

Buy with *confidence* every step of the way



  
Kentwood  
REAL ESTATE  
[DenverRealEstate.com](http://DenverRealEstate.com)



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## *Our Mission Statement*

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Kentwood Real Estate is *dedicated* to the legacy of being “Colorado’s Premier Real Estate Company” through the highest producing, most knowledgeable, caring and experienced sales team in the country, offering the highest quality customer service experience.

We are innovators seeking unparalleled marketing and superior internet technology, positioning our clients at the top.

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## *Kentwood Real Estate* at the Denver Tech Center

Unique neighborhoods, amenities, and a great location characterize Denver's Southern sector



A great location is more than a key prerequisite for home buyers - it is also a defining characteristic of the Kentwood Real Estate office in the Denver Tech Center. This premier location enables Kentwood's leading real estate professionals to serve clients in the vibrant Southern sector of metro Denver in grand fashion. It's an area characterized by remarkably unique neighborhoods, extraordinary amenities, and a lifestyle that enables residents to live, work and play in the same general area.

The metro area's southern corridor offers multi-million dollar custom homes in such communities as Cherry Hills Village, and elegant semi-custom homes in a variety of neighborhoods, plus gorgeous condominiums, patio homes and townhomes, including many enclaves located within walking or cycling distance of retail, entertainment and recreational amenities. From Greenwood Village to Castle Pines Village and points in between, South metro is "The Place" to live for those seeking convenience and a lifestyle second-to-none. Access to Denver International Airport (DIA) is convenient and excursions to Colorado's magnificent high country are quick and easy.

The area boasts a wealth of championship golf courses, both public and private. There are numerous parks, tree-lined boulevards, and a remarkable array of restaurants ranging from gourmet dining to exciting brew pubs. South metro Denver also offers highly regarded schools, many cultural attractions, exciting community events year-round, and a citizenship dedicated to maintaining the highly desirable ambiance of each distinctive neighborhood. It's an area prized by nearly every segment of the home buying market, from empty nesters to growing families.

*No other real estate company serves the Southern sector better than Kentwood Real Estate at the Denver Tech Center, including the specialized relocation needs of those moving to the Denver area.*







# The *Buying* Process

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Confidence from Start to Finish

We *are* Denver Real Estate™









# The *Buying* Process

Your Kentwood agent draws from the largest and most comprehensive network of available properties.



## Why *Buy* with Kentwood Real Estate?

### Broadest Market Access

Our access to the market is enhanced by membership in the Metro Area Associations of Realtors, Colorado Association of Realtors, National Association of Realtors, Metrolist, Christie's International Real Estate, Leading Real Estate Companies of the World, and Who's Who in Luxury Real Estate.

### Experienced Brokers

Our agents average 20 years in real estate and have sold every property type in virtually every neighborhood. This high level of experience allows the brokers to guide clients throughout a purchase with consummate skill.

### Outstanding Reputation

Repeat business and referrals constitute more than 90% of Kentwood's annual sales, which for ten of the past eleven years has exceeded \$1.1 billion.

### Three Convenient Sales Locations

You can work with us any day of the week at our locations across the city and southern suburbs, as each office has in-depth expertise specific to the community.

### A Dedication to Professionalism

Kentwood has been synonymous with Denver real estate for more than 30 years. Count on the highest level of personal attention from results-driven professionals.

In short, when you hire Kentwood you receive all of the knowledge, experience, and resources of our entire company.







# The *Buying* Process

As your agent, I have a fiduciary responsibility to you at all times and will service your specific real estate needs in the following ways:



## An Agent's *Responsibilities*

### Expert Guidance

- Frame a property search around what's most important to you
- Recommend lenders for pre-approval to help determine a realistic price range, strengthen your offer and lead to a faster closing
- Search MLS daily to find new properties that match your criteria
- Preview properties, schedule appointments and accompany you to showings
- Analyze comparable property values and advise you on current market conditions
- Structure and prepare your offer, review disclosures and laws and deliver the contract
- Negotiate skillfully on your behalf and promote clear and frequent communication among all parties
- Review title commitment, recommend home inspectors, facilitate lender approval, insurance coverage, and recommend attorneys or tax professionals as needed
- Accompany you on final walk-through

### Responsiveness

- Act in good faith at all times
- Adhere to your instructions
- Return all calls and emails promptly
- Closely track dates and deadlines

### Accounting

- Receive and monitor all earnest money deposits
- Receive and deliver all documents in a timely manner
- Review final settlement statements

### Loyalty

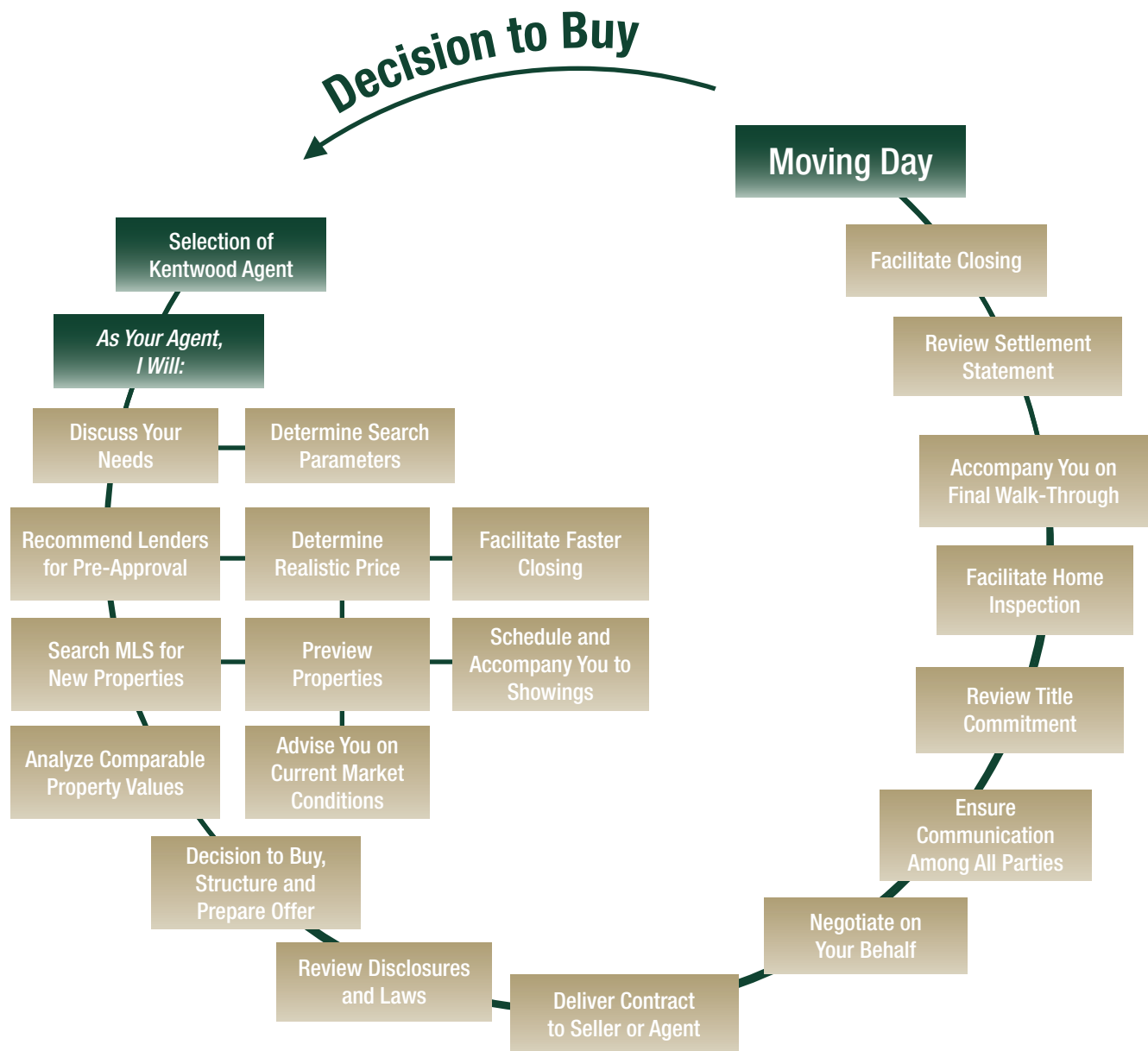
- Place your interests above all others
- Keep your personal information strictly confidential
- Ensure that all parties to the transaction are fully informed about any material facts that may affect the transaction



