

BUYER'S GUIDE



COMPASS

Geoffry Kaatz
Real Estate Consultant
and Licensed Realtor
303-517-9671
Geoffry.Kaatz@Compass.com



CLIENT TESTIMONIAL

“

I heartily recommend Geoffry Kaatz as a Realtor. He is a seasoned professional, who put his extensive knowledge very effectively to work for us when we bought a condo in Denver. He was highly attentive, very responsive and forthright throughout. Some specifics:

- 1) When we showed him the listing, he quickly gave us:
 - a) an analysis of the neighborhood in terms of investment value, amenities and safety;
 - b) his appraisal of the asking price.
- 2) During the very brief and intense bidding process he advised us on a strategy to not pay any more than was necessary within the envelope of the maximum bid we were willing to make. He also advised us on features that would make our bid attractive;
- 3) Once our bid was accepted, he enabled a quick inspection by a very thorough building inspector and put us in touch with a mortgage broker who could meet what was a very fast timeline;
- 4) He shared all the necessary paperwork, explaining the key items and answering all our questions quickly and thoughtfully. He put all the documents on a Google folder for easy access;
- 5) Once we took possession, he helped us find the HVAC maintenance person we needed and a plumber when we moved in and needed that.

As everyone knows, buying a home can be a very fraught process. Geoff made it as smooth as I can imagine. I don't believe we would have won the bid at the best price possible without his guidance.

”

Richard K. | Denver

GUIDING YOU HOME

Buying a home is one of the most emotionally and financially significant decisions most people will make in their lifetime. My duty is to represent **you** and **your** best interest. With my industry knowledge, exceptional tech tools, and national network, the entire home buying process will be simple and pain-free. Rest assured that you will be in dedicated, trustworthy hands as I guide you to your new dream home.

How I support you

- Listen to you and your specific goals
- Provide real-time market insights on comparable homes with the Compass CMA tool (competitive market analysis)
- Curate a group of listings based on your preferences using Compass Collections
- Use my knowledge of on and off-market listings to find homes that meet your criteria
- Tour the area and share local expertise
- Build your 'buyer team' by connecting you with financing organizations and vendors
- Negotiate the best terms of sale to get your offer accepted



COMPASS

#1

Residential Real Estate Brokerage in the United States⁴

\$267B

2025 Gross Transaction Value⁵

37K+

Top real estate agents across the country⁶

¹Which includes equity compensation. ²From Q3 2022 - Q2 2023, which includes stock based compensation. ³Closed sales transactions as of 12/31/23, includes internal and external referrals. ⁴#1 2023 closed sales volume. T. Velt, "eXp, Compass top 2024 RealTrends Verified brokerage rankings for second year," HousingWire, Online, HW Media, 3/22/2024, <https://www.housingwire.com/articles/exp-compass-top-2024-realtrends-verified-brokerage-rankings-again/>. ⁵Gross Transaction Value is the sum of all closing sale prices for homes transacted by agents on the Compass platform. We include the value of a single transaction twice when our agents serve both the home buyer and home seller in the transaction. This metric excludes rental transactions and includes a de minimis number of new development and commercial brokerage transactions. The 17.3% decline is based on data reported by NAR as of December 31, 2023. ⁶Closed sales transactions as of 12/31/23, includes internal and external referrals *Agents are defined as all licensed agents on the Compass platform.



Geoffry Kaatz

As a fourth-generation Denverite, my understanding of the local market is ingrained in my roots. Throughout my two decades in real estate, I have had the privilege of working with a diverse range of clients, from buyers and sellers to seasoned investors. This breadth of experience has allowed me to develop a comprehensive skill set that encompasses every facet of real estate transactions.

One of the hallmarks of my career has been my involvement in successful development and fix-and-flip projects. These ventures have not only honed my understanding of the intricacies of real estate but have also showcased my ability to identify opportunities that others may overlook.

In addition, I have invested in and managed hundreds of rental properties. This hands-on experience has provided me with invaluable insights into the rental market and the dynamics of landlord-tenant relationships.

