

Buyer's Guide



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HURWITZ

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COMPASS



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Chris Hurwitz is more than a top-producing real estate agent in Colorado—he is a father, a fighter, and a trusted guide through life's biggest transitions.

Originally from the Midwest, Chris grew up in Deerfield, Illinois, where he learned the value of hard work, humility, and showing up for others. After earning his bachelor's degree in Pre-Physical Therapy from the University of Dayton, he eventually made his way west to Colorado, where he's called Denver and Lafayette home since 2010.

His own life experiences shaped Chris's passion for real estate. After his son Oliver bravely overcame leukemia following more than three years of treatment, Chris developed a deeper understanding of what "home" truly means. It's not just a structure—it's a place for healing, for rebuilding, and for new beginnings. That experience continues to fuel his advocacy for the Make-A-Wish Foundation, an organization that brought joy and healing to his family. Today, Chris is a proud supporter and fundraiser for the foundation.

With a background in health and wellness and a former career as a professional trainer, Chris brings discipline, structure, and genuine care into every client relationship. He's known for his thoughtful, client-first approach—whether he's coaching someone through a complex sale or guiding a family through a big move.

As a Compass Colorado Top Producer and a member of Be One—the #1 producing mega-team in the state—Chris offers high-level expertise with a heart-led touch. Every listing he takes includes a staging consultation with one of his design professionals, helping clients declutter and prepare their homes to make the best impression. It's all part of his belief that details matter—and so do people.

Chris stays actively involved in the local community as a member of the Longmont Chamber of Commerce, where he serves on the Public Policy Committee and participates in the Home Pros Group, collaborating with builders, contractors, and other home professionals. He loves making connections and being a resource beyond the transaction.

When he's not working, you'll find Chris hiking with Oliver, shooting hoops, learning the ukulele, or simply enjoying the Colorado outdoors. He believes real estate is about more than closing deals—it's about creating stability, sparking possibility, and helping people move forward with confidence.

If you're looking for a real estate advisor who leads with both skill and soul, Chris Hurwitz is ready to help you write your next chapter.

Notable Sales



2215 South Monroe Street

5 BD 5 BA 5173 SF \$2,065,000



3400 Tejon Street

3 BD 4 BA 3599 SF \$1,845,000



7059 Fairways Drive

5 BD 4 BA 2874 SF \$1,134,700



1029 Treece Street

5 BD 5 BA 4510 SF \$1,399,000



6486 Warriors Run

4 BD 3 BA 4233 SF \$1,225,000



380 South Ivy Street

5 BD 4 BA 3214 SF \$1,059,000

Better Together, Be One

How'd It Go?

“

“Throughout the entire process, we genuinely felt that Chris and his team had our best interests at heart. We didn't just hire an exceptional realtor; we gained a true friend.”

Christine Brownfield

“Chris is an amazing real estate agent! He helped us buy our first home and was able to get us a 2:1 buy down! He's very knowledgeable about the Colorado area and was able to get a great competitive price for the offer and look out for the future value of the home.”

Blake Williams

“Chris is very personable and easy to work with. His expertise and knowledge when it comes to the housing market proved to be an invaluable asset to have on my team. Trust Chris to go above and beyond his required duties to get the job done.”

Sesha Chetlur

“Chris was an amazing asset in the home-buying process. He made it a personal experience that was second to none. I will be recommending Chris to anyone who may be in need of a great agent.

Anthony Rivera

“One word: OUTSTANDING. Chris is a go-getter. I truly believe he is a big time reason we got our house. Not to mention, Chris is responsive and thorough. We will use Chris again!”

Caroline Beavers

“Chris Hurwitz is an incredible agent. He worked tirelessly to help me purchase a wonderful home in Denver in early 2022 - from out of state. It was his professionalism and consistency that made it the easiest close I've ever had.”

Zak Garriss

“Chris is always a pleasure to deal with. He's hard working and always on top of things. We bought 2 properties through him this year!”

