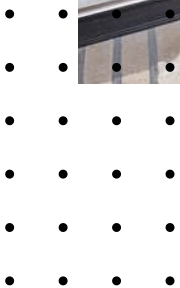


DENVER

YOUR BUYER'S GUIDE

MW
MICHELLEWARNER
Helm Weaver Helm Team



COMPASS

2023 NOTABLE SALES



7 Cherry Vale Drive

4 BD 4 BA 4190 SF \$3,250,000



90 Meade Lane

0 BD 0 BA 0 SF \$4,025,000



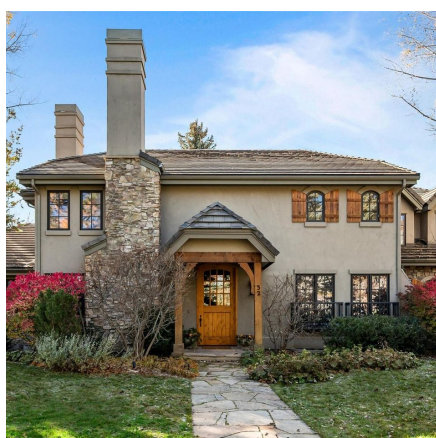
3237 Blue Grass Court

4 BD 4 BA 3131 SF \$575,000

2023 HWH NOTABLE SALES



932 South
Franklin



32 Viking
Drive



2821 East
Cedar

MICHELLE WARNER

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

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



TESTIMONIALS

"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 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!

Sarah B.



Michelle Warner

REALTOR®
M: 304.610.5377
michelle.warner@compass.com



Michelle Warner brings a competitive edge to the team with years of experience in the corporate world. She has an exceptional ability to connect and communicate with a wide range of clients due to her experience as a very successful pharmaceutical representative with Eli Lilly and Company where she led her team in sales for 8 consecutive years. From her impressive eye to her marketable style, she provides a quick and successful launch in today's real estate market. She knows that purchasing a home is one of the biggest investments, and she takes the job of finding a dream home for her clients very seriously. Michelle has been married to her West Virginia University sweetheart, Bobby, for 25 years. Together they have three children, Jackson, Riley, and Gage. She juggles the job as a full-time broker along with volunteering for Boys Team Charity, National Charity League, Cherry Creek High School lacrosse and football, and any other school-related opportunities that she can lend a helping hand with. She spent 5 years on the slopes of Crested Butte, so her happy place is climbing mountains on foot or skis with her family by her side. Nothing brings Michelle more joy than being a role model to her children. She is living proof that you can be a driven, goal-oriented woman in the business world while being a very present and dedicated mom and wife.

COMPASS

COMPASS' SUCCESS IN DENVER

#1

Brokerage in
Denver in 2022*

\$4.3B+

Total Office Sales
Volume in 2022*

5.51%

2022 Market Share Based
On Closed Volume*



**Data based on MLS data from REColorado Office Ranking Report by Office ID # for total closed volume from 1/1/2022 - 12/31/2022

THE HWH DIFFERENCE



\$500M

OVER \$500M TOTAL SALES VOLUME

TOP 10

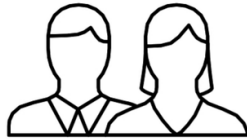
DMAR TOP 10 TEAM 2018 – 2022

TOP 1%

DENVER'S TOP 1% REAL ESTATE PRODUCER

**Data based on MLS data from REColorado Office Ranking Report by Office ID # for total closed volume from 1/1/2022 - 12/31/2022

