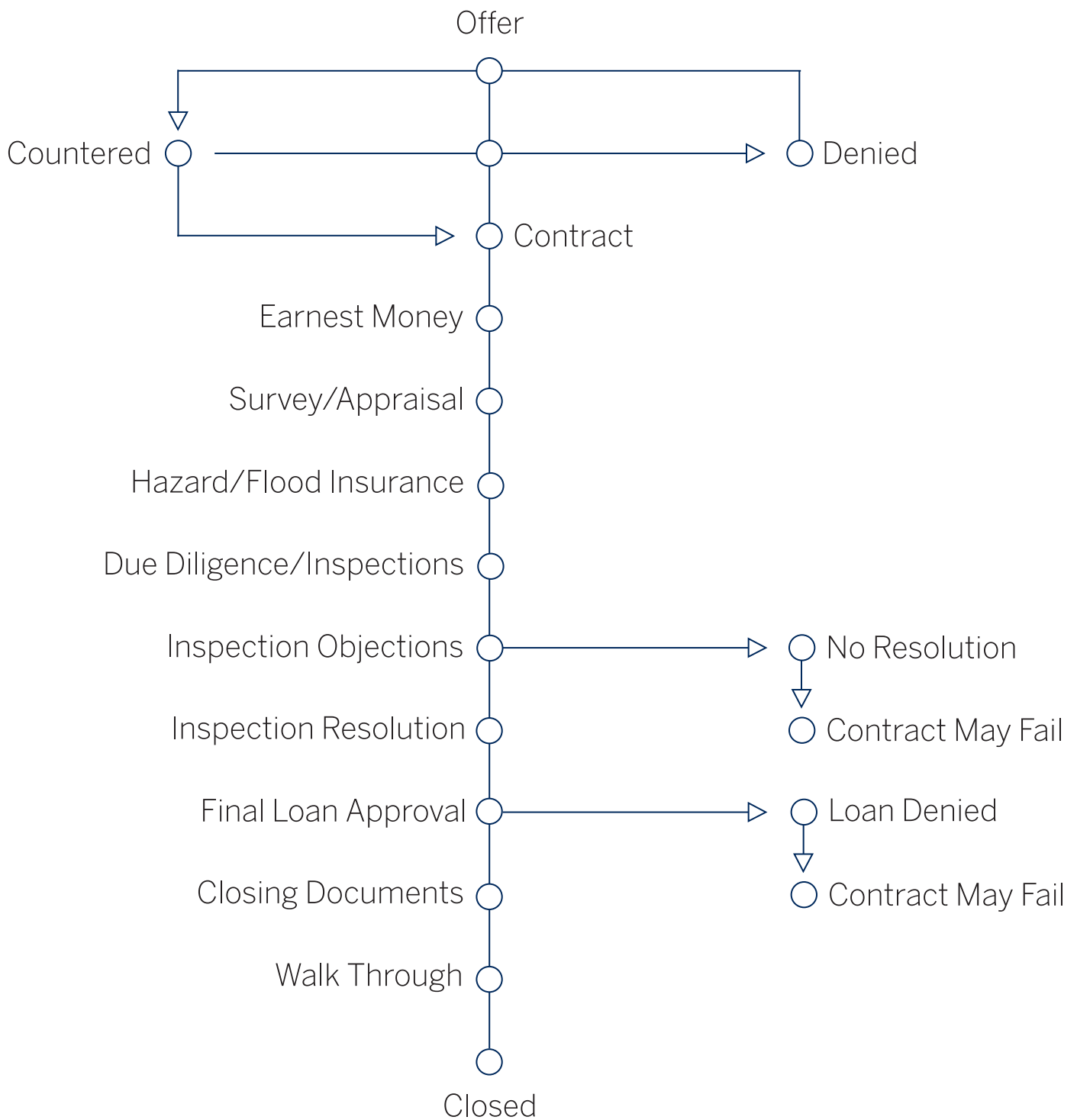
## In Exchange

- Let me know if your plans change
- Tell me if you want to look at a home listed with another agent, builder, or for sale by owner
- Tell me what you like and dislike about the homes we look at
- Work with me until we find you the right home

# Navigating the *Homebuying Process*







# Guiding You to a *Successful Purchase*

Each homebuying journey is unique, just like our clients.  
The following is a list of some of the items that may be part of your Buyer Consultation Process.