I am dedicated to leveraging my knowledge and passion for real estate to support you in achieving your goals. Whether you are looking to navigate a complex transaction, explore investment opportunities, or seek strategic guidance, I am committed to providing you with tailored consulting services that align with your vision.

I am eager to connect with you and explore how I can be of assistance in your real estate endeavors. Please feel free to reach out and schedule a free initial consultation, and let's embark on this exciting journey together.

Sincerely,



Geoffry Kaatz
Real Estate Consultant and
Licensed Realtor
303-517-9671
Geoffry.Kaatz@Compass.com



Let's Connect

COMPASS



Properties I've helped to Buy / Sell

(* indicate Multiple representations on property)

2190 South Emerson Street Denver	1850 East Geddes Circle Centennial	4981 South Danube Street Aurora
9856 East Maplewood Avenue	10469 Worchester Dr. Commerce City	1489 South Leyden Street Denver
2514 Stout Street Denver	2374 Hudson Street Denver	6980 Mariposa Street Denver
2510 Stout Street Denver	10459 Worchester Dr. Commerce City	8013 South Quince Way Centennial
1304 E 22nd Ave	2635 Bellaire Street Denver	9417 Sherwood Lane Highlands Ranch
1310 E 22nd Ave	10449 Worchester Dr. Commerce City	6064 West Ida Drive Littleton
1312 E 22nd Ave	335 Detroit Street Unit 202 Denver	3257 Irving St Denver
1316 E 22nd Ave	13512 West Alaska Place Lakewood	3253 Irving St Denver
1617 Glencoe Street Denver	2581 W 66th pl Denver	3249 Irving St Denver
1448 South Pearl Street Denver	2780 S Lincoln St Englewood	3241 Irving St Denver
1452 South Pearl Street Denver	3541 N Raleigh st Denver	3245 Irving St Denver
*3365 West 32nd Avenue Denver	Vacant Land Highway 550 Ridgway	18308 West 58th Place unit 52 golden
9315 East Aspen Hill Lane Lone Tree	6890 Monaco Ct A Denver	2931 West Long Drive Unit C Littleton
3432 Newton Street Denver	6890 Monaco Ct B Denver	*2340 south Acoma Street Denver
1970 South Grant Street Denver	8080 S Quince Way Centennial	1777 Willow Street Denver
*2167 South Juniper Street Lakewood	328 Inca St Denver	8745 W Cornell Ave 4 Lakewood
2943 South Delaware St Englewood	640 South Grant Street Denver	7170 East Princeton Ave Unit 5 Denver
1220 Poplar Street Denver	8702 East Grand Ave Denver	7676 Depew Street Unit 16062 Arvada
2160 Marion Street Denver	*5857 Fox Ridge Ct Broomfield	1711 Spruce Street Denver
2154 Marion Street Denver	3004 South Holly Place Denver	5729 West 71st Circle Westminster
2150 Marion Street Denver	45 Jackson Street Unit F Denver	22448 Shawnee Road Indian Hills
2152 Marion Street Denver	*1273 Newport Street Denver	3039 S Bannock st Englewood
2156 Marion Street Denver	1837 South yank Court Lakewood	7330 East Princeton Avenue Denver
2158 Marion Street Denver	1240 Magnolia St Denver	*1120 S Adams St Denver
829 South Corona Street Denver	1150 Inca Street unit 9 Denver	7373 W. Florida Ave # 10f Lakewood
615 East 7th Avenue, unit 214/a Denver	4511 Salisbury Street Wheat Ridge	8547 E Costilla Ave Centennial
1440 Corona Street Denver	345 Fillmore Street Unit 402 Denver	3321 W Moncrieff Pl Denver
*4563 East 17th Ave Parkway Denver	*2345 S Bannock St Denver	1255 Ogden Street Unit 305 Denver
7107 South Lafayette Way Centennial	2349 S Bannock St Denver	7865 W mississippi Ave 106 Denver
906 4th Street Golden	*6675 S Apache Dr Littleton	2607 East 14th Avenue Denver
5455 Landmark Place unit 407 GWV	*1420 Rosemary Street Denver	12400 East Pacific Circle Unit D Aurora
23194 Otowi road Indian Hills	2600 Vine Street Denver	*1857 W. Mosier Place Unit B Denver
3174 South Waxberry Way Denver	3067 S. Pennsylvania St Englewood	*1857 W. Mosier Place Unit A Denver
56 West 3rd Ave Denver	2712 South Zenobia Street Denver	*1853 W. Mosier Place Unit B Denver
20 Polo Field Ln Denver	8974 East 29th Place Denver	*1853 W. Mosier Place Unit A Denver
*741 Ivanhoe Street Denver	1816 Depew Street Lakewood	*1861 W. Mosier Place Unit B Denver
*6550 East Nevada Place Denver	12759 S Foxton Rd Conifer	*1861 W. Mosier Place Unit A Denver
6986 peregrine way Highlands Ranch	17829 East Belleview Place Centennial	*1865 W. Mosier Place Unit B Denver
3460 Pecos Street unit 2 Denver	*3125 East Maplewood Ave Centennial	7180 E. Berry Ave Greenwood Village
12 Willow Leaf Drive Littleton	837 South Grape Street Denver	
*1109 East Alameda Avenue Denver	705 Nassau Way Englewood	
11725 West 29th Place Lakewood	*1218 Jasmine Street Denver	

