

Colorado Listing Presentation 2026

From CMA to Commitment

Audience: Colorado homeowners (and their listing agents) preparing to sell in 2026.

Format: Clean, modern 16:9 landscape slides with concise text, charts, tables, and icons.

Note: Placeholder data is realistic for Colorado micro-markets in 2025–2026.

Slide 1: Cell Snapshot – Micro-Market Metrics

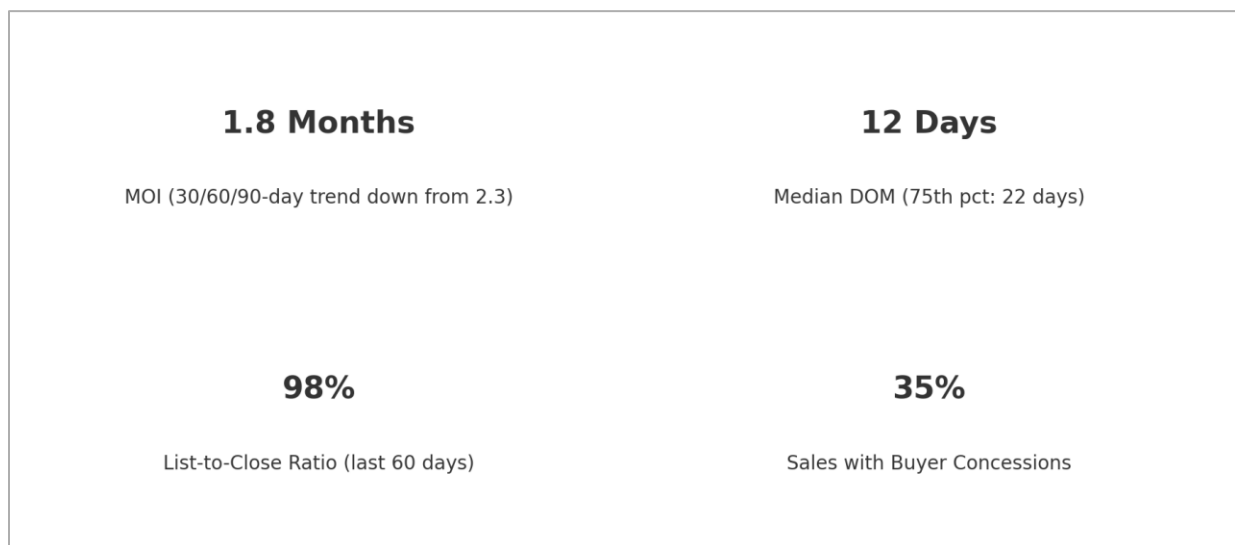


Figure: Local market “cell” snapshot (hyper-local stats). Each listing presentation starts with evidence from the immediate market cell (ZIP + property type + school zone) rather than broad city averages.

- **Months of Inventory (MOI):** 1.8 months (down from 2.3 last quarter). Low MOI indicates a seller-favorable market (faster sales).
- **Days on Market (DOM):** Median 12 days on market (75th percentile ~22 days). Homes are selling quickly, with only a few outliers sitting longer.
- **List-to-Close Ratio:** 98% of list price (60-day average). Recent sales are closing near asking price, signaling strong buyer demand and accurate pricing.
- **Concessions Frequency:** ~35% of recent sales had buyer concessions (credits or buydowns). This metric shows how often sellers are offering incentives, foreshadowing our pricing and credit strategy.

Why it Matters: These hyper-local stats set seller expectations. They demonstrate current **buyer behavior on their streets**, not just city-wide trends. By starting with data (inventory, DOM, price ratios), we build credibility and a case for our pricing strategy.

Slide 2: 3-Band Pricing Matrix – Accelerate, Base, Stretch

Objective: Present three evidence-based pricing options (“go-to-market paths”) so the seller can choose based on speed vs. price trade-offs. Each band aligns with the local data (from Slide 1) and includes an upfront plan for pricing and buyer credits.