## Initial Consultation

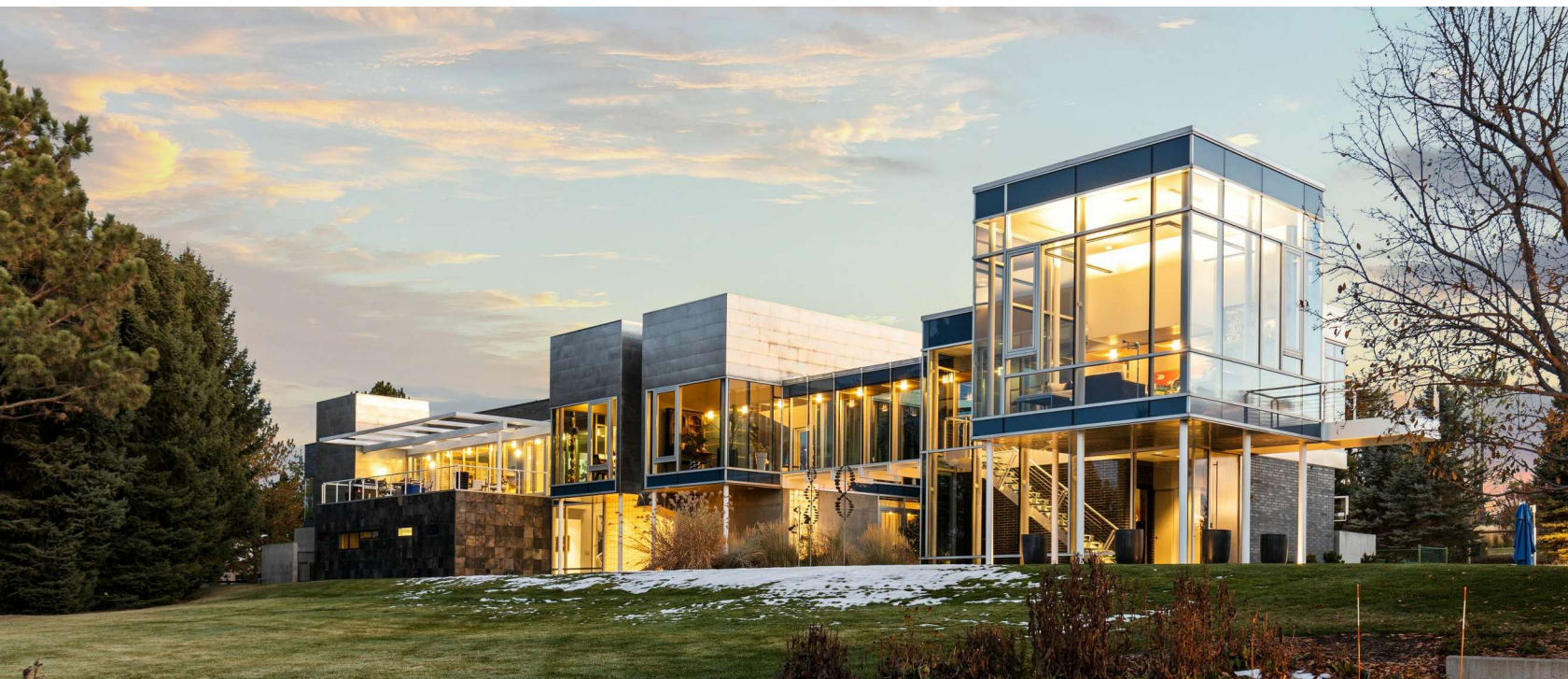
An initial meeting is important to ensure that you get access to properties both on and off the market, as well as exclusive and coming soon listings. We want to prepare you to be able to write offers quickly in a competitive market when needed.

## Purchasing Process with your Agent

**Agency** – We can explain agency and discuss their role in buyer representation

**Purchase Contracts** – We can share sample contracts so you can familiarize yourself with the various options and terms

**Buyer Representation** – We can explain how buyer's agent compensation works and will complete a contract to work together to secure your new home



## Property Selection & Refine Search

- Discuss property needs and wants, location, size, amenities, and style
- Discuss purchase price range
- We will provide an overview of the current market dynamics and challenges
- We will refine your property search criteria based on key wants and needs
- We will set up listing alerts and market reports to help facilitate your home search

## Financing

Financing and good lender relationships are important. We can recommend a variety of loan officers who can help you be prepared to purchase your home.

- Get prequalified and confirm price range
- Complete the loan application
- Obtain loan pre-approval subject to the property selection and appraisal
- Provide any additional documentation requested

## Property Tours

By closely monitoring market dynamics and actively tracking properties throughout the region, we are here to assist you in gaining a comprehensive understanding of the value and condition of the homes you view.

- Present off-market or pre-market listings as they arise
- Review list of potential properties from the MLS
- Call listing agent(s) to schedule and set up private showings
- Map out and tour properties together
- Review the pros and cons of each home after the showing

## Reviewing Disclosures

One benefit of having a trusted real estate advisor is their familiarity with required disclosures, recommendations for inspectors, and experience with reviewing reports.

