



HOME BUILDER ONBOARDING PROCESS

Your dedicated team for streamlining the mortgage process for you and your home buyers.

Experience excellence and simplicity.



INTRODUCTION



COLTEN MORTGAGE

Colten Mortgage was established in 2017 with the intent to simplify the financing process for homeowners, investors, and builders by accumulating a dependable team of long-standing mortgage professionals across the company. We are a full-service mortgage lender specializing in new home construction and builder partnerships. We deliver unmatched customer service and a seamless process with all operations performed in-house.



OUR HOME BUILDER MISSION

THE BUILDER'S CHOICE

As a lender partner, we make the financing process easier for new construction homebuyers – and that translates into a better customer service experience and happier customers at closing time.

At Colten Mortgage, we become part of the value proposition of buying a new construction home with our builder partners. We help build customer satisfaction into the deal, from the financing experience.

The benefits of having a streamlined financing process and tight integration with a mortgage affiliate is the level of cohesive service that each homebuyer will be able to speak about for years to come.





EXPERIENCE THE IN-HOUSE DIFFERENCE

WE SPECIALIZE IN BUILDER PARTNERSHIPS

BENEFITS OF LENDER INCENTIVE PROGRAMS

Our lender incentive programs improve builder bottom lines. As an example, Colten Mortgage saved a Denver builder partner \$1.3 million annually as their preferred lender.

WE WORK WITH ALL BUILDER SIZES

We provide a 24/7 response to builders and their borrowers. Builders we partner with include:



WHY CHOOSE COLTEN MORTGAGE?



87%

COLTEN CAPTURE
RATE VS. AVG
LENDER

VS. LESS THAN 50% AVG. LENDER
CAPTURE RATE

HIGHER CAPTURE RATES

How do we do it? We offer more flexible options to stay competitive in the market.

FULL SERVICE

SEAMLESS OPERATIONS

Our team consists of in-house underwriters and processors to provide a seamless experience for your home buyers.



TRANSPARENCY &
COMMUNICATION

HIGHER ASSURANCE OF CLOSE

SERVICE & SUPPORT

Unfiltered weekly or monthly communications and reporting, participation in builder backlog meetings, with a fully vested partnership approach.



OVER 135 YEARS
OF MORTGAGE
EXPERTISE

CREDITS AND INCENTIVES

INCREASE YOUR BOTTOM LINE

Buyer incentives with credits on Conventional, FHA, VA, and Jumbo loans. Loan limits apply.



CREDITS
TOWARD CLOSING
COSTS



**COLTEN
MORTGAGE**



PRODUCT HIGHLIGHTS

CONVENTIONAL



- Up to 97% Purchase Loan-to-Value
- MI options - Lender paid MI, Split Premium, Borrower Paid MI
- Fannie Mae and Freddie Mac - HomeReady/Home Possible
- Condos products - warrantable and non-warrantable

IN-HOUSE CONSTRUCTION PROGRAM



Colten provides qualified buyers with construction financing for land and stick built, land and modular or land and manufactured home construction

GOVERNMENT



- FHA - 3.5% down
- VA - 0% down
- USDA - 0% down
- THDA - down payment assistance
- CHFA - down payment assistance

IN-HOUSE PROCESSING & UNDERWRITING



- In-house processing & underwriting
- Loan Officer has direct communication with processing team, underwriter, closers, and funders

JUMBO



- Jumbo - Up to \$3M
- Jumbo up to 95% Loan-to-Value
- No MI Product available

MISCELLANEOUS



- We create our own Appraisal Panel
- Fast Turn Times
- Non-QM bank statement programs, stated investment
- Doctor/Dentist Loan Program
- 21-day closing guarantee on purchase transactions when you need to close quickly



THE COLTEN ADVANTAGE

WHERE DOES COLTEN COME IN?

- Jumbo Loans
- Conforming & Non-Conforming Loan Options
- Refinance Opportunity Captures
- Borrowers who do not currently qualify for a home loan due to credit issues, and may benefit from Colten's in-house Credit Solutions department

We are simply an additional resource to support your homebuyers, as a versatile backup, with the goal of making more purchase opportunities.

