



COMPASS

YOUR CONSULTATION AND INVESTING PROCESS

Your goals first, then a targeted approach to investing in real estate

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WELCOME

Advice from someone who has been in your seat



I'm a fourth-generation Denverite, and real estate has been part of my family since 1946, when my great-grandfather founded Denver Hardware.

I've been a licensed real estate broker since 2006, with more than 150 closed transactions and over two decades of experience working with buyers, sellers and investors.

In 2019 I was managing broker of eVelo Property Management, so I know the landlord's side of the business too. Along the way I've been the buyer, the seller, the investor, the handyman, the landlord and the business owner, let me put my experience to work for you.

I would love to hear your story: where you are, where you want to go, and your timeline. We start with a plan for you, then build the plan for your investments.

2006	2009	2010	2016	2019	2024
Licensed real estate broker	First rental property	Started fix and flips	began sourcing properties for rental portfolios	Co-founded eVelo Property Management	The Nest Team at Compass

The right answer isn't always “Buy!” or “Sell!”

Most people start with a property: a listing they like, or a house they wonder about selling. A better starting point is your current situation and where you see yourself going. What do you own, what do you owe, what do you want your next five, ten years, and beyond to look like? Once that is clear we can fill in the steps to get you there. Having an all-inclusive plan makes decision making much easier.

My initial consultation is at no cost, and its purpose is to see whether we are a good fit to work together to accomplish your unique goals.

We look at three main things together:

1

Where are you today, in housing, equity and what's your ideal line.

2

Where do you want to be, and how real estate can help or get in the way.

3

Which options make sense, in what order, and what each one would involve.

[PHOTO: Client and Geoffry at a kitchen table with a plan]

A clear path from “Where am I?” to “Look what I've accomplished!”

1

Discovery

We map your current situation: housing, equity, timing and constraints.

2

Long-term outlook

We name your goals for today, 5 years, 10 years and beyond. Then we rank what matters most to you.

3

The honest picture

We look at the property, the neighborhood and the market from the perspective of what works to accomplish your goals.

4

Your options

We compare multiple paths side by side

5

Your plan

We turn the choice into steps, a timeline, a budget and build your team of professionals.

6

Staying in touch

We check in on a schedule and review the plan as we cross different milestones.

Start with your current situation and what you want real estate to do for you

Before we talk about any specific property, I'll ask about the things that matter most to get a clear 360 degree picture. Estimates and ranges are perfectly fine, and you can skip anything you'd rather not discuss yet. I'll organize everything into a simple form we can update as we move forward.

Your housing today

Own or rent, what it costs, and the property's condition.

Your equity and cash

What you have to work with.

Your financing

Where you stand with a lender.

Your timeline

Why now, and what dates matter most.

Any constraints

Co-owners, tenants, other decision makers, potential tax consequences.

Anything else you own

Other property and how it performs.

Then we talk about the life you want, the financial picture, and how hands-on you want to be. You pick your top priorities, and every option we compare later is measured against them.

Now

What would a good decision look like for you today?

5 years

Where do you want to be, and what should your real estate be doing for you by then?

10 years and beyond

What do you want your real estate to have done for you?

See what it really looks like

[PHOTO: A home with callouts to the six layers below]

I look at a property the way someone who has owned, lived in, renovated and rented them would: the price against the neighborhood (and what the same money can get you across town), what's potentially hiding behind the walls, what the HOA and any metro district are charging and spending, how the area is changing, and, for a rental, what the numbers look like after vacancy and all your CapEx. You get a plain-language readout with the facts, the ranges, and a clear note on anything that is not yet known.

Value What is market value and what is the price you should pay for your goals	Condition What needs to be addressed today and a timeline for the rest	Title Taxes and HOA Fees, rules, metro districts explained
Location How the area has historically preformed and whats moving that	Performance Rental numbers after vacancy and CapEx	Timing Supply, days on market, seasonality

The best home depends on what YOU need the property to do for YOU

A property could have been right for you for years and still be wrong today, or it can feel like time to sell when holding or improving would serve you better. The point is not to push you toward any one decision. It is to help you choose what improves your life, with all the facts in front of you.

	Sell and liquidate	Refinance	Hold and fix up
What does this do for my goals?	Turns equity into cash to use elsewhere	Keeps the property; change the loan, access money, change payments or due dates	Keeps the property; improve the asset for your personal or financial needs
What does it cost to do?	Selling costs, prep and moving	Loan costs and a new rate and term	Improvements, reserves and, for added properties, purchase costs
What do I need to know first?	Net proceeds, timing, where I go next	Current rate, balance and what a lender can offer	Cash flow, reserves, condition and my appetite for the work
Who helps me check the numbers?	Geoffry, plus your CPA for tax questions	A lender, plus your CPA	Geoffry for market and property data; lender, CPA and contractors as needed
What would make me change my mind?	A different market, or a change in my goals	Rates or my plans changing	A big repair, vacancy, or a change in how much time I want to spend

Your plan and your team

Once you've chosen your path(s), we turn them into a written plan: the order of steps, the dates that matter, a budget with a cushion for surprises. A list of who is on your team, the biggest risks and what we'll do if they happen, the action items, and what a 'win' looks like for you. The plan comes with all of your documents so everything is in one place and easy to reference.

Different investment strategies

Buy-and-hold rentals

Looking at a property as a long-term rental, with the numbers, the condition and the exit strategy in view.

Fix and flips

Know your number and your timeline. I help you scope the renovation and resale, including purchase price, rehab budget, resale value and schedule, before you make an offer.