Buildings

*1001 S Bannock

Properties I've Managed

1857 West Mosier Place Unit B Denver	1933 South High Street Denver	2836 Fairfax Street Denver
1857 West Mosier Place Unit A Denver	2011 South High Street Denver	2838 Fairfax Street Denver
1853 West Mosier Place Unit B Denver	2047 South High Street Denver	1782 West 41st Avenue Denver
1853 West Mosier Place Unit A Denver	4432 Wyandotte Street Denver	1778 West 41st Avenue Denver
1861 West Mosier Place Unit B Denver	4434 Wyandotte Street Denver	1772 West 41st Avenue Denver
1861 West Mosier Place Unit A Denver	2489 South Bannock Street Denver	1768 West 41st Avenue Denver
1865 West Mosier Place Unit B Denver	1025 Julian Street Denver	1762 West 41st Avenue Denver
3319 W Moncrieff Pl Denver	1027 Julian Street Denver	1758 West 41st Avenue Denver
3321 W Moncrieff Pl Denver	1029 Julian Street Denver	1752 West 41st Avenue Denver
209 W Harvard Ave Denver	1031 Julian Street Denver	4090 Quivas Street Denver
735 King Street Denver	1033 Julian Street Denver	4088 Quivas Street Denver
6500 Lowell Boulevard Denver	1035 Julian Street Denver	4086 Quivas Street Denver
3591 W 65th Ave Denver	1037 Julian Street number	4084 Quivas Street Denver
3045 S. Delaware Street Englewood	1039 Julian Street number	4082 Quivas Street Denver
3630 Gaylord Street Denver	738 Tennyson Street Denver	4080 Quivas Street Denver
3118 West Center Avenue Denver	861 Winona Court Denver	4078 Quivas Street Denver
3112 West Center Avenue Denver	863 Winona Court Denver	4076 Quivas Street Denver
6501 Irving Street A Denver	3007 S. Cherokee Street Englewood	4060 Quivas Street Denver
6501 Irving Street B Denver	3009 S. Cherokee Street Englewood	4062 Quivas Street Denver
6501 Irving Street C Denver	911 Tennyson Street Denver	4064 Quivas Street Denver
6501 Irving Street D Denver	519 21st Street Golden	4068 Quivas Street Denver
6501 Irving Street E Denver	5105 East 28th Avenue Denver	4072 Quivas Street Denver
6501 Irving Street F Denver	5115 East 28th Avenue Denver	4070 Quivas Street Denver
6501 Irving Street G Denver	5125 East 28th Avenue Denver	4074 Quivas Street Denver
6501 Irving Street H Denver	5135 East 28th Avenue Denver	4040 Quivas Street Denver
6501 Irving Street I Denver	5145 East 28th Avenue Denver	4038 Quivas Street Denver
6501 Irving Street J Denver	2808 Fairfax Street Denver	4036 Quivas Street Denver
6501 Irving Street K Denver	2810 Fairfax Street Denver	4034 Quivas Street Denver
6501 Irving Street L Denver	2812 Fairfax Street Denver	4032 Quivas Street Denver
3034 South Cherokee Street Denver	2814 Fairfax Street Denver	4030 Quivas Street Denver
3036 South Cherokee Street Denver	2816 Fairfax Street Denver	4028 Quivas Street Denver
2771 South Cherokee Street Denver	2818 Fairfax Street Denver	4026 Quivas Street Denver
2773 South Cherokee Street Denver	2820 Fairfax Street Denver	4020 Quivas Street Denver
2670 Jasmine Street Denver	2822 Fairfax Street Denver	4022 Quivas Street Denver
9130 West 13th Avenue Denver	2824 Fairfax Street Denver	
4015 Osage Street Denver	2826 Fairfax Street Denver	<u>Buildings Managed</u>
4017 Osage Street Denver	2828 Fairfax Street Denver	Park Hill commercial
1927 South High Street Denver	2830 Fairfax Street Denver	
1929 South High Street Denver	2832 Fairfax Street Denver	4045 Pecos Street Denver
1931 South High Street Denver	2834 Fairfax Street Denver	

