

FALL 2026 EDITION

# THINGS TO CONSIDER WHEN Selling Your House



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## Devin ...

The real estate market is always evolving and that's one of the reasons I'm so passionate! I stay committed to continuing education and keeping up with the latest market trends so I can be a knowledgeable, reliable resource for my clients. Whether you're buying, selling, or just exploring your options, I'm here to help you make smart, confident decisions every step of the way.

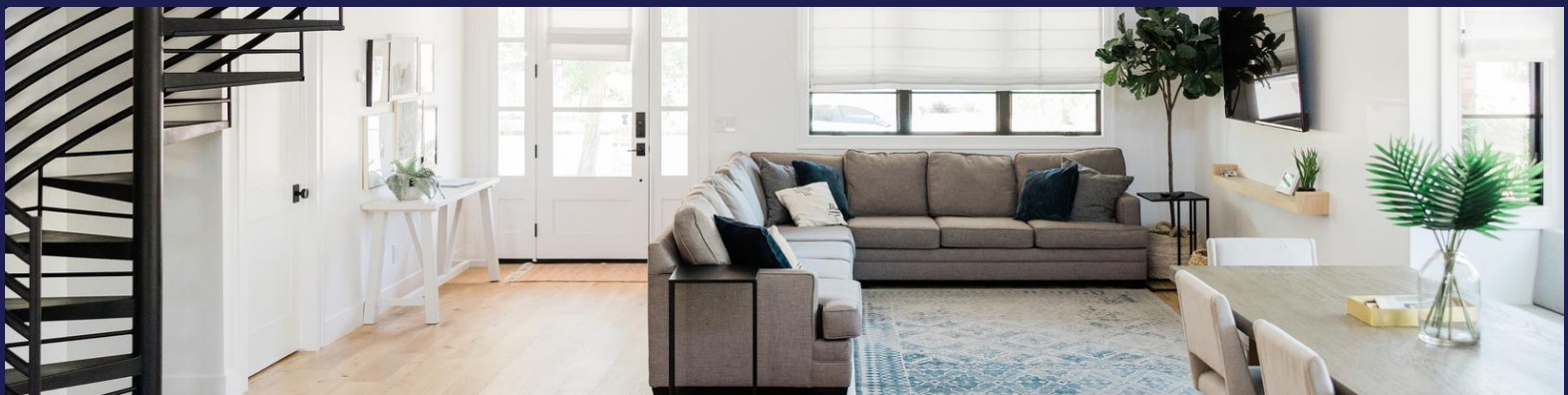
After living in South Denver for over 25 years, I'm proud to call this community home. I'm married to my incredible wife, Deana, a dedicated ICU Registered Nurse and together we're raising our five amazing kids to chase their dreams.

