

The background of the entire page is a black and white topographic map. It features numerous thin, wavy contour lines that create a sense of depth and terrain. The lines are more densely packed in some areas and more spread out in others, typical of a topographic map. The overall effect is a textured, organic pattern that frames the central text.

COMPASS

# Denver

Buyer's Guide

# Intro

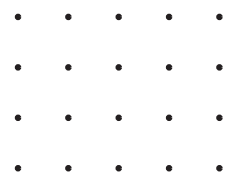
---

Metro Denver is one of the most desirable real estate markets in the world, and we understand that navigating the property buying process can seem challenging. However, with the expertise and breadth of knowledge of your Compass agent, you are in trusted hands. We will guide and advise you during every step of the buying process to help you find the perfect home that fits your needs, budget, and lifestyle.

# Before you start

---

1. What is your price range?
2. What type of property are you looking for? (single-family home, condo, etc.)
3. Do you have any preferred neighborhoods?
4. Do you have pets?
5. Do you have children?
6. Is school proximity an important factor for you?
7. Is proximity to public transportation an important factor?
8. What amenities are most important to you? (parking, yard, etc.)



# How to Buy a Home:

---

## 1

### Find an Agent

Reach out to your Compass Agent, a licensed real estate professional. They will work as your advocate and trusted advisor to help guide your search.

## 2

### Get Pre-Approval

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying in cash for the full price of your home). Your Compass agent can connect you to a mortgage advisor. Based on your income and credit history, the mortgage advisor will determine how much a bank will lend you, which will help you determine the price range for your search.

## 3

### Visit Properties

Attend viewings and open houses spanning a range of areas and property types. Now is the time to consider your ideal location and amenities.

## 4

### Negotiate

Reach an agreement with the seller on price and terms. Once you have seen a home you like, you can place an offer, which is a non-binding agreement to pay a certain price for the home. If your offer is lower than the list price, the seller will likely return with a "counter offer", which you can choose to accept, reject, or counter. Your Compass agent will advise on pricing throughout the process.

## 5

### Review Contract and Disclosure Package

Analyze the contract of sale, disclosures and other documents with your attorney and/or agent. Your attorney and/or agent's job is vital to protecting your interests and understanding the disclosure package.

## 6

### Submit Formal Offer

Work with your agent to submit your final offer which includes contract and disclosure package, pre approval letter, and proof of down payment

## 7

### Seller Approves the Purchase

Once price is agreed upon and the seller approves your offer, you are one step closer becoming a home owner!

## 8

### Final Walk-Through with Your Agent

A final walk-through ensures that the property's condition hasn't changed since your last visit and that the terms of your contract will be met.

## 9

### Closing of Escrow

Congratulations, you are now a home owner!



## Chapter 1

# Financing Your Purchase

**Why Get Pre-Approved?**

**The Home Loan Process**

**Things You Should NOT Do When Applying for a Home Loan**

**The Underwriter Reviews Your Loan**

**Components of a Mortgage**

**How Do Lenders Qualify Buyers?**

**How are Property Taxes Calculated?**

**Typical Closing Costs for Buyers**

**Typical Closing Costs for Sellers**

# Why Get Pre-Approved

---

Pre-approval is different from pre-qualifying, as it is a full loan approval instead of an opinion letter. It is recommended to get pre-approval before looking at homes. Finding out what you qualify for will help you look in the right price range.

## **Determining How Much You Can Afford**

The lender will determine your purchasing power, which gives you a guideline as to what you can afford before you start looking. They will show you a variety of different types of financing (30 year fixed, buy-down loans, adjustables, special firsttime buyer programs, etc.), and will determine how much you qualify for with each type. Based on your desired payment level and type of financing with which you feel comfortable, we can determine your purchasing power.

## **Know What Your Down Payment Will Be and Provide Financing Options**

You need to choose a home based on how much money you have available. Based on the funds you have available, the lender will design a loan that will work for your individual situation.

## **Know What Your Monthly Payments Will Be**

Before picking a price range, you should make sure that you can handle your total monthly payment: Principle (PITI), Taxes, Interest, Insurance (and Mortgage Insurance, if necessary).