Adham Sohby

”

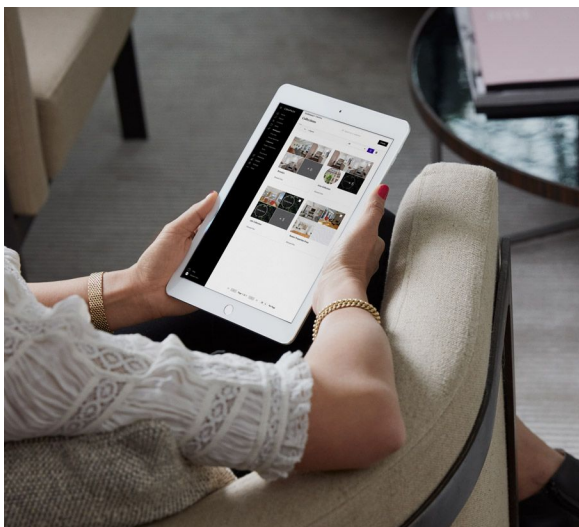
Better Together, Be One

COMPASS EXCLUSIVE TOOLS AT MY FINGERTIPS

In the world of real estate today, it's not enough to simply keep up with the latest technology — you deserve an agent who's always one step ahead. At Compass, I have access to AI-driven technology to deliver a modern buyer experience that is collaborative, seamless, and hassle-free.

Private Exclusives

A private exclusive listing is an off-market home that can be shared by a Compass agent directly with their colleagues and their buyers. As your agent I can provide visibility into these listings.



Compass Collections

With Compass Collections I can curate a group of listings based on your personal preferences in a visual workspace. There, you can compare multiple properties, monitor market activity in real time, stay in constant contact with me, and invite collaborators to join in on the discussion - all in one central place.

Compass CMA

Powered by AI, Compass CMA is a tool that lets me provide you with real-time market insights on comparable homes in the area. Now you can feel more confident that your next home is in the right price range and that you are making a competitive offer.

Compass Search

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

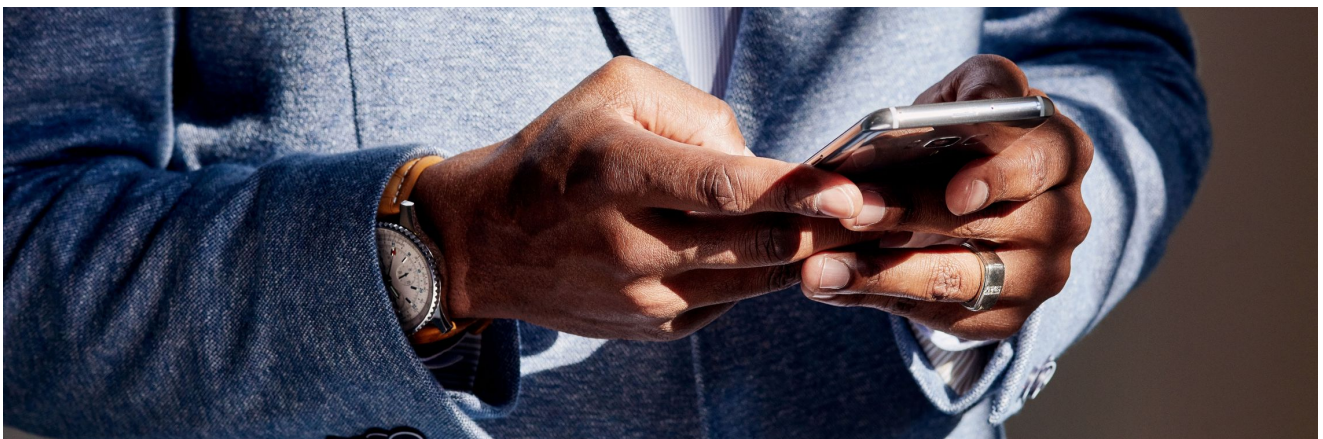
GET AHEAD WITH THE COMPASS ADVANTAGE

Investing Billions in Tech to Find Your Next Home

You deserve an agent who has the world's best real estate technology keeping them one step ahead. That's why I chose Compass, a forward-thinking brokerage where the technology of the future is changing outcomes today. Not only has Compass invested over \$1.5B dollars in tech over a 10-year period¹, but we continue to spend more than \$100M annually on research and development² to help our agents make buying easier for you.

