

mhm

denver buyer guide





aaron linkow

// personable. humorous. thoughtful.

professional proficiencies

- Certified Market Expert
- 5-Star Professional Award Winner (Multi-Year)
- DMAR Production Award Winner (Multi-Year)

home staples

- Steam Shower
- Sleep Number Bed



about aaron

Aaron Linkow has a history of success. A third-generation native who grew up in central Denver, Aaron's deep knowledge of the city coupled with his strong negotiation skills as he advocates tirelessly for his clients makes him an unstoppable force. Since 2019, Aaron has worked full time with team partner Lindsey Baltimore to help clients build their wealth and find the perfect place to call home.

Prior to working in real estate full time, Aaron owned two construction service companies, growing each successfully from zero to multi-million dollars in revenue. With 20+ years of investing experience through various partnerships, he went from passive investor to active investor to full-time broker. Aaron's degrees in psychology and computer science allow him to understand and guide his clients while also analyzing data to obtain the most favorable deal possible.

Aaron is highly regarded by his clients for his extensive market knowledge and strong communication skills as he always stays one step ahead. He enjoys working with clients who are upsizing their homes due to a change in personal circumstance, as well as first-time homebuyers starting to build their wealth through real estate, and he plans to work more with developers in the near future.

client love

Aaron was a lifesaver in so many different ways in selling the house. He kept me up to date with the pulse of the market, checked regularly on the house for maintenance, grass cutting, and repairs as well as helping me out with other matters not related to real estate. He has a terrific network of people to get every kind of job done quickly, reasonably, and properly. He made the selling process as smooth as possible, even handling the last-minute glitches that always seemed to happen. I highly recommend him to everyone!

// Laurie L

areas serviced

// all of metro denver

your snapshot guide to buying a home

- 001 // select your agent
- 002 // obtain financial pre-approval
- 003 // analyze your needs
- 004 // select properties to view
- 005 // write offer to purchase
- 006 // negotiate terms
- 007 // accept contract
- 008 // obtain mortgage
- 009 // conduct inspections + bring issues to resolution
- 010 // conduct title search + obtain title insurance
- 011 // financing, credit check, underwriting, appraisal, survey + insurance
- 012 // obtain funds for closing + solidify loan conditions
- 013 // close on property

getting pre-approved + applying for your loan

what is a pre-approval?

preliminary commitment in writing from a lender stating that a borrower will qualify for a particular loan amount, based on income and credit information under a lender's guidelines (most letters are valid for 60-90 days and the process usually takes 24-48 hours)

what you may need:

- completed loan application - signed
- full month of current pay stubs
- current bank statements - checking, savings, brokerage, investments + retirement accounts
- copy of recent bill or year-end mortgage statement, release of liens on properties
- personal and business tax returns
- year-to-date P&L
- copy of social security card and driver license
- executed earnest money contract (for purchase)
- copy of divorce decree if applicable
- tax and insurance documentation for all owned properties
- insurance agent's name, address and phone number



making an offer + understanding inspection

what is a CMA?

a comparative market analysis to assist you with making an offer on the property

what is earnest money?

typically 2-3% percent of the home's sales price - goes to a third party escrow officer at the title company or real estate company (think of it as a deposit that will credit towards the closing cost)

what is an inspection period?

usually 5-7 business days after acceptance of offer and is conducted to discover issues with structure, construction or mechanical systems of the property



what a home inspection often covers

- exterior
- structure
- roofing
- electrical
- heating + A/C
- plumbing
- insulation
- interior

separate inspections

- sewer
- well/septic
- radon
- structural report
- environment
- exterior specialists

process for making an offer

- check paid to title company or real estate firm for the earnest money (cashed upon contract acceptance)
- pre-approval letter submitted with offer
- counteroffers are common - remain flexible on price, repairs, closing date, etc.
- agreement on terms - sign contract
- schedule home inspections
- buyer typically pays for the inspection on the property they wish to purchase (typically \$500-\$800*)



getting an appraisal + understanding the closing process

what is a property appraisal?

Getting a **property appraisal** is a standard part of the mortgage process - banks and mortgage companies will give a homebuyer a loan based on the appraisal value of the property they want to buy.

(note: when you use a home as collateral for a loan, the lender wants an appraisal report to make sure the loan will be guaranteed by the value of the property - if applying for a loan, the lender will order the appraisal which is typically between \$500-\$800*)

what are loan terms + availability?