## **Turns You Into a Cash Buyer**

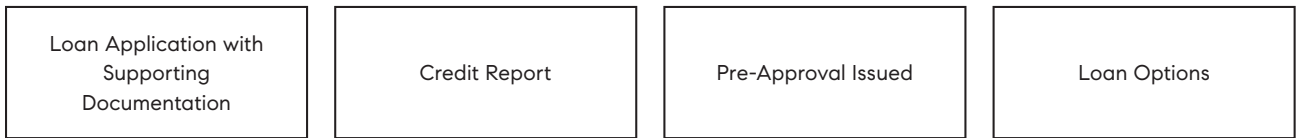
In today's market, buyers are not the only parties concerned about financing. Sellers are equally concerned. In cases where there are multiple offers for homes, the buyers must put themselves in the best possible position to have their offer accepted. Getting pre-approved also puts the buyer into a better negotiating position, as the Seller knows the buyer is ready, willing and able to buy, and that financing is not in question. Buyers who are not pre-approved have less chance of obtaining an accepted offer on the house they wish to buy.

• • • • • • • •  
 • • • • • • • •  
 • • • • • • • •  
 • • • • • • • •  
 • • • • • • • •

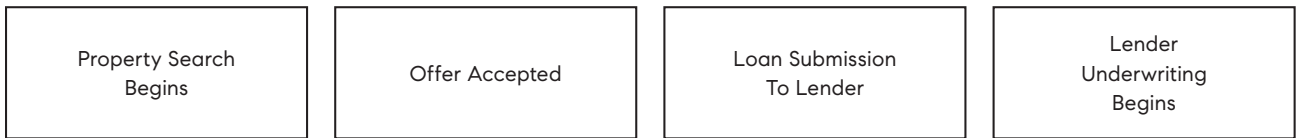
# The Home Loan Process

---

## Preparation



## Property Search



## Escrow Period



- • • • •
- • • • •
- • • • •

# Things You Should NOT Do When Applying for a Home Loan

---

Below are a list of things to steer clear of when seeking to obtain financing for a home. The following items may be detrimental when trying to move forward with the loan process.

## **DON'T buy or lease an auto before you apply for a home loan**

Lenders look carefully at your debt-to-income ratio. A large payment such as a car lease or purchase can greatly impact those ratios and prevent you from qualifying for a home loan.

## **DON'T move assets from one bank account to another**

These transfers show up as new deposits and complicate the application process, as you must then disclose and document the source of funds for each new account. The lender can verify each account as it currently exists. You can consolidate your accounts later if you need to.

## **DON'T change jobs**

A new job may involve a probation period, which must be satisfied before income from the new job can be considered for qualifying purposes.

## **DON'T buy new furniture or major appliances for your new home**

If the new purchases increase the amount of debt you are responsible for, there is the possibility this may disqualify you from getting the loan, or cut down on the available funds you need to meet the closing costs.

## **DON'T run a credit report on yourself**

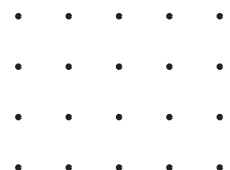
This will show as an inquiry on your lender's credit report. Inquiries must be explained in writing.

## **DON'T attempt to consolidate bills before speaking with your lender**

The lender can advise you if this needs to be done.

## **DON'T pack or ship information needed for the loan application**

Important paperwork such as W-2 forms, divorce decrees, and tax returns should not be sent with your household goods. Duplicate copies take weeks to obtain, and could stall the closing date on your transaction.



# The Underwriter Reviews Your Loan

---

## 1. Credit

It is important that credit has been established with a good payment history. Any derogatory credit must have a good explanation.

Outstanding collection accounts, judgements, or liens must be paid through escrow. The credit report will also list a credit score – a mathematical calculation of your overall credit rating.

## 2. Job Stability

A consistent job history with the same company is ideal; however if changes have been made for advancement, it is acceptable.

Schooling completed in preparation for a specific vocation is considered to be a part of your job history.

## 3. Income and Ratios

Your gross monthly income (before taxes) is computed. Bonuses, overtime, part-time, or self-employment income is averaged over the last two years. The principal, interest, taxes, and insurance (PITI) on the new loan (plus mortgage insurance, if applicable) is divided by the gross monthly income to get the “top” ratio. P.I.T.I and all debts are divided by the income to get the “bottom” ratio.

