



BUYER'S GUIDE

True North Group

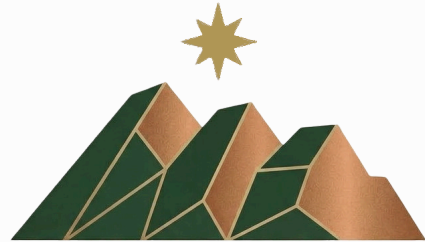


OUR STORY



Daniel Hsieh

FOUNDER, CEO



TRUE NORTH

Hi there!

Daniel's real estate career began more than 15 years ago, sparked by a disappointing experience selling his childhood home. Determined to transform how people experience real estate, he founded his team on a world-class, relationship-driven philosophy that prioritizes people over transactions.

In his first year in real estate, Daniel earned the Rookie of the Year award and has since risen to rank among the top 1% of agents nationwide—a reflection of his unwavering client-first philosophy. His success comes from surrounding clients with an all-star team that always puts his client's best interests first, and from being a trusted advisor known for unwavering honesty, responsiveness, and market expertise.

His character, experience, collaborative spirit, and strong investment background have enabled him to connect with amazing people and build lifelong relationships throughout his career. Outside the office, Daniel is a triple Ironman endurance athlete, investor, formally trained chef, proud USF alumnus, and—above all—a devoted husband and loving father of four, including triplets.

✉ Daniel@TrueNorthBoulder.com

☎ (720) 969-0800

Emily Hsieh

OPERATIONS DIRECTOR
FOUNDER



Hello!

Emily is co-owner of the True North and has over 12 years of experience as a Systems Engineer. Working for a top defense contractor, Emily specialized in programming, training development, user-centered design, proposal, and cost account management. Emily handles marketing, systems, and supporting transactions. Emily's dedication and attention to detail ensure clients have the best experience possible.

Emily is a University of Pittsburgh and Penn State graduate who loves to study and continuously learn. In addition, she enjoys hiking, yoga, and spending time with Daniel and their family, including their baby triplets.





Others tell you what you want to hear; we tell you what you need to hear—honesty is our True North.

HOME BUYING PROCESS

1

LET'S GAME PLAN

It's all about YOU! Schedule a consultation with the True North Group to discuss current market conditions, your needs, priorities, and lifestyle. Our all-star team will represent you with expertise and advocate for your best interests every step of the way.

2

GET PRE-APPROVED

Define your financial roadmap and secure a pre-approval letter from a lender to strengthen your position and negotiate the best terms when we find your home.

3

TOUR HOMES

The fun part! Start touring homes with your True North advisor!

4

MAKE AN OFFER

Once we identify your ideal home, we'll negotiate on your behalf to secure the most favorable terms. Your offer will outline the purchase price, key conditions, contingencies, and a response deadline for the seller.

5

GET A HOME INSPECTION

We will guide you through the inspection process and negotiate any necessary repairs / seller credits.

6

GET A HOME APPRAISAL

A property appraisal is ordered, and we assist you in securing the most competitive homeowner's insurance rate tailored to your needs.

7

CLEAR TO CLOSE

Congratulations! Your efforts have paid off—now we hand you the keys to your new home and guide you through a smooth, stress-free transition.

01

LET'S GAME PLAN

Tell us all about you! We're excited to learn about your family, lifestyle, priorities, and wish list- everything that shapes your vision for this next chapter.

Share the keys factors that matter most- your desired location, lifestyle, number of bedrooms and bathrooms, school preferences, amenities, and intrinsic qualities you look for in a home along with your timeline. We specialize in having hyper local knowledge and leverage your time by hand selecting the top neighborhoods and homes based on your feedback.

You can feel confident and well-informed with our all-star team by your side—conducting comprehensive due diligence on every property and guiding you seamlessly through each step of the journey.

CUSTOMER SERVICE

World-class customer service and a 5-star experience is our highest priority! A client-first mentality is what we are all about. Backed with proven processes and systems, our team members are available around the clock to guide you throughout the process and answer any questions you have accurately and swiftly. Our clients are family and we treat them with the highest level of respect and care.

