



VELOCITY

REAL ESTATE & INVESTMENTS, INC.

Buying Packet

Velocity Real Estate and Investments is a professional real estate company that specializes in residential properties and residential investment properties. We not only provide all the standard services for buying and selling properties, but we also offer extensive and professional knowledge on the investment side of real estate. We have an abundance of resources at our fingertips and can help you in any area of the Real Estate process.

Whether you are looking to earn competitive returns on an existing investment property, buy the home of your dreams, or sell your current home for top market value, Velocity Real Estate and Investments is the premier choice for all your professional real estate needs.

This packet contains all the information you will need to know about selling your property, and we will handle the rest of the process for you!

-The Velocity Team

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Our Mission and Value

Our Mission at Velocity Real Estate and Investments is to provide an exceptional experience in the buying and selling process of real estate and helping real estate investors achieve their financial goals.

We will accomplish this by carefully listening to our client's needs and wants, providing incomparable information and completing the necessary due diligence in achieving their goals and exceeding their expectations.

Education/Experience –All of our brokers earned a minimum of a bachelor's degree, which provides a highly professional and polished experience at all times. We conduct a great deal of market research and analysis to make sure we can offer you the most accurate and up-to-date information.

Investments –The residential investment market is Velocity's specialty. Our knowledge of the market and inventory is proven superior to our competition. We know where and what to look for when locating an investment property, and how to make sure it fits your financial needs and goals.

Financial Analysis – Given our education and skill set, we are able to analyze properties and determine which assets are the most profitable for our clients. With personalized analysis we tailor to each client, we are able to achieve and exceed his or her financial goals.

Smooth/Efficient Transactions – While the real estate process can be complex, providing good communication between all involved parties is imperative. We strive to be involved in each transaction and communicate effectively and efficiently with our clients.

Buying Process - When buying a home, we strive to find a place that meets all of your needs and guarantees the best value for your money. We pride ourselves on being extremely efficient, which helps us to streamline the search process and maximize the value of your time. Our main goal is to ensure the transaction is in your best interests and proceeds as smoothly as possible.

Relationships – Velocity Real Estate and Investments values strong relationships with our clients. We accomplish this by listening to your needs and wants and getting to know you personally. This allows us to build strong, lasting relationships.



How Our Brokers Add Value: Buying Process

Economic Value: Our brokers' specialized knowledge and developed expertise of the real estate market make their services invaluable to you during the buying process. They possess experience and education in the following areas that ultimately save time and money:

Prices and terms of recent market transactions

Successful real estate marketing procedures and negotiations

Legal obligations of both parties (Buyers and Sellers)

Knowledge of general market listings

Needs of buyers and sellers

Proper procedures to be followed in the buying/selling process

Saves Time and Effort – Buying a home can be a very time consuming and exhausting process. Whether it's driving around town or looking on the internet, searching for your ideal home can be costly and frustrating. Instead, give your list of requirements to a broker and they can access multiple resources based on your needs, book the home showings, and maximize the value of your time.

Offer and Procedure Knowledge: Besides your efficient home search, a broker can offer huge time savings by making offers on homes, negotiating the price, dealing with home inspections, helping with your financial needs, and most importantly ensuring the transaction goes smoothly. Save your time and energy for the excitement of moving into your new home!

Experience – A Real Estate Broker has the required education and experience to help you navigate through the buying process. Brokers know the local market conditions and can answer all your questions about neighborhoods, schools, parks, etc. They can also provide invaluable advice on problems or issues during the process. Hiring a broker ensures the peace of mind that you are getting the home for the best price possible in the most efficient manner.

Understands Contract Specifics – Real Estate contracts can be very lengthy and complicated. Brokers are licensed professionals who can help you understand them and answer any questions you have about the process. This is one of the biggest purchases of your life and having a professional at your side is the smart choice.