Ratios are ideally 33 over 38 for an 80% loan and lower for a 90% , 95% or 97% loan. If other components are strong, higher ratios may be permitted.

$(PITI / \text{Gross Monthly income} = \text{Top Ratio})$   
 $(\text{Total Debt} / \text{Gross Monthly income} = \text{Bottom Ratio})$

## 4. Down Payment, Closing Costs and Cash Reserves

To be considered, your funds must have been verified as having been yours for 3 months. A 5% minimum down payment MUST be from your own funds; however, the remainder of the down payment, closing costs, and the 2 to 3 months of reserves may be gifted by a relative who provides a letter and bank statement showing the ability to give.

## 5. Property

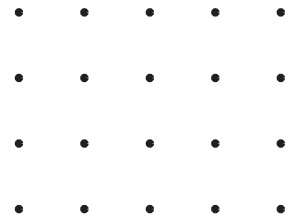
The property is the security for the loan. The lender will require an appraisal by a certified fee appraiser to assure that there is sufficient collateral. The underwriter will review the appraisal to verify the marketability, condition, and value of your home. The lender will also review the title report and require title insurance on the property for your protection as well as theirs.

*\*If you don't fall within these guidelines, don't panic! Lenders work with various investors that offer loan products to fit all situations.*



# Components of a Mortgage

---




---

## P.I.T.I.

Principle, Interest, Taxes  
and Insurance

---

## Insurance

Homeowner's Insurance, Mortgage  
Insurance, Homeowner's Dues

---

## Formula 1

Formula for Property  
Taxes in Denver:

$$\frac{\text{Assesed Value} \times \text{Mill Levy}}{12}$$

= Monthly Property  
Taxes

---

## Formula 2

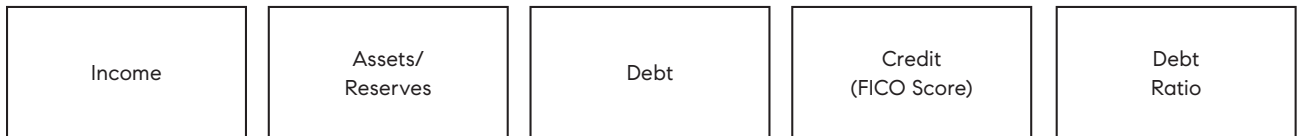
Formula for Home  
Owners Insurance:

$$\frac{\text{Loan Amount} \times 0.35\%}{12 \text{ months}}$$

= Monthly Homeowners  
Insurance

# How Do Lenders Qualify Borrowers?

---



**Income \$200,000 / \$16,667 per month**

Total monthly payments on installment  
+ revolving debt

**Proposed Monthly Housing Expenses:**

Purchase Price: \$1,250,000  
Loan Amount: \$1,000,000  
Down Payment: \$250,000  
30-yr fixed interest-only payment @3.875%: 4,702.37  
Principle + Interest monthly payment - 4,702.37

**Monthly Debt Payments: \$400.00**

**Total Debt Service: \$6,904.45**

Housing to income ratio 39%  
Overall debt service to income ratio 41.40%

*\*Many lenders will allow up to 43%-45% of your gross income and total monthly obligations.*

*\*\*Lenders will use a formula of 1.25% of the sales price to calculate property taxes. The property taxes in many cities will be more or less.*

# How are Property Taxes Calculated?

---

## How are property taxes calculated?

Assessed Value x Mill Levy = Property Tax Due

To determine the tax due the Assessor first determines the ACTUAL value of your property. Then, a percentage is applied to the actual value in order to arrive at the ASSESSED value of your property.

- Assessed value for residential property = 7.20% of actual value
- Assessed value for commercial and business personal property = 29% of actual value

Your ASSESSED value is then multiplied by the current MILL LEVY to arrive at the property tax due. Mill levies are set around December 15th each year by the various Denver taxing authorities such as the school district, city council, or special districts.

- A mill = \$1 for every \$1,000 of assessed value

All taxable business personal and real estate property within Denver is subject to 77.365 mills for 2018 taxes due in 2019. If the property is located within a special district, local maintenance district, or business improvement district additional taxes are levied upon the property.