A 29K+ Network of Top Agents Nationwide

Buying successfully isn't just about what you know, but who you know. When it comes to your next home purchase, Compass has a strong, connected network. In 2023, 17.5% of Compass transactions resulted directly from referrals to Compass³, demonstrating the ability of our agents to help clients navigate markets everywhere at the highest standards. Not only do I have direct access to the country's top properties and the agents who represent them, but I'm keenly attuned to the nuances that make each market so special.



#1

Residential Real Estate Brokerage in the United States⁴

\$186B

2023 Gross Transaction Values⁵

29K+

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.

Key Strategies to Get Your Future Home Under Contract

1. First Entry/First Offer
2. Appraisal Gap Language
3. Removing Contingencies
4. Non-Refundable Earnest Money
5. Limiting Inspection Language
6. Incentivizing the Offer
7. Escalation Clause
8. Post Closing Occupancy

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AFRAID OF BUYING

at the Top of the Market?

Afraid of buying a home and then seeing the value of your home go down in the following years? We hear you, so we pulled the numbers for the Average Sale Price for homes in the Denver 6 County Area.

Be Confident. In the Denver-Metro Market, home prices have increased 45 out of the last 49 years (even last year)!



\$310,761

JUNE 2007

The PEAK of the real estate market

In June of 2007 the average home price in Denver metro was \$310,761.

\$328,377

JUNE 2012

5 years after the worst crash in history

In June of 2012 the average home price was \$328,377.

Your home would be worth **almost \$18,000 more** than your purchase price.

\$424,517

JUNE 2015

The average homeowner lives in their home for 8 years

If you held that 2007 property for the 8-year average, you could have sold for \$424,517.

Your home would be worth **\$113,756 more** than the 2007 acquisition.

\$800,013

JUNE 2023

If you were patient and held the property for 16 years

If you had more patience than the average American and held the property until June of 2023, you could have sold for \$800,013.

Your initial 2007 investment would have earned you a cool **\$489,252 in appreciation.**

Purchase

5 Years

8 Years

16 Years

*Average is for detached single family homes for the 6 counties of Adams, Arapahoe, Broomfield, Denver, Douglas and Jefferson.



Christopher Hurwitz

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COMPASS

STEPS TO HOMEOWNERSHIP

01

Buyer Consultation

First, we will connect for an initial consultation to discuss what you are looking for in your next home so I can help guide your search.

02

Buyer Representation Agreement

We will establish a mutual business agreement. This document is designed to increase transparency by laying out my obligations to you, in addition to details on term length, compensation, termination, exclusivity, representation, and property criteria. Once we are both aligned with the terms of the agreement, you will be asked to sign before I can show you or send you any properties.



03

Get Pre-Approved

If you are obtaining financing, getting a pre-approval letter from a lender before submitting an offer is important because it shows you are more likely to meet the proposed settlement date. A pre-approval letter and a good faith estimate from a lender will also give you insight into the projected down payment, closing costs, and expected monthly payment.

STEPS TO HOMEOWNERSHIP

04

Find Properties That Meet Your Criteria

Using the Compass CMA tool, I will run market analyses on comparable properties in the area to give you a clear understanding of current market value. Together, we will identify your ideal home's location and amenities, and attend open houses in a range of areas. I will listen to your continued feedback and activate a 'collection,' or specialized search for properties as they hit the market until we find a home you love.