**MORE OPTIONS + MORE FLEXIBILITY
= MORE PURCHASES**

WHAT MAKES US DIFFERENT



COMMITMENT | COMMUNICATION | CONVENIENCE

THE CORE VALUES WE LIVE BY AND DELIVER.

COMMITMENT

We take pride in exceeding expectations by delivering white-glove customer service to each and every client.

COMMUNICATION

We are dedicated to making sure our clients feel heard, know their options, and understand every step of the loan process.

CONVENIENCE

Our Loan Officers are always available to answer your questions and always happy to accommodate to your communication preferences.

Our team members live by and uphold our company values.

We provide our partners with co-branded marketing materials and co-sponsor advertising initiatives, events, and community outreach in an effort to go above and beyond to offer support.

We offer a niche competitive strength in the industry that sets us apart, in being uniquely familiar with and specialized in new home construction processes from both a builder and financing perspective.

Our positive online reviews, reputation, and organic growth as a company year-over-year is a testament to our capacity to perform at high levels to and deliver the quality of service that we promise.

WHY CHOOSE COLTEN MORTGAGE?



COLTEN CREDIT SOLUTIONS

If you have borrowers who need assistance with building up or increasing their creditworthiness to qualify for a home purchase, we have a department dedicated to work with the client on getting their credit on track and speed up the buying process and open up loan opportunities for them as quickly as possible.

WHY CHOOSE COLTEN MORTGAGE?

- High attention to detail
- Assurance of close
- Consistent communication delivery with no gaps, from contract to close
- Technology & Innovation-focused, with platforms that make the home purchase process smooth and easy for borrowers
 - Surefire CRM - Intelligent, high tech CRM system for consistent relationship management and marketing communications
 - Floify POS - Intuitive POS system for easy & fast online applications, offering digital & mobile document uploading capability, e-signing, and automated milestone updates sent to each party on the file as the files moves through loan phases
- Dedicated in-house departments to cover every aspect in supporting our partners
 - Marketing department
 - Training department
 - Dedicated in-house Communication department
 - Dedicated in-house Operations teams (processing & underwriting)
 - Dedicated in-house Credit Solutions department



THE COLTEN STRATEGY

WE INTEGRATE A SEAMLESS PROCESS FOR HOME BUILDERS





THE COLTEN ADVANTAGE

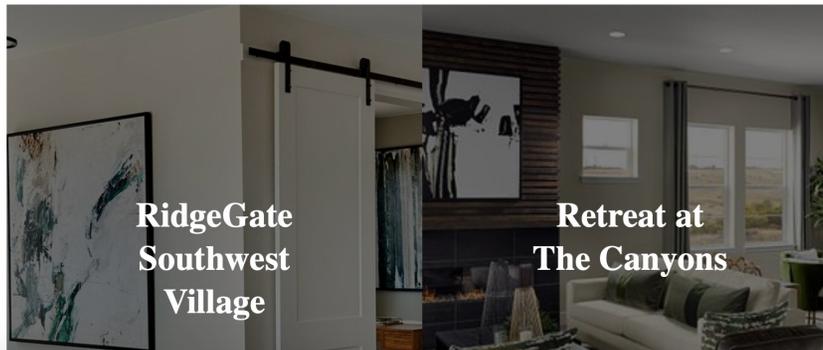
CO-BRANDED MARKETING SUPPORT



Colten Mortgage is Shea Homes' partner lender. We provide a seamless mortgage experience to keep the process simple and convenient for our home buyers. As the builder's lender, you can count on us having direct communication, clarity and accuracy throughout the entire home building process.

We go the extra mile in delivering exceptional customer service because we simply believe in doing good business and building lifelong relationships. Choose your community below and submit your application to get your financing approval today!

Featured Communities



**RidgeGate
Southwest
Village**

**Retreat at
The Canyons**



Jesse Seidel

Loan Officer, NMLS #1626882

(720) 320-3123

[Apply Now](#)

[More About Jesse Seidel →](#)



Michelle G. Coleman

*Loan Officer & Reverse Mortgage
Specialist, NMLS #1962173*

(720) 235-6510



THE COLTEN ADVANTAGE

CO-BRANDED MARKETING SUPPORT



(800) 660-1835 [HOME](#) [LOCATIONS](#) [LOGIN](#) [MENU](#) [Apply Now](#)

Ascent Builders



Colten Mortgage is Ascent Builders' in-house lender. We provide a seamless mortgage experience to keep the process simple and convenient for our home buyers. As the builder's lender, you can count on us having direct communication, clarity and accuracy throughout the entire home building process.

