CLIENT GUIDE

LIVING IN COLORADO SPRINGS.COM

THE CUTTING EDGE, REALTORS®

CLAY MARTIN

Realtor®, Broker Associate

Clay Martin is a native of Lexington, KY and has been calling Colorado home for the past 8 years. Clay attended Wilmington College in Ohio where he played two years of college football before transferring to Eastern Kentucky University and earning his Bachelors in Sports Management. After spending some time working in the fitness industry Clay realized he wasn't living up to his potential. It was then that he decided to follow his passion for Real Estate which allowed him to provide value and give guidance to those looking to buy and sell their next home. Through his varied experience he has learned to be a natural leader, a strong negotiator and an expert problem solver. Clay is determined to be the best in the business and he thrives on helping and serving others.

His number one goal is to make the home buying/selling process as smooth and enjoyable as possible for everyone involved! A couple fun facts about Clay: He is proficient in American Sign language and volunteers with multiple non-profit organizations including the Colorado Springs Independence Center, Sertoma and HEARS.

When he isn't working with clients you can find him at a local coffee shop, brewery, or restaurant (ask him for a recommendation) and on his free weekends you'll be sure to find him, his dog Cy and wife Sarah, hiking, camping, or just enjoying everything that this great state has to offer!



(719) 331-0281

Clay@LivinginColoradoSprings.com

HOW I HELP



HOW DO WE HELP YOU FIND YOUR HOME?

We discuss your needs, wants and budget, as well as your plans for the future. Are you buying a forever home, or is this a 5-10 year plan? We discuss the terms and fees that are involved with purchasing a home.

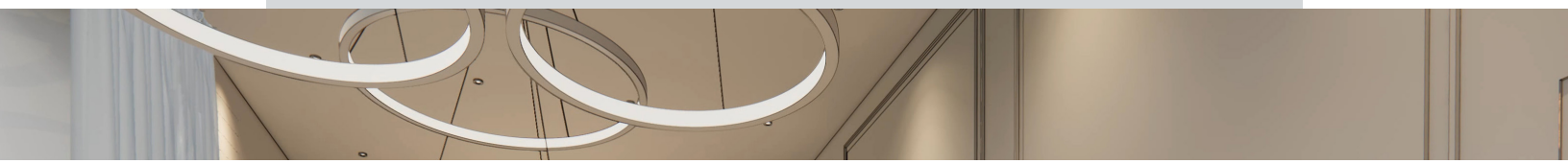
Prior to making a formal offer, we provide a market analysis to ensure what you offer is in line with market values.

With years of both education and experience in the skill of negotiations, all aspects of the transaction are considered for maximum benefit for our clients

Our experience with home renovation and new construction gives you an added advantage in up front negotiations to overcome possible roadblocks during inspection and appraisal.

There are many moving pieces that must come together in order to close. We help facilitate the process between lender and title company, inspector and appraiser to ensure as smooth of a transition as possible.

You will have a final walk-through before closing to make sure your home is in the condition as agreed upon at the time of offer.



BUYING
NEW CONSTRUCTION

WHY SHOULD I USE AN AGENT TO PURCHASE A HOME FROM A BUILDER?

The **advantages** of having me help you purchase a new home are the same as those for purchasing a resale home.
I can provide you with valuable insight into the new construction industry, help you find the perfect home or home builder more quickly, negotiate the price and terms based on the quality and amenities of the property.

The builder has a professional real estate representative who watches out for his or her best interests, and **you need and deserve the same expert representation watching out for yours.**

