

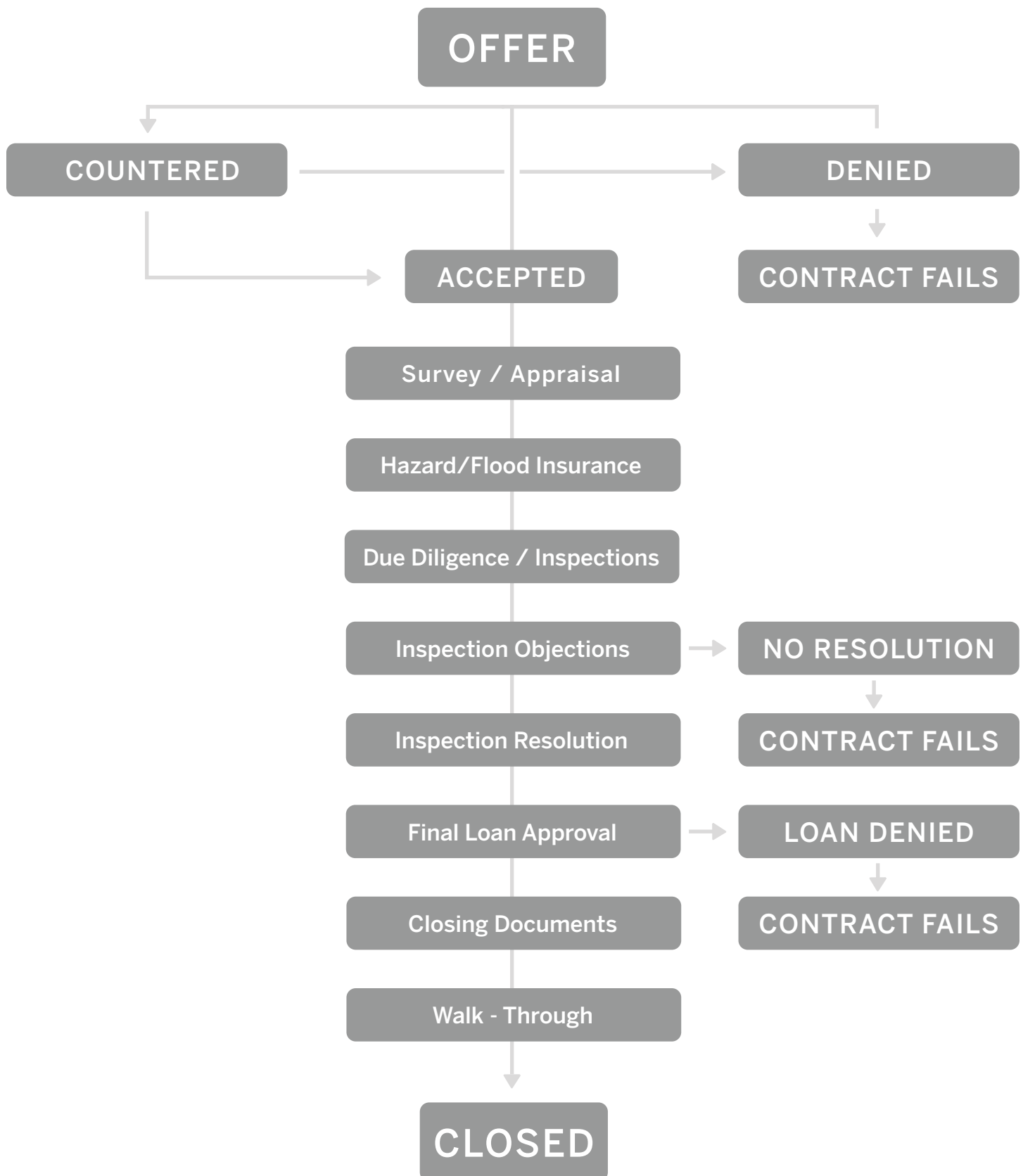
ARTFULLY UNITING EXTRAORDINARY HOMES
with Extraordinary Lives

Our brand is known throughout the world for representing buyers and helping them find homes that fit into their varied lifestyles in distinct settings and diverse locales.

LIV | Sotheby's
INTERNATIONAL REALTY

PROCESS

PRE-CLOSING CHECKLIST



HOME SEARCH INFORMATION

Will this be your primary residence? _____

Vacation/Investment? _____

Will this be purchased as a 1031 Exchange? Y N _____

Will you be renting the residence? Y N _____

Short-term/Long-term? _____

In what area do you want to live? _____

Would you consider any other areas? _____

What is most important to you in a home? _____

How many bedrooms do you prefer? _____

How many baths do you prefer? Full? _____ 3/4? _____ 1/2? _____

Any other special rooms, such as an office/study, family room, great room, media room etc? _____

What architectural style do you prefer? (modern, mountain modern, log, retro) _____

Do you require a view? (lake, filtered, peek, mountains, forest, meadow, town) _____

Would you like a deck/more than one deck, patio, landscaping/no landscaping, front yard, back yard? _____

What hobbies or interests do you have that would come into play in purchasing a home? _____

How do you feel about HOAs? _____

Would you like a hot tub/pool/common area in return for HOA fees? _____

What size garage do you prefer? _____

How many parking spaces do you need? _____

Will you be commuting to work? _____

Is proximity a concern? _____

Do you need to sell your current home before you purchase? _____

If we found the right home for you today, would there be anything that could keep you from buying it? _____

Have you seen any homes that fit your current needs? _____

What is the timing of your move? _____

How do you plan on paying for your home? _____

If you are getting a loan, have you been prequalified by your lender? Y N _____

Is there anything else you would like me to know? _____

HOME

HOME SEARCH

MULTIPLE LISTING SERVICE (MLS) | AREA SPECIFIC

Our office provides access to the Multiple Listing Service (MLS) which features hundreds of listings by all real estate companies.

I can set you up with a Client Portal so that you will be notified daily about new listings that meet your criteria. You will be able to mark your favorites and I will be notified so that I can set up showings for you.

ADVERTISING

If you should find a property you're interested in through a print ad, a sign in a yard, or an online listing, call me for more information rather than the phone number listed. I will supply property details and set up a showing for you.

NEW HOMES

If you are looking for new construction, I will accompany you on the initial visit. Building a new home can be an exciting time, but the amount of decisions can be overwhelming. My experience and expertise will help you navigate this complicated process with ease.

FOR SALE BY OWNER (FSBO)

If you come across a property listed online, in print or For Sale By Owner (FSBO), call me for information prior to contacting any third parties to ensure that your best interest is being represented and/or to avoid contractual pitfalls that accompany working with an unqualified professional.