## When are property taxes due?

Taxes are billed in arrears; taxes assessed are due and payable January 1st of the following year. For example, 2018 taxes are assessed January 1, 2018, but are not due and payable until January 1, 2019. Property tax statements are mailed once a year in January.

Taxes can be paid in a lump-sum payment or in two installments:

- If paid as a lump-sum, payment in full is due by April 30th
- If paid in installments, the first half is due by the last day of February and the second half is due by June 15th

## When is payment Delinquent?

Once a payment is delinquent, interest accrues at the rate of 1% per month. The first half installment becomes delinquent on March 1st and the second half installment is due on June 15th. The entire amount of tax due is paid at one time on or before April 30th, no delinquent interest will be charged on the first half installment.

*\*For more information, visit [www.denvergov.org](http://www.denvergov.org).*

*\*In Colorado the benefit of purchasing your home with loan financing means the lender will make the property tax payments on your behalf.*



# Typical Closing Costs for Buyers



Title Insurance Premiums

Title Company Closing Fee - 50%

Inspection Reports: pest, contractor, engineer, roof, etc.

Pro-rated Property Taxes, from date of acquisition

Appraisal Cost, Loan Points and Fees

Interest on New Loan Form Funding to 30 days Prior to First Payment

Homeowners Insurance for First Year

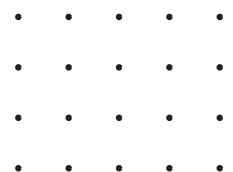
Home Warranty - if desired

Homeowners Association Transfer and Move-in Fees (condo)

Private Mortgage Insurance (PMI), if required by lender

Insurance/Property Tax Impound Accounts, if Required by lender

Notary Fees, Courier Fees and Recording Changes for All Documents in Buyer's Name





## Chapter 2

# Buying Process

**Property Types**

**Flow of a Real Estate Transaction**

**Making the Offer**

**Disclosures**

**Escrow**

**Common Ways to Hold Title in Colorado**

**What Happens During Escrow?**

# Property Types

## Single Family Home:

A single-family home (often abbreviated as SFH), house or dwelling is a free-standing residential building that is maintained as a single dwelling unit. Even if the dwelling unit shares one or more walls with another unit, it is considered a single family home if it has direct access to a street and does not share heating facilities/ equipment, water equipment, nor any other essential facility or service.

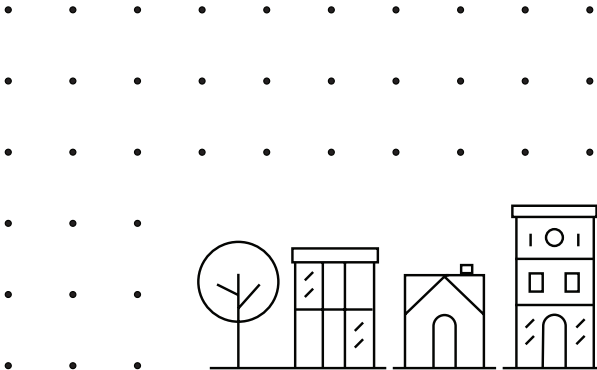
## Condo:

A condominium is usually attached housing, where the buyers/owners of each unit own their individual unit and a portion of the private land that the building sits on, as well as any amenities. All condominium buildings have associations (often referred to as Homeowner Associations) that govern/oversee the policies of the condominium building as a whole, allocate expenses for maintenance, and collect the homeowner association fees.