05

Submit and Negotiate Offer

Once we find the right home, we will collaborate on a competitive offer. The offer is an agreement to pay a certain price for the home if accepted and may include other terms, such as whether you are waiving any contingencies or in how many days you are willing to close. It is my job to guide you through the decision-making process to ensure you are confident with our offer.

06

Sign Contract

Your contract is the agreement between you and the seller to purchase the property for a specific price. Also defined in the contract of sale is the settlement company, date of settlement, and earnest money deposit amount.

If required, an Escrow Deposit is the amount of money that the buyer will put in an escrow in good faith to demonstrate to the Seller that they are serious about purchasing the property. The money will only be deposited if the contract is signed and agreed by both parties.

STEPS TO HOMEOWNERSHIP

07

Home Inspection, Disclosures, Reports, and Repairs

It is my responsibility to coordinate all desired home inspections within the agreed timeline and contractual contingencies. We will also review and discuss the disclosures and preliminary title report. You may approve or negotiate credits and/or repairs. Prior to closing, remember to schedule a final walk-through of the property to verify property is still in acceptable condition and any negotiated repairs were done.

08

Loan Application and Appraisal

If you are obtaining financing, your lender will let you know the list of financial documents necessary to provide to the lender, including a couple months of bank statements, tax records, pay stubs etc. Typically, you will have a mortgage contingency of the agreed upon length to obtain a mortgage commitment. Once your lender has all of your documents, they will review them and issue a Clear-to-Close, which means your loan is complete and the file will be sent to the title company for closing. Your lender will have an appraisal done on the property.



09

Closing

Congratulations! You are now a homeowner. Welcome home!

BUYER REPRESENTATION AGREEMENT

Ideally, 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 (typically 6 months).

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.

KEY TERMS TO KNOW

Adjustable Rate Mortgage (ARM)

A mortgage with an interest rate that changes over time in line with movements in the index. ARMs are also referred to as AMLs (Adjustable Mortgage Loans) or VRMs (Variable Rate Mortgages).

Adjustment Period

The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, which means that the interest rate can change once a year.

Amortization

Repayment of a loan in equal installments of principal and interest, rather than interest-only payments.

Annual Percentage Rate (APR)

The total finance charges (interest, loan, fees, points) expressed as a percentage of the loan amount.

Assumption of Mortgage

A buyer's agreement to assume liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (usually the seller) from liability.



Balloon Payment

A lump sum principal payment due at the end of some mortgages or other long-term loans.

Cap

The limit on how much an interest rate or monthly payment can change, either of each adjustment or over the life of the mortgage.

Certificate of Reasonable Value (CRV)

A document that establishes the maximum value and loan amount for a VA guaranteed mortgage.

KEY TERMS TO KNOW

Closing Statement

The financial disclosure statement that accounts for all of the funds received and expected at the closing, including deposits for taxes, hazard insurance, and mortgage insurance.

Condominium

A form of real estate ownership where the owner receives title to a particular unit and has proportionate interest in certain common areas. The unit itself is typically a separately owned space whose interior surfaces (walls, floors, and ceilings) serve as its boundaries.

Contingency

A condition that must be satisfied before a contract is binding. For example, a sales agreement may be contingent upon the buyer obtaining financing.

Conversion Clause

A provision in some ARMs that enables you to change an ARM to a fixed-rate loan, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed-rate mortgages. This conversion feature may cost extra.

Cooperative

A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

Earnest Money / Escrow Deposit

The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

Escrow

A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all paperwork and distribution of funds.

FHA Loan

A loan insured by the Insuring Office of the Department of House and Urban Development; the Federal Housing Administration.