# The *Buying* Process

Your Kentwood Agent will provide the luxury of personalized service and take care of it all, from specialized market knowledge to negotiating and closing your transaction.

## General Steps in the Kentwood Selling Process

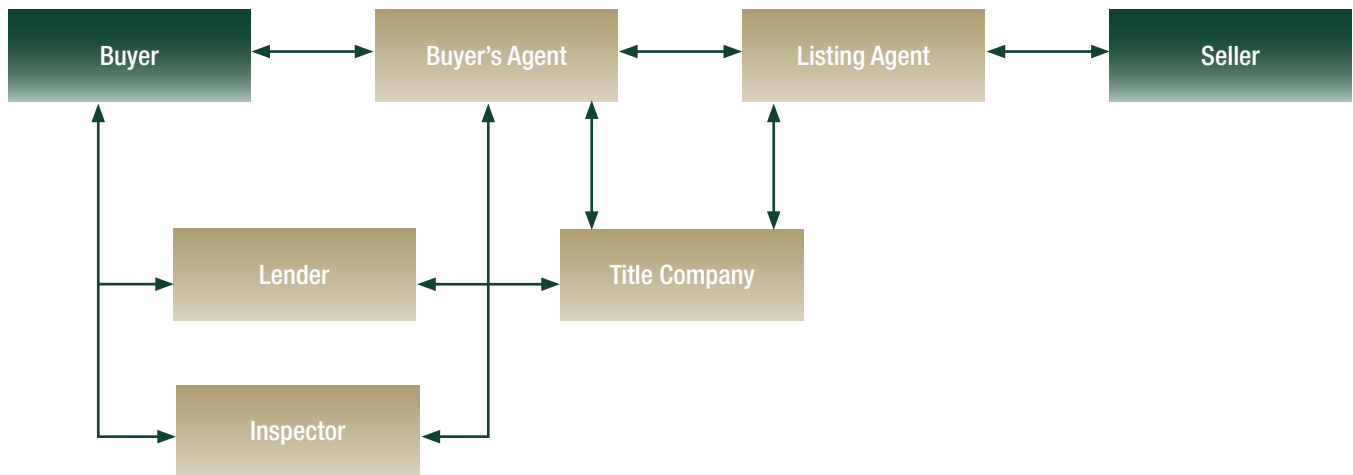


# The *Buying* Process

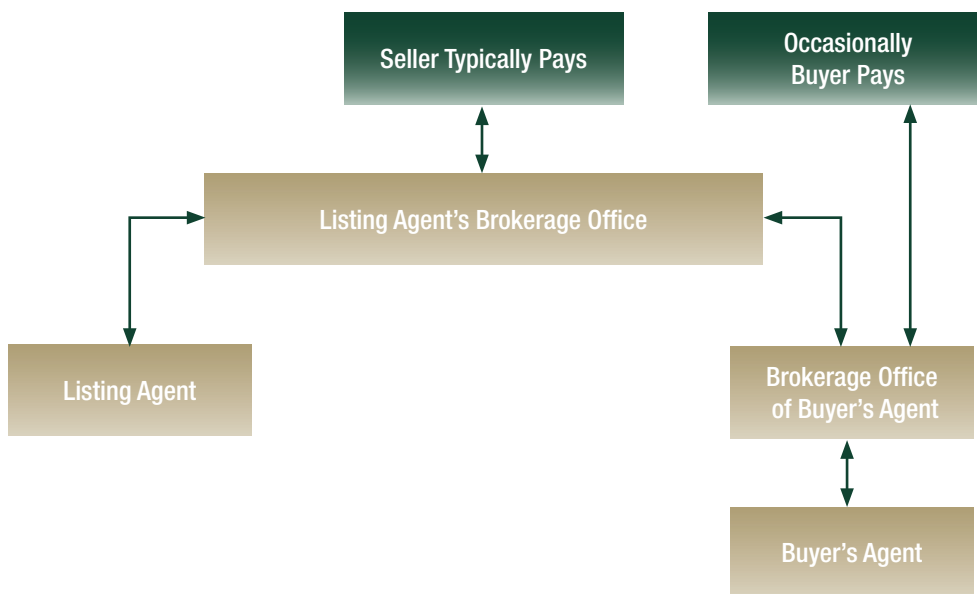
We will take the time to explain the different agency relationships you may have with your Kentwood Agent.