MY FIDUCIARY RESPONSIBILITIES TO YOU

I WILL PERFORM the terms of any written or oral agreement we have including:

- Promote your interests with the utmost good faith, loyalty and fidelity
- Present all offers to and from you in a timely manner regardless of whether the property is subject to a contract for sale
- Seek the price and terms that YOU desire
- Disclose to you any adverse material facts I discover
- Advise you regarding the transaction and recommend you obtain expert advice as to any material matters beyond my expertise
- Counsel you on any material benefits or risks to the transaction
- Keep accounting for all money and property received
- Keep you fully informed regarding the transaction.

I WILL NOT DISCLOSE the following information without your informed consent:

- That you are willing to pay more than the offer price for the property
- Your motivating factors to purchase the property
- That you will agree to financing terms other than those you offered
- Any material information about you or your current motivation

This is my guarantee to you; it is
included in writing in every Buyer
Agency Agreement I sign



“

What is so special about Mr. Kaatz is that he is able to close a deal in a calm, cheerful and reassuring manner. He is very confident, but also has a genuinely friendly and easy-going nature. That is a great combination of skills.

You will be very fortunate to work with him as he offers Top notch advice on some very complex matters in a careful and low-key way. I wouldn't hesitate for a moment to call on him to make another purchase.

”

Claudia R. | Denver

BUYER REPRESENTATION AGREEMENT

Before we start seeing properties, I ask clients to sign this agreement that allows Compass and me, as your agent, to legally and exclusively represent you and your interests. It establishes a formal relationship between us and outlines the terms and conditions under which I will represent you with your property search.

Essential Components of the Buyer Representation Agreement:

1. Scope of Services: Defines the services I will provide you including property search, property showings, negotiation, and assistance with the purchase process.

2. Property Type and Location: The agreement may include details about the type of property you are interested in (e.g. single family, condo, commercial property, etc.) and the geographic area where you are looking to purchase.

3. Duration: The agreement specifies the period during which you are committed to working exclusively with me.

4. Compensation: The agreement specifies how Compass will be compensated as it relates to your representation. We can have a conversation at the start of your search to discuss payment scenarios so we can memorialize it in writing in this agreement. Commissions are negotiable.

We will review the agreement together before I ask you to sign anything. If you have any concerns, please consult legal and tax counsel prior to signing anything.





The Home Buying Process

The entire process can take 21–60 days after an offer is accepted, though it varies. Working with experienced professionals (agent, lender, and title company) helps avoid pitfalls specific to Colorado's real estate market.

01

Find an Agent

Start by hiring a licensed Colorado real estate broker. A good agent will guide you through the entire process, help you understand local market conditions, negotiate on your behalf, and ensure you comply with Colorado-specific requirements.