Negotiation Skills – You've searched and searched and found your dream home. Let the negotiations begin! Where do you start? How do you complete a market search to find out what the value of the home is? Will the market support the price? How do you know what the seller considers a serious offer? What inclusions, repairs or exclusions should you list? Brokers are equipped with excellent negotiating skills to help you navigate through questions like these. If not handled professionally and efficiently, a deal could potentially be lost.

Access to Homes/Information- A Real Estate Broker has access to a vast amount of listings at their fingertips. They can match your specific needs to many MLS listings, while tapping into a huge network of professionals to make sure your needs are met throughout the process.



Areas We Serve

Fort Collins - A vibrant community of 155,400 nestled against the foothills of the Rocky Mountains, 65 miles north of Denver. As a regional center for employment, shopping, and healthcare, Fort Collins offers the convenience of a small town with all the amenities of a larger city. Fort Collins is also home to Colorado State University,.

Loveland- Just a short distance from Fort Collins, the City of Loveland offers many of the same attractions and entertainment. With a population of 71,334, this growing city has plenty of character and is billed as the Hearts and Arts capital of Colorado.

Greeley- Greeley is in the center of Northern Colorado, hosting a population slightly above 100,000. Just an hour away from the grandeur of Rocky Mountain National Park in one direction and an hour from the Mile High city life of Denver in another. Greeley is also home to the University of Northern Colorado, making a great place to invest in rental properties.

Longmont- A vibrant and dynamic community of over 85,000 residents, Longmont, is located along the Northern Front Range of Colorado. Nestled right in between Denver and Fort Collins, Longmont provides a great location with easy access to the mountains or downtown city life.

Boulder- Boulder has a population of roughly 100,000 people and is located in the foothills of the Rocky Mountains, just 35 miles northwest of Denver. Boulder is home to the University of Colorado, and is also known for its natural beauty.

Berthoud- Berthoud is a wonderful place to stroll and shop, dine, visit and play. Locally owned businesses give Berthoud a vibrant community, enjoying developing commerce, population growth and exciting changes each day.

Summit County- Summit County originated in late 1861 and is currently populated by just over 29,000 residents. Located directly west of Denver, Summit County is right in the middle of the beautiful Rocky Mountains. Many communities that reside within Summit County: Blue River, Breckenridge, Dillon, Frisco, Keystone, and Silverthorne.

Denver- Metro Denver has an enviable quality of life that makes it simply one of the best places in the United States to live, work and play. Just step outside and Denver offers panoramic views of the Rocky Mountains, the nation's largest public park system, and 300 days of sunshine a year. In 2016, U.S. News & World Report named Denver the number one city to live in based on job prospects, affordability, and quality of life.



Welcome To Colorado



Colorful Colorado Facts:

- ◆ Colorado stands for “Colored Red”, attributable to the red sandstone soil in our region.
- ◆ Colorado has the highest average elevation of any state, with more than 1,000 Rocky Mountain peaks over 10,000 ft. and 54 towering above 14,000 ft.
- ◆ With resorts in Aspen, Beaver Creek, and Steamboat Springs, Colorado has arguably the best ski destinations in the country
- ◆ Katherine Lee Bates wrote “America the Beautiful” after being inspired by the view from Pikes Peak, Colorado
- ◆ Boulder was recognized as the most active city in America for 2016-2017.
- ◆ Denver has the largest city park system in the nation with 205 parks and 20,000 Acres of parks in the nearby mountains
- ◆ Colorado is also recognized for having some of the highest quality air and water.

*"Passing through your wonderful mountains and canyons I realize that this state is going to be more and more the playground for the whole republic... You will see this the real Switzerland of America."
-President Theodore Roosevelt*

Colorado's defining feature is its breathtaking mountains. Possessing more 14,000-foot peaks than any other state in the union, its awe-inspiring panoramas inspired President Teddy Roosevelt to call it the 'Switzerland of America'. From east to west, the state rises slowly from the grasslands of the Great Plains to alpine mountains, forming the Continental Divide before turning into high, semi-arid plateaus and finally to desert-like basins. Colorado's natural beauty and various attractions drew more than 71.3 million visitors to the state in 2014. Moreover, Colorado consistently ranks in the Top 15 states for inbound migration.