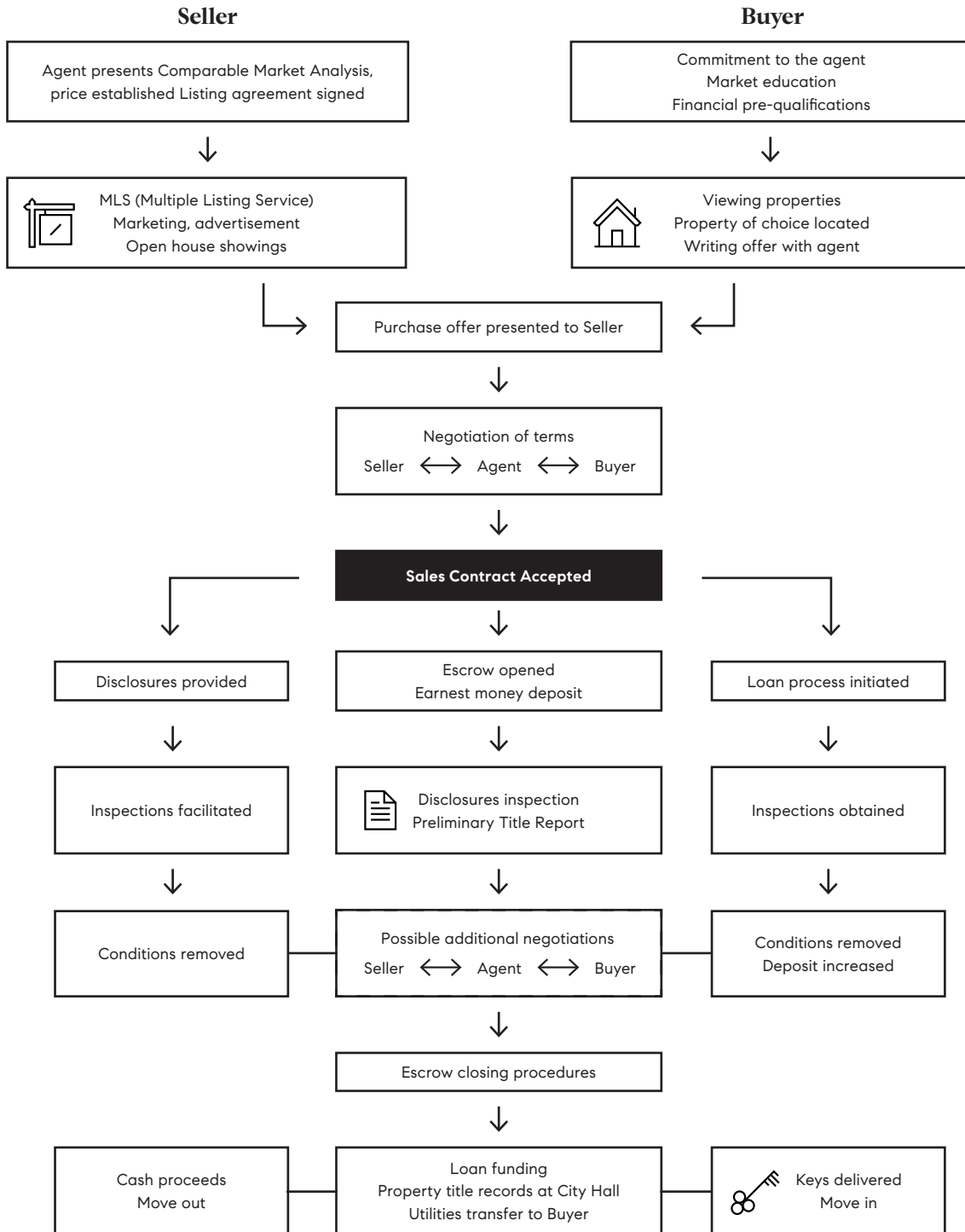
## Co-Op:

Cooperative (Co-Op) housing is the form of ownership in which the whole property is owned by an cooperation and then sold as shares to the individual buyers/owners of the community. Cooperative housing typically shares the costs of upkeep and maintenance and shares amenities across all of its members.

*\*Talk to a qualified attorney to find out which option is best for you.*



# The Flow of a Real Estate Transaction





# Making the Offer



Below are a list of things to steer clear of when seeking to obtain financing for a home. The following items may be detrimental when trying to move forward with the loan process.

## Q: What is a good offer?

A: A good offer depends on multiple factors: the market, the neighborhood, the seller needs and the list price. It is your agent's job to provide you with the best information on these factors to help you make a decision. Is the list price low or high compared to the market? Is your offer the only one on the table or are there several you are up against? Are properties in general selling above or below asking in the neighborhood?

## Q: How do you win in a multiple bid situation?

A: Primarily by understanding the strategy and motivation of the sellers. It is important to know how many other offers are on the table, the state of the market, and the goals of the seller. An offer is more than a purchase price – a good offer is drafted carefully with overall terms that will appeal to the seller.