SIR MOBILE APP

Download the free SIR Mobile app. Save searches or favorite properties to view later, send a property to a friend via text or email, and view full-screen high-quality photography of homes locally, or around the world. Once you've found homes you're interested in, give me a call.

BENEFITS

WORKING WITH A LENDER



BENEFITS

Mortgage planning is financial planning, knowing monthly cash flow, tax deductibility rules, and the mortgage structure that fits your priorities and ensures that you consider the right homes.

Make the strongest, most competitive offer possible. Seller confidence that your mortgage will close may be as important as the offer amount.

Preparedness to hit the ground running the day your offer is accepted is a more competitive offer and costs you nothing.

OTHER INFORMATION

Much information, such as names, addresses, and balances of financial institutions are not necessary for you to furnish, as the lender will pull that information from your mortgage/asset statements.

Ask your lender about the difference between a prequalification, pre-approval, and pre-underwriting.

PREPARE FOR YOUR LOAN APPLICATION

LENDER CHECKLIST

IDENTIFICATION DOCUMENTS

- ☐ Social security card and legible photo I.D.

RESIDENCE

- ☐ Addresses for the previous 2 years (if renting, include landlord's name and phone number)

EXISTING MORTGAGE (ALL PROPERTIES OWNED)

- ☐ Mortgage companies name, address, account number, approximate balance, and market value
- ☐ HOA bill on any properties
- ☐ Homeowners Insurance declarations page (reflects agent contact info, premium and coverage period)

EMPLOYMENT

- ☐ Name, address, phone number of employers (current and previous 2 years)
- ☐ Engagement letter (for new employment situations, citing dates and terms of your employment)

INCOME

- ☐ 2 most recent pay stubs and proof of any additional income including benefits, dividends, social security, retirement, rental income, etc.
- ☐ Last 2 years W-2s and/or 1099s
- ☐ If self-employed or commissioned, business/personal Income Tax Returns for previous 2 years (with all schedules K-1s) and year-to-date Profit/Loss and Balance Sheet Statements

CHECKING, SAVINGS & INVESTMENT ACCOUNTS

- ☐ Names, addresses, account numbers and approximate account balances
- ☐ Last 3 month's bank/savings account statements
- ☐ Checking, savings, investment accounts and retirement accounts

INSTALLMENT & REVOLVING DEBT

- ☐ Names, addresses, account numbers, monthly minimum payment, balance (including zero balance accounts)

LEGAL DOCUMENTS (IF APPLICABLE)

- ☐ Leases on rental property owned ☐ Bankruptcy with release
- ☐ Settlement statements (previously owned property, sale of business, etc.) ☐ Transcripts from school if recent graduate
- ☐ Copy of divorce decree or Separation Agreement ☐ Documentation of child support/alimony

PURCHASE AGREEMENT

- ☐ Copy of fully executed contract including counterproposals, addendums (signed by both the Seller & Buyer)
- ☐ Copy of earnest money check

VA LOAN ELIGIBILITY

- ☐ Certificate of eligibility if applying for VA loan; copy of DD 214
- ☐ At time of loan application you will generally need to pay an application fee, appraisal fee and credit report

SELLER'S PROPERTY DISCLOSURE



ONCE UNDER CONTRACT

Sellers are required to disclose all that they know about their property on a variety of forms. It is important to review them and perform your own due diligence on any item that is of special interest to you.

By signing this form, you are acknowledging receipt of this information. Make sure the inspector has a copy of this prior to the inspection. I can guide you and refer you to trained professionals should you decide to do additional investigations.

INSPECTION

PROPERTY INSPECTION

As part of the sales contract you have the right to investigate the mechanical, electrical, plumbing, and structural aspects of the property. You may also order any additional inspection about anything that affects the property that you deem important.

I encourage you to meet with the inspector at the end of the inspection so that they may point out things to know about the property and answer any questions that you have. The inspector will give you an itemized report for your review.

If repairs are needed, you can request that the seller make them in accordance with the provisions of the sales contract, or if they are unacceptable, you may void the contract.

SQUARE FOOTAGE

The initial measurement is for the purpose of marketing, may not be exact and is not for loan, valuation, or other purposes. If exact square footage is a concern, the property should be independently measured prior to the inspection deadline.

INSURANCE



HAZARD INSURANCE

Once you have a home under contract, it is critical that you contact your insurance company to get a quote on insurance. When contacting an insurance agent, it is helpful to know the condition of the home's major systems, or to find out when each of the following was last updated: plumbing, heating, electric, roof, and exterior paint. This information may be gathered from the seller's listing agent or may be found on the inspection or appraisal report.

It's also a good idea to note the following:

- **Make sure the home has good defensible space and ensure that tree branches are not overhanging the roof.**
- **If a wood stove is present, identify the last date the chimney was cleaned.**
- **Material of siding and roof**
- **Type of foundation**

FLOOD INSURANCE

Many policyholders do not realize that basic homeowner's insurance does not include protection from flood damage. Flood insurance may be purchased as a separate policy, standard homeowner's insurance does not cover the cost to recover flood damages. Be sure to check to see if the property is in a flood zone. Vacation Rental Insurance: Inform your insurance agent if you plan to rent your property as a vacation rental; an additional policy may be required.

VACATION RENTAL INSURANCE

Inform your insurance agent if you plan to rent your property as a vacation rental; an additional policy may be required.

EXPLANATION OF TITLE

There are various ways to hold title to property and the laws vary by state. This decision has many legal ramifications that can affect you and your heirs. Please seek legal advice before making this decision. Here are a few examples of some of the most common ways title can be held.

SOLE OWNERSHIP

The simplest way to hold title to a property is called sole ownership. Sole ownership means that one person alone holds title to the property. This is most often used by persons who are single, but a married person can also choose sole ownership if his or her spouse is willing to sign a document renouncing any rights to the property.

JOINT TENANCY WITH RIGHT OF SURVIVORSHIP

Joint tenancy with right of survivorship means two or more people hold title to the property together. If one person dies, the ownership automatically defers to the remaining owner(s).

TENANCY IN COMMON

Tenancy in common allows multiple owners to each own a percentage of a property. In this form of holding title to the property, an owner can sell his or her percentage share of the property at any time. Owners also can will their share to their heirs. The property does not revert to the other owners automatically.

TENANCY BY THE ENTIRETY

Some states allow joint ownership of a property by a married couple, called tenancy by the entirety. In this type of ownership, an owner cannot make a decision about the property without the other's consent. As with joint tenancy with right of survivorship, each of the married partners has full right to the property should the other one die.