Another benefit of using Colten Mortgage is our exclusive buyer incentive program. If you use Colten Mortgage to finance your new Ascent Builders home, we show our appreciation where it counts: in the bank. Receive significant promotional credits to use towards closing costs or upgrades!

We go the extra mile in delivering exceptional customer service because we simply believe in doing good business and building lifelong relationships.

Choose your community below and submit your application to get your financing approval today!



Heidi Tackett

*Team Lead / Senior Loan Officer, NMLS
#1187868*

(303) 808-8387

[Apply Now](#)

[More About Heidi Tackett →](#)



THE COLTEN ADVANTAGE

CO-BRANDED

MARKETING SUPPORT

Lokal Homes

LOKAL
LOKALHOMES.COM

Colten Mortgage is Lokal Homes' in-house lender. We provide a seamless mortgage experience to keep the process simple and convenient for our home buyers. As the builder's lender, you can count on us having direct communication, clarity and accuracy throughout the entire home building process.

Another benefit of using Colten Mortgage is our exclusive buyer incentive program. If you use Colten Mortgage to finance your new Lokal home, we show our appreciation where it counts: in the bank. Receive significant promotional credits to use towards closing costs or upgrades!

We go the extra mile in delivering exceptional customer service because we simply believe in doing good business and building lifelong relationships.

Choose your community below and submit your application to get your financing approval today!

EMERALD RIDGE

**ESTATES AT
BUFFALO RUN**

HYLAND VILLAGE

Stay Informed

Join our email list today. We release insightful information every two weeks. You'll only hear from us.

By checking this box, I am agreeing to receiving pre-recorded and auto-dialed phone calls and text messages from Colten Mortgage. I also agree to this website's privacy policy.

 I'm not a robot



THE COLTEN ADVANTAGE

CO-BRANDED MARKETING SUPPORT



Colten Mortgage is Adamo Homes' in-house lender. We provide a seamless mortgage experience to keep the process simple and convenient for our home buyers. As the builder's lender, you can count on us having direct communication, clarity and accuracy throughout the entire home building process.

Another benefit of using Colten Mortgage is our exclusive buyer incentive program. If you use Colten Mortgage to finance your new Adamo home, we show our appreciation where it counts: in the bank. Receive significant promotional credits to use towards closing costs or upgrades!

We go the extra mile in delivering exceptional customer service because we simply believe in doing good business and building lifelong relationships.

Choose your community below and submit your application to get your financing approval today!



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*Team Lead / Senior Loan Officer, NMLS
#1187868*

(303) 808-8387

[Apply Now](#)

[More About Heidi Tackett →](#)



THE COLTEN ADVANTAGE

CO-BRANDED MARKETING SUPPORT



THE ROSEN GROUP

As The Rosen Group's dedicated lender, we provide each client with the same white-glove service that Jonathan's team delivers. We're here to get you pre-approved as quickly and effortlessly as possible, and to support you with consistent communication and prompt updates throughout the loan process. If you have questions about anything at all, please contact Jim Stuart on our Dallas team.

Jonathan Rosen

Principal Agent, Founding Member
(214) 927-1313
jonathan.rosen@compass.com
therosengroup-re.com

Hayley Argo

Unlicensed Assistant to Jonathan Rosen
(214) 546-4004



Jim Stuart

Loan Officer, NMLS #6121

(615) 881-4898

[Apply Now](#)

[More About Jim Stuart →](#)

The main goals for our custom Builder landing pages are to help co-brand, and speed up the conversion from lead to purchase by guiding clients through a seamless transaction process.

We want to keep the present connection between the home buyer's excitement at the possibility of purchasing a home with the builder. We want to capture that in the moment, on-site or in the sales office.

The landing page essentially works as a support bridge, to give your prospects an opportunity to take action in that moment. In doing this we eliminate opportunity for hesitation, second-guessing, or loss of interest by making it easy and convenient to get the ball rolling on getting pre-approved quickly by your partner lender.