## Q: Is it beneficial to provide a personal letter or enclose photos, etc. with the offer?

A: Absolutely. Sellers want to know who is buying their house. Whether you are buying from a developer or normal seller, a good solid offer package with a personalized cover letter shows that you are serious and passionate.

## Q. How long will it take for me to hear if I/we got it?

A: We generally give 24 hours for the seller to respond. In some cases the seller requests more time, but usually

no more than a couple days. In the case of a short sale or REO, it can take weeks or months to hear back from the bank.

## Q: What is the counter offer? How does it work?

A: When you submit an offer, the seller has four choices:

1. They can ACCEPT it as written, and you are ratified— meaning you are “in contract” to buy it.
2. They can REJECT it.
3. They can offer you a “BACK-UP” position—in the case that they have accepted another offer, this will put you in first position to ratify if the first offer cancels or falls through.
4. They can COUNTER your offer. They can counter you on the purchase price, the length of escrow, contingency periods, or any other terms. Once you receive their counter you can then 1) Accept 2) Reject or 3) Counter their counter. This can go back and forth many times until both sides come to an agreement. As soon as one party agrees to the other's counter, you are ratified.

## Q: What is a Multiple Counter Offer?

A: If a seller receives more than one offer, they can counter all of them or a select few. In this scenario, the offer is not ratified when you respond to their counter. The seller has the final say, therefore you are not ratified until the seller accepts your counter offer.

# Disclosures

---

In Denver, it's typical for the listing agent to provide general disclosures to all serious buyers. This is your opportunity to review general information about the property prior to writing an offer. It is required that the sellers and agent disclose everything they know about the property and that you are aware of anything that might affect your decision to purchase the property.

## 1. General Disclosures that you will see are:

Sellers Property Disclosure	Lead Based Pain Disclosure, if applies
Square Footage Disclosure	<b>Preliminary Title Report</b> Provided by the Title Company, this report gives you Information about the sellers

## 2. Properties located in a Homeowners Association should include:

Conditions, covenants and restrictions commonly referred to as CC&Rs	HOA Budget and Budget Reserve Study (if it's a larger building)
Home Owners Association (HOA) Meeting Minutes for the last 12 months	Condominium Certification Form
	House Rules / Misc Communication

## 3. Common Property Inspections:

Home Inspections	Radon Gas
Sewer Scope	Source of Water, if applies
Structural Engineer	Pest Inspection, if applies

# Escrow



### Escrow: What is it?

Escrow is the period of time between your offer being accepted and closing escrow. Escrow is a deposit of funds, a deed or other instrument by one party for the delivery to another party upon completion of a particular condition or event.

### Why Do I Need an Escrow?

Whether you are the buyer, seller, lender or borrower, you want assurance that no funds or property will change hands until ALL of the instructions in the transaction have been followed. The escrow holder has the obligation to safeguard the funds and/or documents while they are in the possession of the escrow holder, and to disburse funds and/or convey title only when all provisions of the escrow have been complied with. The escrow officer is a neutral third party and does not represent any one party.

- • • • •
- • • • •
- • • • •
- • • • •

### How Does Escrow Work?

The principals to the escrow—buyer, seller, lender, agents—cause escrow instructions, most usually in writing, to be created, signed and delivered to the escrow officer. If a broker is involved, he will normally provide the escrow officer with the information necessary for the preparation of your escrow instructions and documents. The escrow officer will process the escrow, in accordance with the escrow instructions, and when all conditions required in the escrow can be met or achieved, the escrow will be “closed.” The duties of an escrow holder include: following the instructions given by the principals and parties to the transaction in a timely manner; handling the funds and/or documents in accordance with the instruction; paying all bills as authorized; responding to authorized requests from the principals; closing the escrow only when all terms funds in accordance with instructions and provide an accounting for same : the Closing or Settlement Statement. The escrow officer can ONLY take instructions from all parties in agreement. No one party in the transaction can solely give instructions. The escrow officer does not represent any one party— they are a neutral 3rd party in the transaction.

### How Long Does Escrow Last?

This is determined on a case by case basis and will be written into the offer. Generally 30-40 days is common. However, in some cases, you (or the seller) may need more time. In some cases, it is shorter, for example with an all cash deal.