COMMUNITY PROPERTY

In nine states in the United States, property acquired while married is recognized as community property, with each of the partners owning half of the property. As with tenancy in common, each of the partners can will his or her half of the property to someone else, unless the community property is owned with right of survivorship.

LIVING TRUST

Property can be transferred into a living trust, which can reduce taxes on the estate in the event of the owner's death. However, there is some cost to setting up and maintaining the trust. An estate attorney can assist in establishing a trust.

CORPORATION OR PARTNERSHIP

A corporation or partnership can hold title to a property. Each has different rights and arrangements that affect the title. Seek legal counsel in order to make an informed decision.

Remember how title is vested has important legal consequences. Please consult an attorney to determine the most advantageous form of ownership for your situation.

MUTUAL AGREEMENT



IF I WILL

Make my best effort to find the home that meets your needs. Commit my time, car, computer, support staff, and experience to find exactly what you want. Incur all my car, phone, and administrative expenses. Continue the home search until you either find a home or tell me to stop looking...

WILL YOU

Let me know if your plans change. Tell me if you want to look at a home listed with another broker, builder, or for sale by owner. Tell me what you like and dislike about the homes we look at. Tell me if you feel the need to talk to another agent. Work with me until we find you the right home?

CHECKLIST

PRE-CLOSING CHECKLIST

- ☐ You have a right to do a “walk-through” on the property before closing. We should build this into our schedule.
- ☐ Prior to closing we will both receive a copy of your Settlement Statement, which I will review for accuracy. This will indicate the amount you will need to provide prior to closing.
- ☐ Closing is in the form of wired funds or a cashier's check, made payable to the title company. Typically, we will have the correct figure 72 hours before closing from the title company. If you will not be at the closing, you may sign the closing documents in advance and the title company handles the rest. Prior to closing, your escrow officer will make arrangements to sign all the appropriate documents, either at your selected location or via a mobile notary.
- ☐ If jointly purchasing and one of you will not be at closing, you will need a “power of attorney” form signed. You may designate anyone to act as your “power of attorney”. If neither of you will be at the closing, you may sign the closing documents in advance and the title company handles the rest.
- ☐ Please provide a copy of your driver's license or I.D. at closing, as you will be signing legal documents.
- ☐ Arrange for Homeowners Insurance. You will need a certificate of your paid insurance premium at closing. Check with your lender to see if you are having your insurance escrowed and included in your mortgage payment.
- ☐ Please be prepared to sign all closing documents 2-3 days before close of escrow to allow for sufficient time for your escrow holder to process and record on time.
- ☐ Notify applicable companies of your new address in order for accounts to be set up/transferred accordingly and to assure continued service.

TERMS

REAL ESTATE TERMS

ADJUSTABLE RATE MORTGAGE (ARM): A mortgage for which the interest rate and the payments change during the life of the loan.

ALTERNATIVE FINANCING: Mortgage instruments for both new and existing homes which allow the buyer to qualify at lower than market rate. Among these instruments are adjustable rate mortgages, graduated payment mortgages and buy down mortgages.

AMORTIZATION: A gradual repayment of a mortgage by periodic installments over a fixed period of time.

ANNUAL PERCENTAGE RATE (APR): The total cost of credit expressed as a yearly rate. It reflects all of your mortgage loan financing costs, including interest paid up front as points and interest paid over the life of the loan.

APPRAISAL: An analysis done by a qualified appraiser that puts a dollar value on a property based on a number of considerations, including the condition, location and size of the property.

ASSUMABLE LOAN: A loan that can be picked up by a subsequent buyer for a small assumption fee. It saves thousands of dollars in closing costs and loan origination fees. Conventional loans that are assumable usually require a new application.

CLOSING OR SETTLEMENT: The conclusion of a transaction, including delivery of a deed, financial adjustments, signing of the note and the disbursement of funds, which allows for transfer of ownership.

CLOSING COSTS: Costs in addition to the price of a house, usually including mortgage origination fee, title search and insurance, recording fees and pre-payable payments collected in advance and held in an escrow account. Be sure your sales contract clearly states who will pay these costs - the buyer or the seller.

CONVENTIONAL LOAN: Fixed-rate or adjustable-rate mortgage that is not guaranteed by a government agency. If you are applying for a conventional loan and your downpayment is less than 20 percent of the purchase price, mortgage insurance is required. The lender will obtain mortgage insurance for you. Mortgage insurance protects lenders against default by borrowers.

CREDIT REPORT: Lists the credit history of a borrower on current and previous credit obligations.

DEED: A written document transferring ownership of property from seller to buyer.

DOWN PAYMENT: A specified percentage of a home's value paid at closing. Usually a down payment is 5 to 25 percent of the house price. Private mortgage insurance is required at amounts less than 20 percent.

EARNEST MONEY: Deposit money given to the seller by the potential buyer to show that they are serious about buying the house. If the deal goes through, the earnest money is usually applied to the down payment. If the deal does not go through, it may be forfeited.

ENCUMBRANCE: A legal interest in a property that affects or limits the sale or transfer of property. Examples of encumbrances are mortgages, leases, easements, judgments, and liens.

EQUITY: The homeowner's net ownership of the home, determined by subtracting the amount of the principal owed on the mortgage loan from the home's market value.

ESCROW PAYMENTS: The portion of a mortgagor's monthly payments held by the lender in an escrow account to pay for taxes, hazard insurance, mortgage insurance and other monthly payments as they become due.

FHA MORTGAGES: Loans made by private lenders, which are insured by the Federal Housing Administrations (FHA).

GRADUATED PAYMENT MORTGAGES (GPM): A type of flexible-payment mortgage whereby the payments increase for a specified time and then level off. Used by first-time homebuyers who expect their incomes to increase over the years.

HAZARD INSURANCE: Protects homeowners against damage caused to a property by fire, wind, or other common hazards. It is required by the lender up to the amount of the mortgage to protect the lender's security interest in the property. Additional coverage on the property can be purchased by the borrower. Flood insurance may be required if the home is in a high-risk flood area.

LIEN: A legal claim on property as security for a debt.

LOAN COMMITMENT: A written promise of a lender to a borrower to make a mortgage loan, on a specific property, under stated terms and conditions. The terms of the commitment most important to borrowers are the interest rate on the loan and expiration date of the commitment.

LOAN-TO-VALUE RATIO (LTV): The relationship between the amount of your mortgage to the appraised value of your property, the security. If you have a \$60,000 mortgage on property valued at \$80,000, your LTV is 75% ($\$60,000 \div \$80,000 = 75\%$).