Resources

Realtor

Chris Hurwitz
Compass
4643 Ulster St
Denver, CO 80237
847-903-8337
chris.hurwitz@compass.com

Appraisers

Appraisal Consultants | 303-443-6221

Consult 7 | 303-928-9190

Paul Licht | 303-359-6601

Architect

Sophie Rickard | Jewell Designs |
303-455-6451

Asbestos Testing

Boulder County Asbestos Inspections
| 720-404-1365

Attorney

Amelia Tanttila | Tanttila Law |
720-841-3291

Harmon Zuckerman | Frasca,
Joiner, Goodman & Greenstein PC |
303-494-3000

Michael A. Bushell, Esq. | Larson
Bushell, LLC | 303-277-1000

Carpet Cleaning / Repair / Installation

Nesheims | Carpet Repair Service |
303-666-8888

Mike McSheehy | Carpet Repair
Service | 303-906-4191

Briggs Carpet Cleaning | 303-775-
0980

Summit Carpet and Tile | 303-775-
2252

24/7 Flood Response | Jody Graffam |
O: 303-239-1416 | C: 303-944-9719

Cleaning Services

Blue Spruce Cleaners | 303-747-5640

The Cleaning Fairies | 720-565-3411

5280 House Cleaning |
www.5280housecleaning.com

Caroline's Clean Team | 303-776-8364
| carolinescleanteam@gmail.com

Concrete

Norris Concrete | 303-494-4551 |
infor@norrisconcrete.com

Resources

Contractors / Remodel

Harold Stevenson | 720.255.5753

George Sanderson Construction |
720.338.4912 |
sandersonconstruction@live.com

Jamin | Earth Saving Solutions |
720.297.9847

Dillon Iarussi | Blue Spruce Construction
Group | O: 303.647.3883 | C: 720.490.1576
| dillon@bluesprucecg.com |
www.bluesprucecg.com

CPAs

Katy Lynch | Three Jewels | 303.443.3568

Brock and Company | 303.444.2971 |
www.brockcpas.com

Duct Cleaning

Monster Vac | 303.499.4148

Electricians

Kimberly Forsgren | Roy's Electric |
303.678.5154 |
www.royselectriccolorado.com

Tru Craft Electric | 303.666.9414

Dave Stewart | Stewart Electric |
303.682.0212

Rod Hansen | 303.946.1013

Donn Gildenzoph | There Was Light
Electric, LP | O: 303.904.8206 | C:
720.732.2394

Fireplace

Joel | Quality Fireplace (QFS) |
303.946.6535

Gas Fireplace Service | 303.252.8765

Frank | The Gas Connection |
303.466.4206

Hardwood Floors

All-City Hardwood Floors | 303.371.0400
Footprints Floors | 720.344.0939

Dan Federico | Hardwood Floor Solutions
Inc. | 303.668.4989

Handyman

George Sanderson | Sanderson
Construction | 720.338.4912 |
sandersonconstruction@live.com

Megan Blohm | Working Hands |
720.289.0545

Jamin | Earth Saving Solutions |
720.297.9847

Jason Malsam | Malsam Carpentry |
720.936.7897 |
malsamcarpentry@gmail.com

Resources

Haul Away

Mark Webb | 720.323.4285

Ruben Williams | Cut Rate Hauling &
Clean Up | 303.358.0445

P. Dudley | Always Hauling LLC |
720.373.5700 |
Alwayshauling7@gmail.com

Heating and Air Conditioning

Blue Valley Heating and Air |
303.993.2645

Bob | Circulating Air | 303.772.7960

Rob Allen | Allen Heating and Cooling |
303.439.7001

Home Staging

Jen Breckenridge | Home Artisan |
720.251.1812

Karen Drozd | Five Empires Staging &
Design (Lafayette) | 720.466.8877

Heather Ledgerwood | Mountain View
Home Staging & Redesign | 303.960.9928

Stacey Davis | Staces Spaces |
303.842.1723

Heidi Huber | Huber Design |
303.881.7045 | heidi@heidihuber.com |
www.heidihuber.com