Outdoor Sports

With over twenty-three ski resorts statewide Colorado is known for its champagne powder and picturesque scenery. Waves of tourists infiltrate Colorado's tiny mountain towns during winter months to enjoy the skiing, snowshoeing, snowmobiling, shopping, and dining!



Colorado is also home to almost 40,000 miles of trails! Gov. John Hickenlooper unveiled an interactive website in 2017 that shows where all these trails are located. It includes 17,099 trails and 1,431 trailheads. The mapped trails include 5,683 miles of hiking trails, 6,821 miles of mountain biking trails, 24,906 miles of motorized trails and unpaved roads, and 1,746 miles of paved bike trails.



In addition, Colorado boasts 41 State Parks, 12 national parks and monuments, 13 national forests and grasslands and 58 14ers (peaks that rise more than 14,000 feet above sea level).



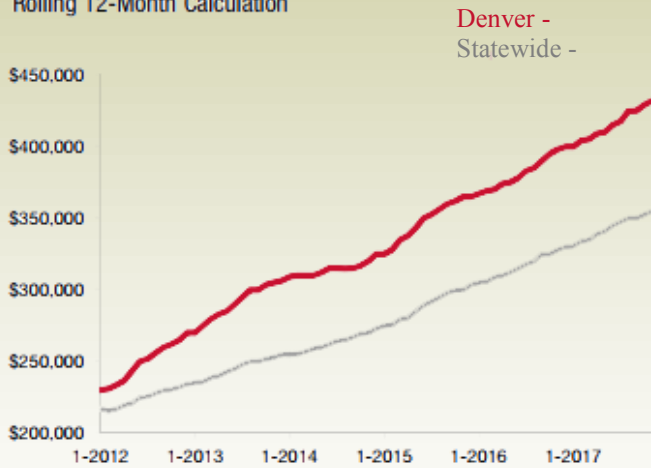
Why Move To Colorado

- 1. Denver was ranked in the Top 10 best places for young professionals to live by Forbes.**
- 2. Fort Collins was ranked in the Top 10 for healthiest cities to live in by Livability.**
- 3. Colorado was ranked as the 4th happiest state to live in 2017!**
- 4. Perfect for the outdoor enthusiasts! Located only a few hours away from the best skiing, hiking, and biking in America!**
- 5. In the U.S. News & World Report list of the 100 Best Places To Live, Denver ranked #2 in the country (2017). The rankings – based on affordability, job prospects and quality of life**
- 6. The weather! Colorado has over 300 days of sunshine each year along with very low humidity.**
- 7. The food! In 2017 Zagat.com, named Denver the #3 Hottest Food City in the Country**
- 8. Accessibility! Denver ranks as the second largest airport in the world by size, the sixth-busiest airport in the United States and the 18th-busiest airport in the world, handling more than 58 million passengers annually.**



The Current Market In Colorado

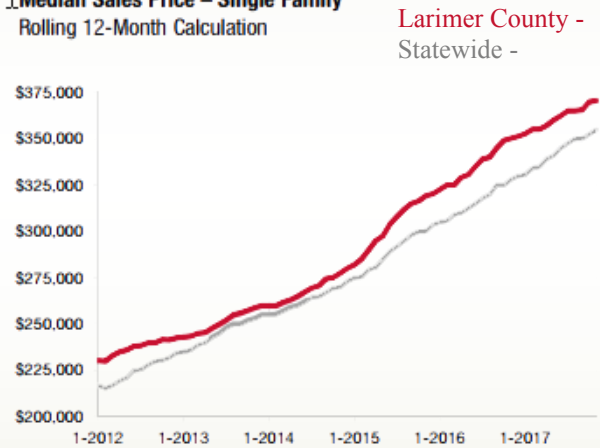
Median Sales Price – Single Family
Rolling 12-Month Calculation



The Denver County market has seen consistent growth since 2012, just outpacing the statewide average for average home sales price. If you are interested in purchasing here please contact a Velocity agent today and we will provide you with listings catered to your specific criteria and tastes in mind!