- We will request the disclosure package, preliminary title report, and other information from the listing agent
- Discuss if you want to get any additional inspections or reports and determine the timeframe for needed contingencies
- If the home is in an HOA, and the seller has not provided the HOA documents, we can explain the typical timing of the process to receive and review the documents
- We will recommend a title company and service providers

## Write Competitive Offers

When we locate a property that meets your needs, we can assist you in determining an offer price and terms, and negotiate on your behalf to help you win the sale. What may not be evident at the outset is the added value of being represented by an agent with a trusted brand and a good reputation within the real estate community when it is time for them to help their clients assess competing offers.

- We can call the listing agent to get the best information possible about competing offers and sellers preferences regarding terms, and the timeline for offer submission
- We can review comparable sales and discuss the price and terms that can best position your offer
- We will prepare the offer with the relevant and required advisories and disclosures, and can submit the loan approval letter or proof of funds with the offer
- We will get signatures on all offer documents to provide a complete and compelling offer

## Presenting Offers

Representing you in the best light can be helpful in securing the winning offer. It is up to the seller how they wish to receive offers.

- We can help you present the offer in person or by email in a timely manner
- Notify the selling agent of the offer submission to ensure that they received it, and find out the expected response time
- Maintain communications and forward any counter-offers for review
- Negotiate on your behalf and write any addenda or subsequent counter-offers

## Transaction Oversight

Congratulations! This is just the start of the transaction process. We will guide you through the requirements that are contained in your accepted offer.

- Coordinate with the selected title company
- Ensure you understand wire fraud concerns and that you communicate directly with your trusted title agent regarding any wiring, account, or transfer information
- We will maintain a secure transaction file with all the ongoing required documentation and upload the earnest money deposit receipt to the file