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## The People Involved and How Communication Takes Place



## About the Commission





# The *Buying* Process

Kentwood's Technology Helps You Find the Perfect Property

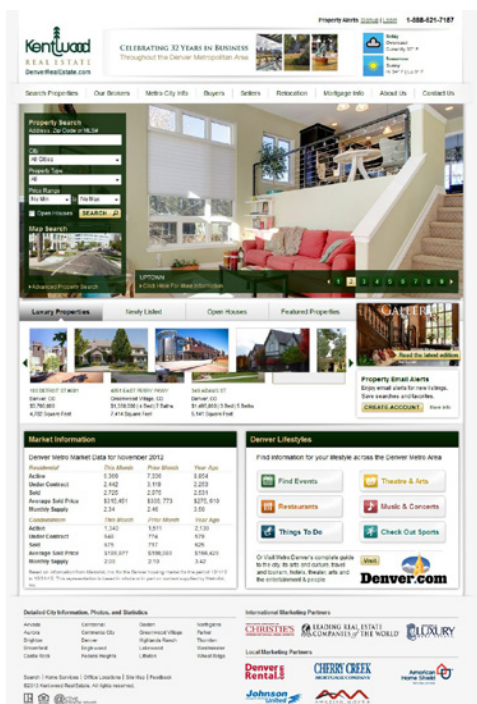


*Our Website, DenverRealEstate.com*

## DenverRealEstate.com

All of IDX (Denver Metro) listings can be viewed 24/7 on our award-winning website. Kentwood has deployed the most cutting-edge technology in order to give you the most robust search tools, information about brokers, homebuyer resources, and market data. Get to know Denver by browsing through our many in-depth neighborhood profiles. With our "Property Alerts" feature, you can save searches, share properties, and more. You can also create an account by using your Facebook or Google login information.

The cornerstone of DenverRealEstate.com is our Advanced Interactive Mapping (AIM) feature. Consumer studies show that home buyers prefer visually oriented, interactive property searches. We provide a unique map-based property search that allows you to search for just the right home and neighborhood. DenverRealEstate.com can provide all of the tools you need for productive property searches, including:



- Display of all property listing data on the map according to the search characteristics from your selection
- The ability to draw custom search boundaries using the interactive 'polygon' search tool
- Point-of-Interest Plotting, enabling the buyer to search for area shops, services and amenities such as restaurants and schools
- Satellite photos of entire search areas as well as close-up "Street View" photographs of any neighborhood
- Market Data & Statistics
- Kentwood Blog, Social Media & Other Technology (Facebook, Twitter, QR Barcodes, etc.)
- Find relevant information that aligns with your Denver lifestyle, or just browse to see what Denver has to offer. Categories include Events, Restaurants, Things to Do, Theatre & Arts, Music & Concerts, and Sports

We *are* Denver Real Estate™









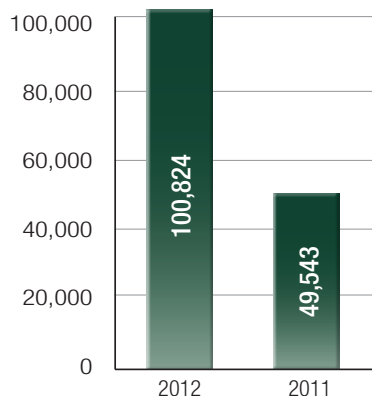
## The *Buying* Process

Kentwood knows that more than 50% of real estate searches are done on mobile devices. This makes mobile accessibility crucial to the real estate market.

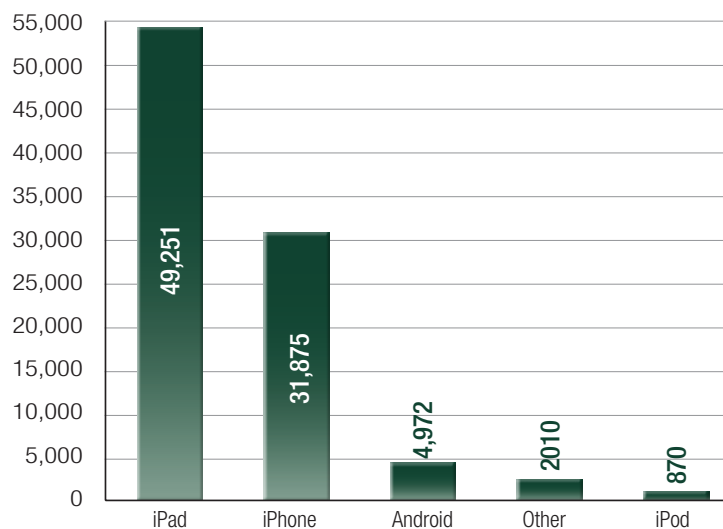


## The Mobile *Movement*

Total Mobile Visits to DenverRealEstate.com *increased* 103% from 2011 to 2012



Top Mobile Devices Used to Visit Our Website in 2012



## Our own smartphone and tablet Apps

As potential buyers search neighborhoods and discover properties, it is expected to be able to get more information in real time on their mobile device. Kentwood's comprehensive, easy to use mobile apps with custom search capability, puts your listing in the buyer's hands.







# The *Buying* Process

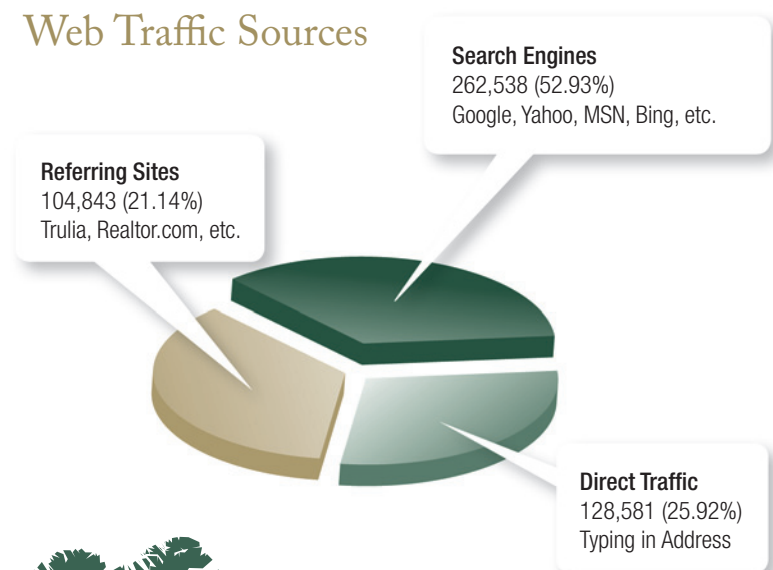
Search Engine Optimization (SEO) is a system of methods used to enhance a website's ranking in the natural search results of search engines. This includes optimizing many factors including the use of relevant keywords and making sites web compliant to name a few.