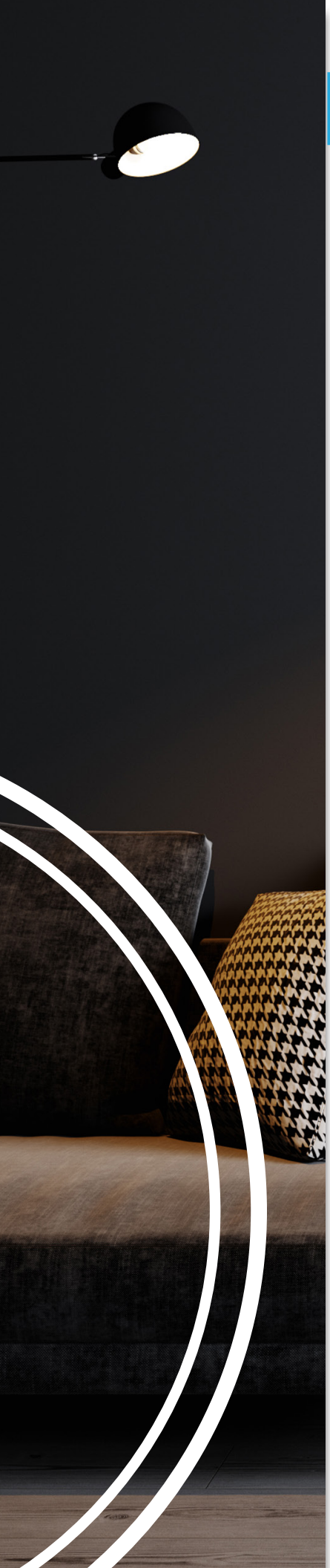
Buying a new home is a little more difficult and time-consuming than buying a resale home. I can guide you through this process.

It is very important that **your interests be professionally represented** when you are entering into a contract for a semi-custom or a build-to-suit home. These transactions are complex and the contract details must be exactly in order to protect you and to ensure that you get exactly the home you want.

MAKE SURE THE BUILDER KNOWS YOU'RE WORKING WITH A REAL ESTATE PROFESSIONAL.

Many builders will require that you give up your right to representation if you visit their model homes without an agent on the first visit. Therefore, please call me if you would like to look at some model homes, so you are given the representation you deserve! The builder will pay the buyer's agent's fee just like the seller pays in other real estate transactions.

If you happen to be out driving and see a model home that you want to check out, give them a copy of my business card and fill out their "registration" form with your name and mine. Call me right away and tell me if their homes interest you so we can discuss the benefits of that particular builder and community.



HOME BUYING PROCESS

1. Initial consultation with your Realtor

2. Learn about the upfront buyer costs
   - Earnest Money 1%
   - Appraisal (approx $750)
   - Home Inspection ($350+)
   - Closing Cost Upon Sale

3. Find a mortgage broker and get pre-approved
   Our Preferred Lenders:
   - Jamie Fischer | Veterans Lending Group
     (719) 434-8337 | JFischer@VNLending.com
   - Sarah Martin | ENT Credit Union
     (719) 508-2143 | SMartin@Ent.com
   - Brittany Hansen | Fairway Independent Mortgage
     (719) 505-6924 | Brittney.Hansen@fairwaymc.com

4. Get set up on the MLS Portal

5. Look at homes with your Realtor

6. Find the perfect home and write an offer
   - Negotiate the offer
   - Accepted Purchase Agreement
   - Earnest Money is due

7. Home inspection
   Our Preferred Inspectors:
   - Aaron Hunt | Hunt Property Inspections
     (719) 650-4717 | HuntPropertyInspections.com
   - AMPRO Home Inspections
     (719) 581-7227 | fastreply@amproinspection.com
   - Tom George | A Precise Home Inspection
     (719) 272-0100 | office.aprecise@gmail.com

8. Appraisal Process

9. Make sure you have your documents to your lender
   (Final underwriting for the loan approved)

10. Final walk-through

11. Closing Day! (bring driver's license and wire transfer or cashiers check made out to title company)

CAUTION!
DO NOT OPEN ANY NEW LINES OF CREDIT OR MAKE ANY MAJOR PURCHASES ONCE PRE-APPROVED. THE COULD AFFECT YOUR ABILITY TO OBTAIN FINANCING.