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 in cash for the full price of your home). I can connect you to qualified mortgage brokers. Work with a lender to determine how much you can afford. Pre-approval strengthens your offers and gives you a clear budget.

03

Visit Properties

We will define your needs and preferences, then set up a search and ultimately tour homes. I will provide access to listings (both on and off market) as well local insights on neighborhoods, and market trends.



04

Negotiate

Once you have found a home you like, I will work with you to draft and submit a Contract to Buy and Sell Real Estate, which the seller can either accept, reject, or counter. I will guide you through the negotiation process, and once both parties come to an agreement and sign, you are under contract to purchase the property (with potential contingencies, such as inspection and financing). After the contract is signed by all parties,



05

Inspection Period

We will have 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, we 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

Complete Loan Process

Once you are under contract and through your inspection timeframe, your loan officer may require additional documentation, and an appraisal will be ordered and completed. Once the loan officer receives all required documents and conducts a successful appraisal, they will be able to issue a clearance to close, meaning you are fully approved for the loan and the bank is ready to execute your mortgage upon successful closing.

07

Closing is Scheduled

The title company will work together with the buyer, seller, and their agents to coordinate closing for the day reflecting in the Contract to Buy and Sell.

08

Final Walk-Through

A final walk-through of the property is performed just prior to closing. The walk-through confirms that no damage has been done to the home since the time of the inspection, inspection items were corrected, 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 will receive the keys to your new home!





209 W Harvard Ave

What is a Real Estate Contract:

A real estate contract is a legally binding agreement that defines the rights and obligations of both the buyer and seller in a property transaction. It serves to protect both parties by specifying key terms of the deal, helping to prevent misunderstandings or disputes.

The contract outlines important details such as the purchase price, closing date, and any conditions that must be met before the sale is finalized. By clearly stating these terms, it helps all parties involved to understand their responsibilities, making negotiations smoother and the transaction more transparent.

Why Use Colorado DORA Real Estate Forms?

The Colorado Division of Real Estate (DORA) provides standardized real estate forms that offer several advantages:

- **Covers essential clauses:** They include the most important terms for buying or selling property.
- **Industry-standard:** Since they are widely used, professionals like lenders, title companies, and real estate brokers are familiar with these forms.
- **Balanced protection:** The forms are designed to be fair to both buyers and sellers.

However, these forms may not cover every unique situation that could arise during a sale. In such cases, hiring a real estate attorney to draft a custom contract may be necessary.

Below is a copy of the **Contract to Buy and Sell Real Estate** for you to review - I am more than happy to go over any questions that you might have.



**Contract to Buy &
Sell Real Estate**

COMMON

Question: What's the first step I should take?

Answer: Unless you plan on paying with cash, your first step will be to get pre-approved for a loan. Once you get pre-approved, you will know with more accuracy the price of the home you can afford.

Question: What is pre-qualifying versus pre-approval?

Answer: In pre-qualification, you are given an estimate of what you may be able to borrow. This is a quick way to know what price range you should be looking in. Pre-approval means a financial institution has agreed to work with you and has taken a thorough look through your finances.

Question: Why should I use a REALTOR® to help me buy a home?

Answer: A Realtor will handle everything you need from start to finish. Buying a home typically requires a variety of forms, reports, disclosures, and other legal and financial documents. A knowledgeable real estate agent will know what's required in your market, helping you avoid delays and costly mistakes.

Question: How much money do I need for a down payment?

Answer: The answer may surprise you, it's no longer 20%. All loan options are different, but the down payments can range from 3% to 100%. If you or the property you're purchasing qualifies for a VA or USDA loan, you can purchase with 0% down. Talking with a lender is the best way to see what's the best way to see what you qualify for.

Question: Can I buy a home and sell my current one at the same time?

Answer: Yes, you definitely can. This process can be complex, however, it is a fairly common practice that can have many advantages, depending on your situation.

Question: How many homes should I see before making an offer?

Answer: You should see as many as you need to ensure you find the perfect home. On average, home buyers will look at hundreds of homes online but will see 5-10 homes in person before writing an offer. If you're looking for a way to narrow down your search, I can set you up with a custom search that we can both monitor for the standout properties based on your criteria.