## 2012 SEO Overview of DenverRealEstate.com

### Site Usage

Total Visits	496,017
% New Visits	53.07%
Unique Visitors	271,715
Page Views	4,638,231
Average Page Views per Visitor	9.35
Average Time on Site (minutes)	7:45

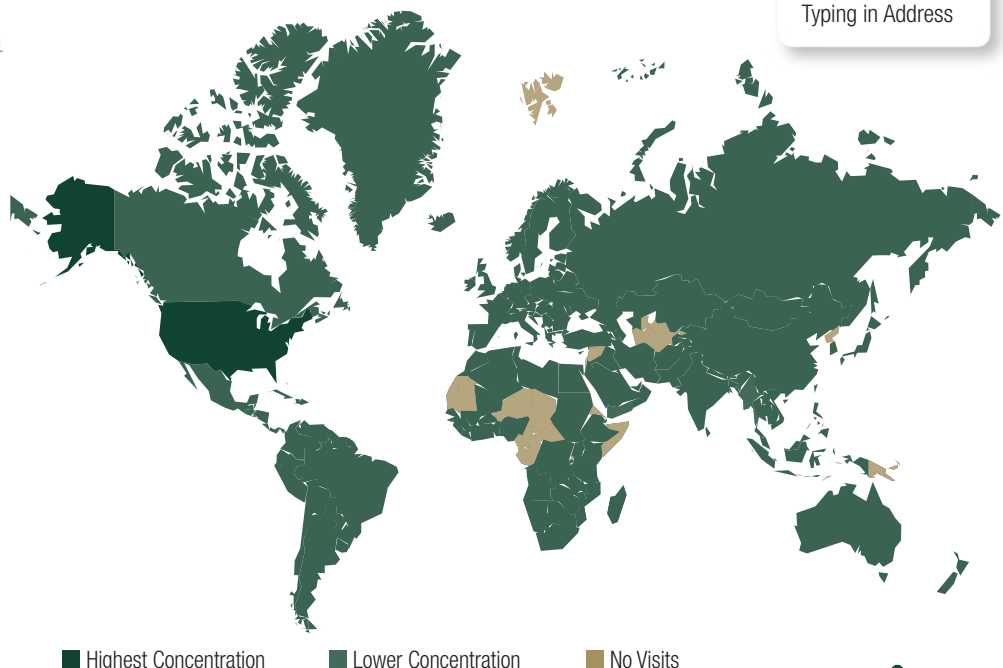
### Web Traffic Sources



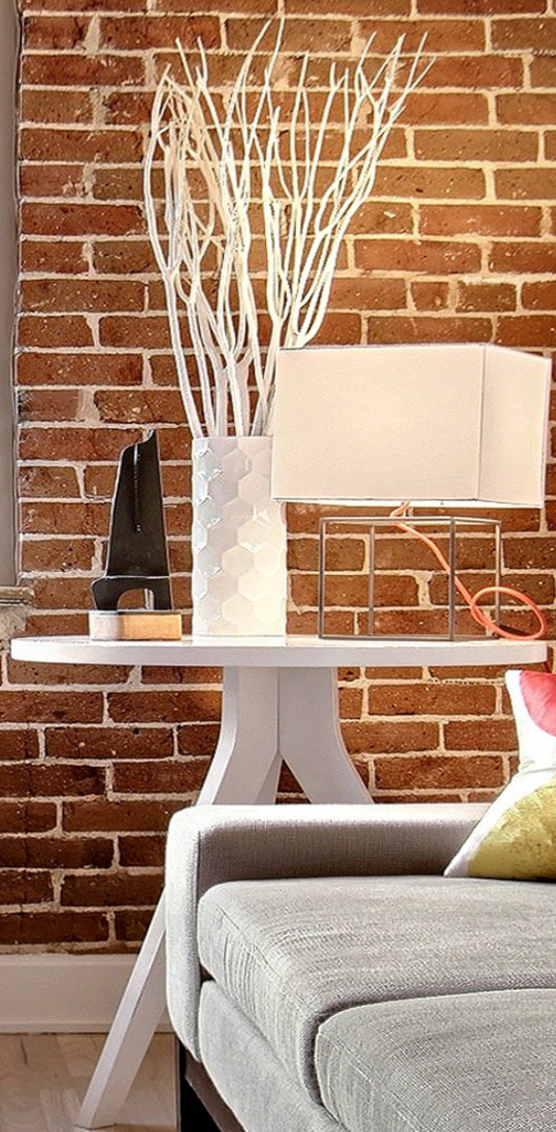
### Sources by Location

496,017 visits came from  
178 countries/territories

United States	474,369
Canada	3,629
United Kingdom	2,467
Australia	1,672
India	1,129
Germany	892
Russia	824
Philippines	541
France	479









# *About* Kentwood Real Estate

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A trusted name in metro Denver real estate

We *are* Denver Real Estate™



## *About* Kentwood Real Estate

Founded in 1981, Kentwood Real Estate recently celebrated 32 years as one of the most trusted names in Denver real estate. Kentwood is comprised of over 175 top-producing real estate professionals operating from three strategically located offices in the metro Denver area.

Our brokers and management team are dedicated to superior customer service and unmatched expertise in all segments of the market. We also offer comprehensive relocation services through our affiliation with the Leading Real Estate Companies of the World. Kentwood's marketing programs, family environment, and long-term relationships with clients are also company hallmarks. Kentwood enjoyed another excellent year in 2012 and looks forward to surpassing previous goals in 2013.

A company is only as good as its people. Striving for excellence has become a tradition with Kentwood Real Estate. It shows in the performance of every Kentwood broker associate and each member of the support staff. Locally owned, with a strong and experienced support staff, Kentwood assists with every facet of a sale or purchase. The Kentwood professionals know the real estate business inside and out, and are unmatched in knowledge of the residential market in the Denver metro area.

As Denver's largest independent brokerage, we provide dedicated and personalized service. Reputation is what a successful real estate company is all about. Kentwood carefully selects its agents, who have achieved some of the nation's highest real estate volumes and have established a reputation as individuals of dedication, integrity, and personalized service.

Every Kentwood broker associate is full-time and averages 20 years of experience selling residential real estate. Kentwood professionals have also held numerous leadership positions in the industry, communities and neighborhoods, and are active in their local Boards of Realtors.

The offices of Kentwood Real Estate are located in the Denver Tech Center, the Cherry Creek area, and in lower Downtown Denver (the latter known to locals as LoDo). Kentwood Real Estate provides broad-based services to communities throughout the Denver metropolitan area.

Looking ahead, the strength of Kentwood Real Estate comes not only from our past, but from our ability to embrace our future. Our ability to accurately project future trends affecting our customers and clients assures you are in the best possible hands. You will benefit from our knowledge and expertise in the latest areas of technology, market trends and relocation strategies while maintaining the good, old-fashioned customer service and personal attention that has earned Kentwood its prestigious reputation.