- **Accelerate Band:** *Aggressive & fast.* Use when MOI is very low (e.g. <1.5) and DOM is falling. List slightly **below market median** ($\approx 0.5\text{--}1.0\%$ under comps) to attract quick offers. Include $\sim \$5\text{--}10\text{k}$ in targeted buyer credits to boost appeal. **Expected DOM: 5–14 days.** *Best for sellers prioritizing a quick sale or relocation certainty.*
- **Base Band:** *Market-value pricing.* Use in balanced conditions (MOI $\sim 1.5\text{--}2.5$, DOM stable). Price at the **midpoint of recent comps** (fair market value). Offer moderate credits ($\$8\text{--}15\text{k}$) or a **2-1 rate buydown** as needed. **Expected DOM: 10–28 days.** *This is the default strategy in a normal market, aiming for a solid offer at a fair price.*
- **Stretch Band:** *High-end pricing (patience required).* Use if the property has unique premium features and MOI is ≤ 2 with strong demand signals. List above market ($\sim 0.5\text{--}1.5\%$ over comp median) and be prepared to offer $\$10\text{--}20\text{k}$ in rate buydowns or other incentives. **Expected DOM: 21–35 days.** Requires excellent condition (“pristine presentation”) and a seller willing to wait for a top-dollar buyer.*

Note: We will **explain the trade-offs** of each band clearly. Sellers often sign with you because you’ve identified the risks of overpricing or underpricing and have a contingency plan for each scenario. This matrix makes those options explicit.

Slide 3: Buyer Payment Options – Financing Incentives

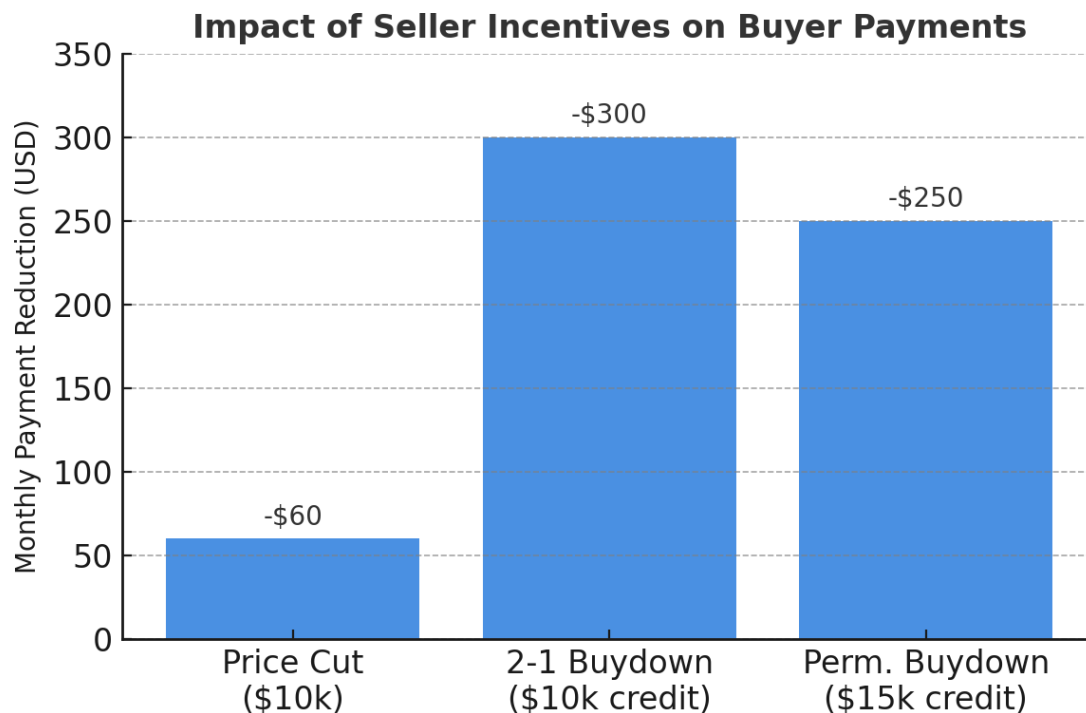


Figure: Impact of seller incentives on a buyer's monthly payment. A \$10k price reduction only cuts the payment by ~\$60, while the same \$10k as a 2-1 buydown credit can reduce Year-1 payments by a few hundred dollars.