Consider this:

- A) You have a prospective buyer touring a property. They are interested in seeing what it would look like to make the purchase, or wondering whether or not they even can.*
- B) Our financing landing page is displayed or accessible on an iPad or tablet in the sales office.*
- C) The convenience factor increases the likeliness of getting that prospect to move into transaction mode with momentum.*

It also helps unite us as partners. With a collaborative feel, the co-branded landing page provides your clients with an increase sense of assurance, security, and comfort to take the next step and get pre-approved.

Lokal Homes Emerald Ridge Castle Rock, CO

Monthly Payment Estimates

Disclaimer: These are estimates only. Rates and estimated payments are subject to change at any time and are based on borrower's credit history, credit score, and unique circumstances. Please contact our builder loan officer at coltenmortgage.com/lokal-homes to get the most accurate monthly payment information.



1580 Castle Creek Cir L13 Model: Mollie --- AVAILABLE!
Purchase Price: \$374,910

Conforming 30-Year Fixed Rate Loan - APR 4.48%
Down Payment: 20%
Interest Rate: 4.375%
Est. Payment (principal & interest): \$1,698/mo

FHA 30-Year Fixed Rate Loan - APR 5.067%
Down Payment: 3.5%
Interest Rate: 3.99%
Est. Payment (principal, interest, and PMI): \$2,010/mo

1592 Castle Creek Cir L15 Model: Colten --- AVAILABLE!
Purchase Price: \$424,605

Conforming 30-Year Fixed Rate Loan - APR 4.477%
Down Payment: 20%
Interest Rate: 4.375%
Est. Payment (principal & interest): \$1,696/mo

FHA 30-Year Fixed Rate Loan - APR 5.06%
Down Payment: 3.5%
Interest Rate: 3.99%
Est. Payment (principal, interest, and PMI): \$2,276/mo

1570 Castle Creek Cir L18 Model: Mollie --- AVAILABLE!
Purchase Price: \$405,000

Conforming 30-Year Fixed Rate Loan - APR 4.475%
Down Payment: 20%
Interest Rate: 4.375%
Est. Payment (principal & interest): \$1,618/mo

FHA 30-Year Fixed Rate Loan - APR 5.063%
Down Payment: 3.5%
Interest Rate: 3.99%
Est. Payment (principal, interest, and PMI): \$2,171/mo

1576 Castle Creek Cir L19 Model: Mollie --- AVAILABLE!
Purchase Price: \$398,837

Conforming 30-Year Fixed Rate Loan - APR 4.476%
Down Payment: 20%
Interest Rate: 4.375%
Est. Payment (principal & interest): \$1,593/mo

FHA 30-Year Fixed Rate Loan - APR 5.064%
Down Payment: 3.5%
Interest Rate: 3.99%
Est. Payment (principal, interest, and PMI): \$2,138/mo



Website: www.coltenmortgage.com

Email: pleaf@coltenmortgage.com

Colten Mortgage, LLC supports Equal Housing Opportunity NMLS ID #1628879 www.coltenmortgage.com (303) 835-9928. Colten Mortgage, LLC is licensed and regulated by Division of Real Estate #1628879. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify according to all benefits. Colten Mortgage corporate office is located at 602 S. Syracuse Way, Ste 104, Greenwood Village, CO 80111.

Get Pre-Approved Today!

www.coltenmortgage.com/lokal-homes

Lokal Homes Shadow Canyon Highlands Ranch, CO

Monthly Payment Estimates

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4526 Copeland Cir. #101 Model: Kyle --- AVAILABLE!
Purchase Price: \$272,601

Conforming 30-Year Fixed Rate Loan - APR 4.644%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,105/mo

FHA 30-Year Fixed Rate Loan - APR 5.09%
Down Payment: 3.5%
Interest Rate: 3.99%
Est. Payment (principal, interest, and PMI): \$1,461/mo

4604 Copeland Cir. #202 Model: Kate --- SOLD!
Purchase Price: \$320,646

Conforming 30-Year Fixed Rate Loan - APR 5.091%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,338/mo

FHA 30-Year Fixed Rate Loan - APR 5.41%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,047/mo

4570 Copeland Cir. #201 Model: Kate --- SOLD!
Purchase Price: \$322,817

Conforming 30-Year Fixed Rate Loan - APR 5.09%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,347/mo