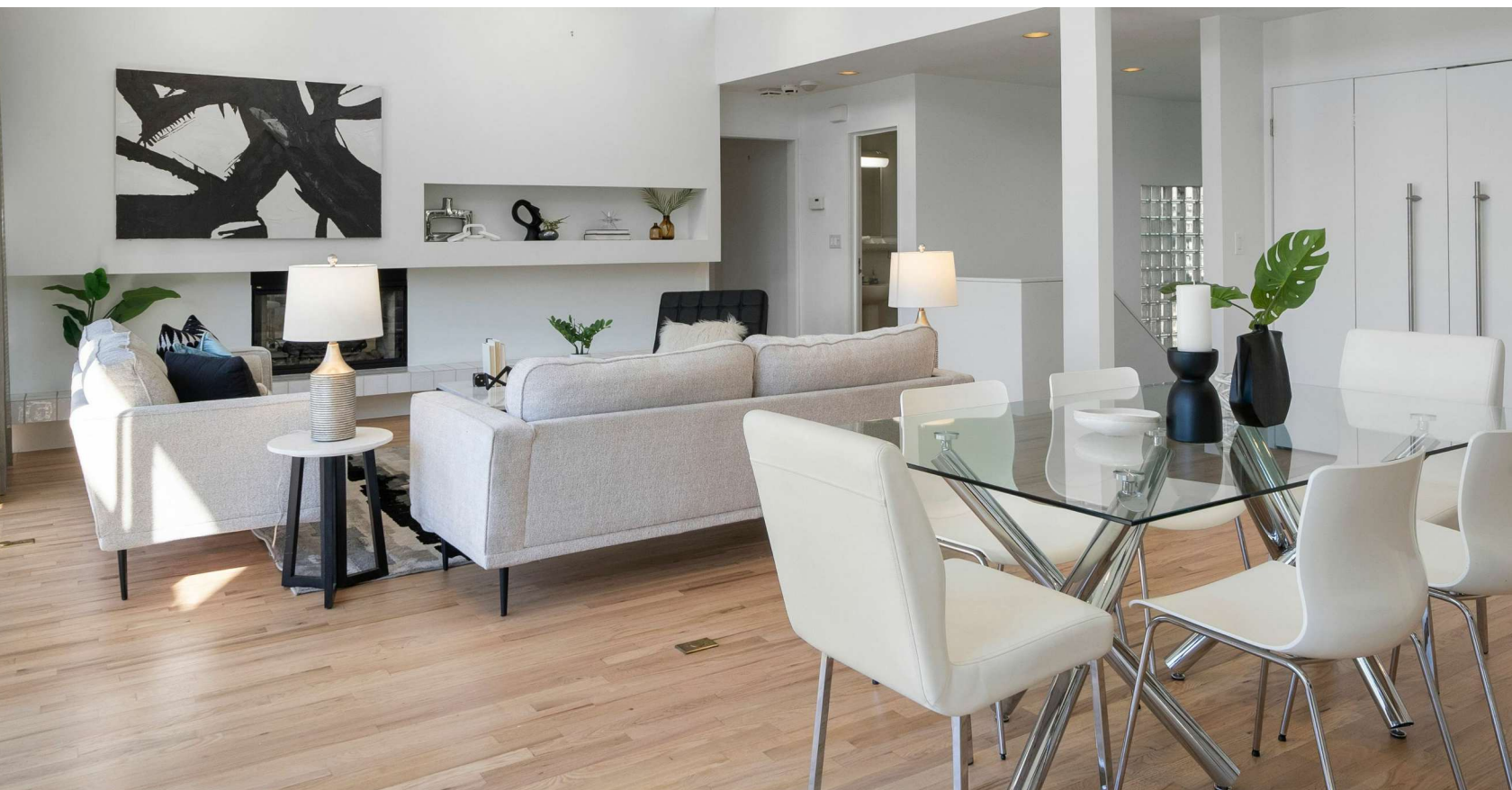
## Physical and Other Contingencies

There may be numerous contingencies, and we will help you navigate them. If you have an inspection contingency this will allow you to order further inspections and reports to get more information about the property.

- We can recommend or help you locate inspectors for all the inspections you want to undertake
- Call inspectors to check on their schedules and set up inspection appointment times
- Communicate with your lender as requested
- Assist the appraiser with access to the home and provide comps as needed
- Provide resources for homeowners insurance and options—this is a critical step in the process given the current insurance climate
- We will assist with negotiating seller repairs or concessions as requested

## Complete the Closing Process

- We can recommend moving companies
- Arrange for a final walkthrough of the property
- Provide resources for a home warranty policy
- We can accompany you to the closing



# Preparing to Buy

Will this be your primary residence? \_\_\_\_\_

Vacation/Investment? \_\_\_\_\_

Will this be purchased as a 1031 Exchange? Y N \_\_\_\_\_

Will you be renting the residence? Y N \_\_\_\_\_

Short-term/Long-term? \_\_\_\_\_

In what area do you want to live? \_\_\_\_\_

Would you consider any other areas? \_\_\_\_\_

What is most important to you in a home? \_\_\_\_\_

How many bedrooms do you prefer? \_\_\_\_\_

How many baths do you prefer? Full \_\_\_\_\_ 3/4 \_\_\_\_\_ 1/2 \_\_\_\_\_

Any other special rooms, such as an office/study, family room, great room, media room etc?  
\_\_\_\_\_

What architectural style do you prefer? (modern, mountain modern, log, retro)  
\_\_\_\_\_

Do you require a view? (lake, filtered, peek, mountains, forest, meadow, town)  
\_\_\_\_\_

Would you like a deck/more than one deck, patio, landscaping/no landscaping, front yard, back yard?  
\_\_\_\_\_

What hobbies or interests do you have that would come into play in purchasing a home?  
\_\_\_\_\_

How do you feel about HOAs? \_\_\_\_\_

Would you like a hot tub/pool/common area in return for HOA fees? \_\_\_\_\_

What size garage do you prefer? \_\_\_\_\_

How many parking spaces do you need? \_\_\_\_\_

Will you be commuting to work? \_\_\_\_\_

Is proximity a concern? \_\_\_\_\_

Do you need to sell your current home before you purchase? \_\_\_\_\_

If we found the right home for you today, would there be anything that could keep you from buying it?  
\_\_\_\_\_

Have you seen any homes that fit your current needs? \_\_\_\_\_

What is the timing of your move? \_\_\_\_\_

How do you plan on paying for your home? \_\_\_\_\_

If you are getting a loan, have you been prequalified by your lender? Y N \_\_\_\_\_

Is there anything else you would like me to know? \_\_\_\_\_









# Conduct your *Home Search*

## Multiple Listing Service (MLS)

Our office provides access to the Multiple Listing Service (MLS) which features hundreds of listings by all real estate companies. We can set you up with a Client Portal so that you will be notified daily about new listings that meet your criteria. You will be able to mark your favorites and we will be notified so we can set up showings for you.

## Insights Reports

Our on-demand neighborhood reporting tool can provide detailed information about local neighborhoods. Learn about top neighborhood businesses, walkability, environmental factors, schools, in-depth real estate market statistics, and more, to refine your home search.

## RealScout

As the most intelligent real estate platform on the market, RealScout provides a full-featured, AI-powered search platform for us to collaborate during the home search process. This powerful tool simplifies the way you find your dream home, offering personalized recommendations that align with your preferences. Discover, evaluate, and select your dream home more efficiently and effectively than ever before.

## LIV Suite

In an increasingly competitive housing landscape, the best opportunity to buy and sell your home may come before it hits the market. We launch all of our coming soon properties within our agent-exclusive LIV Suite platform. This presents exclusive previews to the best-in-class LIV Sotheby's International Realty associates before hitting the public marketplace.