OUR EXPERTISE

Our team combines deep expertise in both hyper-local and national real estate markets with a sophisticated understanding of global financial trends—insights that extend far beyond what is available to the general public. This specialized perspective gives you a decisive advantage and positions you for success.

NEGOTIATING SKILLS

With decades of combined experience and industry-leading credentials, our team provides the insight and guidance you need to make informed, strategic decisions. We skillfully manage even the most complex negotiations to secure the best terms on your behalf.

GET PRE-APPROVED

FINANCIAL ROAD MAP

Define your ideal lifestyle, budget, and strengthen your negotiating position by securing a pre-approval letter early in the process. Your lender will provide a detailed loan estimate outlining projected monthly payments, property taxes, homeowner's insurance, and closing costs.

SHOP FOR THE BEST INTEREST RATE

A pre-approval letter outlines your interest rate, closing costs, and annual percentage rate (APR). From there, we design a customized strategy tailored to your goals—whether that means buying down your interest rate, negotiating seller concessions, or aligning the move with your ideal timeline.



GET PRE-APPROVED

DOCUMENTS NEEDED TO APPLY

- Most recent two years of W2s
- Most recent 30 days of pay stubs
- Most recent two (2) months of asset statements including checking, savings, retirement accounts, etc.
- Most recent mortgage statement and insurance bill, if applicable

ADDITIONAL DOCUMENTS FOR SELF-EMPLOYED INDIVIDUALS

- Most recent two years of filed personal tax returns
- Most recent two years of filed business tax returns

LOAN TYPES

Conventional - Most common, conforming loan offering the lowest closing costs and best interest rates with as low as 3%-5% down payment and no PMI at 20% down.

FHA - Government backed mortgage option typically used by first time home buyers. Down payment as low as 3.5% and more friendly credit and debt-to-income ratio requirements.

VA - Allows you to purchase a home with no money down if you are an active-duty military personnel, veteran, or spouse of a deceased veteran and eligible.

Jumbo Loan - Non-conforming loan often used to purchase luxury properties that exceed conventional loan limits with higher requirements on down payment and credit score.

Bank Statement Loan - Allows a lender to review your personal or business bank statements to qualify for a mortgage. This is a great option for self-employed individuals who write off a plethora of business expenses.

Debt Service Coverage Ratio (DSCR) - Enable real estate investors to finance investment properties without personal income or employment verification. Lenders qualify borrowers using the property's projected rental income.

TOUR HOMES



WE SEND UPDATES TAILORED TO YOU

Based on our "Game Plan" session, we send properties SPECIFIC to the features and specifications you identified and eliminate any homes that do not fit. We also update you with a monthly newsletter of current market conditions and trends.

SELECT AND SCHEDULE PROPERTIES TO TOUR

Mark any properties you would like to tour in addition to our recommendations, and we will schedule it based on your availability. Our team will conduct thorough due diligence and report any red flags.

HOME SHOWINGS

The Fun Part! Together, we will tour homes and gather your feedback—not just on what you love, but also on what doesn't fit. Acting as your trusted third set of eyes, we highlight each property's advantages and potential concerns while sharing insights from our in-depth due diligence and experience.



MAKE AN OFFER

Once we have identified the property you love, we will collaborate to craft a strategic offer informed by property conditions, economic trends, comparable sales data, and seller motivation. Every detail—from price, contingencies, terms and timing—is tailored specifically to your goals and priorities.



PROVEN STRATEGIES TO NEGOTIATE THE BEST DEAL

- Having rock-solid financing in place and have your agent and mortgage loan officer advocate on your behalf
- Leveraging the seller's motivation to sell
- Shortening the length and terms of contingencies by having a flexible timeline
- Using market trends and cyclical nature of real estate to your advantage
- Working with a buyer's broker and lender who has your best interest

GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may not be easily observable and create additional leverage when negotiating with sellers on repair costs.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, roof (4 point), foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues by utilizing the latest technology.

The inspector will provide a detailed report outlining any issues that they identified. This report will be used to negotiate with the seller for necessary repairs, adjustment of price, or seller paid credits.