WHAT I DO FOR BUYERS

25% IS MARKET INFORMATION AND SHOWINGS

75% IS CONTRACT EXPERTISE

PRE-SHOWING INFORMATION

Providing an eye on the market and tracking activity in areas of your choice

Showing Homes:

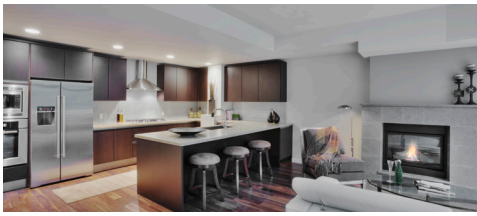
- Helping you make a confident decision
- Providing the most current data on your areas of interest
- Helping you think ahead—resale projections
- Telling you negatives as well as positives about each home - researching permits, history, potential issues, obtaining property disclosures completed by seller

CONTRACT EXPERTISE

Writing the most competitive contract and managing the transaction

- Putting our experience to work for you!
- Negotiating the contract and giving advice on counter proposals
- Tracking and meeting all deadlines from the beginning through closing
- Assisting in scheduling & meeting inspectors, appraisers, contractors, etc;
- Working with your lender to fulfill contract obligations
- Negotiating inspection items and resolving issues
- Reviewing and explaining disclosures and addenda
- Representing your best interests throughout the transaction by being proactive and protective of your new investment
- Staying in touch with all parties including your lender during the transaction
- Reviewing final figures before closing, ensuring all debits and credits are accurate
- Attending final walk through to make sure the home is in the same condition or better than it was when the contract was written and any repair items are complete







WHAT EVERY BUYER SHOULD KNOW

Property taxes and qualified home interest are deductible on an individual's federal income tax return in most cases.

Many times, a home is the largest asset an individual has and is considered one of the ***safest investments available.***

A homeowner can exclude up to $500,000 of capital gains if married filing jointly or up to $250,000 if single or married filing separately. The home must have been the taxpayer's principal residence for two of the last five years.

A portion of each amortized mortgage payment goes toward the principal, ***which is a investment.***

A home is one of the ***few investments*** you can enjoy by living in it!

The majority of the time, a REALTOR® can show you ***any home***, whether it is listed with a ***company or a builder or is even a For Sale By Owner.***

Working with a REALTOR® to purchase a ***For Sale By Owner property is very advantageous***, because someone will be looking out for your best interests.

Getting ***pre-qualified by a mortgage company*** will actually approve you for a specific loan amount subject to the property. This will give you confidence and will help when negotiating with the seller.

The right to conduct a property inspection, included in your purchase agreement, ***gives you the ability to negotiate with the seller*** once you know all the facts about the property's condition.

A Home Protection Plan can provide coverage for selected items, such as central heat and interior plumbing, built-in appliances, water heaters, etc. If the seller is not providing this coverage, you can purchase it yourself.

In a ***"seller's market,"*** don't go looking for a deal. Set your sights on the right house for you, and then let your REALTOR® help you negotiate the best price and terms.

WHAT OUR CLIENTS ARE SAYING

"Clay helped us buy a home when we were new to Colorado Springs. He was professional, timely, and did a great job introducing us to the area and helping find a great home."

– Paul C.

"Clay Martin really does care about the people they represent. He was there every step of the way; before we picked our house, helping negotiating with the sellers, and during the closing and even after we moved in. He always had our backs and kept us updated every step of the way. I would definitely recommend Clay to anyone wishing to move to Colorado Springs."

– Joe L.

"Clay is not only knowledgeable in our market and community but he is also the nicest person to work with and make the experience a fun and positive one to go through! He doesn't try to sell you something he himself wouldn't buy and finding a trustworthy and honest realtor in this booming market, is very hard to come by. Honest, authentic, ambitious and motivated and always available to answer questions. I highly recommend using Clay for any of your housing needs!!"

– Jessica M.

IMPORTANCE OF AN AGENT

WHEN A HOMEOWNER DECIDES TO SELL THEIR HOUSE, THEY OBVIOUSLY WANT THE BEST POSSIBLE PRICE WITH THE LEAST AMOUNT OF HASSLES. HOWEVER, FOR THE VAST MAJORITY OF SELLERS, THE MOST IMPORTANT RESULT IS TO ACTUALLY GET THE HOME SOLD.

In order to accomplish all three goals, a seller should realize the importance of using a real estate professional. I realize that technology has changed the purchaser's behavior during the home buying process. According to the National Association of Realtors' latest Profile of Home Buyers & Sellers, the percentage of buyers who used the internet in their home search increased to 95%.