FHA 30-Year Fixed Rate Loan - APR 5.409%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,047/mo

4578 Copeland Cir. #202 Model: Kate --- SOLD!
Purchase Price: \$322,717

Conforming 30-Year Fixed Rate Loan - APR 5.09%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,346/mo

FHA 30-Year Fixed Rate Loan - APR 5.409%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,047/mo



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Get Pre-Approved Today!

www.coltenmortgage.com/lokal-homes



THE COLTEN ADVANTAGE

CO-BRANDED MARKETING SUPPORT



2-1 Buydown Program An affordable option

Our 2-1 Buydown program provides a fresh incentive to purchase move-in ready new construction homes from one of our builder partners by reducing your interest rates for the first two years of your loan.

Get Pre-Approved Instantly!

www.coltenmortgage.com

(303) 835-9928



The 2-1 Buydown program is simple:
Our builder partner contributes an upfront seller credit, which covers the rate buydown cost and this reduction lowers your mortgage interest rate by up to two percentage points for the first two years of your loan.

This knocks down your initial monthly payments, so you can allocate funds toward transforming a new house into a dream home and enables you to build equity as you ease into your new home.

Here's an example on a \$325,000 loan amount with a rate of 5% bought down to 3%. *Two year, interest not included.*

YEAR	RATE	MONTHLY PAYMENT
1	3%	\$1,370
2	4%	\$1,551
3	5%	\$1,744

Our 2-1 Buydown Program is available on select new construction homes. Rates and estimated payments are subject to change at any time and are based on borrower's credit history, credit score, and unique circumstances. Please contact our builder loan officer at coltenmortgage.com/lokal-homes to get the most accurate monthly payment information. Colten Mortgage, LLC supports Equal Housing Opportunity NMLS ID #1628879 www.coltenmortgage.com (303) 835-9928. Colten Mortgage, LLC is licensed and regulated by Division of Real Estate #1628879. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify according to all benefits. Colten Mortgage corporate office is located at 602 S. Syracuse Way, Ste 104, Greenwood Village, CO 80111.

Lokal Homes Jackson Creek Monument, CO

Monthly Payment Estimates

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**835 Marine Corps Dr. L15 Model: Cayson (A)
Purchase Price: \$398,866**

Conforming 30-Year Fixed Rate Loan - APR 4.588%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,145/mo

FHA 30-Year Fixed Rate Loan - APR 5.323%
Down Payment: 3.5%
Interest Rate: 4.25%
Est. Payment (principal, interest, and PMI): \$2,141/mo

**15613 Marine Corps St. L40 Model: Cayson (A)
Purchase Price: \$334,816**

Conforming 30-Year Fixed Rate Loan - APR 4.593%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,357/mo

FHA 30-Year Fixed Rate Loan - APR 5.327%
Down Payment: 3.5%
Interest Rate: 4.25%
Est. Payment (principal, interest, and PMI): \$2,008/mo

**815 Marine Corps Dr. L19 Model: Parker (B)
Purchase Price: \$409,268**

Conforming 30-Year Fixed Rate Loan - APR 4.579%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,659/mo

FHA 30-Year Fixed Rate Loan - APR 5.315%
Down Payment: 3.5%
Interest Rate: 4.25%
Est. Payment (principal, interest, and PMI): \$2,418/mo

**15609 Marine Veteran St. L39 Model: Parker (B)
Purchase Price: \$363,082**

Conforming 30-Year Fixed Rate Loan - APR 4.587%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,472/mo

FHA 30-Year Fixed Rate Loan - APR 5.322%
Down Payment: 3.5%
Interest Rate: 4.25%
Est. Payment (principal, interest, and PMI): \$2,164/mo



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Get Pre-Approved Today!

www.coltenmortgage.com/lokal-homes

Lokal Homes The Reserve at Registry Ridge Fort Collins, CO

Monthly Payment Estimates

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6808 Enterprise Dr. 2/1 Model: Marissa --- AVAILABLE!
Purchase Price: \$394,240

Conforming 30-Year Fixed Rate Loan - APR 4.455%
Down Payment: 20%
Interest Rate: 4.5%
Est. Payment (principal & interest): \$1,575/mo

