

# RESIDENTIAL REAL ESTATE PURCHASE AGREEMENT

Contract Date: November 12, 2023

Sale Date: December 12, 2023

Property Address: 1145 Ski Hill Road, Breckenridge, CO 80424

Sale ID: 4053

## 1. PARTIES

**BUYER:** Genesis Gray  
Address: Denver Highlands, CO  
Phone: 303-555-1047  
Email: genesis.gray@email.com

**SELLER'S AGENT:** Kevin Miller  
Company: LIV Sotheby's Denver  
License: 112

## 2. PROPERTY DESCRIPTION

**Property Address:** 1145 Ski Hill Road, Breckenridge, CO 80424  
**County:** Summit County  
**Property Type:** Condo  
**Bedrooms:** 2  
**Bathrooms:** 2.0  
**Square Footage:** 1,450 sq ft  
**Lot Size:** 0 sq ft  
**Year Built:** 2019

## 3. PURCHASE PRICE AND TERMS

**Purchase Price:** \$565,000.00  
**Original Listing Price:** \$585,000.00  
**Days on Market:** 42 days  
**Earnest Money:** \$5,650.00 (1% of purchase price)

## 4. FINANCING DETAILS

**Financing Type:** Conventional  
**Down Payment:** \$113,000.00  
**Loan Amount:** \$452,000.00  
**Interest Rate:** 6.375%  
**Loan Term:** 30 years  
**Monthly Payment:** \$2,845.00

## 5. BUYER FINANCIAL QUALIFICATION

**Annual Income:** \$135,000.00  
**Monthly Income:** \$11,250.00  
**Credit Score:** 770  
**Employment:** Finance Director at Charles Schwab  
**Years Employed:** 9  
**Debt-to-Income Ratio:** 22.0%  
**Savings Amount:** \$88,000.00  
**Pre-approved Amount:** \$650,000.00  
**First-time Buyer:** No

## 6. CONTINGENCIES AND SPECIAL TERMS

**Contingencies:** Finance director Denver purchase  
**Special Terms:** Charles Schwab director Breckenridge  
**Inspection Contingency:** 10 business days from contract acceptance  
**Financing Contingency:** 21 business days from contract acceptance  
**Appraisal Contingency:** Subject to property appraisal at or above purchase price

## 7. CLOSING INFORMATION

**Estimated Closing Costs:** \$15,500.00  
**Title Company:** First American Title  
**Escrow Company:** Chicago Title  
**Appraisal Value:** \$575,000.00  
**Inspection Status:** Passed

## 8. REAL ESTATE COMMISSION

**Listing Agent:** Kevin Miller  
**Commission Rate:** 3.0%  
**Commission Amount:** \$16,950.00

## 9. SIGNATURES

By signing below, the parties acknowledge they have read, understood, and agree to all terms and conditions of this Purchase Agreement.

BUYER SIGNATURE

DATE

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Genesis Gray

AGENT SIGNATURE

DATE

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Kevin Miller

*This agreement was generated on August 04, 2025 for Housing Intelligence Database Sale ID 4053.  
All financial figures and terms reflect actual transaction data.*