## LIV Sotheby's International Realty

Each month, millions of prospective home buyers from around the world use our website to help their home search. As the world's number one luxury real estate website, sothebysrealty.com offers a modern user experience replete with high-resolution imagery and video, unique geographic, lifestyle, and amenity filters, as well as language and currency translation for a truly global experience.

## Advertising

If you should find a property you're interested in through an ad, yard sign, or online listing, please reach out to us for more information rather than the contact listed. We're here to provide you with expert guidance, exclusive access to listings, thorough research, powerful negotiation skills, and time-saving efficiency to ensure you make informed decisions every step of the way.

## For Sale By Owner (FSBO)

If you come across a property listed online, in print or For Sale By Owner (FSBO), call us for information prior to contacting any third parties to ensure that your best interests are being represented and/or to avoid contractual pitfalls that accompany working with an unqualified professional.

## New Construction

If you are looking for new construction, our experience and resources can help you navigate this complicated process with ease. Building a new home can be an exciting time, but the amount of decisions can be overwhelming. Our experience and expertise will help you navigate this complicated process with ease.



# *Lender* Information

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## Benefits

Working with a lender as a homebuyer is not just a choice; it's a strategic advantage. When your offer is accepted, being financially prepared to hit the ground running can make all the difference. It's a competitive edge.

In the world of real estate, your offer's strength goes beyond the numbers. Seller confidence that your mortgage will close smoothly can be just as crucial as the offer amount itself.

Moreover, mortgage planning is more than just securing a loan; it's a form of financial planning. It's about understanding your monthly cash flow, navigating tax deductibility rules, and tailoring your mortgage structure to align with your priorities. This ensures you're not just looking at any homes but the right ones for your unique situation.

In this competitive market, working hand-in-hand with a lender isn't just advisable—it's essential for your success as a homebuyer.

## Other Information

Much of the information, such as names, addresses, and balances of financial institutions are not necessary for you to furnish, as the lender will pull that information from your mortgage/asset statements.

Ask your lender about the difference between a prequalification, pre-approval, and pre-underwriting.

## Identification Documents

- ☐ Social security card and legible photo I.D.

## Residence

- ☐ Addresses for the previous two years (if renting, include landlord's name and phone number)

## Existing Mortgage (All Properties Owned)

- ☐ Mortgage companies name, address, account number, approximate balance, and market value
- ☐ HOA bill on any properties
- ☐ Homeowners Insurance declarations page (reflects agent contact info, premium and coverage period)

## Employment

- ☐ Name, address, phone number of employers (current and previous two years)
- ☐ Engagement letter (for new employment situations, citing dates and terms of your employment)

## Income

- ☐ Two most recent pay stubs and proof of any additional income including benefits, dividends, social security, retirement, rental income, etc.
- ☐ Last two years W-2s and/or 1099s
- ☐ If self-employed or commissioned, business/personal income tax returns for previous two years (with all schedules K-1s) and year-to-date profit/loss and balance sheet statements

## Checking, Savings & Investment Accounts

- ☐ Names, addresses, account numbers and approximate account balances
- ☐ Last three month's bank/savings account statements
- ☐ Checking, savings, investment accounts, and retirement accounts

## Installment & Revolving Debt

- ☐ Names, addresses, account numbers, monthly minimum payment, balance (including zero balance accounts)

## Legal Documents (If Applicable)

- ☐ Leases on rental property owned
- ☐ Bankruptcy with release
- ☐ Transcripts from school if recent graduate
- ☐ Settlement statements (previously owned property, sale of business, etc.)
- ☐ Copy of divorce decree or separation agreement
- ☐ Documentation of child support/alimony

## Purchase Agreement

- ☐ Copy of fully executed contract including counterproposals, addendums (signed by both the seller & buyer)
- ☐ Copy of earnest money check

## VA Loan Eligibility

- ☐ Certificate of eligibility if applying for VA loan; copy of DD 214
- ☐ At time of loan application you will generally need to pay an application fee, appraisal fee, and credit report





# Under *Contract*

## Seller Disclosure

Sellers are required to disclose all that they know about their property. It is important to review all information provided by Sellers or related to the Property and perform your own due diligence on any item that is of special interest to you.

We can guide you and refer you to trained professionals should you decide to do additional investigations.

## Inspection

As part of the sales contract you have the right to investigate all physical aspects of the property, including mechanical, electrical, plumbing, and structural. You may also order any additional inspection about anything that affects the property that you deem important.

We encourage you to meet with the inspector at the end of the inspection so that they may point out things to know about the property and answer any questions that you have. The inspector will give you an itemized report for your review.

If repairs are needed, you can request that the seller make them in accordance with the provisions of the sales contract, or if they are unacceptable, you may have the option to void the contract depending on its terms.

## Square Footage

The initial measurement is for the purpose of marketing, may not be exact and is not for loan, valuation, or other purposes. If exact square footage is a concern, the property should be independently measured prior to the inspection deadline.