FHA 30-Year Fixed Rate Loan - APR 5.063%
Down Payment: 3.5%
Interest Rate: 4%
Est. Payment (principal, interest, and PMI): \$2,115/mo

6802 Enterprise Dr. 1/1 Model: Alex --- SOLD!
Purchase Price: \$433,451

Conforming 30-Year Fixed Rate Loan - APR 5.068%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,808/mo

FHA 30-Year Fixed Rate Loan - APR 5.391%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,419/mo

1102 Saipan Ct. 2/1 Model: Marissa --- SOLD!
Purchase Price: \$410,834

Conforming 30-Year Fixed Rate Loan - APR 5.072%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,714/mo

FHA 30-Year Fixed Rate Loan - APR 5.394%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,292/mo

1108 Saipan Ct. Model: Abbey --- SOLD!
Purchase Price: \$421,676

Conforming 30-Year Fixed Rate Loan - APR 5.07%
Down Payment: 20%
Interest Rate: 4.75%
Est. Payment (principal & interest): \$1,759/mo

FHA 30-Year Fixed Rate Loan - APR 5.392%
Down Payment: 3.5%
Interest Rate: 4.375%
Est. Payment (principal, interest, and PMI): \$2,123/mo



Website: www.coltenmortgage.com

Email: rvohate@coltenmortgage.com

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THE COLTEN ADVANTAGE
CO-BRANDED
MARKETING SUPPORT



**CAN YOU PICTURE YOURSELF
 IN A BRAND NEW HOME?**



WE'RE BUILDING NEW COMMUNITIES!

Dwain Eoff, Owner
 (314) 560-6144 | dwain@wausauhomes.com
 5224 Country Club Drive | High Ridge, MO 63049
www.wausauhomes.com

Homes starting AT \$300K

COLTEN MORTGAGE | **GET PRE-APPROVED TODAY**
 WITH WAUSAU HOMES PREFERRED LENDER

 Susan Beck, Sr. Loan Officer
 (417) 720-0661 NMLS #1444117
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coltenmortgage.com/beck

Nicole Harvey, LOA
 (417) 773-3455
nharvey@coltenmortgage.com

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**CAN YOU PICTURE YOURSELF
 IN A BRAND NEW HOME?**



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THE COLTEN ADVANTAGE CO-BRANDED MARKETING SUPPORT

12241 BLUE FIR CT, PARKER, CO 80134
3 BD | 3 BA | 2,938 SQ. FT

OFFERED AT
\$429,900



3 BED

3 BATH

ABOUT THIS PROPERTY

Sales office located at model home 12260 Red Monterey Ct. Is open during open house hours. Floorplans, pricing, and office hours posted on website: www.townhomesatpinebluffs.com If working with a buyer's agent, please have him/her present at sales office or have registered you to receive commission. Preferred lender incentives for qualified buyers: <https://tours.virtuance.com/public/vtour/display/1120301idx-1#/spruceNEW BUILD>. Buyer to personalize. Photos and tour representative of home with same floorplan.

KIM BROWN
40th Parallel Real Estate
m: (303) 459-4947
e: pinebluffsales@gmail.com

ASCENT BUILDERS

HEIDI TACKETT
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COLTEN MORTGAGE

6021 S Syracuse Way, Suite 104, Greenwood Village, CO 80111
Branch NMLS# 1628879 | (303) 835-9928

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ListReports

12241 BLUE FIR CT, PARKER, CO 80134
3 BD | 3 BA | 2,938 SQ. FT

KIM BROWN
m: (303) 459-4947
e: pinebluffsales@gmail.com

AREA REPORT

CONVENIENT
This home is in a convenient area. Some errands in this location require a car and most major services are within 2 miles.

GAS 0.4 MI	MEDICAL 1.1 MI	GYM 1.1 MI
GROCERIES 1.2 MI	CLEANERS 1.2 MI	ATM 1.3 MI
COFFEE 1.5 MI	PHARMACY 2.2 MI	MOVIE THEATER 2.2 MI

MOST SERVICES WITHIN 2 MILES

SCHOOL REPORT

SCHOOLS IN YOUR AREA
The assigned schools are average for the area. There are also 7 private schools and 8 charter schools within 5 miles.