Home Warranty

Blue Ribbon | 303-986-3900

First American Home Buyer's
Protection | 970.404.5099
Landscaping

M&J Landscaping | 720.201.2991
Broomfield Landscaping |
720.586.4638

Sage and Stone Landscape |
303.960.9574

Inspectors

Pillar to Post | 303.772.1997

Scott Home Inspection | 303.373.2424

Insight Inspections | Darwin Wissink |
303.652.3828

Property Inspections |
www.5280propertyinspection.com |
720.295.2240

Insurance

Flatirons Insurance Group – Nathan
Beach | 720.593.2524

State Farm – Austin Domsc |
303.321.0895

Gillach Insurance Agency – Tim
Gillach | 303.425.1193

Resources

Interior Designers

Krista Payne | 303.618.0961

Urban Works – Renee Urban |
720.273.8208

H2H Staging and Design | Courtney
Brewer 303.810.9942

Window Elegance (Install: Window
treatments, blinds, shutters)
303.666.8153

Luxury Concierge Service

Tending The Castle
Cali Bonham | 303.437.9835 |
cali@tendingthecastle.com

Mold / Disaster Remediation

Servpro | 303.494.2000

Neisheim's | 303.666.8888

Restoration Water Damage Experts |
720.442.2700

Mortgage Brokers

PIVOT Lending – Jodi Showman
303.921.9968 |
teamjodilo@theshowmanteam.com

Fairway Independent Mortgage – Erin
Bradley | 720.577.4348 |
teambradley@fairwaymc.com

Moving Companies

Amazing Moves | 303.668.7444

Boulder Valley Transfer | 303.449.2222

Taylor Moving & Storage | 303.443.5885

Two Men and a Truck | 303.443.9911

Mud Jacking / Concrete Repair

Liftech | 303.688.7979

Statewide – Don | 303.807.7024

Organization Professionals

Revise Home Organizing | 720.449.6551 |
revisehomeorganizing@gmail.com

Painters

Pro-Tek Painting Inc – Randy Carrillo |
Office: 303.456.6391 Cell: 303.995.2131

Zerr Painting – Eldon | 303.961.8556

Colorado Painting | 303.574.1740

E & N Diaz Painting – Enrique
720.434.8606 |
eandndiazpainting@gmail.com

Plumbers

Precision (Boulder) | 303.438.1712

Bernie's Plumbing | 303.442.7060

Radon Remediation

SWAT Environmental | 303.466.2626

Rocky Mtn. Radon | 303.980.1961

Better Together, Be One

Resources

Roofers

Banks Remodeling & Roofing |
720.301.0422

Blue Spruce Construction Group |
Dillon Iarussi
C: 720.490.1576 | O: 303.647.3883 |
dillon@bluesprucecg.com |
www.bluesprucecg.com

Premier Roofing – 303.233.7663

CJ Roofing – 303.444.8290

Black Roofing | 303.449.5176 Email
Nancy

Rhino Roofing – Ryan | 720.436.2886

Sewer Line Repair / Clean

Apex Plumbing – 303.215.1348

Argus Industries Jake

PipePatch Trenchless/No-Dig sewer
repair | 303.506.9226

Structural Engineers

G.A. Escobar Associates | Gus
Escobar | 303.678.5222

Advanced Engineers – Jason | O:
970.278.1909 | C: 970.690.4616

Alliance Engineering, Ltd |
303.485.8700

Stucco Experts

AGS Construction | 303.933.6652

Precision Plastering | 970.308.3280

Surveyors

Flatirons | 303.443.7001

Tree Removal / Trimming

Nelson Tree Trimming | 303.494.5004

Arborscape | 303.904.8904

Davey Tree Service | 303.502.9450

Window Cleaning

Spot Free | 720.938.3593

Window Genie (Cleaning and other
services) | 720.573.8950

Window Repair / Replacement

A&B Glassy Works | 720.276.1530

Louisville Glass | 303.665.2303

Glass Doctor of Boulder |
303.444.4527