- **2-1 Rate Buydown:** Seller offers ~\$10k credit to temporarily buy down the buyer's interest rate for the first 2 years. **Impact:** Dramatically lowers the buyer's Year-1 and Year-2 payments (e.g., saving ~\$300+/mo in Year-1). *Attracts entry-level and mid-range buyers* who are rate-sensitive (common in condos/townhomes and north corridor markets).
- **Permanent Rate Buydown:** Seller pays ~\$15k–20k upfront to reduce the buyer's interest rate for the life of the loan. **Impact:** Lowers monthly payment by perhaps \$200+ every month. *Appeals to long-term, high-credit buyers* (often seen in suburban family buyers) who plan to stay for many years.
- **Closing Cost Credit:** Seller covers a portion of buyer's closing costs (e.g. ~\$5–10k). **Impact:** Reduces the cash the buyer needs at closing (no direct change to monthly payment, but can enable a buyer who is cash-constrained to afford the purchase). Often used alongside or instead of rate buydowns if the buyer's main hurdle is upfront cash.

Key Takeaway: In a ~6-7% interest rate environment, **credits beat price cuts** for boosting buyer affordability. For example, spending \$10k on a rate buydown can **save a buyer ~\$200–400 on their monthly payment**, versus only ~\$60 if that \$10k is taken off the price. We highlight these options to sellers so they understand how to make their listing more attractive to 2026 buyers focused on monthly payments.

Slide 4: Net Proceeds Estimate – Three Scenarios

Purpose: Provide the seller with a transparent *net sheet* showing best-case, base-case, and conservative outcomes. This builds trust by setting realistic expectations (no unrealistic promises). All numbers below use placeholder values and would be tailored to the actual home price and costs.

Net Proceeds (Estimate)	Conservative	Base Case	Optimistic
Sale Price	\$495,000 (–1% vs comp)	\$500,000 (at comp)	\$505,000 (+1%)
Seller Credits to Buyer	–\$15,000	–\$10,000	–\$5,000
Make-Ready Repairs	–\$12,000	–\$8,000	–\$5,000
Commission & Title Fees	–\$30,000 (~6%)	–\$30,000	–\$30,000
Estimated Net to Seller	\$438,000	\$452,000	\$465,000

Assumptions: The **Base Case** reflects listing at market value (\$500k) with typical costs. **Conservative** assumes a small price reduction and higher credits to secure a sale; **Optimistic** assumes a slight bidding bump with minimal concessions. Real figures will vary, but this format ensures sellers see a **range of outcomes, not a single number**.

Note: We explicitly include all major deductions (credits, repair budget, commissions) in the net sheet. This level of transparency helps avoid surprises and shows the seller we've done the math. We emphasize that this is an **evidence-based range, not a promise**. By seeing the net in conservative vs. optimistic scenarios, the seller can make informed decisions (and they'll appreciate the honesty if the actual offers come in near the conservative end).

Slide 5: Insurance & HOA Transparency

Goal: De-risk contract fallout by **proactively disclosing** any insurance and HOA considerations. In 2026, many home sales fall through due to late discovery of high insurance costs or HOA problems. Our presentation addresses these upfront to build buyer confidence.

- **Homeowners Insurance:** We outline the current premium (e.g. “~\$2,000/year”) and deductible, plus disclose critical factors: *roof age* (e.g. 5 years old) and any recent insurance claims on the property. If the home is in a wildfire zone or has high insurance costs, we’ll note that and discuss options (like offering a credit to offset the first year premium if needed). This transparency assures buyers there are no hidden insurability issues.
- **HOA Details (if applicable):** We list the HOA dues (e.g. “\$350/month”), what they cover, and highlight the HOA’s financial health: reserve fund status, any upcoming special assessments, and whether the HOA is FHA/VA **financeable**. For example, *“HOA has 20% reserves funding and no pending special assessments; community is FHA approved.”* Any potential red flags (like a planned fee hike) are addressed now.
- **Recent Updates:** Note any recent improvements relevant to insurance/HOA: e.g. new roof (helps with insurance), or HOA completed a major repair (reducing likelihood of special assessment). This gives buyers confidence that future cost surprises are unlikely.