# Insurance

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## Hazard Insurance

Once you have a home under contract, it is critical that you contact your insurance company to get a quote on insurance. When contacting an insurance agent, it is helpful to know the condition of the home's major systems, or to find out when each of the following was last updated: plumbing, heating, electric, roof, and exterior paint. This information may be gathered from the seller's listing agent or may be found on the inspection or appraisal report.

It's also a good idea to note the following:

- If a wood stove is present, identify the last date the chimney was cleaned
- Material of siding and roof
- Type of foundation

## Flood Insurance

Many policyholders do not realize that basic homeowner's insurance does not include protection from flood damage. Flood insurance may be purchased as a separate policy as standard homeowner's insurance does not cover the cost to recover flood damages. Be sure to check to see if the property is in a flood zone.

## Vacation Rental Insurance

Inform your insurance agent if you plan to rent your property as a vacation rental; an additional policy may be required.







# Real Estate

## *Terms*

**Adjustable-Rate Mortgage (ARM):** A mortgage for which the interest rate and the payments change during the life of the loan.

**Alternative Financing:** Mortgage instruments for both new and existing homes which allow the buyer to qualify at lower than market rate. Among these instruments are adjustable rate mortgages, graduated payment mortgages, and buydown mortgages.

**Amortization:** A gradual repayment of a mortgage by periodic installments over a fixed period of time.

**Annual Percentage Rate (APR):** The total cost of credit expressed as a yearly rate. It reflects all of your mortgage loan financing costs, including interest paid up front as points and interest paid over the life of the loan.

**Appraisal:** An analysis done by a qualified appraiser that puts a dollar value on a property based on a number of considerations, including the condition, location, and size of the property.

**Assumable Loan:** A loan that can be picked up by a subsequent buyer for a small assumption fee. It saves thousands of dollars in closing costs and loan origination fees. Conventional loans that are assumable usually require a new application.

**Closing or Settlement:** The conclusion of a transaction, including delivery of a deed, financial adjustments, signing of the note, and the disbursement of funds, which allows for transfer of ownership.

**Closing Costs:** Costs in addition to the price of a house, usually including mortgage origination fee, title search and insurance, recording fees, and pre-payable payments collected in advance and held in an escrow account. Be sure your sales contract clearly states who will pay these costs—the buyer or the seller.

**Conventional Loan:** Fixed-rate or adjustable-rate mortgage that is not guaranteed by a government agency. If you are applying for a conventional loan and your down payment is less than 20 percent of the purchase price, mortgage insurance is required. The lender will obtain mortgage insurance for you. Mortgage insurance protects lenders against default by borrowers.

**Credit Report:** Lists the credit history of a borrower on current and previous credit obligations.

**Deed:** A written document transferring ownership of property from seller to buyer.

**Down Payment:** A specified percentage of a home's value paid at closing. Private mortgage insurance is required at amounts less than 20 percent.

**Earnest Money:** Deposit money given to the title company to hold on behalf of the seller by the potential buyer to show that they are serious about buying the house. If the deal goes through, the earnest money is applied to the down payment. If the deal does not go through, it may be forfeited.

**Encumbrance:** A legal interest in a property that affects or limits the sale or transfer of property. Examples of encumbrances are mortgages, leases, easements, judgments, and liens.

**Equity:** The homeowner's net ownership of the home, determined by subtracting the amount of the principal owed on the mortgage loan from the home's market value.

**Escrow Payments:** The portion of a mortgagor's monthly payments held by the lender in an escrow account to pay for taxes, hazard insurance, mortgage insurance, and other monthly payments as they become due.

**FHA Mortgages:** Loans made by private lenders, which are insured by the Federal Housing Administrations (FHA).

**Graduated Payment Mortgages (GPM):** A type of flexible-payment mortgage whereby the payments increase for a specified time and then level off. Used by first-time homebuyers who expect their incomes to increase over the years.

**Hazard Insurance:** Protects homeowners against damage caused to a property by fire, wind, or other common hazards. It is required by the lender up to the amount of the mortgage to protect the lender's security interest in the property. Additional coverage on the property can be purchased by the borrower. Flood insurance may be required if the home is in a high-risk flood area.

**Lien:** A legal claim on property as security for a debt.

**Loan Commitment:** A written promise of a lender to a borrower to make a mortgage loan, on a specific property, under stated terms and conditions. The terms of the commitment most important to borrowers are the interest rate on the loan and expiration date of the commitment.

**Loan-To-Value Ratio (LTV):** The relationship between the amount of your mortgage to the appraised value of your property, the security. If you have a \$60,000 mortgage on property valued at \$80,000, your LTV is 75% (\$60,000 divided by \$80,000 = 75%).