LOCK-IN: When the borrower informs the lender that he/she wished to lock-in a guaranteed interest rate and points for a specified time period. To keep the lock-in price, the loan must close or settle by the end of the lock-in period. Be sure you fully understand the terms and conditions under which you lock-in your guaranteed interest rate and points.

MORTGAGE INSURANCE: An insurance, paid for by the mortgagor, which protects a lender against default. If the loan-to-value ratio is greater than 80% (or in some cases less than 80%) on conventional loans, lenders will require mortgage insurance issued by an independent mortgage insurer. Mortgage insurance protects the lender's security interest in a property if the borrower defaults on the loan. Mortgage insurance for FHA mortgages is known as the Mortgage Insurance Premium, or MIP. MIP is required on all FHA mortgages regardless of the loan-to-value ratio. Mortgage insurance should not be confused with mortgage life insurance, which pays off a mortgage loan in the event of the borrower's death.

MORTGAGE NOTE: Defines the terms of repayment of the debt secured by the mortgage.

CHECKLIST

MOVING CHECKLIST

- ☐ Call security/alarm monitoring company to have the system transferred to your name as of the date of closing.
- ☐ Call your cellular phone service company to have your plan(s) changed and moved to Colorado.
- ☐ Submit your change of address form(s) to the Post Office for mail and magazines or visit moversguide.usps.com to submit your address change online.
- ☐ Notify your financial institution(s) of your move.
- ☐ Order new checks from your bank.
- ☐ Arrange for moving assistance.
- ☐ Notify your employer(s) of your change of address.
- ☐ Notify your creditors of your change of address and phone number.
- ☐ If you are moving from out-of-state, get your automobile emissions test completed. Colorado requires this test before you can get your license plates. If you are moving to a different county within Colorado, notify the state and possibly get new license plates.
- ☐ Update your driver's license or get a new one if moving from another state.
- ☐ Register your automobiles with Colorado in the county where you will be residing.
- ☐ Transfer your auto policy or make arrangements for new auto insurance.
- ☐ Register to vote.
- ☐ Register your kids at their new schools or submit a change of address with their school.
- ☐ Make arrangements to have your entire family's medical and dental files transferred to your new doctors.
- ☐ Arrange for homeowner's insurance by the insurance objection deadline in the purchase contract.

TRANSFER

TAX, FEES, ASSESSMENTS & SHORT TERM RENTALS



SPECIFIC NEIGHBORHOODS ASSOCIATIONS

Keystone Neighbourhood Company transfer fee is 2% (An Umbrella Master Association) please visit **keystoneneighbourhood.com** for additional information.

Breckenridge Mountain Master Association is a 1% transfer fee. (Peak 7, Peak 8, Mountain Thunder Lodge) For a list of properties visit **breckmountainmaster.com**

The Village at Copper Association Resort transfer fee is 1.5%.

Master property and business association. Visit **copperchamber.com/organizations**

- Breckenridge 1%
- Frisco 1%
- Angler Mountain Ranch 1%
- Summit Sky Ranch 1%

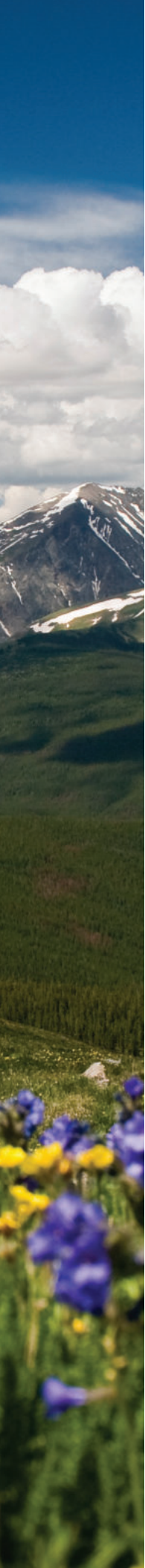
**Disclaimer: This may not be a complete list and can change from time to time. There may be IMPACT FEES with the Summit Combined housing authority that could vary from 1/3 of 1% TO a full 1%, please call our office to verify.*

FOR SHORT TERM RENTAL INFORMATION

Visit the following websites for the most up to date information:

summitcountyco.gov/1221/Short-Term-Rentals

summitcountyco.gov/1253/STR-Regulations



APPRAISERS

Bill Forsythe
Axis Appraisal Consultant
303-284-1433
orders@axisappraisal.net
8368 Snaffle Bit Ct.
Littleton CO 80125

Denise Gregory
Professional Appraisal Service
970-389-3363
proappraisal@pascolorado.net
PO Box 1559
Breckenridge CO 80424

Edwin Stark
Ironman Appraisals
970-235-0032
edwin@ironmanappraisal.com
75 Galena St., A - 204
Frisco CO 80443

Fred Ebert
Ebert Appraisals
970-453-2199
bob@ebertappraisal.com
1900C, Airport Rd. PO Box 388
Breckenridge CO 80424

Heather Demovic
Sterling Appraisal Service
970-485-0309
hdemovic@hotmail.com
PO Box 3514
Breckenridge CO 80424

Jeffrey Peterson
Guaranteed Appraisal Services
8885 W. Fairview Avenue
Littleton CO 80128

Kelly McMurray
Rocky Mountain Appraisals
www.rockymountainappraisals.com
970-485-0810
summitappraiser@gmail.com
PO Box 8383
Breckenridge CO 80424

Matt Venz
Peak One Appraisal
970-390-9715
PO Box 2159
Breckenridge CO 80424

Rick Orwig Jr.
Tree Line Appraisal
970-485-0498
treeline@colorado.net
PO Box 1435
Breckenridge CO 80424

Shawn Quirk
Forsythe Appraisal
970-468-1130
shawn.quirk@cmb.
forsytheappraisals.com
PO Box 4364 Dillon CO 80435

Stewart Thomson
Grand Appraisal
970-724-9387
office.grandappraisal@gmail.com
112 N. 3rd Street
Kremmling CO 80459

Tom Griffin
Alpine Appraisers, LLC.
970-331-3737
Tom@AlpineAppraisers.com
37305 Hwy 6 Avon CO 81620

HOME INSPECTIONS

Blake Putnam
National Property Inspections
blake@npi-colorado.com
P.O. Box 2971 Edwards CO 81632

Charles Stanley
COS Inspections
970-485-0182
charlie@cosinspections.com
www.COSInspections.com
P.O. Box 536 17333 County Road,
306 Buena Vista CO 81211

Cullen Moran
Pillar To Post
970-485-1702
Cullen.moran@pillartopost.com
PO Box 6172 Eagle CO 81631