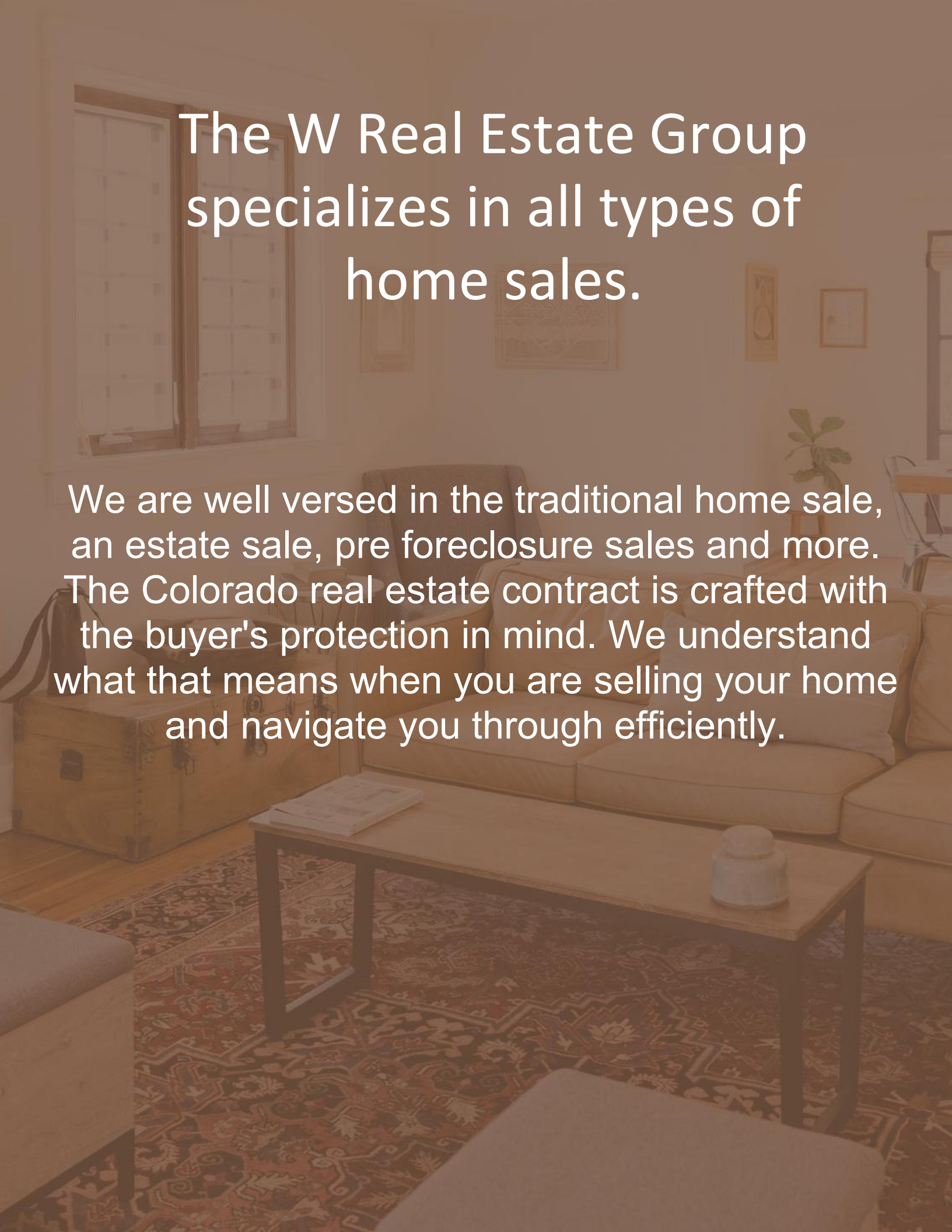
I've recently joined The W Real Estate Group, working alongside my mother-in-law and sister-in-law. Together, we've created a true family-run business built on trust and personalized service. It's our honor to serve your family with the same care we'd give our own.

Life is good,

Devin Beck

We work with buyers and sellers. This means we hear what buyers are saying as they walk through a house. That means, we know how important first impressions are and how to create the right ones.





# The W Real Estate Group specializes in all types of home sales.

We are well versed in the traditional home sale, an estate sale, pre foreclosure sales and more. The Colorado real estate contract is crafted with the buyer's protection in mind. We understand what that means when you are selling your home and navigate you through efficiently.

# A Word From Devin's Clients

## **Greg Brock September 2026**

Devin, first and foremost, is a person that cares about his clients, their needs, goals, and objectives in their real estate transactions. He takes a professional approach to everything he does on behalf of his clients. In our case, Devin went back to an agent who made a previous offer on our house and his proposal was not only wise and somewhat unique, but it made sense for both parties, resulted in an offer and a contract that was fulfilled. Our house was on the market for almost 18 months and there was no progress during this time of high rates and falling prices. After 15 plus months of searching for a buyer, we switched realtors.

Devin was our new realtor and we had a contract in approximately 3 months. His actions made all the difference in our success. Granted we did not get the price we wanted from when we started this process, but based upon market conditions, we got a fair deal and are now enjoying retirement in our new home and in a great community. Thanks Devin, you made all the difference.

## **Dana Mack July 2026**

Excellent and professional advice and service along with amazing responsiveness. Couldn't recommend more highly.

## **Shelby LeBleu May 2026**

Friendly, Knowledgeable, Streamlined, Honest and Professional!

These are the words that describes our experience with Devin Beck. He made the home buying process comfortable in an uncomfortable market. Devin was responsive and ensured we were able to find the perfect house in Highlands Ranch. His negotiation skills ensured this opportunity was not lost. I would definitely recommend Devin Beck for all your real estate needs or simple basic questions you have of the process of buying or selling.

## **Cindy Mitchell April 2026**

I've had the opportunity to get to know and interact with Devin professionally, and I've been consistently impressed. As a fellow real estate agent, I pay close attention to how others in the industry show up and Devin stands out in all the right ways. He is knowledgeable, responsive, and clearly dedicated to providing a high level of service to his clients. His professionalism and attention to detail are evident, and it's clear he approaches his work with integrity and care. It's always great to see agents who elevate the experience for their clients and contribute positively to the industry. I would confidently recommend Devin to anyone looking for a skilled and trustworthy real estate professional.