*We Are Denver Real Estate* – visit us online...[DenverRealEstate.com](http://DenverRealEstate.com)







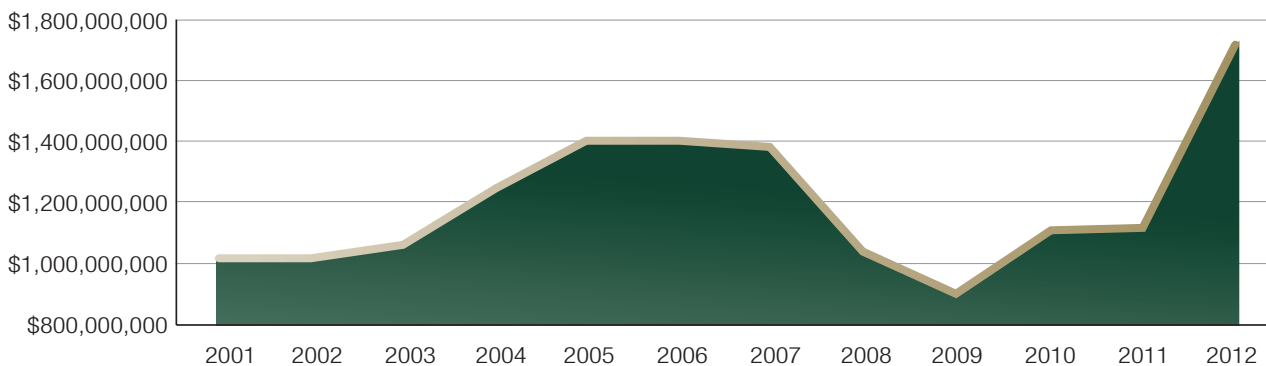
## About Kentwood Real Estate

With an average of 20 years of experience per agent and average sales volume of \$9 million per agent in 2012, Kentwood Real Estate out performs their competitors.



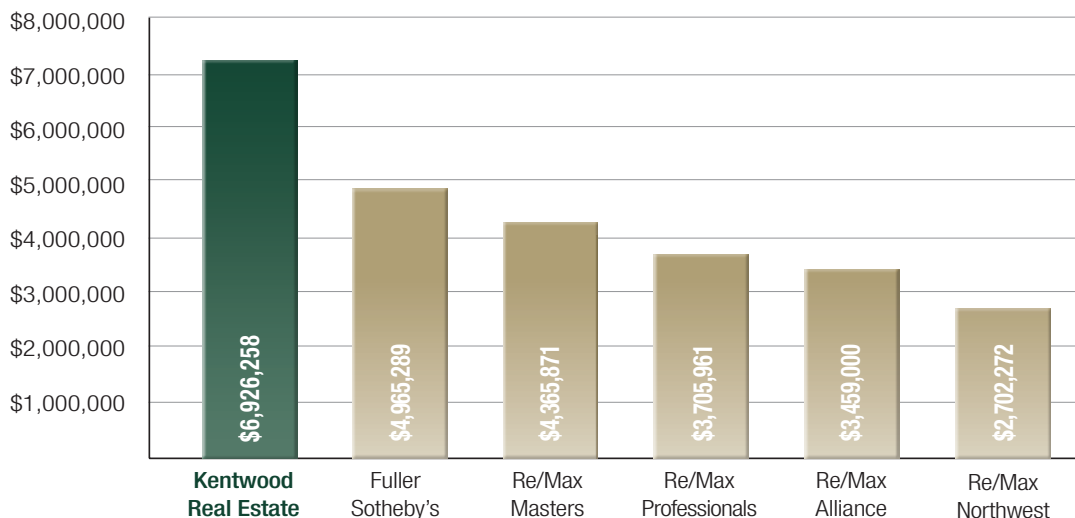
Our Agents are *the Best* in Class

## Kentwood Real Estate Consolidated Sales Volume



## Sales Growth Comparison

### Volume Per Agent



\* As reported by the Denver Business Journal in May 2012

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DENVER ART MUSEUM

CenturyLink

Sheraton



## *About Kentwood*

Kentwood has always taken pride in being a good neighbor. Today, Kentwood Real Estate continues to support numerous civic and community endeavors. Every year, Kentwood and its agents demonstrate their commitment to the community by volunteering and supporting local charities and events.



## *Giving Back to the Community*

In 2012 Kentwood Real Estate participated in the Wash Park Home Tour supporting Steele Elementary School, Taste of Greenwood Village, Meals on Wheels, Santa Claus Shop, Adopt-a-Family, The Starz Denver Film Festival and a Kentwood Client Appreciation event at the Denver Botanic Gardens-Chatfield.

On an individual basis, Kentwood agents support hundreds of non-profits, charities, civil and community endeavors.





## About Kentwood

Below are a few of the many such charitable organizations.