Dave Metzler
Tiger Home Inspections
970-468-0960
tiger.home.inspections@gmail.com
www.tiger-home-inspections.com
P.O. Box 639 124 Main St., #204,
Silverthorne CO 80498

Jeremy Gross
Rocky Mtn Property Inspections
970-445-3204
info@
rockymountainpropertyinspections.com
Serving Summit, Pitkin, Eagle & Garfield
Counties Eagle CO 81631

Jon Diurba
Two Moose Home Inspections
www.twomoosehomeinspections.com
970-445-0113
info@twomoosehomeinspections.com
PO Box 1182 Silverthorne CO 80498

Kimberly Goodrich Moran
Pillar to Post
www.pillartopost.com/mikemoran
970-390-0017
moranteam@pillartopost.com
PO Box 6172 Eagle CO 81631

Kipp Hamberger
Rocky Mtn Property Inspections
970-445-3204
rockymountainpropertyinspections.com
Serving Summit, Pitkin, Eagle & Garfield
Counties Eagle CO 81631

Kirk Stanley
Sky Seals LLC
www.skyseals.com
970-333-8037
info@skyseals.com
PO Box 1589 Fairplay CO 80440

HOME INSPECTIONS

Laura Putnam
National Property Inspections
www.npiweb.com/blake
970-926-1639
laura@npi-colorado.com
PO Box 2971 Edwards CO 81632

Michael Moran
Pillar to Post
www.pillartopost.com/mikemoran
970-390-0017
michael.moran@pillartopost.com
PO Box 6172 Eagle CO 81631

Roger Hollenbeck
Blue River Home Inspections
970-389-7006
snowbike1@hotmail.com
P.O. Box 1204
Breckenridge CO 80424

Ron Amass
True Perspective Home
Consultants
970-390-5827
ron@trueperspectivehc.com
331 Elk Woods Edwards CO 81623

Stephanie Lanker
Sky Seals LLC
www.skyseals.com
970-333-8037
info@skyseals.com
PO Box 1589 Fairplay CO 80440

Will Cornelsen
Slope Services
www.SlopeServices.com
970-485-2104
Will@SlopeServices.com
PO Box 5763 Dillon CO 80435

MORTGAGE LENDERS

Aimee Airey
BOK Financial Mortgage
970-668-2200
aairey@bokf.com
P.O. Box 4670 Frisco CO 80443

Amanda Doeblner
FirstBank - www.efirstbank.com
970-468-7232
Amanda.Doeblner@efirstbank.com
PO Box 347 160 US HWY 6
Silverthorne, CO 80498

Angela Page
Cornerstone Home Lending, INC.
www.houseloan.com/angelapage
970-468-9322, 970-390-2990
apage@houseloan.com
409 Main Street Suite 220G
PO. Box 1567 Frisco CO 80443

Braden McMillan
FirstBank - www.efirstbank.com
970-547-3859
braden.mcmillan@efirstbank.com
www.efirstbank.com
200 Ski Hill Road PO Box 7129
Breckenridge, CO 80424

Brandon Doza
Fairway Independent Mortgage
www.fairwayindependentmc.com/
Brandon-James-Doza
970-389-2278
brandon.doza@fairwaymc.com
PO Box 3010
Breckenridge CO 80424

Brian Blankenmeister
Alpine Bank
970-513-5910
brianblankenmeister@
alpinebank.com
www.alpinebank.com
701 N. Summit Blvd. PO Box 4457
Frisco, CO 80443

Brian Nuernberger
Alliance Mortgage Group Inc.
www.AMGLending.com/Brian
970-393-0485
Brian@amglending.com
620 Main St Ste. 2 Frisco CO 80443

Chad Noble
Cornerstone Home Lending, INC.
www.houseloan.com/ChadNoble
970-390-4084
cnoble@houseloan.com
409 Main Street Suite 220G PO. Box
1567 Frisco CO 80443

Corey Fisk NMLS # 418669
Wells Fargo Home Mortgage
970-547-8642
corey.fisk@wellsfargo.com
www.wfhm.com/corey-fisk
PO Box 7248 130 Ski Hill Road, Ste.
250 Breckenridge CO 80424

Dan Kapustka
Alpine Bank
www.alpinebank.com
970-513-5901
Dankapustka@alpinebank.com
110 N. Main Street PO Box 2559
Breckenridge CO 80424

Dana Holland
The Bank Of England
www.boecolorado.com
970-453-1951
dholland@englending.com
1810 Airport Road
Breckenridge CO 80424

Darci Henning NMLS # 410022
Wells Fargo Home Mortgage
www.wfhm.com/darci-henning
970-547-8643
darci.j.henning@wellsfargo.com
130 Ski Hill Road, Ste 250
Breckenridge CO 80424

MORTGAGE LENDERS CONT.

Darlana Marmins
BOK Financial Mortgage
970-668-2200
dmarmins@bokf.com
www.bokfinancial.com/darlenamarmins
P.O. Box 4670 Frisco CO 80443

Darren Snow
k2Lending, Inc
www.k2lending.com
303.952.0001
darren.snow@k2lending.com
www.k2lending.com
620 E. Main Street Frisco, CO 80435 384
Inverness Parkway Suite 20 Centennial CO
80112

Deborah Conway
BOK Financial Mortgage
970-668-2200
dconway@bokf.com
401 E. Main St., #1f PO Box 4670
Frisco CO 80443

Dwight Howard
Affinity Mortgage Brokers
www.affinitymortgagebrokers.com
970-279-1010
dwight@affinitymb.com
249 Warren Ave Suite H PO Box 693
Silverthorne CO 80498

Emily Suuronen
Alpine Bank
1-970-519-5922 x 3003
EmilySuuronen@alpinebank.com
www.alpinebank.com
P.O. Box 739 | 252 Dillon Ridge Rd.
Dillon CO 80435

Fabiola Gutierrez
BOK Financial Mortgage
970-668-2200
Fabiola.gutierrez@bokf.com
401 E Main Street, Suite 1F P.O. Box 4670
Frisco CO 80443

Gary Whitson
Caliber Home Loans www.
caliberhomeloans.com
425-829-7653
g.whitson@caliberhomeloans.com
55 Madison Street, Suite 525
Denver CO 80206

Glenn Reynolds
Grand Mountain Mortgage
970-368.2614
greynolds@grandmountainmortgage.
com
www.grandmountainmortgage.com
PO Box 726 Frisco CO 80443

Hanna Penny
FirstBank
970-547-3846
Hanna.penny@efirstbank.com
www.efirstbank.com
200 Ski Hill Road PO Box 7129
Breckenridge CO 80424