During the inspection period, you have the option to cancel the contract for any reason and receive a full refund of your earnest money deposit.



GET A HOME APPRAISAL

We will coordinate with your lender to order the property appraisal. Conducted by a licensed professional, the appraisal provides an independent assessment of the home's market value—giving you additional confidence that your investment aligns with current market conditions.

The appraiser will consider various factors such as the home's size, location, condition, and comparable sales data in the area. They will provide an estimate of value based on their analysis.



APPRAISAL CONTINGENCY

We recommend including an appraisal contingency in your purchase agreement. This provides the flexibility to withdraw or re-negotiate if the appraised value comes in below the agreed-upon purchase price.

HOMEOWNER'S INSURANCE

If you're financing your purchase, a homeowner's insurance policy will be required. We are happy to connect you with our trusted insurance partners who will help secure the most competitive coverage and rates.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

CLEAR TO CLOSE

REVIEW THE CLOSING DISCLOSURE

Before closing, the title company will provide a statement of settlement summarizing your purchase details—such as sales price, prorations/adjustments, title/loan charges, commission, and state recording fees. Your advisor will walk you through each item to confirm accuracy and clarity.

CONDUCT A FINAL WALK-THROUGH

Prior to closing, your advisor will accompany you on a final walk-through to confirm that all agreed-upon repairs have been completed and that the property is in satisfactory condition.

WIRE THE BALANCE TO CLOSE

Your final balance to close will include the down payment, closing costs, lender/broker fees, title insurance, homeowner's insurance, and any escrow account requirements.

SIGN CLOSING DOCUMENTS

You will meet with your advisor at the title company to sign closing documents, and we hand you the keys to your new home!



CELEBRATE AND MOVE INTO YOUR NEW HOME!

Congratulations on this remarkable milestone! We're deeply honored and truly grateful to have walked alongside you on this journey. This is not the end, but the beginning of a wonderful friendship. We'll continue to be here for you as your trusted local resource and look forward to seeing you around town!

We hope you will share your experience with those closest to you, and we look forward to staying in touch long after closing. You are warmly invited to join us at upcoming True North events, holiday celebrations, and local community fundraisers. See you real soon!



CUSTOMER REVIEWS



Janis C.

“I worked with Daniel Hsieh, and he was excellent! We were buying a home from out of state, and he was quick to respond to all of our requests. He met with my family in Florida and was always professional and helpful throughout the whole process. He was helpful in giving us advice on other professionals to work with on insurance, mortgage, and home inspection. He was very knowledgeable. I would highly recommend him for any real estate needs.”



Oleg K.

“We were lucky to meet with Daniel Hsieh during our home-hunting as the first time buyers in Florida. His deep knowledge of the Orlando area allowed us to be time-efficient and to define an appropriate purchasing price. Daniel scores high in process expertise, responsiveness, commitment, and a very friendly attitude at every step. All showings were perfectly organized and supported by relevant information about each property. Towards the closing date, we also interacted with other Daniel’s colleagues, acting flawlessly as a real team. Overall, outstanding customer experience with amazing support!”



Frank M.

“Working with Daniel was the greatest choice we made in helping our family find our forever home. He took the time to listen to what we wanted and needed as a family; he made sure to always fight for what was in the best interest of our family until we found our home. He truly went above and beyond every step of the way, from finding our perfect home, negotiating the best deal, being there to meet with our inspection agent, getting us in touch with the right people, and being there beside us through closing just to ensure there were no hiccups along the way. I truly felt like we had the right person on our side and gained a forever friend. Thank you Daniel for going through so many doors to finally find our perfect home!!!!”



Jennifer H.

“We loved working with Daniel. It was a long process to find the perfect house, but he was so very patient with us. We were searching for 3 months because we were moving from out of town. Once we found the perfect house, he made sure we pulled out all the stops so we didn't lose it. We beat a cash offer with a VA loan which is unheard of. We found our dream house and thanks to Daniel for his recommendation for our loan officer, we were able to close in 12 days for a VA Loan!! We would use Daniel again in a heartbeat. His professionalism and experience are something you do not find anymore in this industry.”



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LUXURY

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