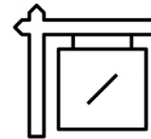
THE HOMEBUYING PROCESS



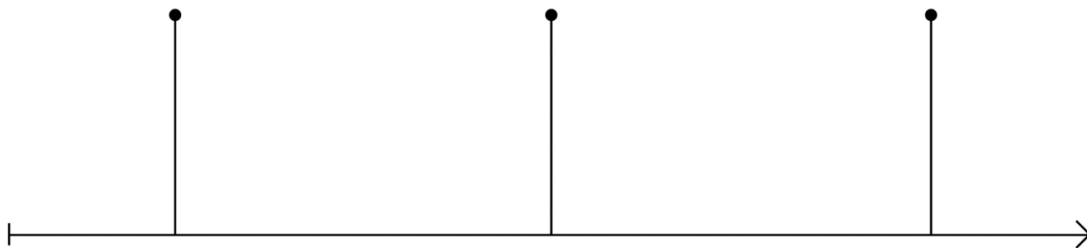
**CHOOSE
A REALTOR®**



**GET
PRE-APPROVED**



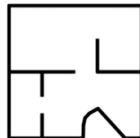
**FIND YOUR
DREAM HOME**



Prepare for Purchase



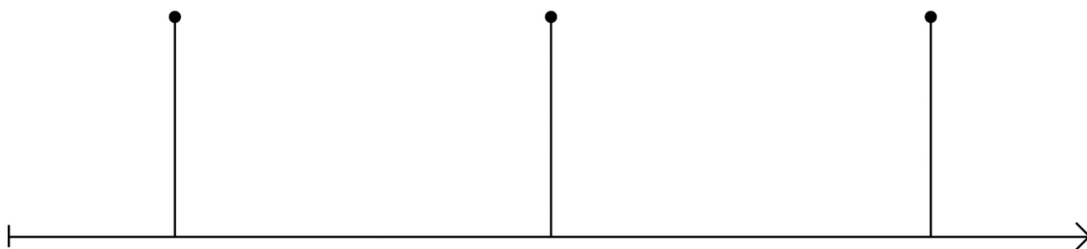
**MAKE AN OFFER
AND NEGOTIATE**



**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

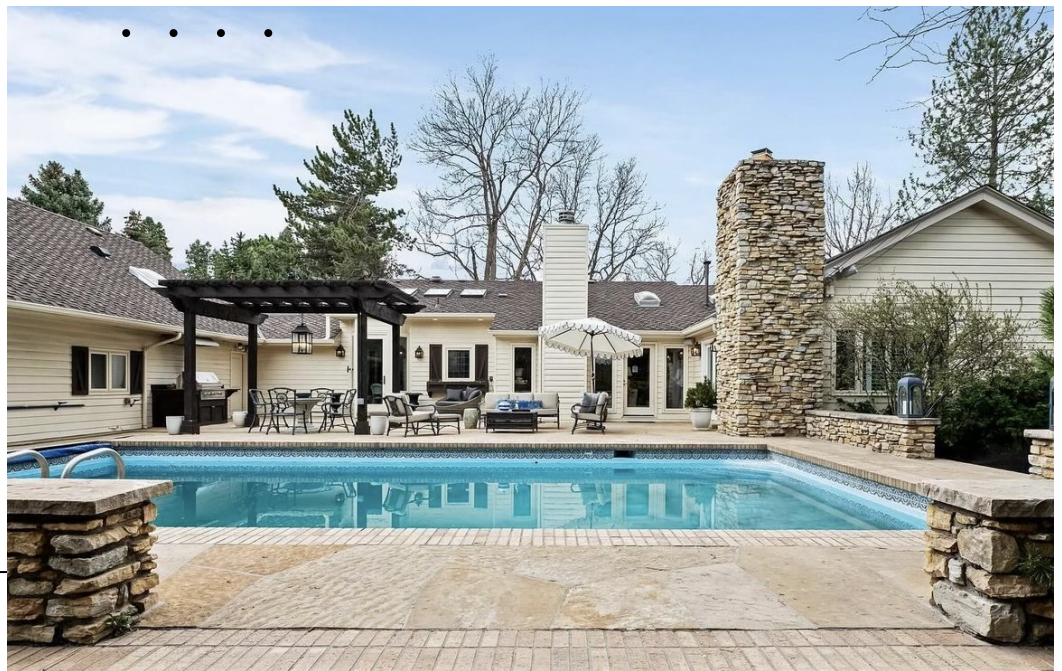
Visit Properties

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.

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

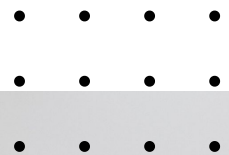
Closing

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.

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.

Escrow

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.