Jack Laurent NMLS# 939278
Movement Mortgage
www.movement.com
303.915.4452
jack.laurent@movement.com
www.movement.com/
6041 S. Syracuse Way, Suite 33
Greenwood Village CO 80111

Jeff Kingery
K2 Lending
www.k2lending.com
303-929-6716 (C) 970-548-7860 (O)
jeff.kingery@k2lending.com
Inside EVO 3, 620 E. Main Street
PO Box 5061 Frisco CO 80424

Jennifer Cleary
BOK Financial Mortgage
970-668-2200
www.bokfinancial.com/jennifercleary
P.O. Box 4670 401 E. Main St. Ste 1F
Frisco CO 80443

Judy Campbell NMLS#358429
U.S. Bank
970.423.3426
judy.campbell@usbank.com
P.O. Box 8047 100 S. Ridge Street, Ste.
201A Breckenridge CO 80424

Kevin Berkley
BOK Financial Mortgage
970-453-3881
kberkley@bokf.com
www.csbt.com/kevinberkley
P.O. Box 5361 130 Ski Hill Rd, Ste 210
Breckenridge CO 80424

Kyle Spencer
FirstBank - www.efirstbank.com
970-468-7217
Kyle.Spencer@efirstbank.com
PO Box 347 160 US Highway 6
Silverthorne CO 80498

Laura Lyman
Alpine Bank - www.alpinebank.com
970-513-5904
lauralyman@alpinebank.com
www.alpinebank.com
110 N. Main Street PO Box 2559
Breckenridge CO 80424

Lorri Heuck
Alpine Bank - www.alpinebank.com
970-668-0186
Lorriheuck@alpinebank.com
www.alpinebank.com/
701 North Summit Blvd. PO Box 4457
Frisco CO 80443

Matthew Hanson
Alpine Bank
970-513-5912
matthanson@alpinebank.com
www.alpinebank.com
110 N. Main St. PO Box 2559
Breckenridge CO 80424

MORTGAGE LENDERS CONT.

Michael Diener
Pro Lending Home Finance dba Finance
of America Mortgage LLC
970-470-1976
mdiener@prolending.com
249 Warren Ave Unit H201
Silverthorne CO 80498

Michael Shambarger
FirstBank - www.efirstbank.com
970-468-7233
mike.shambarger@efirstbank.com
160 U.S. Highway 6 PO Box 347
Silverthorne CO 80498

Mike Davis
Blue Sky Mortgage
(970) 476-0602
Mike@Blue-Sky-Mortgage.com
http://www.blue-sky-mortgage.com
Address: 100 West Beaver Creek Blvd.
#121 Avon CO 81620
Nick Brinkman
Company: FirstBank
Phone Number: 970-547-3843
Email: Nick.Brinkman@efirstbank.com
Website: www.efirstbank.com
Address: 200 Ski Hill Rd Breckenridge
CO 80424

Noah Gifford
k2Lending, Inc
970-452-4020
noah.gifford@k2lending.com
Inside Evo 3 620 E. Main Streer
Frisco CO 80443

Paula Ramey Stjernholm
CrossCountry Mortgage, LLC
The Paula Ramey Team
www.paularamey.com
970-262-0555
paula.ramey@myccmortgage.com
965 N. Ten Mile Drive, #A1 PO Box 558
Frisco CO 80443

Polly ReQua
Thompson Kane and Company, LLC

www.thompsonkane.com
608-830-2400
PReQua@ThompsonKane.com
100 Fillmore St 5th Floor
Denver CO 80206

Rene Kneller
Mountain Equity Mortgage, Inc.
www.mtnequity.com
970-513-0934
rene@mtnequity.com
58 Snow Peak Ct PO Box 3218
Dillon CO 80435

Robin Henley
Alpine Bank - www.alpinebank.com
1-970-513-5903 ext. 3084
RobinHenley@alpinebank.com
www.alpinebank.com/
P.O. Box 3198 | 910 Copper Rd. #125
Copper Mountain CO 80443

Ryan Nash
Affinity Mortgage Brokers
www.affinitymortgagebrokers.com
970-279-1010
Ryan@affinitymb.com
www.affinitymortgagebrokers.com
249 Warren Ave Suite H PO Box 693
Silverthorne CO 80498

Samantha Daily
CMG Financial - www.cmgfi.com/
agents/Samantha-Daily
303-483-1820
sdaily@cmgfi.com
1745 Shea Center Drive 4th Floor
Highlands Ranch CO 80129

RADON INSPECTION

Justin Hollenbeck
High Country Radon Solutions
www.highcountryradon.com
970-393-0839
justin@highcountryradon.com
PO Box 5407 Breckenridge CO 80424

TITLE COMPANY

Anna Chicone
Title Company of the Rockies
www.titlecorockies.com
970-453-6120
AChicone@TitleCoRockies.com
235 South Ridge St. PO Box 510
Breckenridge CO 80424

Brooke Roberts
Land Title Guarantee Co.
970-453-2255
broberts@ltgc.com
www.ltgc.com
P.O. Box 2280 Breckenridge CO 80424

Dee Anna Herwig
Land Title Guarantee Co.
970-453-2255
dherwig@ltgc.com
www.ltgc.com
P.O. Box 2280 Breckenridge CO 80424

Gena Osborn
Title Company Of The Rockies
www.titlecorockies.com
970-453-6120
gosborn@titlecorockies.com
130 Ski Hill Road PO Box 6782
Breckenridge CO 80424

Greg Nielsen
Land Title Guarantee Company
970-423-0254
gnielsen@ltgc.com
200 North Ridge Street PO Box 2280
Breckenridge CO 80424

Jennifer Farrell
Title Co. Of The Rockies
970-453-6120
JFarrell@TitleCoRockies.com
www.titlecorockies.com
P.O. Box 510 235 South Ridge St.
Breckenridge CO 80424



TITLE COMPANY

Kim Schiffmacher
Title Co. Of The Rockies
970-453-6120
KSchiffmacher@
TitleCoRockies.com
www.titlecorockies.com
P.O. Box 510 235 South Ridge St.
Breckenridge CO 80424

Stephanie Howard
Title Co. Of The Rockies
970-453-6120
Showard@TitleCoRockies.com
www.titlecorockies.com
P.O. Box 510 235 South Ridge St.
Breckenridge CO 80424

SCHOOLS

Breckenridge Elementary School
Grades K-5
312 S Harris St.
Breckenridge, CO 80424
970-368-1300