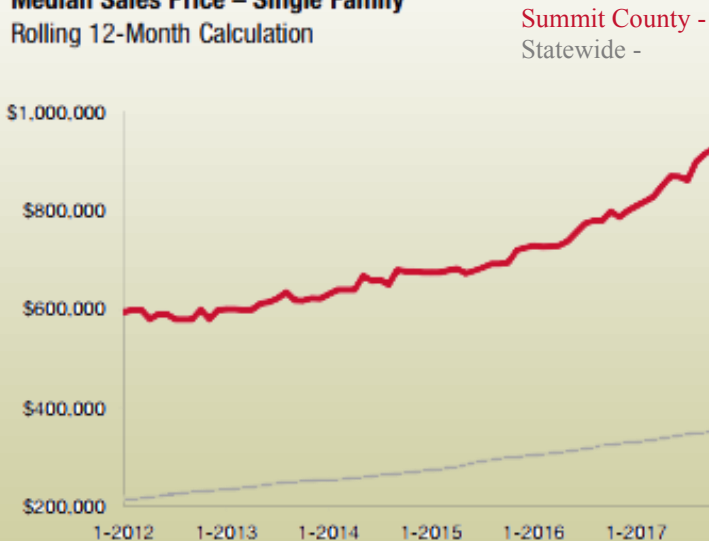
The Larimer County area has seen tremendous growth since the turn of the century. The growth has been accelerated by a combination of tech investment into the county as well as the rapid growth and investment in neighboring Weld County. Larimer and Weld Counties abundance of open space will allow the area to expand and flourish for years. Don't hesitate to contact a Velocity Agent if you are interested!

Median Sales Price – Single Family
Rolling 12-Month Calculation



Summit County, a gem for tourists and locals alike has seen steady growth as well, even with its higher average home prices. This is a good sign that investment in infrastructure and community have been consistently improving in these communities as they continue to grow. If you are looking for a slimmer price tag, neighboring Eagle and Grand Counties have more affordable options with similar returns on investment. Contact a Velocity Agent if you are interested!

Median Sales Price – Single Family
Rolling 12-Month Calculation





Home Buyer Basics

Our Mission at Velocity Real Estate and Investments is to provide an exceptional experience in the buying and selling process of real estate and helping real estate investors achieve their financial goals. When you are starting the buying process, it can seem like a daunting task to handle on your own.

We want you to know that our agents will not only help you through the technical areas of buying your dream property, but will also use their knowledge of the market to make sure you get the best deal possible.

The following pages outline several “home buying basics” that will help you navigate through the buying process. For more personal and detailed assistance we urge you to contact a Velocity Agent.





Benefits Of Owning A Home

Let us be the first to congratulate you on beginning the process of buying property! The realtors and agents here at Velocity know what a huge step this is in your life, and are excited to help you find exactly what you're looking for.

As you know, homeowners in America enjoy a range of benefits through home ownership. Let us help you acquire these same benefits with an exciting start down the home buying path.

Potential Home Ownership Benefits:

Financial Benefits

1. **Price Appreciation** - With home ownership, price appreciation causes an increase in home equity, ultimately leading to financial benefits for the owner.
2. **Long Term Wealth** - By owning a home instead of renting, you can guarantee that your net worth in the future will be exponentially greater!
3. **Tax Benefits** - Many tax advantages are offered for home ownership, saving you money in the long run!
4. **Stable Housing Costs** - With fixed rate mortgages, homeowners enjoy stable housing costs compared to renters.

Personal Benefits

1. **Overall Quality of Life** - Homeowners are proven in many studies to be happier and healthier people.
2. **Freedom** - It's your home, redecorate/renovate as you wish!
3. **Joy of owning** - The comfort and happiness of owning your own home is unmatched.
4. **Stable Environment** - By owning a home, you ensure a stable environment for yourself and any family you may have.