Messaging: We frame these points positively – “**transparent numbers**” that ensure the buyer knows the true cost of ownership. By addressing insurance and HOA costs up front, we reduce buyer anxiety and differentiate our listing as low-risk. *This also ties back to our credit strategy:* for example, if HOA dues are high, we might offer a rate buydown credit to compensate for the monthly expense.

Slide 6: Two-Path Memo – Sell “As Is” vs. Light Refresh

Scenario: The home is a bit dated or has deferred maintenance. We give the seller two clear sale strategies – *Path A: sell as-is to an investor* vs. *Path B: minor renovations and list on MLS for owner-occupants*. Presenting both options builds trust through neutrality.

Dimension	Path A – Sell As-Is (Cash)	Path B – Light Refresh & List
Time to Close	~10–21 days (cash buyer, no loan)	2–4 weeks prep + normal DOM (e.g. 3–4 weeks on market)
Seller Budget	Minimal – just basic clean-out	\$7k–\$20k for paint, flooring, fixtures (small upgrades)
Likely Buyers	Investors / flippers (expect a discount)	Owner-occupant buyers (wider pool, will pay for move-in ready)
Net Proceeds	Lower gross price, but very high certainty and speed	Higher gross price potential; seller may offer credits to buyer (e.g. for rate buydown) to maximize value

We will plug in estimated net figures for both paths based on the home. The key is that the seller **sees the difference**: Path B might net, say, \$20k more but requires some investment and time, whereas Path A is quick but nets less.

Neutral Advisor: By showing both options side by side, we demonstrate that our advice is objective. *“Here’s what happens if you sell to an investor tomorrow versus invest in a quick refresh and list on the open market.”* We document both nets and let the seller choose, which **increases their confidence** in our honesty. Often, just the act of comparing will nudge sellers toward the refresh & list path, but they’ll appreciate that we offered a cash-out alternative if they need it.

Slide 7: Vendor Timeline & Capacity – Concierge Plan

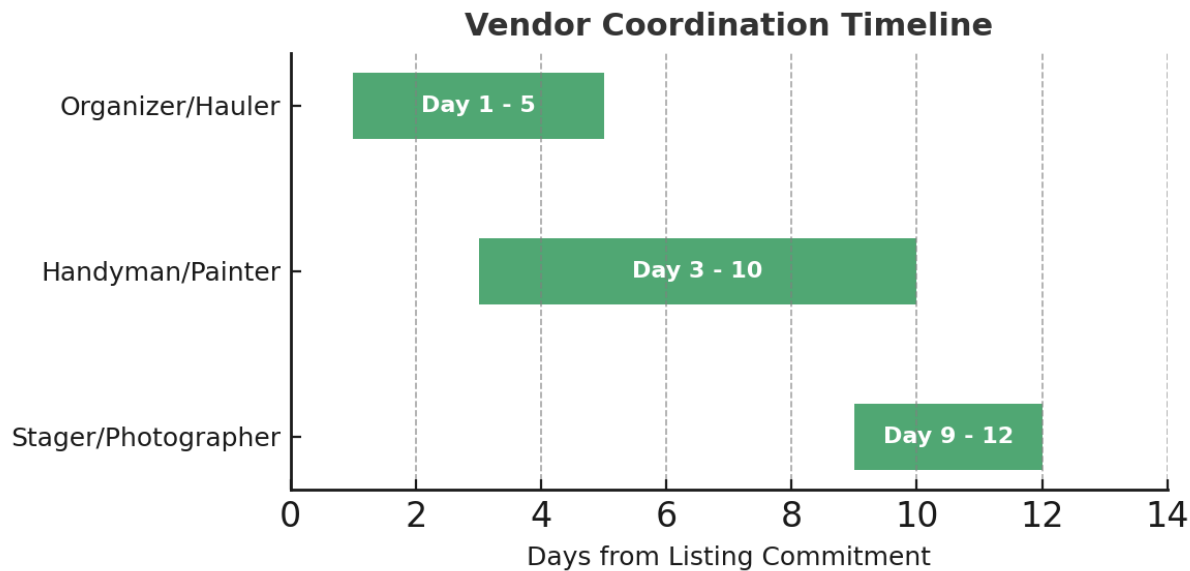


Figure: Tentative prep timeline for listing. Visualizes key steps and their scheduling before launch. “Days” are relative to signing the listing agreement (Day 0).