Dillon Valley Elementary School
Grades PreK-5
0018 Deerpath Rd.
Dillon, CO 80435
970-368-1400

Frisco Elementary School
Grades K-5
800 8th Ave, Frisco, CO 80443
970-368-1500

Silverthorne Elementary School
Grades PreK-5
101 Hamilton Creek Rd,
Silverthorne, CO 80498
970-368-1600

Summit Cove Elementary School
Grades PreK-5
0727 Cove Blvd, Dillon, CO 80435
970-368-1700

Upper Blue Elementary School
Grades PreK-5

1200 Airport Rd,
Breckenridge, CO 80424
970-368-1800

Summit Middle School
Grades 6-8
0158 School Rd, PO Box 7,
Frisco, CO 80443
970-368-1200

Snowy Peaks High School
Grades 9-12
0158 School Rd. Frisco, CO 80443
970-368-1900

Summit High School
Grades 9-12
16201 HWY 9,
Breckenridge, CO 80424
970-368-1100

The Peaks School
Grades 6-12
40 W. Main St, Frisco, CO 80443
970-368-5601

POLICE DEPT. INFO

Silverthorne Police Department
601 Center Circle / P.O. Box 1167.
(970) 262-7320

Dillon Police Department
275 Lake Dillon Drive, Dillon, CO
80435
(970) 468-6078

Breckenridge Police Department
150 Valley Brook St,
Breckenridge, CO 80424
(970) 453-2941

Summit County Sheriff's Office
501 North Park Avenue,
Breckenridge, CO 80424
(970) 453-2232

Frisco Police Department
1 E Main St, Frisco, CO 80443
(970) 668-3579

Colorado State Patrol
201 Peak One Blvd, Frisco, CO 80443
(970) 668-6840

FIRE DEPT. INFO

Lake Dillon Fire Protection District
225 Lake Dillon Drive,
Dillon, CO 80435
(970) 262-5100

301 8th Ave, Frisco, CO 80443
(970) 262-5100

22393 US-6, Keystone, CO 80435
(970) 262-5100

Red, White & Blue Fire Protection
District Station #4
13549 Co Hwy 9,
Breckenridge, CO 80424
(970) 453-2474

Copper Mountain Fire Department
477 Copper Rd, Frisco, CO 80443
(970) 262-5100

Lake Dillon Fire-Rescue Station #12
Summit Cove, Co 80435

Red, White & Blue
Fire Protection District
0120 Whispering Pines Cir,
Blue River, CO 80424
(970) 453-2474

HOSPITALS

Centura Health
400 North Park Avenue #1A,
Breckenridge, CO 80424
(970) 369-9402

St. Anthony Summit Medical Center
340 Peak One Dr, Frisco, CO 80443
(970) 668-3300

Ebert Family Clinic
730 N Summit Blvd # 101,
Frisco, CO 80443
(970) 668-1616

SUMMIT COUNTY GYMS

French Creek Gym
196 Huron Rd Unit 102,
Breckenridge, CO 80424
(970) 423-6502

Dryland Fitness Breckenridge
605 South Park Avenue,
Breckenridge, CO 80424
(970) 453-5125

Elevation Fitness
135 Main St #11, Dillon, CO 80435
(970) 368-3004

CrossFit Breckenridge
1805 Airport Rd Unit B-1A,
Breckenridge, CO 80424
(970) 453-1998

CrossFit Low Oxygen
719 10 Mile Dr Unit D, Frisco, CO 80443
(970) 325-2422

BreckFit
1900 Airport Rd,
Breckenridge, CO 80424
(612) 481-5613

Barre Forte Summit County
409 Main St #204, Frisco, CO 80443
(970) 368-6293

Spheeris Pilates
106 N French St,
Breckenridge, CO 80424
(970) 453-5563

Breckenridge Recreation Center
880 Airport Rd,
Breckenridge, CO 80424
(970) 453-1734

Peak One Studios
699 N Summit Blvd, Frisco, CO 80443
(720) 366-5527

Copper Mountain Spa and Athletic Club
509 Copper Rd, Frisco, CO 80443
(970) 968-3025

Summit Hot Yoga
6th Ave & Granite St, Frisco, CO 80443
(970) 668-9646

Silverthorne Recreation Center
430 Rainbow Dr,
Silverthorne, CO 80498
(970) 262-7370

SUMMIT COUNTY HOTELS

Comfort Suites-Dillon
276 Dillon Ridge Rd, Dillon, CO 80435
(970) 513-0300

Hampton Inn & Suites-Silverthorne
177 Meraly Way, Silverthorne, CO 80498
(970) 513-4020

Quality Inn & Suites-Silverthorne
530 Silverthorne Ln, Silverthorne, CO
80498
(970) 368-4119

La Quinta & Suites by Wyndham-
Silverthorne
560 Silverthorne Ln, Silverthorne, CO
80498
(970) 368-2230

Best Western Ptarmigan Lodge-Dillon
652 Lake Dillon Drive, Dillon, CO 80435
(970) 468-2341

Days Inn by Wyndham-Silverthorne
580 Silverthorne Ln, Silverthorne, CO
80498
(970) 409-5166

Summit Inn-Frisco
1205 Summit Blvd, Frisco, CO 80443
(970) 668-3220

Super 8 by Wyndham-Dillon/
Breckenridge

808 Little Beaver Trail, Dillon, CO 80435
(970) 455-4032

Baymont by Wyndham-Frisco Lake Dillon
1202 Summit Blvd, Frisco, CO 80443
(970) 668-5094

The Grand Hotel, Ascend Hotel
Collection-Frisco
1129 N Summit Blvd, Frisco, CO 80443
(970) 239-0193

Hotel Frisco Colorado
308 E Main St, Frisco, CO 80443
(970) 293-8787

Silver Inn-Silverthorne
675 Blue River Pkwy,
Silverthorne, CO 80498
(970) 513-0104

Snowshoe Motel-Frisco
521 Main St, Frisco, CO 80443
(970) 668-3444

Dillon Inn
708 E Anemone Trail, Dillon, CO 80435
(970) 262-0801

Breck Inn
11078 CO-9, Breckenridge, CO 80424
(970) 547-9876

Keystone Lodge & Spa
22101 US-6, Dillon, CO 80435
(970) 496-4500

Hyatt Place Keystone
23044 US-6, Keystone, CO 80435
(970) 455-8631

Gravity Haus-Breckenridge
605 South Park Avenue,
Breckenridge, CO 80424
(970) 453-5125

Hyatt Residence Club-Main Street
Station, Breckenridge
505 S Main St, Breckenridge, CO 80424
(970) 547-2700