### Who Chooses the Escrow?

In Denver, it is usually the buyer’s choice, as the buyer pays the escrow fees. The selection of the escrow holder is normally done by agreement between the principals. If a real estate broker is involved in the transaction, the broker may recommend an escrow holder. However, it is the right of the principals to use an escrow holder who is competent and who is experienced in handling the type of escrow at hand. There are laws that prohibit the payment of referral fees; this affords the consumer the best possible escrow services without any compromise caused by a person receiving a referral fee.

# Common Ways to Hold Title in Colorado

---

Although there are many different ways to hold title on real property in Colorado, the information here outlines the three most common types found today. It is important to understand the differences in vesting as it affects what an owner can do with the property and what happens to the property upon the owner's death. It is always recommended you seek legal counsel with questions and concerns regarding vested interest in real property.

**Sole Ownership** - Any individual who owns the property solely in his/her name (identified typically as "In Severalty" on the Contract to Buy and Sell Real Estate) holds all rights to the property. The sole owner may use, encumber, rent, sell, donate, or convey it at their discretion. The owner may transfer the property through a will, trust, or beneficiary deed upon their death. If the owner does not designate what is to happen upon his/her death, the property passes on to the legal heirs.

**Joint Tenancy** - Through Joint Tenancy, property is owned by two or more persons and each person has an identically equal right to the property. Joint Tenants may use and encumber the property at their discretion, with all owners being in agreement on use or encumbrance. Joint Tenancy must be established at the same time by one conveyance deed or instrument, and rights of the owners exist for the same precise amount of time. Right of Survivorship applies to properties held in Joint Tenancy. This means that upon the death of one owner, the surviving owner/s hold full right to title of the property. In order to insure title is vested in the survivor/s, the death certificate for the decedent must be recorded in the county in which the property is situated. It is common for married persons to hold title as Joint Tenants

so that title will be fully vested in the surviving spouse's name upon death of the spouse. Joint Tenancy is also common for friends, relatives, associates, or business partners if they wish for the property to pass on to the surviving owner/s in the case of death.

**Tenancy in Common** - With ownership vested as Tenancy in Common, two or more persons may have ownership interest. A person who owns a percentage of the property is known as a Tenant in Common, and each such tenant owns an undivided interest in the real property with no Right of Survivorship. Each tenant has a right to possess, sell, or encumber the property based upon their percentage of interest. The percentage of each tenant does not need to be equal, but the fractional interests by the Tenants in Common collectively must total 100% in the property. Tenants in Common may sell their interest in the property to another party. They may also designate the transfer of their ownership through a will, trust, or beneficiaries deed upon their death. It is important to note that upon such death, title is held in the estate of the decedent and a probate case must be opened with the courts establishing a Personal Representative authorized to sign on behalf of the estate. A Personal Representative's Deed must be used to convey the ownership interest of the estate. If a beneficiaries deed is applicable, title automatically transfers to the grantee/s of that deed upon death.

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

# What Happens During Escrow?



The escrow period gives all parties involved the time needed to comply with the terms of the offer and prepare to transfer title from the seller to the buyer. During this period, you do several things, all of which your agent will help you with:

**1.**

You put down a refundable deposit of 3% of the purchase price which is held by the title company

**4.**

You do your due diligence on the property, and remove your contingencies by the deadlines you requested in your offer

**7.**

You sign all loan and title documents when they are ready

**2.**

Your lender processes your loan and will ask you for various information needed to approve you

**5.**

You have any inspections you wrote into your offer done

**8.**

You sign all loan and title documents when they are ready

**3.**

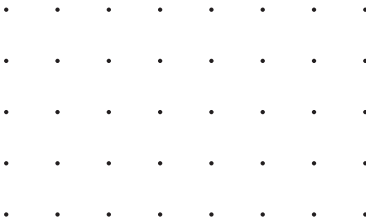
You review and sign disclosures

**6.**

The lender orders an appraisal for the property

**9.**

Closing happens a couple days after you sign documents





## Chapter 3

# Resources

**Denver Real Estate Websites**

**Denver Neighborhood Websites**

**Denver Neighborhood Map**

**Agent Bio**

**Recent Sales**

**Testimonials**



CHM  
CHERISH HOPE MCCLURE

Cherish Hope McClure

720.710.1515 | [cherish@compass.com](mailto:cherish@compass.com)

Imagine working with a real estate professional who champions your unique goals while also caring for your heart and mind. One who acts as a fierce advocate and a tenacious negotiator on your behalf, while also reminding you to trust your instincts and your power. This is what you get when you work with Cherish Hope McClure. She delivers a unique and utterly human approach to real estate, and the result is overwhelming client success and rave reviews.