However, the report also revealed that **95% OF BUYERS THAT USED THE INTERNET WHEN SEARCHING FOR A HOME PURCHASED THEIR HOME THROUGH EITHER A REAL ESTATE AGENT/BROKER OR FROM A BUILDER OR BUILDER'S AGENT.** Only 2% purchased their home directly from a seller whom the buyer didn't know.

Buyers search for a home online, but then depend on an agent to find the home they will buy (52%), to negotiate the terms of the sale (46%) and price (36%), or to help understand the process (60%).

The plethora of information now available has resulted in an increase in the percentage of buyers that reach out to real estate professionals to "connect the dots." This is obvious as the percentage of overall buyers who used an agent to buy their home has steadily increased from 69% in 2001.

BOTTOM LINE

If you are thinking of selling your home, don't underestimate the role that a real estate professional can play in the process.



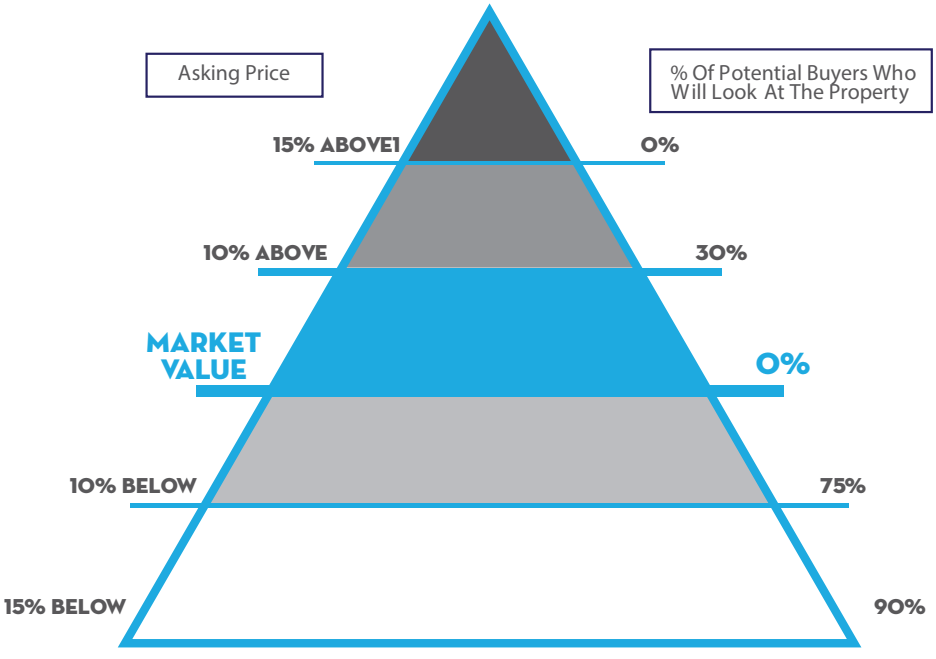
PRICING YOUR PROPERTY

Every homeowner wants to make sure they maximize their financial reward when selling their property. But how do you guarantee that you receive the maximum value for your property? Here are two keys to ensure that you get the highest price possible.

1. Price it a LITTLE LOW

This may seem counterintuitive, but let's look at this concept for a moment. Many homeowners think that pricing their homes a little OVER market value will leave them with room for negotiation. In actuality, this just dramatically lessens the demand for your house (see chart below).

Instead of the seller trying to 'win' the negotiation with one buyer, they should price it so that demand for the home is maximized. By doing this, the seller will not be fighting with a buyer over the price but will instead have multiple buyers fighting with each other over the house.



2. Use a REAL ESTATE PROFESSIONAL

This, too, may seem counterintuitive. The seller may believe that he or she will make more money without having to pay a real estate commission, but studies have shown that homes typically sell for more money when handled by a real estate professional.

> Research by the National Association of Realtors in their 2018 Profile of Home Buyers and Sellers revealed that,
>
> "the median selling price for all FSBO homes was $200,000 last year. However, homes that were sold with the assistance of an agent had a median selling price of $264,900 – nearly $65,000 more for the typical home sale."

BOTTOM LINE

Price your house at or slightly below the current market value and hire a professional. This will guarantee that you maximize the money you get for your house.