Home Buying Process

1. Choose a Realtor

The right realtor will be there to help you every step of the way through your transaction. Therefore, when choosing a realtor you want to make sure that they are knowledgeable about the process and that they are someone you can trust. At Velocity Real Estate & Investments we pride ourselves on listening to our clients to ensure that we work towards every one of your specific needs. With abundant experience in the business we have the knowledge to assist you every step of the way.

2. Pre-qualify

This step is an estimate of the amount of money you will be able to borrow, which is done by looking at your income, assets, debt and credit. This will allow you to know how much you can afford and what you are comfortable with when looking for a property. We have premier lenders that can help you with this process.

3. Shopping

This is made easy by using Velocity's resources through IRES and other MLS resources. In addition to the searches, Velocity Real Estate & Investments will email you listings and updates on previous listings that match your criteria. Velocity Real Estate & Investments is here to help you find the perfect property for your needs.

4. Make an Offer

Once a desirable property has been found, then it is time to make an offer on the specific property. Velocity Real Estate & Investments will make sure that your offer covers all the necessary details and ensures you are getting the best price possible. Velocity Real Estate & Investments will also help you through the negotiation period from start to finish. The seller may either accept the offer or prepare a counter offer. Negotiations will stop when either both parties agree to acceptable terms or when they decide to move-on.

5. Earnest Money

Earnest Money is funds offered up front by the buyer in order to let the seller know they are serious about the property and substantiates them as buyers. Once both parties have accepted an offer the money is deposited into an escrow account used at the time of closing.

6. Insurance / Inspection Process

In order to receive a loan from the mortgage company you must show proof of title insurance, and Homeowner's insurance.

7. Final Walk Through

Before closing the deal there will be a final walk through prior to closing. The reason for the final walk through is to make sure that the property is left in the condition that was agreed upon and that all items expected to be left, still remain on the property.

8. Closing

Final details are agreed upon and we will cross the t's and dot the i's.



Home Buying Tips

Don't buy if you can't stay put.

If you can't commit to remaining in one place for at least a few years, then owning is probably not for you, at least not yet. With the transaction costs of buying and selling a home, you may end up losing money if you sell any sooner - even in a rising market. When prices are falling, it's an even worse proposition.

Start by shoring up your credit.

Since you will most likely need to get a mortgage to buy a house, you must make sure your credit history is as clean as possible. A few months before you start house hunting, get copies of your credit report. Make sure the facts are correct, and fix any problems you discover.

Aim for a home you can really afford.

The rule of thumb is that you can buy housing that runs about two-and-one-half times your annual salary. But you'll do better to use one of many calculators available online to get a better handle on how your income, debts, and expenses affect what you can afford. Agents here at Velocity can also sit down to discuss this with you at any time!

If you can't put down the usual 20 percent, you may still qualify for a loan.

There are a variety of public and private lenders who, if you qualify, offer low-interest mortgages that require a down payment as small as 3 percent of the purchase price.

Buy in a district with good schools.

In most areas, this advice applies even if you don't have school-age children. Reason: When it comes time to sell, you'll learn that strong school districts are a top priority for many homebuyers, thus helping to boost property values.

Get professional help.

Even though the Internet gives buyers unprecedented access to home listings, most new buyers (and many more experienced ones) are better off using a professional agent. Look for an exclusive buyer's agent, if possible, who will have your interests at heart and can help you with strategies during the bidding process.

Choose carefully between points and rate.

When picking a mortgage, you usually have the option of paying additional points -- a portion of the interest that you pay at closing -- in exchange for a lower interest rate. If you stay in the house for a long time -- say three to five years or more -- it's usually a better deal to take the points. The lower interest rate will save you more in the long run.