Aiducatus	Denver Southeast Rotary	Project Pave
Allied Jewish Federation of Colorado	Denver Symphony	RMRS
Alzheimer's Association	Denver Zoo	Rocky Mountain Community Church
American Cancer Society	Disabled American Veterans	Rwanda Foundation
American Diabetes Association	Downtown Denver Partnership Civic Ventures Board	Safe House
American Heart Foundation	DPS Summer Scholars	Salvation Army
American Legion	East High Angel Foundation	Save Our Youth
Amor Ministries	Edison Elementary PTA	Sense of Security
Anchor Center for Blind Children	Elephant Energy	Sernity
Anti-Defamation League (ADL)	Ethnic College Counseling Center	Serve on Downtown Denver Housing Council
Arapahoe/Douglas Mental Health Network	Father Woody's Haven of Hope	Sheriffs of Colorado
Archbishop Annual Campaign	FCBI Annual Charity Golf Tournament	Smart Girls
Art for Edison	First Descents	Smile Train
ArtReach	Food Bank of the Rockies	Special Olympics
Assist-a-Family	Friends of Edison	St Thomas More Catholic Church
Athletics & Beyond	Gameday Memories	St. Anne's Episcopal School
Autism Society of Colorado	Girl Scouts of Colorado	St. Mary's Academy
Avon Walk for Breast Cancer	Girls on the Run (Rocky Mountain chapter)	Stanley British Primary School
Bags of Fun	Global Education Fund	Steel Elementary
Bear Creek High School Football Team	Goodwill	Susan G. Komen-Breast Cancer
Bienvenidos Food Bank	Greenwood Village Parks & Trails Commission	Susan G. Komen Race for the Cure
Blue Sky Foundation	Habitat for Humanity	Teammates For Kids-Garth Brooks Foundation
Bonfils Blood Center	Heart Association	The Butterfly Foundation
Boy Scouts of America	Heart Fund	The Delores Project
Boys and Girls Club of Denver	HERZL Day School	The Democratic National Party
Boys and Girls Clubs of Colorado	HomeSteaders of Family HomeStead	The Denver Film Society
Brent's Place	Hope's Promise	The Gordian Fund
Bronco Wives	Hospice of Saint John	The Kempe Foundation
Cancer League of Colorado	Individual grant for college education	The MACC (Mizel Arts and Culture Center)
Cancer League of Denver	Innovage Foundation	The Pink Ribbon Foundation
Cancer Research	Institute for International Education (IIE)	The Sanctuary Center
Canterbury H.O.A.	Janet's Camp	The Women's Foundation of Colorado
Carson Elementary	Jewish Community Center	Theodore Roosevelt Medora Foundation
Catholic Charities	Jewish Family Services	Therapy Dogs International
Central City Opera	Jewish National Fund	Third Way
CHARG Resource Center	Jewish War Veterans	UNICEF
Chatfield High School Baseball Team	Judi's House	University of Colorado Foundation
Children's Hospital	Junior League	University of Colorado Hospital Foundation
Coats for Colorado	Juvenile Diabetes Research Foundation	University of Notre Dame Alumnae Association
Cocktails for a Cause	Kendall And Taylor Atkinson Foundation	Urban Peak
Colorado Academy	Kent Denver	Ute Meadows Elementary School PTA
Colorado Agency for Jewish Education (CAJE)	Kidney Association	Veterans of Foreign Wars
Colorado Ballet	K-Life	Volunteers of America
Colorado Children's Chorale	Kolkata City Mission	Volunteers of America- MAX Fashion Show
Colorado Coalition for the Homeless	Leukemia and Lymphoma Society	Warren Village
Colorado College	Lodo Cares	Western Fantasy
Colorado Ovarian Cancer Alliance	Lower Downtown Design Review Board	Whiz kids Tutoring
Colorado Pug Rescue	Make-a-Wish Foundation	Wings over the Rockies
Colorado Veterinary Medical Foundation (via The Goethe Fund)	Maple Star Colorado Foster Parent	Witnesses for Jesus
Colorado Youth at Risk	March of Dimes	Women for Women International
Columbine Knolls South II H.O.A.	Max Fund	Women's Global Empowerment Fund
Concerts For Kids	Melanoma Research Foundation	Woodbourne Wave Swim Team
County Sheriffs of Colorado	Metro Denver Partner's Tutoring Program	Wounded Warriors
Court-Appointed Special Advocates	Mile High Calvary	Y2 Ski Club
Cover Colorado	Mile High Montessori	Yellowstone Foundation
CU Denver School of Business	Mile High Squash	Young Life
D.E.A. Survivors Benefit Fund	Multiple Sclerosis	
Denver Art Museum	Museum of Contemporary Art	
Denver Botanic Gardens	Namaste Hospice	
Denver Campus for Jewish Education	National Jewish Hospital	
Denver Center for Performing Arts	National Kidney Foundation	
Denver Dumb Friends League	National Public Radio	
Denver Early Childhood Council	New Genesis	
Denver Health	North Shore Animal League in Long Island, NY	
Denver Kids, Inc	Open Door Ministries	
Denver Museum of Nature and Science	Parkinson's Association of the Rockies	
Denver Public Library	Planned Parenthood	
Denver Rescue Mission	Porter Hospital	
	Project Angelheart	









# *References* for Sellers

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Additional Helpful Information



## References for Buyers

When you choose Cherry Creek Mortgage for your financing, you have the best source for getting the loan you need for the home you want!



## Cherry Creek *Mortgage* Company

As the #1 privately held mortgage banking company in Colorado, we offer our superior mortgage services to Kentwood clients. We outperform our competitors by delivering consistent quality, speed and flexibility!

Cherry Creek Mortgage is a Colorado company, headquartered in Greenwood Village. We have been helping people buy homes for almost three decades and have developed a strong reputation for delivering competitive products and quality service. Our commitment to excellence is demonstrated in every loan we make.

Our loan officers are well-trained, helpful, and confident. They always take the time to answer your questions. Their efforts in concert with technology and procedures make them the new standard in mortgage lending.

### We listen carefully to understand your specific needs and provide you:

- Local processing, underwriting, and closing to assure you a quick and hassle-free process
- A variety of loan programs to fit your specific needs, all at competitive rates

### We keep you informed and updated on status throughout the loan process.



Mobile Rate Watch



**303-226-8835**

**Company NMLS #3001**  
7600 E. Orchard Rd. #250N.,  
Greenwood Village, CO 80111

[www.CherryCreekKentwood.com](http://www.CherryCreekKentwood.com)



In Colorado, to check license status of your mortgage broker  
visit <http://eservices.psiexams.com/crec/search.jsp>

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## References for Buyers

The following are ten basic steps you can take to help achieve your goals when buying a home:



### The *Ten Steps* to Buying a Home

1. Select a buyer's agent to represent your interests.
2. Begin your search for a new home before your existing home is under contract.
3. Discuss your needs. Make sure your agent fully understands what type of home will best suit you.
4. Learn all you can about the neighborhood you would like to live in.
5. Become pre-approved with a mortgage lender, as this will make you a more attractive buyer when making an offer.
6. Make an offer by submitting your contract through your Kentwood agent to the seller for review.
7. Finalize an official contract with your Kentwood agent. Submit earnest money as required.
8. Secure mortgage commitment.
9. Make preliminary moving plans with regard to utilities, insurance policies, etc.
10. Final inspection and closing.





## References for Buyers

The written offer you submit to a seller becomes a binding sales contract if the owner accepts it. We'll ensure that your offer is complete and serves your best interests. It includes the following:



### All About Your *Offer*

- Address and legal description of the property.
- Price you are offering to pay for the property.
- Terms such as “all cash” or “subject to your obtaining a mortgage for a given amount”.
- Anticipated closing date when title will be transferred.
- Earnest money accompanying the offer and cash-at-closing balance required, as well as the form it is in, i.e. check or promissory note.
- Contract provisions stating which party is responsible for the title insurance, survey, property inspections and similar expenses.
- Type of deed to be given.
- Other requirements specific to your sale. These might include special inspections, tax advice, or occasionally, attorney review, disclosure of specific environmental hazards, or other state-specific terms.
- A provision that the buyer may make a last-minute walk-through inspection of the property just before closing.
- A time limit after which the offer will expire.
- Contingencies that state the sale will only go through if certain conditions are met.
- Common contract contingencies include the buyer obtaining specific financing from a lending institution, a satisfactory report by a home inspector, and an appraisal for at least the value of the contracted price.