PRICING YOUR PROPERTY

SHOWING TO DO LIST

IF YOU HAVE ANY SPECIAL CONSIDERATIONS, LET ME KNOW. I WILL INFORM OUR STAFF OF THE SPECIAL INSTRUCTIONS FOR SHOWING YOUR HOME. IF THEY CHANGE, PLEASE TELL ME AND I WILL UPDATE OUR STAFF. THIS INCLUDES NO SHOWINGS ON A PARTICULAR DAY BECAUSE OF SICKNESS OR THE ABILITY TO SHOW WITHOUT NOTICE BECAUSE YOU ARE AWAY ON VACATION.

You can have as much or as little notice as you require for showings, but please keep in mind that you want to sell your home and it is best if you can be ready within an hour or so for an agent to show your home.

Showings are scheduled during the week AND on the weekends.

It is ideal to have you gone when the prospective buyer arrives. They are more likely to stay a while and imagine their new life in the house if you are not there. Give them space to make the buying decision. Please also respect the perspective buyers privacy in viewing the property by not using any cameras or listening devices you may have in the home.

If you have pets, please crate them or take them with you as not everyone is comfortable with pets.

Put away any personal items you had out including laundry, dishes and even your toothbrushes. You want the buyer to feel like a buyer, not an intruder.

If you are available to turn on all the lights before a showing, please do so. It adds a nice atmosphere.

CONTROL
CAN & CAN'T

YOU CAN CONTROL

- Property Condition
- Asking Price
- Home Warranty
- Availability for Showing
- Choose the Right Realtor

YOU CAN NOT CONTROL

- Competition
- The Current Market
- Interest Rates
- When the Perfect Buyer Walks Through the Door

SHOWINGS
WHAT DO THEY MEAN?

NO SHOWINGS

You're not making the first cut in the buyer's selection process due to price, location, size or upgrades.

I will need to consider reducing the price and/or making changes to improve the presentation of the property.

SHOWINGS WITH NO OFFERS

You're getting people in the door but you are not getting offers.

I will need to use the feedback you are receiving to make the correct changes in order to get offers.

SHOWING WITH OFFERS

You're getting people in the door, but most importantly your home is placing at the top of Buyer's listing of homes.

You will need to start packing!



MULTIPLE OFFERS

SELLER CALLS THE SHOTS ON MULTIPLE OFFERS

*In any multiple-offer situation, it's the seller, not the listing agent, who calls the shots. The listing agent's duty under Article 1 of the Code is to "protect and promote the interests of their client" and to "treat all parties honestly."

*At times I may recommend that an "offer deadline" be set for your home. I like to give potential buyers time to view your home in person. In a busy market with low inventory, buyers have their eyes on homes that meet their needs as soon as they hit the market. With a brand new listing I may recommend allowing showings for the weekend with offers due by Monday in the hopes that you would receive multiple offers quickly.

- When faced with multiple competing offers, I will explain various negotiating strategies for you to consider. For example, you can accept the "best" offer; you can inform all potential purchasers that other offers are "on the table" and invite them to make their "best & final" offer; you can "counter" one offer while putting the other offers to the side awaiting a decision on your counter-offer; or you can "counter" one offer and reject the others. I will explain your options and alternatives.

- Realize that each of these approaches has advantages and disadvantages. Patience may result in an even better offer being received; inviting buyers to make their "best" offers may produce an offer (or offers) better than those "on the table". Either of these approaches may discourage buyers who feel they've already made a fair offer resulting in them breaking off negotiations so they can pursue other properties. I will explain the pros and cons of these negotiating strategies and discuss with you. The decisions, however, are always yours to make.

- Please appreciate that our advice as your listing broker is based on many years of experience and is no guarantee about how any particular buyer or buyer's agent will act (or react) in a specific situation.





CLOSING 101

The closing process finalizes the sale of your home and makes everything official. Also known as settlement, the closing is when you get paid and the buyer receives the deed to your home.

Here are a few things to bring to the closing:

- House keys
- Garage door opener(s)
- A picture ID
- Mailbox Number
- Any Electronic Codes Associated

What can you expect?
The closing agent will look over the purchase contract and identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure that you receive any monies due to you.