Pop-tops

A pop-top adds a new level to an existing home, and I have done them. I help you weigh the structure, zoning and permits, the budget and timeline, and what the finished home could be worth, before you commit.

New builds

Looking at a new build from the lot and the plans through to the finished home.

General information only, not tax, legal, lending or investment advice. Zoning, permit and structural questions should be confirmed with the appropriate professionals and the local jurisdiction.

1. Define what success means to you

Before we look at any property, we decide what makes it a successful investment for you. Investors measure it in different ways, and the right measure depends on your goals.

Cash flow

What is left each month after expenses and loan payments.

Cap rate

A property's annual net operating income compared with its price, before financing.

Cash-on-cash return

Annual cash flow compared with the cash you put in.

IRR

Your annualized return over the whole hold, including the sale and the timing of your cash.

Something else

Profit on a resale, equity growth, or a goal of your own.

Tell me which number matters most to you, and we measure every property against it.

Tip: It is common to use more than one measure. Decide which one wins if they point in different directions.

General information only, not tax, legal, lending or investment advice. I do not promise or project returns, rents or appreciation. Talk with a CPA and an attorney about your own situation.

A short checklist before any offer

2. Financing

Before you start shopping, look into the different ways you could pay for the property. Options include cash, a home equity line of credit (HELOC) or a hard money loan, and each comes with its own costs, timing and requirements. Lining up your financing early lets you move quickly when the right property appears. If you would like, I can introduce you to professionals I know and trust.

Tip: Talk with a lender or advisor about which option fits your situation before you make an offer.

3. Condition and renovation scope

We walk the property and list what needs work now, what can wait, and what could become expensive later. We take a close look at the changes buyers will be looking for and that will bring you the most return on your money. A renovation scope comes before an offer, not after, so you know what you are really buying.

Tip: Get contractor input on the biggest items before you commit to a price.

4. Rent comparables

For a rental, we look at what similar homes nearby actually rent for. I pull the rental comparables with you so the rent in your numbers rests on real results.

Tip: Use what homes actually leased for rather than asking rents.

General information only, not tax, legal, lending or investment advice. I do not promise or project returns, rents or appreciation. Any comparables I provide are not an appraisal.

From resale numbers to your exit

5. Resale comparables

For a renovation and resale, we look at what comparable renovated homes actually sold for. I pull the sold comparables with you, and we compare not only the sales price but also the upgrades and the condition, inside and out, so your resale number rests on real results.

Tip: Use recent closed results rather than asking prices.

6. Holding and selling costs

Taxes, insurance, utilities, financing, vacancy, repairs and the costs of selling all take a share. We list them out so the numbers you analyze are the real ones.

Tip: Leave a cushion in your plan. Projects often take longer than expected.

7. Exit strategy

Before you buy, decide how you would get out: keep the property, sell it or refinance it. A property with more than one workable exit is easier to hold if the market shifts.

Tip: Know what happens next, from your desired goal to your fall back plans.



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Experience I bring to the table

2009 **First rental.** I bought my first rental, a condo, and served as board president of its HOA, where I learned how budgets, reserves and associations really run.

2010 **Started fix and flips.** Then pop-tops, row homes and new builds, handling everything from sourcing and financing to design, construction and sale.

2014 **Business owner.** Co-owned a franchise that grew to more than 25 employees and \$1 million in annual revenue, which taught me cash flow, operations and hiring.

2016 **Rental portfolios.** Invested in local rental portfolios, helping source the properties and joining on- and off-site construction meetings.

150+

Closed transactions. Over two decades as a licensed broker, representing buyers, sellers and investors across the Denver metro.



Past experience and results do not guarantee future results. General information only, not tax, legal, lending or investment advice.

What I do, who I bring in, and how we stay in touch

What I do

Market analysis · property value and condition · pricing and negotiation · the purchase and sale process · rental and hold scenarios · coordinating your team

Who I bring in

Lender · CPA or tax advisor · attorney · financial advisor · inspectors · contractors

I'm a licensed real estate broker, not a lender, accountant, attorney or financial advisor. When your question is about loan terms, taxes, the legal meaning of a contract or entity, or your overall finances, I'll tell you plainly, and help you bring in the right professional so you get an answer you can rely on.

The consultation doesn't end at closing

As your life evolves, I'm always a resource to you and your family. I'll also check in at set points, so your plan keeps pace with your life.

30 days

I'll check in on how the move or purchase is settling in, and what's next on your plan.

Every 6 months

A quick look at the market and your property, measured against your goals.

Annually

A full plan review: what changed, what's working, and what decisions are coming.

When life changes

A new job, a growing family, a rate change. Call or text me any time.

Nothing in this guide is tax, legal, lending or financial advice. [Confirm the check-in schedule.]



MEET THE NEST TEAM

The people behind your investments

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When you work with me, you also have the support of The Nest Team at Compass.

[Confirm each team member's current title and contact details before printing.]

START AN INVESTOR CONVERSATION

Tell me what you have in mind

Share your goal and timing and I will follow up personally.

- 1. Reach out.** Call, text or email, or scan the code below.
- 2. No cost initial consultation.** We see if we are a good fit to work together.
- 3. Bring your goal.** Buy-and-hold rental, fix and flip, pop-top, new build, or not sure yet.
- 4. Share the basics.** Areas of interest, price range, timing and your experience level, from new to investing to experienced.
- 5. Review the agreement.** We go through the representation agreement together before you sign anything. I work as your single agent.

[Let's Connect QR
code]

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