## **Tom Panyako April 2026**

Devin went above and beyond throughout the entire process. His communication, attention to detail, and ability to navigate all of the typical challenges made everything seamless. Highly recommend, would work with him again in a heartbeat!.



## Working by Referral...

### **100% Referral Means...**

I dedicate 100% of my time and energies to servicing my clients. You will receive my undivided attention and dedication to providing you with the level of service and attention to detail you have come to expect from me.

What that means to you is the highest possible level of service from my team and me. In response to this, we require your heartfelt endorsement to family, friends and work associates who would appreciate being served by a REALTOR® whose commitment to them is for life.

My philosophy about Real Estate is quite simple. In every situation, I put myself in your shoes. I treat your money like it's my money. What would I accept as a price for my home? Will this home increase in value? I am interested in building strong lasting, lifelong relationships one person at a time. My goal is to become...

### **Your Personal REALTOR® ...For Life!**

# A Little About Our Staff ...

My business has been growing each year due to the constant support of clients and friends and for that I am grateful. In order to help provide you a better level of service, I have enlisted an energetic team behind me to help you with your needs. We work with the most competent title companies, inspectors and lenders in the industry. They have the same work ethics and values that I instill in my office. We also have compiled a booklet that can be found on our website of reputable vendors that can assist you with any of your projects, services, or special needs.

Vendors contact information can be found on my website at [www.DevinsCOHomes.com](http://www.DevinsCOHomes.com) or call me direct at 720-935-7537.

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# What Every Homeowner Needs To Know About Selling Now

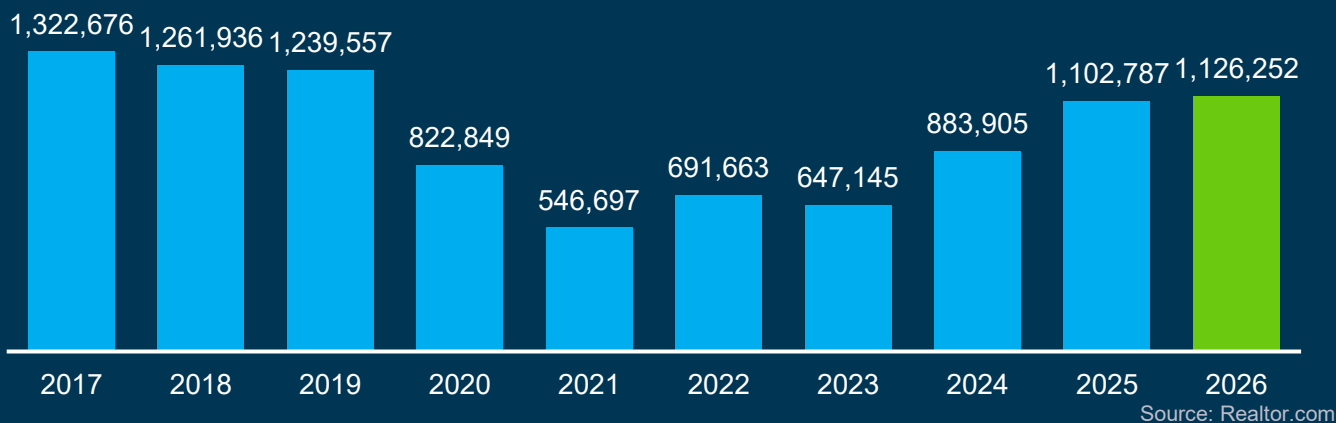
*You're in a stronger position to sell this fall than the headlines suggest. But getting top dollar still comes down to strategy, so here's what you need to know before your house hits the market.*

## Inventory's Up, So Plan Accordingly

There are more homes for sale than there have been in years. That's great because it gives you more options for your own move. But it also means the buyers looking right now have more choices too. According to *Realtor.com* data, the number of homes for sale is inching back toward more normal levels nationally (see graph below):

### Number of Homes for Sale at Highest Point in 5 Years

*Active Listing Count, July of Each Year*



That means, in many places, the days of ultra-low inventory are behind us. So, you need to brace for your house to have some competition from other sellers. It's smart to do what you can to stand out and make sure your house shows well.