Question: How do I know if the property is a good deal?

Answer: While you can never know how much a home is worth exactly, I will provide you with a Comparable Market Analysis (CMA) of properties to determine accurate pricing of homes. I will look at houses that have recently sold in the area that are similar to the one you are buying to ensure you are paying a fair price.

QUESTIONS

Question: What is earnest money and how does it work?

Answer: Earnest money is a sum of money provided by a buyer to demonstrate their serious intent to purchase a property. It is typically ½ -2% of the home's final selling price that's held in an escrow account and is usually submitted along with an offer. If the offer is accepted, the earnest money is applied towards the down payment or closing costs. However, if the deal falls through due to the buyer's failure to fulfill contingencies outlined in the agreement, the earnest money may be forfeited to the seller. My job is to vigilantly protect your earnest money, you will receive updates throughout the buying process to ensure you are well aware of all dates where earnest money is at risk.

Question: When can I back out if I change my mind?

Answer: You can always back out of a deal. During the contract period, in some cases the earnest money will be returned. However, if you back out of the deal after a contingency date, without a valid reason, the sellers may have the right to keep the earnest money as compensation for taking the property off the market.

Question: What are my options if my offer is turned down?

Answer:

1. Boost your offer: If the seller rejected your offer because they believe it is too low, you may consider increasing your offer.
2. Ask for a counteroffer: The seller may not want to accept your offer but may be willing to negotiate by providing a counteroffer. This gives you an opportunity to revise your offer or negotiate other terms, such as closing date or repairs.
3. Keep searching: If the seller is not willing to negotiate and you cannot or don't want to increase your offer, you can move on and continue your search for another property.

Question: How quickly can I close?

Answer: A typical purchase takes 30 to 45 days to close. In some cases, we can close in less than 2 weeks where others may take a few months.

Question: How is my REALTOR® compensated?

Answer: Real estate agents don't receive an upfront payment from Buyers. Instead, they receive a percentage of the sales price as compensation at the closing of the property. The compensation percentage ranges based on an agent's strength and knowledge of the real estate market, they are not set in stone. It is best practice, and I will always ensure, you know up front and agree upon a compensation rate before signing any agreements.

MEET THE NEST TEAM



Kevin Fletcher

Realtor / Broker Assoc.

M: 303.818.4130

kevin.fletcher@compass.com

Kevin is an experienced real estate professional in the Denver Metro Area, specializing in neighborhoods like Park Hill, Stapleton, City Park, and Baker.



Shurie Fletcher

Broker Assoc.

M: 720.272.7494

shurie.fletcher@compass.com

Shurie has a passion for all things real estate. She is a real estate broker specializing in helping buyers, sellers, and consulting with investors in Colorado.



Jake McCaffrey

Broker Assoc.

M: 303.718.0283

jake.mccaffrey@compass.com

Jake is a Realtor specializing in serving buyers and sellers in the Northern Colorado area. With backgrounds in sales, and marketing for both residential and commercial properties, he brings a diverse skill set to his real estate clients.



Cherish Hope McClure

R.E. Broker

M: 415.676.7896

cherish@compass.com

Cherish Hope McClure is a compassionate and tenacious real estate professional known for exceeding her clients' expectations in the Denver market.



Geoffry Kaatz

R.E. Consultant and Lic. Realtor

M: 303.517.9671

geoffry.kaatz@compass.com

Tracey Slosse

Licensed Executive Assistant

M: 913.223.1986

tracey.slosse@compass.com

I LOOK FORWARD TO WORKING WITH YOU

I go above and beyond to support my clients' search for their perfect home, listening to their specific needs and providing guidance and advice through every step of the process to make it seamless and hassle-free. Together, we will collaborate to find a home that meets your needs, your budget, and your lifestyle - so that you can confidently make your dream home yours when you find it.



**THE NEST
COMPASS**

Geoffry Kaatz

Real Estate Consultant and
Licensed Realtor

M: 303.517.9671

geoffry.kaatz@compass.com