Our full-service approach means we coordinate the prep work. This slide **calms sellers’ nerves** by showing a plan (who does what, and when):

- **Days 1–5: Organizer/Hauler – Declutter** the home. *Outcome:* Home is “photo-ready.” (We help arrange an organizer or junk hauler to help the seller depersonalize and simplify the space).
- **Days 3–10: Handyman & Painter – Light Repairs & Updates.** Patch walls, paint neutral colors, fix minor defects, and perhaps update fixtures. *Outcome:* “Punch list” completed; home looks fresh and well-maintained.
- **Days 9–12: Staging & Photography.** A professional stager tailors the decor to appeal to the **target buyer persona**, emphasizing things like light, space, and flow. Professional photos are taken at the end of this window.
- **Pre-Launch: Lender Partner input.** (Concurrent step) We involve our preferred lender to **pre-arrange finance options** (e.g. verifying if the home qualifies for certain loans, preparing a flyer of “payment relief” options to advertise). This happens behind the scenes so that by launch, any buyer questions on financing can be answered quickly.

Capacity Reserved: We mention that our team/vendors have **slots reserved for this client** (e.g. “We have a painter on standby for next week”). This gives the seller confidence that if they commit, we can execute quickly. The clear timeline turns what can be an overwhelming process into a step-by-step plan – making the seller more comfortable signing with us.

Slide 8: Launch Calendar & Commitment Page

Launch Calendar: A week-by-week schedule from listing to close, aligning with seasonal strategy. For example:

- **Week 1 (Launch):** Listing goes live on MLS (with “Coming Soon” hype if applicable). First weekend open house. Aggressive digital marketing campaign starts.
- **Week 2:** Monitor showings and feedback. **2-Week Checkpoint:** If no acceptable offers by mid-week 2, be ready to adjust (e.g. tweak price or increase buyer credit) per our agreed plan. (We set this expectation now so it’s an easy conversation later.)
- **Week 3:** If under contract, navigate inspection/ appraisal. If not yet under contract, implement the pre-planned adjustment (price or incentives) to re-energize interest.
- **Week 4:** Aim to have the home under contract (statistically, our “Base” scenario DOM was ~3 weeks). Begin closing prep and any negotiated repairs. (*Timeline will extend for longer DOM scenarios like the Stretch band, which we note accordingly.*)

Commitment Page: We end with a one-page summary **agreement** for the seller to sign. This isn’t the official listing contract, but a recap of our plan that doubles as a commitment to proceed. It includes:

- **Chosen Pricing Band & Credits:** e.g. “*Stretch at \$505k with up to \$10k in 2-1 buydown credits*” – so everyone is clear on the initial pricing strategy and concession budget.
- **Vendor Prep Timeline & Photo Date:** e.g. “*Staging on March 12, Photos on March 14, Listing live March 15*”. Commits both agent and seller to the prep schedule.
- **Two-Week Checkpoint Plan:** A written note that “*If no offers by Day 15, we will review feedback and adjust price or incentives by Day 18*”. This assures the seller we have a proactive plan if Week 1–2 doesn’t go as hoped.
- **Flexibility Clause:** “*If market feedback dictates, price/terms can be adjusted with seller’s agreement.*” Sellers sign knowing there’s a safety valve to adapt.

Why This Matters: Putting the plan in writing on the **Commitment Page** turns a casual promise into a concrete agreement. It emphasizes that what we’re really offering is not just a CMA, but a **full-service plan with accountability**. Modern sellers value this level of professionalism – it feels like a custom strategy (because it is). This final page often seals the deal: “*Let’s sign here and lock in our game plan!*”

References: The structure and content of this presentation follow best practices outlined in *TimeToSell.ai*'s Colorado listing playbook, specifically the article "*From CMA to Commitment: Building an Evidence-Rich Listing Presentation for 2026 Colorado Sellers.*" Key data points and strategies (e.g., micro-market stats, pricing bands, credit impacts, etc.) are drawn from that playbook. This ensures the deck is grounded in current market research and proven tactics for Colorado in 2026.