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

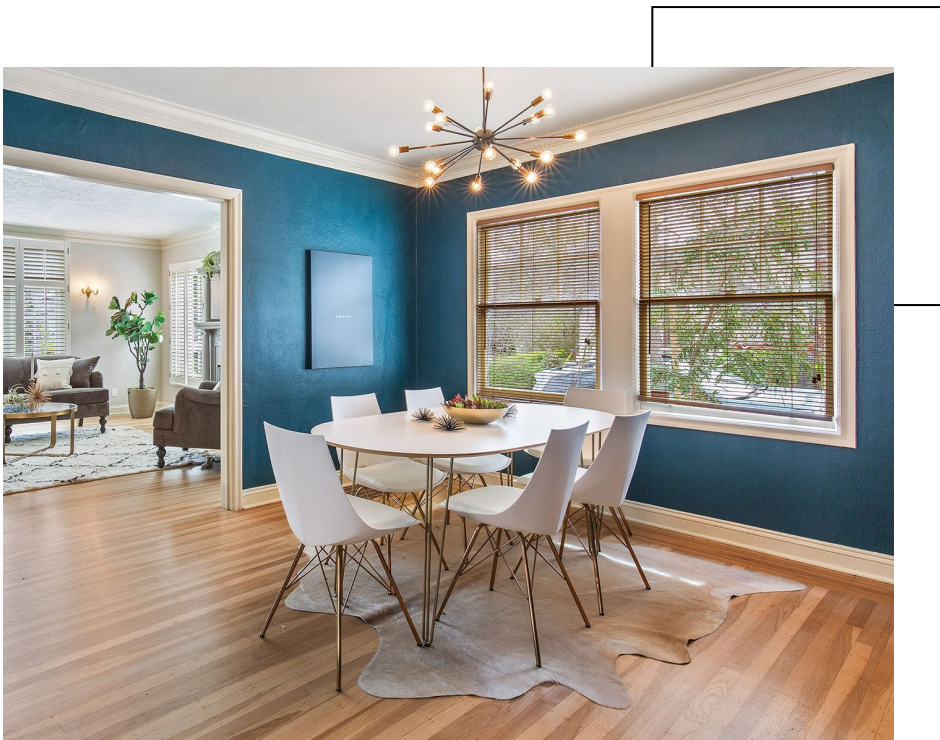
Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

Title Insurance

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

Recording Fees

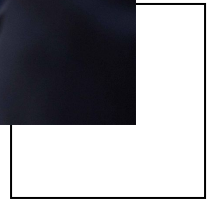
A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.



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.



- • • •
- • •
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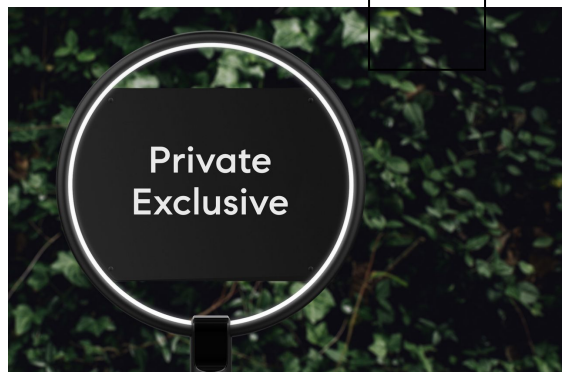


Search

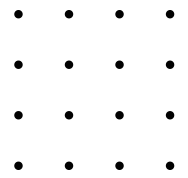
Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

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.