**Lock-In:** When the borrower informs the lender that he/she wished to lock-in a guaranteed interest rate and points for a specified time period. To keep the lock-in price, the loan must close or settle by the end of the lock-in period. Be sure you fully understand the terms and conditions under which you lock-in your guaranteed interest rate and points.

**Mortgage Insurance:** An insurance, paid for by the mortgagor, which protects a lender against default. If the loan-to-value ratio is greater than 80% (or in some cases less than 80%) on conventional loans, lenders will require mortgage insurance issued by an independent mortgage insurer. Mortgage insurance protects the lender's security interest in a property if the borrower defaults on the loan. Mortgage insurance for FHA mortgages is known as the Mortgage Insurance Premium, or MIP. MIP is required on all FHA mortgages regardless of the loan-to-value ratio. Mortgage insurance should not be confused with mortgage life insurance, which pays off a mortgage loan in the event of the borrower's death.

**Mortgage Note:** Defines the terms of repayment of the debt secured by the mortgage.







# Moving *Checklist*

- ☐ Call security/alarm monitoring company to have the system transferred to your name as of the date of closing
- ☐ Call your cellular phone service company to have your plan(s) changed and moved to your new address
- ☐ Submit your change of address form(s) to the Post Office for mail and magazines or visit [moversguide.usps.com](https://moversguide.usps.com) to submit your address change online
- ☐ Notify your financial institution(s) of your move
- ☐ Order new checks from your bank
- ☐ Arrange for moving assistance
- ☐ Notify your employer(s) of your change of address
- ☐ Notify your creditors of your change of address and phone number
- ☐ If you are moving from out-of-state, get your automobile emissions test completed. Colorado requires this test before you can get your license plates. If you are moving to a different county within Colorado, notify the state and possibly get new license plates. Register your automobiles with Colorado in the county where you will be residing.
- ☐ Update your driver's license or get a new one if moving from another state
- ☐ Transfer your auto policy or make arrangements for new auto insurance
- ☐ Register to vote
- ☐ Register your kids at their new schools or submit a change of address with their school
- ☐ Make arrangements to have your entire family's medical and dental files transferred to your new doctors
- ☐ Arrange for homeowner's insurance by the insurance objection deadline in the purchase contract



# We Simply *Do More*

The only global real estate network.

83

Countries & territories

1,100

Offices worldwide

26,300

Sales associates

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LIV Sotheby's International Realty is the #1 affiliate in the world.

\$5.6B+

Total sales volume  
in Colorado in 2023

#1

Brokerage in Greater Denver  
based on total sales volume  
for transactions ≥ \$750K in 2023

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Brand Recognition

Brand Heritage

Exclusive Networks & Affiliations

Relocation & Referral Services

Unrivaled Online Syndication

Global Media Partnerships

Local Leadership

Award-Winning Marketing

Proven Track Record

Company Culture











Sotheby's Auction House

# A Brand Synonymous *with Quality*

Sotheby's acclaimed auction house has brought the world's most cherished possessions to the global market since 1744, creating a brand with unparalleled prestige. We harness the global recognition and distinction of the Sotheby's name to help buyers of homes at all price points and serve as your trusted real estate advisor for life.

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## Exclusive Access

488K+

Collectors & enthusiasts

68

of Forbes' 100 World's  
Richest People

136

of Forbes' 400  
Richest Americans

164

of Forbes' Top 500 CEOs

20%

have an average net worth  
of \$20.4 million

\$8.4M

Average net worth

Data based on recent survey of 9,200 clients primarily in North America, Europe and Asia

# *Leading the* Colorado Market

LIV Sotheby's International Realty is committed to the highest standard of professionalism, quality, and expertise by focusing on people, integrity, service, and innovation. Founded in 2008 with the mission to help people LIV the life they love, our brokers will help you reach your real estate goals by offering knowledge and advice tailored to your individual needs.

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\$5.6B+

Total sales volume in  
Colorado in 2023

465

Brokers in Colorado

20

Offices throughout  
Colorado

# Our *Western* Footprint





# Advocates for the *American Dream*

## Colorado Leads the Way

We are one of 18 states with buyer agency, established buyer agency processes, and listing contracts for over two decades. We are well-positioned to continue to add value for buyers and sellers alike.

## Be a Force of Calm

In the midst of media and market confusion, we'll cut through the noise. For us, transparency is not new. We pride ourselves on accurate and timely information.