Cherish considers real estate to be the ultimate platform for cultivating her tenacious drive and infectious positive energy. She knows that every transaction can be an arduous emotional and financial journey, and she has the rare ability to be an oasis of calm while ensuring her clients feel empowered with knowledge and confident in the process.

Cherish has been fascinated by the wealth-creating power of real estate since childhood. After honing her outstanding client service skills in the hospitality industry, she launched her real estate career in the demanding San Francisco marketplace. There, Cherish formed her core values of honesty, transparency, and focused action. Today, she is a tireless and sought-after Denver expert with a notable professional network and outstanding connections for locals and for those relocating to Colorado.

Cherish is fueled by an active lifestyle and a love of people. When she's not hard at work, you'll find her practicing yoga, running the parks with her dog Odin, performing improv and dance, or cooking and entertaining at home. With unwavering integrity, passion and skill, Cherish repeatedly exceeds her clients' expectations, leaving a trail of happy hearts and newfound friends in her wake.

## The Team At A Glance

**\$101M**

Total Sales  
Volume

**325+**

Families Helped

**30+**

Collective Years  
In Real Estate

# Testimonials

**“Cherish is a highly competent real estate agent that truly cares about her clients. Right from the beginning, she honestly and insightfully answered our questions and won us over with her integrity, confidence, friendliness and excellent communication skills. ”**

**Coco H**



**“There's nothing better than having someone on your side with whom you can trust impeccably”**

**Robin W**

**“We would absolutely hire Cherish again, and we have already referred her to friends. We highly recommend! ”**

**Scott & Connie**

**“Cherish, the epitome of professionalism, patience and determination, sincerely understands and cares about the needs of her clients.”**

**Tinnee L**

**“Five stars are just not enough to praise Cherish McClure for her hard work, dedication, and professionalism as our broker!”**

**Robin W**

**“In a nutshell : Cherish is the real deal, never think twice, you are in good hands!!”**

**Haitham S**

**“Our experience was very positive. She was very professional, responsive and on top of the negotiation process. I would recommend Cherish”**

**Alex H**

**“We wholeheartedly recommend her to prospective home buyers and sellers.”**

**Vaishali D**



---

## Denver Real Estate Websites

---

### Compass

[www.compass.com](http://www.compass.com)

### REColorado

[www.recolorado.com](http://www.recolorado.com)

Easy to use, easy to navigate. Up to the minute – real time information on listings.

### Denver Government

[www.denvergov.org](http://www.denvergov.org)

A great resource to use when looking for city services, resources within your district, paying property taxes, or getting your dog's license

### Walkscore

[www.walkscore.com](http://www.walkscore.com)

Great source for quickly accessing what is nearby.

### Crime Mapping

[www.crimemapping.com](http://www.crimemapping.com)

---

## Denver Neighborhood Websites

---

### Alamo Placita

[www.alamoplacita.org](http://www.alamoplacita.org)

### Baker

[www.bakerneighborhood.org](http://www.bakerneighborhood.org)

### Cherry Creek

[www.cherrycreeknorth.com](http://www.cherrycreeknorth.com)

### Congress Park

[www.congressparkneighbors.org](http://www.congressparkneighbors.org)

### Five Points

[www.fivepointsbiz.org](http://www.fivepointsbiz.org)

### Golden Triangle

[www.goldentriangleofdenver.com](http://www.goldentriangleofdenver.com)

### The Highlands

[www.visitdenverhighlands.com](http://www.visitdenverhighlands.com)

### Hilltop

[www.denverhilltop.com](http://www.denverhilltop.com)

### LoDo

[www.lodo.org](http://www.lodo.org)

### Mayfair

[www.mayfairdenver.org](http://www.mayfairdenver.org)

### River North Art District

[www.rinoartdistrict.org](http://www.rinoartdistrict.org)

### Washington Park

[www.washpark.com](http://www.washpark.com)

# Denver Neighborhood Map