Seller's commonly pay the following at closing

- Sellers commonly pay the following at closing:
- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as unpaid property taxes
- Unpaid special assessments on your property
- Document stamps (or taxes) on the deed
- Real estate commission
- Legal fee or title insurance premium

After the closing, make sure you keep the following for tax purposes:

- Copies of all closing documents
- All home improvement receipts on the home you sold

WHAT OUR CLIENTS ARE SAYING

"Clay did a fantastic job getting our house on the market and getting it sold within the first week. Clay made sure everything went smoothly, keeping us informed and updated each step of the process. He went above and beyond what one would expect. After 45 years of marriage, moves from an apartment and 3 houses, Clay Martin, without a doubt provided the best service and support of any realtor with have worked with."

– Steven and Shotsie W.

"We had an amazing experience with Clay. He did a wonderful job finding us the right home and then negotiating a good deal on the price. Through this whole process Clay was always available for any questions we had and even after the deal he was a great help with questions we had and letting workers in, before we moved.
I would highly recommend Clay."

– Tina W.

"Clay is a true professional. I contacted him after watching his YouTube videos for months leading up to my purchase. He quickly connected me to a VA friendly Lender who came highly recommended. He made the extremely stressful process of searching for a home stress free. We bought virtually and Clay made sure to be present on our behalf every time we needed him. He worked though the weekends to make sure we did miss an opportunity. Give him a shot to earn your business"

– Jake M.

SPECIALTIES



SENIOR REAL ESTATE & DOWNSIZING SERVICES

WHO WE ARE & WHAT WE DO:

Clay Martin is a full-time realtor who specializes in 55+ living and senior downsizing management. As a certified Senior Real Estate Specialist, I know how to guide you through this transition.

FOR OUR SENIORS:

I provide FREE Downsizing / De-Cluttering /Senior Transition help when you list your home For Sale with me. To begin, give me a call us to schedule your Initial Discovery Session.

HOW WE CAN HELP MAKE IT EASY

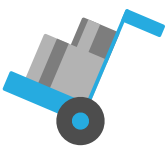
WE CAN LIST YOUR HOME:

- I pay for downsizing & transition
- I can get you top dollar
- Professional cleaning & photography
- Multiple Listing Service
- Ask me about our home repair now/pay later program* (not to exceed $2,500)

WE CAN BUY YOUR HOME:

- I pay for downsizing & transition
- Take what you want – leave the rest
- I buy "as is"
- Close in as little as 2 weeks
- No need for updates or costly repairs
- No real estate agent fees/closing costs
- No hassle
- Free up equity to pay for care sooner

IN ADDITION TO FULL-SERVICE 55+ LIVING TRANSITIONS, I PARTNER WITH SENIOR MOVE EXPERTS WHO CAN HELP YOU WITH THE PROCESS:



BONDED MOVING
our moving partners are experienced in working with 55+.



ESTATE SALES & LIQUIDATION
My experts will help you sort and clear your estate, donate or recycle what doesn't sell and make you as much money as possible while letting go of the rest.



SENIOR MOVE MANAGEMENT
Sorting, planning, unpacking services for downsizing.

LISTING PACKAGES

GOLD PACKAGE

WHATS INCLUDED:

- Expert Property Valuation
- Professional HD Photography
- Professional House Cleaning
- Professional Staging Consult
- Targeted Direct Online Marketing

PLATINUM PACKAGE

WHATS INCLUDED:

- Professional HD Video of Your Home
- Pre Listing Home Inspection
- Home Warranty Program



WHAT OUR CLIENTS ARE SAYING

"Clay is incredible! He is creative, responsive, professional and always working to be the best of the best for his customers. Clay is a highly trusted & very involved professional in the senior living industry in Colorado Springs and I never hesitate to refer my families directly to them."

– Nici H.

"I couldn't say enough good things about Clay. He is overall professional, reliable and very knowledgeable about all the questions and concerns you have. Not only does he know his houses but he is very familiar with locations and meeting your needs in Colorado Springs! He is the perfect agent you didn't even know you needed, take my word for it and you wont be disappointed."

– Haley O.

"Clay Martin is incredibly trustworthy that exude integrity. He's committed to his clients and works hard to successfully create both professional & personal relationships. I would highly recommend his services and once you work with him youre considered family."

– Bob J.