Basic Guide To Inspections

Inspection basics: Checklist

- Structural: Construction of walls, ceilings, floors, roof and foundation.
- Exterior: Wall covering, landscape, grading, elevation, drainage, driveways, fences, trim, doors, windows, lighting, etc.
- Roof and Attic: Framing, ventilation, roof construction, gutters, etc.
- Plumbing: Pipe materials, drain, waste, vent pipes, condition, toilets, showers, sinks, traps. (Usually does not include sewer)
- Systems and Components: Water heaters, furnaces, air conditioning, ducts, chimney, fireplaces, and sprinklers.
- Electrical: Main panel, circuit breakers, wiring, grounding, exhaust fans, receptacles, and light fixtures.
- Appliances: Dishwasher, range and oven, microwaves (built-in), garbage disposals, smoke detectors.
- Garage: Slab, walls, ceiling, vents, entry, firewall, doors, lights, receptacles, exterior, windows and roof.

Questions to ask your Inspector:

- What do they/do they not inspect?
- What instruments are used?
- What professional affiliations or memberships/licensing does the inspector possess?
- How many inspections have they conducted?
- What type of report is submitted?
- Ask whether the inspector is involved in any other businesses that might create a conflict of interest.



Why Invest In Real Estate

Multiple Income Streams:

Investing in the Real Estate market allows an individual to realize much more attractive returns due to the possibility of multiple income streams.

Tax Shelter:

Your investment property can shelter its own income! With tax codes and regulation in the favor of real estate investment, a lot of money can be saved throughout the process.

Rental Yield:

The direct rental income provided by many investments can be very impressive. This is one of the income streams possible in real estate investment.

Appreciation:

The nature of increasing value in real estate is a huge advantage when investing. Properties normally appreciate in value with inflation, causing this to be the second component of real return on investment.

Inflation and Rent:

As rents usually increase with inflation, the real estate investment market has its own built-in inflation defense. With rents increasing and mortgage payments remaining stable, cash flows are increased!

Paying down the Loan:

With Amortization, more resources are freed up for investment purposes!

“Buy land, they’re not making it anymore.”