## Your Asking Price Matters

Here's something else important. With more homes to choose from, buyers are quick to skip over ones that feel overpriced. If you price too high, you may have to backtrack and do a price cut to try to draw people back in. And once you miss that initial window of buyer attention, it's hard to re-gain momentum, even with a price drop. It's better to avoid putting yourself in this situation.



The best way to get make sure you're priced to sell is to lean on your local agent. **Because, as they say, if your price isn't compelling, it's not selling.** And you don't want to be one of the sellers that realize that the hard way.

## Flexibility Wins Negotiations

On a similar note, since buyers have options, they're able to ask for things like repairs, credits, and help with closing costs. According to the most recent data from *Zillow*, **67% of sellers paid for some or all of their buyer's closing costs.** So, be ready to negotiate.

Compromises and concessions can be a smart way to bridge gaps, sweeten deals, and get across the finish line. And don't stress. Since the FHFA says prices went up roughly 33% over the past 5 years, you've got plenty of room to make a concession or two and still come out ahead. Just work with your agent to understand which ones could be the key to sealing the deal.

## Buyers Are Still Buying

So, with the right price, the right prep, and a little flexibility, your house will be well set up to sell. Because despite the headlines talking about a slower market, there are still buyers out there. In fact, about 4.09 million houses are on pace to sell this year, which means...



11,205 homes sell a day

467 sell every hour

**8 sell every minute**

## Bottom Line

The sellers who do best in this market price their house right, stay flexible when it counts, and rely on a local agent who knows what it takes to sell. Because buyers are still buying – our job is to make sure your house is ready for them.



“

For sellers, the days of pricing aggressively and expecting instant offers are largely over. **Homes that are well-priced and well-presented will still sell, but pricing discipline matters more than it did during boom years.**

Selma Hepp  
Chief Economist at Cotality

# The Secret To Selling Fast, No Matter the Market



*When you put your house on the market, you don't just want it to sell. You want it to sell **fast**. But the thing is, nationally, it's taking a little longer to sell lately now that buyers have more options. And that slowdown can feel frustrating for sellers. But, here's what you need to realize.*

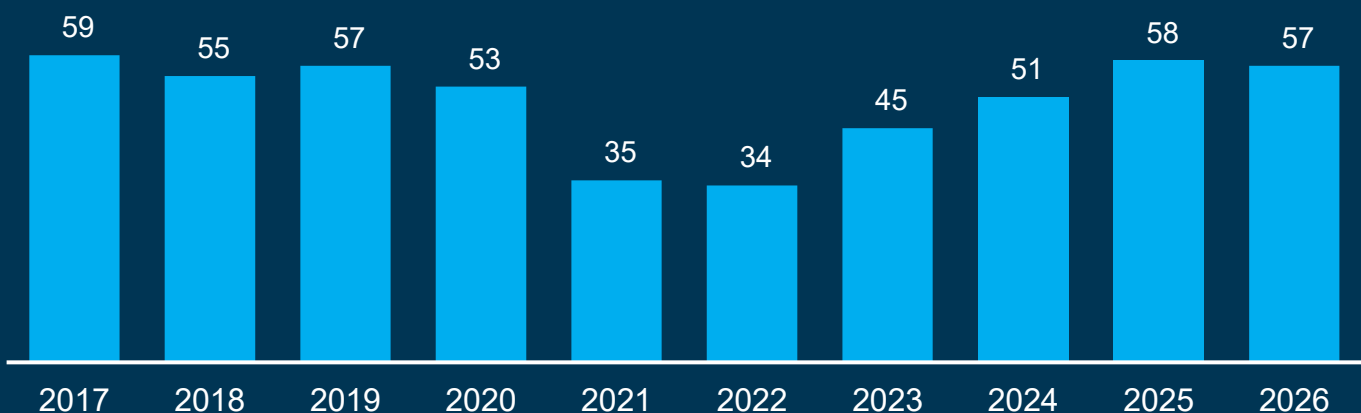
In every market right now, there's one clear exception. **Well-priced, well-presented homes are still selling, and it's often faster than you'd expect.** If you can nail your price and prep, you can set yourself up to move quickly, too. Here's how to get it done.