7 RATING PK-5 IRON HORSE ELEMENTARY SCHOOL	5 RATING 6-8 CIMARRON MIDDLE SCHOOL
8 RATING 9-12 LEGEND HIGH SCHOOL	

OUTDOOR REPORT

THE GREAT OUTDOORS
This home is located near a variety of outdoor activities.

POPULAR

HIKING MCCABE MEADOWS TRAILHEAD (0.8 MILES)	GOLF COURSE COLORADO GOLF CLUB (1.6 MILES)
PARK O'BRIEN MEMORIAL PARK (1.8 MILES)	DOG PARK BAYOU GULCH REGIONAL PARK (4.4 MILES)

26 GOLF COURSES WITHIN 10 MILES

1 DOG PARK

3 HIKING

12 PARKS

FOOD REPORT

NEIGHBORHOOD EATS
This home is located near 37 moderately priced restaurants and has an average variety of cuisines.

BY CATEGORY

ASIAN	7	ITALIAN	2
FAST FOOD	6	BARB	2
AMERICAN	5	DELIS	1
MEXICAN	4	SUSHI	1
PIZZA	4	OTHER	7

39
★★★★+
WITHIN 5 MILES

DISCLAIMER: The information in this report is from third-party sources and its accuracy cannot be guaranteed.

ListReports



THE COLTEN ADVANTAGE

CO-BRANDED

MARKETING SUPPORT

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Financing available by:



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(615) 861-0697
rstuart@coltenmortgage.com
NMLS #1696844



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NMLS #1870914



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THE COLTEN ADVANTAGE

MARKETING SUPPORT MATERIALS: EDUCATING YOUR HOMEBUYERS ON THEIR FINANCING OPTIONS

LOAN APPLICATION CHECKLIST

HERE'S WHAT YOU'LL NEED TO GET PRE-APPROVED

- STANDARD**
- All consecutive pay stubs for the most recent 30 days for all borrowers
 - Documentation for any other source of income being used to qualify, such as pension, Social Security income, or disability income
 - Checking, money market, savings, stocks, mutual funds, IRA, 401k statements for the most recent 2 consecutive months
 - If rentals exist in Schedule E, provide a complete breakdown of liens, taxes, insurance, and lease agreements
 - W-2's for the most recent 2 years
 - Copy of photo ID
 - Employer phone number
 - Proof of permanent residency, if applicable

PURCHASE

- Copy of fully executed purchase agreement
- Evidence of Earnest Money Deposit

REFINANCE

- Copy of current home policy and provider contact information
- Most recent mortgage and all property liens

IF SELF-EMPLOYED

- 2 years of most recent with all schedules of income
- Business tax returns 2 years
- Provide K-1 for any business if ownership less than 50%

Note: Colten Mortgage may require additional documentation in order to complete the application.



Colten Mortgage, LLC supports Equal Housing Opportunity. NMLS ID #1628879 (www.coltenmortgage.com) 1-800-835-9928. Government Mortgage, CD 10111. Regulated by (1) Division of Real Estate, CA 800203779; (2) HHS 1509; (3) HHS 25005; (4) CA 114226; (5) TX 1162875; (6) WA 62671440; (7) FL 1162875; (8) GA 148146; (9) NY 15902; (10) AZ 1104612; (11) WA 162879; (12) OR 1162879; (13) HI 162879; (14) IL 1162879; (15) IN 1162879; (16) OH 1162879; (17) MI 1162879; (18) NJ 1162879; (19) PA 1162879; (20) MD 1162879; (21) DC 1162879; (22) VT 1162879; (23) NH 1162879; (24) ME 1162879; (25) VT 1162879; (26) NH 1162879; (27) ME 1162879; (28) VT 1162879; (29) NH 1162879; (30) ME 1162879; (31) VT 1162879; (32) NH 1162879; (33) ME 1162879; (34) VT 1162879; (35) NH 1162879; (36) ME 1162879; (37) VT 1162879; (38) NH 1162879; (39) ME 1162879; (40) VT 1162879; (41) NH 1162879; (42) ME 1162879; (43) VT 1162879; (44) NH 1162879; (45) ME 1162879; (46) VT 1162879; (47) NH 1162879; (48) ME 1162879; (49) VT 1162879; (50) NH 1162879; (51) ME 1162879; (52) VT 1162879; (53) NH 1162879; (54) ME 1162879; (55) VT 1162879; (56) NH 1162879; (57) ME 1162879; (58) VT 1162879; 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THE COLTEN ADVANTAGE