## The Only Constant is Change

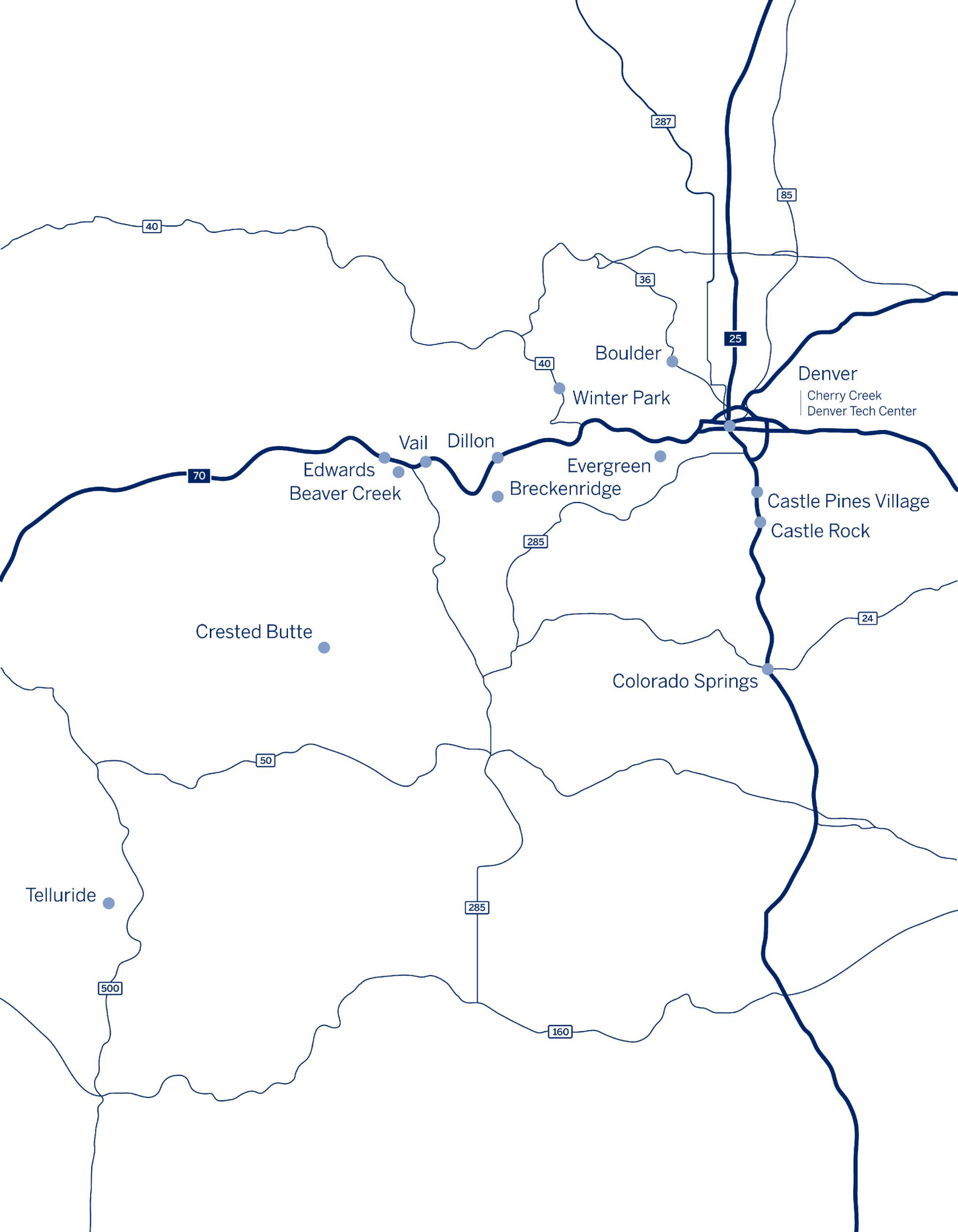
Our industry is dynamic, and every transaction is unique. We remain resilient and adaptable to implement a smart strategy to get you where you're going, wherever in the world that may be.

## We Do It Right

Our success on both the buy and sell side drives our brokerage to have the highest productivity per person nationwide. We operate locally from a position of strength and knowledge. We are never rushed or reactive.

## Helping You Live the Life You Love

Together, our 450+ Brokers, alongside our dedicated leadership team, have weathered the storms of the pandemic, interest rate fluctuations and limited inventory with you, our clients and friends. The life we love is helping you live #thelifeyoulove.











## Office Locations

### Boulder

1050 Walnut Street, Suite 100  
303.443.6161

### Castle Rock

413 Wilcox Street  
303.660.0801

### Cherry Creek

100 Saint Paul Street, Suite 200  
303.893.3200

### Colorado Springs

102 North Cascade Ave, Suite 110  
719.578.8800

### Denver Tech Center

8000 East Belleview Avenue, Suite 200  
303.893.3200

### Evergreen

31955 Castle Court, Unit 1 South  
303.674.3200

### The Village at Castle Pines

858 West Happy Canyon Road, Suite 100  
303.660.8800

### The Village at Castle Pines Sales Center

482 West Happy Canyon Road  
303.688.6100