## How Long It Takes To Sell Today

According to *Realtor.com*, homes are selling in about 57 days. That's how long the process takes from the day it hits the market until closing day. **And while that may sound slow to you, it's not slow. It's normal.** That's right in line with what it was during the last normal years in the market (see 2018-2019 in the graph below):

### The Number of Days It Takes To Sell Is Back to Normal

*Median Days on the Market, July of Each Year*



Source: Realtor.com



It just feels slow when you're eager to move – or when you think back a few years to when homes seemed to sell almost instantly. But here's what matters most.

This 57 days is just the norm for how long it takes from start to finish. You may have an accepted offer in hand even faster than this.

### **Some Homes Go Under Contract in as Little as a Week**

*Zillow* says the typical home will go “pending” or “under contract” in 19 days. **Some homes even see it happen in as little as 7 days.**

It just depends on where you are – and how you prep your house.

## **The Big Reasons Some Homes Sit, and Some Sell Fast**

Today's buyers are paying attention to condition. They're comparing photos, upgrades, layout, location, and price. And they're choosing ones that feel move-in ready and worth their price.

The homes that check those boxes? They're not sitting for long. As Orphe Divounguy, Senior Economist at *Zillow*, says:

*“The cream of the crop is still selling fast, even in markets that have slowed considerably. . .”*

**Because in any market – hot or not – if a home is overpriced, needs too much work, or just doesn't meet current buyer expectations, it's not going to sell.**

### **Bottom Line**

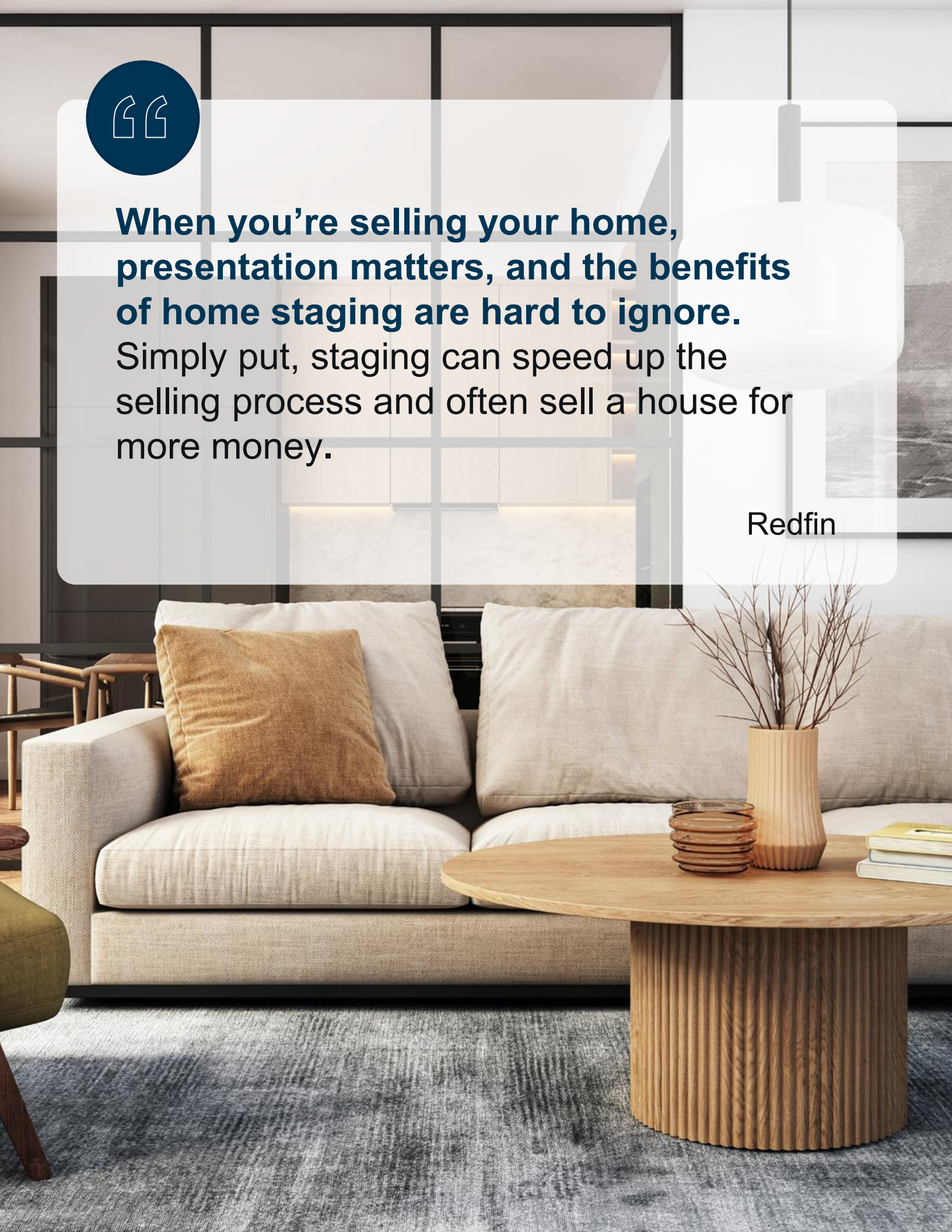
**Today's housing market rewards the right strategy.** Because even in a slower area, the homes that are priced realistically and positioned well are still selling – sometimes faster than you may expect. Let's connect if you're ready to make yours one of them.