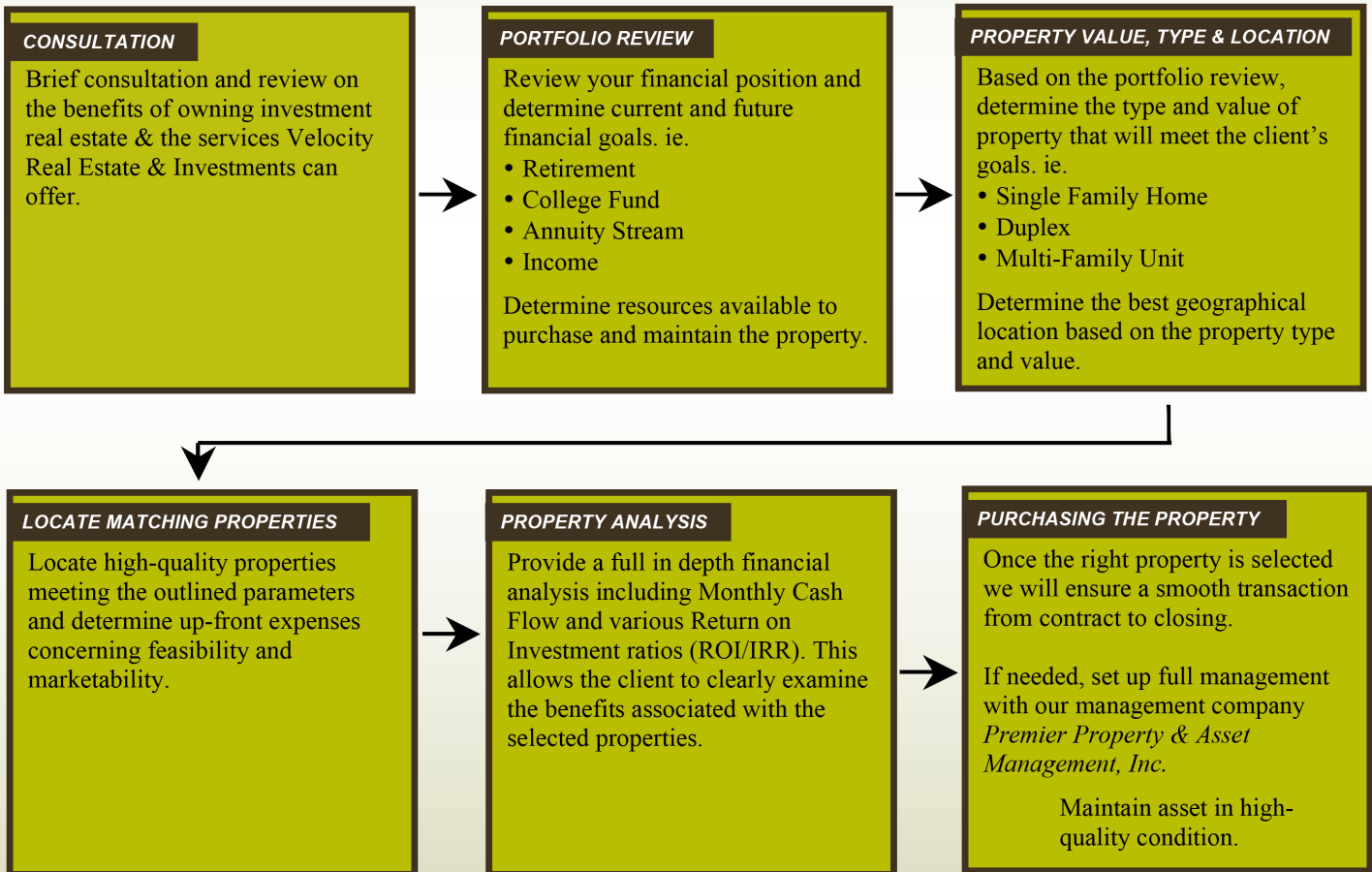
-Mark Twain



Real Estate Investments (Investing Wisely)

While the real estate market has proven to be a dependable and profitable source of investment opportunities, today's changing economic conditions have made investing wisely in real estate even more imperative. Here at Velocity we pride ourselves on researching investment opportunities thoroughly, putting in the sufficient amount of due diligence, and constantly keeping our fingers on the pulse of the market by analyzing significant market condition statistics. We are proud to offer our investment services to you, and would love to discuss possible opportunities with you at any time!

Investment Flow Chart & Process



Chris Lombardi

Phone: (970) 214-5098

Fax: (888) 325-4173

Email: clombardi@velocityrei.com



Financing Information

We Recommend: Community Banks of Colorado

Ironically, common sense has never been all that common. If it were, banks would only sell you what you need. Everything would be fair, without all of the fine print. And, when your banker looked at you, they wouldn't just see a number, they'd see a dad, or a mom, or a graduate, or a business owner. That's why at Community Banks Mortgage we understand the complexities of people's lives and offer simple solutions. We call it banking with common sense, and we invite you to do the same.

Community Banks of Colorado is a division of NBH Bank, which is a subsidiary of National Bank Holdings Corporation (NYSE: NBHC) and operates a network of banking centers throughout Colorado, Kansas, Missouri and Texas. For more information please contact:

Troy M. Brennan

Community Banks of Colorado

1155 Kelly Johnson Blvd., Ste. 100

Colorado Springs, CO. 80920

Direct: (719) 277-8729 or Cell: (719) 492-5567

Fax: (855) 201-0630

E-mail: troy.brennan@cobnks.com

Thank you for choosing Velocity *Real Estate and Investments!*

If you have any questions about selling in the Northern Colorado and Denver areas, please contact a Velocity Representative at:

Velocity Real Estate & Investments, Inc
11 Old Town Square, Suite: 250
Fort Collins, CO 80524
Office: 970-672-8419
Fax: 888-325-4173



The beautiful State of Colorado is our specialty, and we would love to help with your real estate needs.

If you have any specific questions concerning the Colorado Real Estate or Investment market, please contact Chris Lombardi directly at:

Phone: (970) 214-5098

Email: clombardi@velocityREI.com