Loan terms are terms the lender provides about the loan, **including interest rate, payments, conditions and costs** to determine they are satisfactory in buyer's subjective discretion - the **loan availability deadline** is the date the loan is available based on the lender's review and underwriting.

the closing process

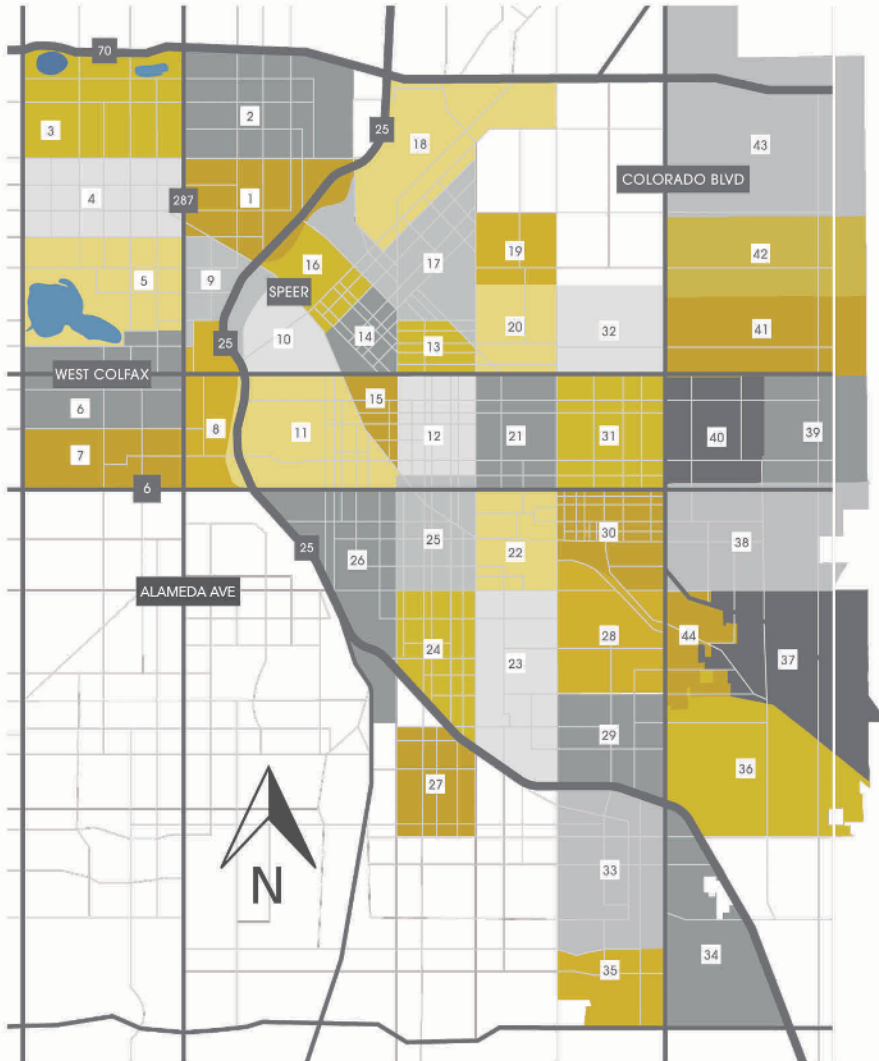
- closing takes place at a title company - usually chosen by the seller
- payment for the cash amount due can be in the form of cashier's check or a direct bank wire
- you will need valid identification
- paperwork and signing will take approximately one hour

additional inquiries?

milehimodern and its brokers are curators of real estate // we are here to guide you throughout your buying process

*The cost of appraisals and inspections vary based on a home's size, location, amenities and features.

denver neighborhoods



- | | |
|------------------------------|-----------------------------|
| 1 highlands | 23 washington park |
| 2 sunnyside | 24 washington park west |
| 3 berkeley | 25 speer |
| 4 west highland | 26 baker |
| 5 sloan's lake | 27 platt park |
| 6 west colfax | 28 belcaro |
| 7 villa park | 29 cory-merrill |
| 8 sun valley | 30 cherry creek |
| 9 jefferson park | 31 congress park |
| 10 auraria | 32 city park |
| 11 lincoln park | 33 university park |
| 12 capitol hill | 34 university hills |
| 13 north capitol hill | 35 wellshire |
| 14 central business district | 36 virginia vale |
| 15 golden triangle | 37 washington virginia vale |
| 16 lodo | 38 hilltop |
| 17 five points | 39 montclair |
| 18 rino | 40 hale |
| 19 whittier | 41 south park hill |
| 20 city park west | 42 north park hill |
| 21 cheesman park | 43 park hill |
| 22 country club | 44 glendale |

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