The Village at Breckenridge
535 South Park Avenue,
Breckenridge, CO 80424
(970) 453-2000

Mountain Thunder Lodge
50 Mountain Thunder Dr,
Breckenridge, CO 80424
(970) 547-5650

Grand Colorado on Peak 8
1627 Ski Hill Rd,
Breckenridge, CO 80424
(970) 547-8788

The Bivvi-Breckenridge
9511 CO-9, Breckenridge, CO 80424
(970) 423-6553

The DoubleTree by Hilton-Breckenridge
550 Village Rd, Breckenridge, CO 80424
(970) 547-5550

Residence Inn by Marriott-Breckenridge
600 S Ridge St,
Breckenridge, CO 80424
(970) 453-1181

One Ski Hill Place
1521 Ski Hill Rd,
Breckenridge, CO 80424
(970) 547-8800

The Lodge at Breckenridge
112 Overlook Dr,
Breckenridge, CO 80424
(970) 453-9300

Grand Lodge on Peak 7
1979 Ski Hill Rd,
Breckenridge, CO 80424
(970) 453-3330

BlueSky Breckenridge-By Vacasa
42 Snowflake Dr,
Breckenridge, CO 80424
(970) 547-8500

Marriott's Mountain Valley
Lodge at Breckenridge
655 Columbine Rd,
Breckenridge, CO 80424
(970) 453-8500

Grand Timber Lodge
75 Snowflake Dr,
Breckenridge, CO 80424
(970) 453-4440

Valdoro Mountain Lodge
500 Village Rd,
Breckenridge, CO 80424
(970) 453-4880

Great Western Lodging
322B N Main St,
Breckenridge, CO 80424
(970) 453-1009

LOCAL DINING

BRECKENRIDGE

Ridge Street Kitchen
500 S Main St #2C,
Breckenridge, CO 80424
(970) 453-2187

Breckenridge Brewery & Pub
600 S Main St, Breckenridge, CO 80424
(970) 453-1550

The Canteen Tap House and Tavern
208 N Main St, Breckenridge, CO 80424
(970) 453-0063

Downstairs at Eric's
111 S Main St, Breckenridge, CO 80424
(970) 453-1401

Flip Side
320 S Main St, Breckenridge, CO 80424
(970) 771-3085

The Blue Stag Saloon
323 S Main St, Breckenridge, CO 80424
(970) 453-2221

Blue River Bistro
305 N Main St, Breckenridge, CO 80424
(970) 453-6974

Giampietro Pasta & Pizzeria
100 N Main St #212,
Breckenridge, CO 80424
(970) 453-3838

BoLD Restaurant and Bar
505 S Main St #B1,
Breckenridge, CO 80424
(970) 423-5150

Fatty's Pizzeria
106 S Ridge St, Breckenridge, CO 80424
(970) 453-9802

FRISCO

Silverheels Bar & Grill
603 Main St, Frisco, CO 80443
(970) 668-0345

5th Avenue Grill
423 Main St, Frisco, CO 80443
(970) 668-3733

Ollie's Pub & Grub
620 Main St, Frisco, CO 80443
(970) 668-0744

Butterhorn Bakery & Café
408 Main St, Frisco, CO 80443
(970) 668-3997

Bread + Salt
401 E Main St, Frisco, CO 80443
(970) 668-0902

Pure Kitchen
116 Basecamp Way Box 1000,
Frisco, CO 80443
(970) 455-1330

Ein Prosit
313 Main St, Frisco, CO 80443
(970) 668-3688

The Uptown on Main
304 Main St, Frisco, CO 80443
(970) 668-4728

Bagalis
320 E Main St, Frisco, CO 80443
(970) 668-0601

Hacienda Real
842 N Summit Blvd, Frisco, CO 80443
(970) 668-9956

China Szechuan
842 N Summit Blvd #27,
Frisco, CO 80443
(970) 668-0666

KEYSTONE

Kickapoo Tavern
129 River Run Rd, Keystone, CO 80435
(970) 468-0922

Alpenglow Stube
100 Dercum Square, Keystone, CO 80435
(970) 496-4132

Dos Locos Mexican Restaurant & Cantina
22869 US-6, Keystone, CO 80435
(970) 262-9185

Inxpot
195 River Run Rd, Keystone, CO 80435
(970) 262-3707

Bighorn Bistro & Bar
22101 US-6, Keystone, CO 80435
(970) 496-3727

Goat Soup & Whiskey Tavern
22954 US-6, Keystone, CO 80435
(970) 513-9344

Montezuma Roadhouse
91 River Run Rd, Dillon, CO 80435
(970) 262-2202

Luigi's Pastahouse
140 Ida Belle Dr, Keystone, CO 80435
(970) 468-0300

Keystone Ranch
1437 Co Rd 150, Keystone, CO 80435
(970) 496-4161

Snake River Saloon and Steakhouse
23074 US-6, Keystone, CO 80435
(970) 468-2788

Ski Tip Lodge
764 Montezuma Rd, Keystone, CO 80435
(970) 496-4950



LOCAL DINING

SILVERTHORNE

Red Mountain Grill
703 E Anemone Trail, Dillon, CO 80435
(970) 468-1010

Dillon Dam Brewery
100 Little Dam St, Dillon, CO 80435
(970) 262-7777

Sunshine Café
250 Summit Pl, Silverthorne, CO 80498
(970) 468-6663

Chimayo
324 Dillon Ridge Rd, Dillon, CO 80435
(970) 262-6734

Pho Bay
Shopping Center, 270 Summit Pl,
Silverthorne, CO 80498
(970) 368-6530

Sauce on the Blue
358 Blue River Pkwy #H, Silverthorne,
CO 80498
(970) 468-7488

Timberline Craft Kitchen & Cocktails
246 Rainbow Dr Suite Y, Silverthorne,
CO 80498
(970) 455-8385

Mountain Lyon Café
122 10th St, Silverthorne, CO 80498
(970) 262-6229

Nozawa Sushi & Hibachi
282 Dillon Ridge Rd # B, Dillon, CO
80435
(970) 262-6600

Colorado Real Estate Experts

LOCALLY OWNED, LIV SOTHEBY'S INTERNATIONAL REALTY IS A COMPANY
WHOSE REPUTATION IS THE VERY BEST IN THE BUSINESS



Beaver Creek
Boulder
Breckenridge
Castle Pines Village
Castle Rock
Cherry Creek
Colorado Springs
Crested Butte

Denver Tech Center
Dillon
Downtown Denver
Edwards
Evergreen
Telluride / Mountain Village
Winter Park
Vail





resorts.livsothebysrealty.com