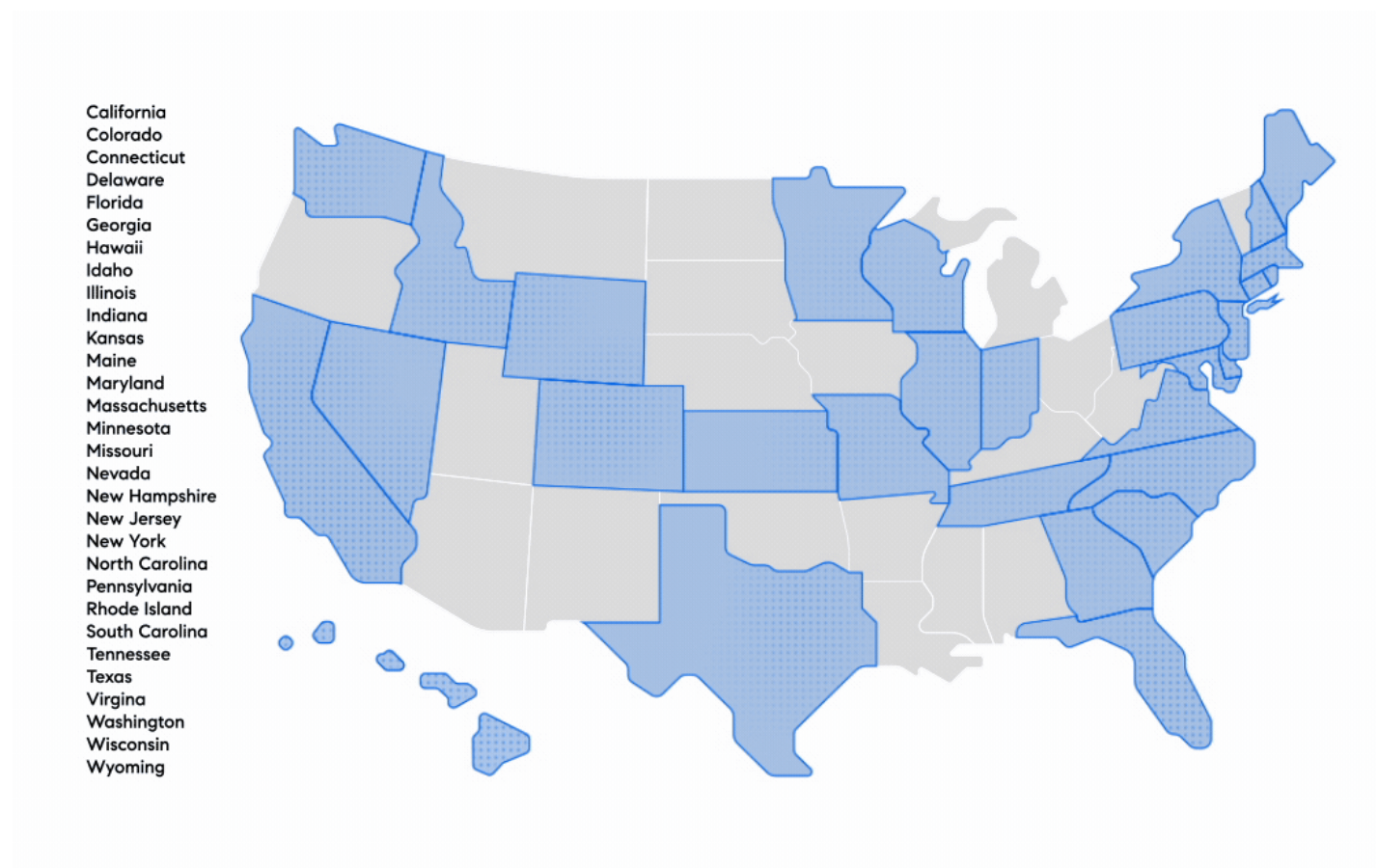


FIND YOUR DREAM HOME WITH COMPASS



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 a most 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
Brokerage in the US *

71
Markets **

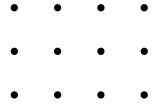
28,000+
Agents ***

*#1 2022 closed sales volume, T. Velt, "eXp Realty, Compass earn No. 1 spots in RealTrends 500 brokerage rankings," RealTrends, Online, HW Media, 3/09/2023, <https://www.realtrends.com/articles/realtrends-500-exp-realty-jumps-to-no-1-sides-compass-no-1-volume/>

** U.S. Markets is defined as metropolitan statistical areas, or MSAs, according to the U.S. Census Bureau.

*** Agents are defined as all licensed agents on the Compass platform.

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.

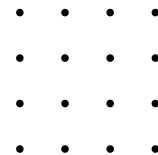


Michelle Warner

REALTOR®

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COMPASS