## References for Buyers

As the buyer, you may be responsible for the following expenses associated with the purchase of your Denver home:

### Information Every Buyer Should Know

Property Inspection	\$200 - \$600 (can vary depending upon square footage of property and number of inclusions)
Lead paint inspection (optional)	\$250- \$300
Homeowner's insurance	Varies
Title Company Real Estate Closing Fee	\$140
Doc Fee (State Tax Stamps)	\$1 per \$1000 of sale price
Property Taxes	Will be a credit to you for the portion of the year that the seller owned the property

### Settlement costs associated with your lender:

Loan application	\$250 - \$500
Closing points or loan origination fee (optional)	1% - 3% of loan amount
Loan Closing Fee to Title Company	\$330
Private Mortgage Insurance (PMI)	Required if loan amount is more than 80% of purchase price (discuss with lender)
Underwriting fee	\$250-\$500
Appraisal fee	\$300-\$500 depending on size of home
Document preparation or recording fee	\$50 - \$300
Flood certification fee	\$12 - \$40
Lender's title insurance policy	\$300 and up
Credit Report	\$16
Hazard Insurance	Premium for 1 year
Tax Certification	\$25

### Pre-paids:

Reserve fund for tax escrow	2-8 months prepaid real estate taxes (may be received as credit from seller)
Prepaid interest	Interest on loan from closing date to end of month
Hazard Insurance Escrow	Typically 3 months

*Note: Above fees are close estimates but can vary. Source: Land Title Guarantee Company*







## *References for Buyers*

Here's what a monthly mortgage payment typically includes:



### *Breakdown of Your Mortgage Payment*

**Principal.** The amount of money borrowed. Each month a portion of the principal is paid back. Over time, interest becomes a smaller part of the monthly mortgage payment, and more of the payment goes toward reducing the principal owed.

**Interest.** The cost of borrowing money, usually expressed as an annual percentage of the loan amount, for example, 5½% or 6%. Principal and interest are amortized over a period of years, typically for 15 or 30 years.

**Property Taxes.** Taxes paid to a local government, usually a percentage of your property value, based on the mil levy. Your lender generally collects the taxes through your monthly payments and pays them directly to the local government. The amount of tax will vary depending upon where you live and the type of property you own.

**Hazard Insurance.** An insurance policy that protects you from financial losses on your property that result from fire or other hazards.

**Private Mortgage Insurance (PMI).** An insurance policy for down payments of less than 20% of the home price, which helps mortgage lenders recover some losses if a borrower fails to fully repay. Mortgage insurance makes it possible to buy a home with a low down payment.

# References for Buyers

## Mortgage Application Checklist

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- ☐ Copy of signed sales contract with all addenda and amendments attached
- ☐ Your address for past two years
- ☐ The name and address of your employer for the past two years
- ☐ Social Security numbers for all applicants
- ☐ W2 forms for the past two years
- ☐ Copies of pay stubs for most recent 30-day period
- ☐ Copies of statements for most recent two months (or most recent quarterly statement) for bank accounts, mutual funds, brokerage accounts, retirement, etc. to identify the source of your down payment and asset reserves. All pages of the statements will be required, even if blank
- ☐ Most recent two years federal tax returns, including all schedules. If applicable, most recent two years corporate or partnership federal tax returns, including K1s, for all companies in which the applicant has ownership interest
- ☐ Copy of canceled earnest money check, both sides, when available
- ☐ Name, address, and phone number of current landlord, if applicable
- ☐ Estimates of value of real estate owned
- ☐ You also may be asked for information on VA loans, Certificate of Eligibility or DD-214, pending lawsuits, former bankruptcies or foreclosures, rental leases, and divorce decrees outlining child support or alimony
- ☐ Name and number of the insurance agent you will be using for your homeowners insurance

After your loan officer reviews your application, additional information may be required.



# References for Buyers

## A Quick Guide to Agency Terms

**Seller's Agent** A seller's agent works solely on behalf of the seller to promote the interests of the seller with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the seller. The seller's agent must disclose to potential buyers all adverse material facts actually known by the seller's agent about the property. A separate written listing agreement is required which sets forth the duties and obligations of the broker and the seller.

**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.



**Transaction-Broker** A transaction-broker assists the buyer, seller or both throughout a real estate transaction by performing terms of any written or oral agreement, fully informing the parties, presenting all offers and assisting the parties with any contracts, including the closing of the transaction without being an agent or advocate for any of the parties. A transaction-broker must use reasonable skill and care in the performance of any oral or written agreement, and must make the same disclosures as agents about all adverse material facts actually known by the transaction-broker concerning a property or a buyer's financial ability to perform the terms of a transaction and, if a residential property, whether the buyer intends to occupy the property. No written agreement is required.

**Customer** A customer is a party to a real estate transaction with whom the broker has no brokerage relationship because such party has not engaged or employed the broker, either as the party's agent or as the party's transaction-broker.



## A Glossary of *Common* Real Estate Terms

**Appraiser** The person who decides the market value of a home based on its condition and the selling prices of comparable homes recently sold in the area. His or her job is to compute a fair estimate of market value to help the lender determine a reasonable loan amount.

**Assessor** A public official who appraises property for tax purposes, determining the assessed value, not the tax rate.

**Closing** The conclusion of a real estate transaction, which includes delivery of a deed, financial adjustments, signing of notes and disbursement of funds necessary to the sale or loan.

**Contingency** A condition that must be met before a contract is binding. For example, the sale of a home might be contingent upon the seller paying for certain repairs from buyer's inspection.

**Conventional Loan** A loan made with real estate as security and not involving government participation in the form of insuring (FHA) or guaranteeing (VA) the loan.

**Fixed-Rate Loan** A loan with the same rate of interest for the life of the loan.

**Homeowner's Policy** A multiple-peril insurance policy commonly called a package policy. Available to owners of private homes, it covers the dwelling and contents in case of theft, fire, or wind damage, as well as liability for property damage and personal liability.

**Interest Rate Cap** The maximum interest rate charge allowed on an adjustable-rate loan for any one adjustment period during the life of the loan.

**Open Mortgage** A mortgage that may be repaid in full at any time over the life of the loan without a prepayment penalty.

**Point** A point is a dollar amount paid to a lender for making a loan, each point being equal to one percent of the loan amount, also called discount points.

**REALTOR®** A member of the National Association of Realtors who subscribes to a strict code of ethics.

**Title** Documentary evidence of the right to or ownership of property, which in real estate is the deed. Title may be acquired through purchase, inheritance, gift or exchange, as well as through foreclosure of a mortgage.





# References for Buyers

## Denver New Resident Information

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### Cable TV / Satellite

Comcast	<a href="http://www.Comcast.com">www.Comcast.com</a> (800-266-2278)
DirectTV	<a href="http://www.DirecTV.com">www.DirecTV.com</a> (888-777-2454)
Dish Network	<a href="http://www.DishNetwork.com">www.DishNetwork.com</a> (800-823-4929)

### Utilities

(When opening any account, it is advisable to have at least two pieces of identification – at least one with your photo – and proof of your new address.)