MARKETING SUPPORT MATERIALS: EDUCATING YOUR HOMEBUYERS ON THEIR FINANCING OPTIONS

THE LOAN PROCESS

7 STEPS TO HOME SWEET HOME



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www.coltenmortgage.com



LOAN PROCESS GUIDELINES

GUIDELINES TO FOLLOW DURING THE HOME LOAN PROCESS

THE DO'S

- 1) **DO** keep all existing credit card accounts open
- 2) **DO** keep your employment within the same company or field of work
- 3) **DO** stay current on your payments for all monthly bills and obligations
- 4) **DO** provide documentation for satisfied judgements or paid tax liens
- 5) **DO** pay off collections, judgements, or tax liens reported within the past year
- 6) **DO** be prepared to pay off collections if required by underwriting or the loan program guidelines
- 7) **DO** call your loan officer before making any major financial decisions or changes to your typical spending

THE DON'TS

- 1) **DON'T** apply for new credit of any kind
- 2) **DON'T** max out or overcharge existing credit cards
- 3) **DON'T** consolidate debt to one or two credit cards
- 4) **DON'T** quit your job if you can help it
- 5) **DON'T** let anyone "run your credit" for any reason
- 6) **DON'T** stop making regular mortgage payments
- 7) **DON'T** co-sign a loan for anyone
- 8) **DON'T** take on any new debt
- 9) **DON'T** lease a car or get "pre-approved" for a lease or a loan

A good rule of thumb:

When in doubt, just ask your Colten Loan Officer

before making any major financial decisions such as paying a larger bill, paying off debt or credit cards, taking out a loan, or making a large purchase. These actions may disrupt or delay your loan process.

You can always count on your Colten Loan Officer to answer any and all of your questions. Our Loan Officers are happy help you every step of the way.



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COLTEN HOME BUILDER ONBOARDING PROCESS

ROADMAP FOR SUCCESS



1 PREPARE

- Colten Mortgage discussion to identify builder needs and communication preferences
- Colten trains builder sales staff
- Colten stocks sales centers with approved marketing & information collateral for prospective buyers



2 PARTICIPATION

- Colten attends builder activity meetings, communicates regularly, and keeps builder informed of potential buyer risks
- Weekly community visits by designated loan officers and operations team
- Colten will attend builder events and help promote sales via digital media



3 GET ENGAGED

- Colten utilizes reports, automated communication, and verbal updates to keep builder informed
- Colten will keep builder informed throughout the buyer's loan process



4

FINALIZE & GET EXCITED

- Review processes to home completion and ownership (Identify dates on the home's estimated construction schedule)
- Colten stays connected and ready for the pre-start and pre-drywall orientation with builder and sales team
- Colten makes pre-arranged site visits



5

GET REALLY EXCITED

- Colten secures loan locks and communicates with builder (Builder Operations will first contact buyer to schedule closing)
- Colten confirms delivery schedule and preliminary closing date with builder, prepares disclosures and documents



6

COMPLETE THE HOME SALE

- Colten confirms official closing date with builder
- Buyer signs loan documents and closes escrow
- Buyer gets comfortable in their new home!

*When people honor each other,
there is a trust established that
leads to synergy and respect.*

**LET US PROVE WHY WE
ARE *THE BUILDER'S CHOICE*.**

CALL US TODAY TO START SAVING TIME AND EARNING MORE MONEY.

- INCREASE YOUR BOTTOM LINE.
- STREAMLINE, INCREASE PRODUCTIVITY, AND ENHANCE THE BUYER EXPERIENCE.
- RESET YOUR EXPECTATIONS OF THE LENDING PROCESS.
WE'LL SET YOU UP FOR SUCCESS.
- OFFER YOUR BORROWERS QUICK & EASY ONLINE APPLICATIONS
WITH YOUR OWN CUSTOMIZED FINANCING LANDING PAGE!



**COLTEN
MORTGAGE**

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