Qwest/CenturyLink	<a href="http://www.CenturyLink.com">www.CenturyLink.com</a>
Xcel Energy	<a href="http://www.XcelEnergy.com">www.XcelEnergy.com</a>
Trash Collection and Street Maintenance & Recycling	<a href="http://www.DenverGov.org/TrashRecycling">www.DenverGov.org/TrashRecycling</a>
Water/Sewer	<a href="http://www.DenverWater.org">www.DenverWater.org</a>

### Post Offices

United States Postal Service	800-ASK-USPS (800-275-8777) <a href="http://www.usps.com">www.usps.com</a>
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### Public Schools

Denver Public Schools	(720-423-3200) <a href="http://www.dpsk12.org">www.dpsk12.org</a>
All School Districts	<a href="http://www.GreatSchools.org">www.GreatSchools.org</a>

### Division of Motor Vehicle

Vehicle License Information	<a href="http://www.Colorado.gov/revenue/dmv">www.Colorado.gov/revenue/dmv</a>
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### Marriage Licensing

Denver Clerk & Recorder	<a href="http://www.DenverGov.org/ClerkAndRecorder">www.DenverGov.org/ClerkAndRecorder</a> 720-865-8400
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### Homeowner's Exemptions/Property Tax Information

Denver County Assessor's Office	<a href="http://www.DenverGov.org/assessor">www.DenverGov.org/assessor</a>
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### Taxes

Income-Federal	800-829-1040
Income-State	303-238-7378



# *References* for Buyers

## Denver New Resident Information

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### **Transportation**

Regional Transportation District	303-299-6000 <a href="http://www.RTD-Denver.com">www.RTD-Denver.com</a>
Amtrak	800-USA-RAIL (800-872-7245) <a href="http://www.Amtrak.com">www.Amtrak.com</a>
Airport Information - DIA	800-247-2336 303-342-2000
Denver International Airport	<a href="http://www.FlyDenver.com">www.FlyDenver.com</a>

### **Voter Registration**

Voter Registration Information	720-913-8683 <a href="mailto:VoterRegistration@denvergov.org">VoterRegistration@denvergov.org</a>
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<b>General City Denver Services</b>	Dial 311
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For more information, please visit [www.DenverRealEstate.com/Relocation](http://www.DenverRealEstate.com/Relocation)

# Denver Neighborhood *Reference* Guide

Neighborhood	North	South	East	West
Alamo Placita	6th Ave	Speer Blvd	Downing St	Broadway
Baker	6th Ave	Alameda Ave	Broadway	I-25
Belcaro	Exposition Ave	Tennessee Ave	Harrison	S Steele St
Bonnie Brae	Exposition Ave	Mississippi Ave	S Steele St	University Blvd.
Byers	Speer Blvd	Alameda Ave	Downing St	Broadway
Capitol Hill	Colfax Ave	6th Ave	Downing St	Broadway
Chaffee Park	48th Ave	38th Ave	Inca St	Tejon St
Cheesman Park	Colfax Ave	6th Ave	York St	Downing St
Cherry Creek North	6th Ave	1st Ave	Colorado Blvd	York St
Cherry Creek South	1st Ave	Alameda Ave	Colorado Blvd	University Blvd
Cherry Hills	Hampden Ave	Bellevue Ave	Monaco Pkwy	Clarkson St
City Park	23rd Ave	Colfax Ave	Colorado Blvd	York St
City Park West	23rd Ave	Colfax Ave	York St	Downing St
Congress Park	Colfax Ave	6th Ave	Colorado Blvd	York St
Cory-Merrill	Tennessee Ave	I-25	Colorado Blvd	University Blvd
Country Club	6th Ave	1st Ave	York St	Downing St
Crestmoor	6th Ave	Alameda/1st Ave	Monaco Pkwy	Holly St
Downtown	20th Ave	Colfax Ave	Broadway	Lawrence St/Speer Blvd
Five Points	38th Ave	20th Ave	Downing St	S Platte River Dr
Golden Triangle	Colfax Ave	Speer Blvd	Broadway	Speer Blvd
Greenwood Village -East	Bellevue Ave	Orchard Rd	Dayton St	I-25
Greenwood Village - West	Bellevue Ave	Orchard Rd	I-25	Clarkson St
Hale Mayfair	Colfax Ave	6th Ave	Holly St	Colorado Blvd
Highlands – Potter	38th Ave	Speer Blvd	S Platte River Dr	Federal Blvd
Highlands – West	38th Ave	29th Ave	Federal Blvd	Sheridan Blvd
Hilltop	6th Ave	Alameda Ave	Holly St	Colorado Blvd
Jefferson Park	Speer Blvd	Colfax Ave	S Platte River Dr	Federal Blvd
LoDo	Park Ave	Lawrence St	S Platte River Dr	Speer Blvd



# Denver Neighborhood *Reference* Guide

Neighborhood	North	South	East	West
Lowry	11th Ave	Alameda Ave	Fulton/Dayton/Yosemite	Quebec/Oneida/Monaco
Montclair	Colfax Ave	6th Ave	Quebec St	Holly St
North Park Hill	MLK Blvd	23rd Ave	Quebec St	Colorado Blvd
Observatory Park	I-25	Yale Ave	Colorado Blvd	University Blvd
Platt Park	I-25/Mississippi Ave	Evans Ave	Downing St	Broadway
Polo Grounds	Cherry Creek S	Exposition Ave	Colorado Blvd	University Blvd
Regis	52nd Ave	I-70	Federal Blvd	Sheridan Blvd
Rosedale	Evans Ave	Yale Ave	Downing St	Broadway
Skyland	MLK Blvd	23rd Ave	Colorado Blvd	York St
Sloan's Lake	29th Ave	17th / 19th Ave	Federal Blvd	Sheridan Blvd
South Park Hill	23rd Ave	Colfax Ave	Quebec St	Colorado Blvd
Southmoor Park	Hampden Ave	I-225	Tamarac St	Happy Canyon Rd
Stapleton	N. 56th Ave	Montview Blvd	Peoria St	Quebec St
Sunnyside	I-70	38th Ave	Tejon St	Federal Blvd
University	Buchtel / I-25	Dartmouth Ave	University Blvd	Downing St
University Hills	I-25	Hampden Ave	I-25	Colorado Blvd
Uptown	20th Ave	Colfax Ave	Park Ave / Downing St	Broadway
Virginia Village	Mississippi Ave	Evans Ave	Cherry Creek	S Colorado Blvd
Wash Park	Alameda Ave	Louisiana Ave	University Blvd	Downing St
Wash Park – East	Speer Blvd	I-25	University Blvd	Downing St
Wash Park – West	Alameda Ave	I-25 / Mississippi Ave	Broadway	Downing St
Washington – Virginia Vale	Alameda Ave	Cherry Creek N	Quebec St	Denver County Boundary
Wellshire / Southern Hills	Yale Ave	Hampden Ave	University Blvd	Colorado Blvd
Whittier	MLK Blvd	23rd Ave	York St	Downing St

# Denver Metro Major Areas



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