**When you're selling your home, presentation matters, and the benefits of home staging are hard to ignore.**

Simply put, staging can speed up the selling process and often sell a house for more money.

Redfin



# What To Expect from the Housing Market in the Second Half of 2026

*If the first half of this year has left you feeling stuck, you may be asking yourself: will the second half of the year be any better for the housing market? While nobody has a crystal ball, here's what the experts say you can expect.*

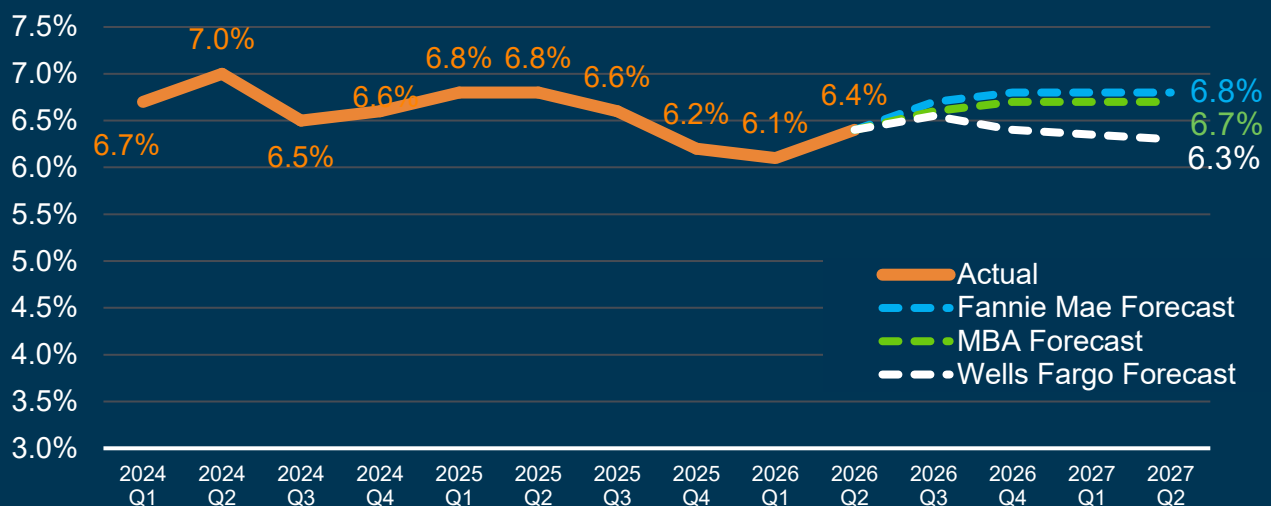
## Mortgage Rates Aren't Expected To Fall Dramatically

If you're waiting for rates to fall, you're not alone. A survey from *Clever-Best Interest* found 42% of people believe mortgage rates will drop below 5% this year. The challenge is that's not what the experts who study mortgage rates every day say is going to happen.

**Forecasts show mortgage rates staying relatively steady in the mid 6% range through at least mid-2027. That's in line with where they've been lately.**

### Mortgage Rates Forecasts Call for Little Change

*30-Year Fixed Mortgage Rate Projections*



Why? Rates are influenced by inflation, the overall economy, global events, and a lot of other moving pieces. And right now, those things simply aren't pointing toward the kind of dramatic rate drop many buyers are waiting for.

Now, if there's a lasting resolution to the conflict abroad or if inflation starts to cool, that could create room for rates to come down more than expected. We'll have to wait and see. The good news is, there are things we can do to make your move more affordable even if rates don't really change. **So, don't assume waiting is your only option.**

## Price Growth Will Hold Steady

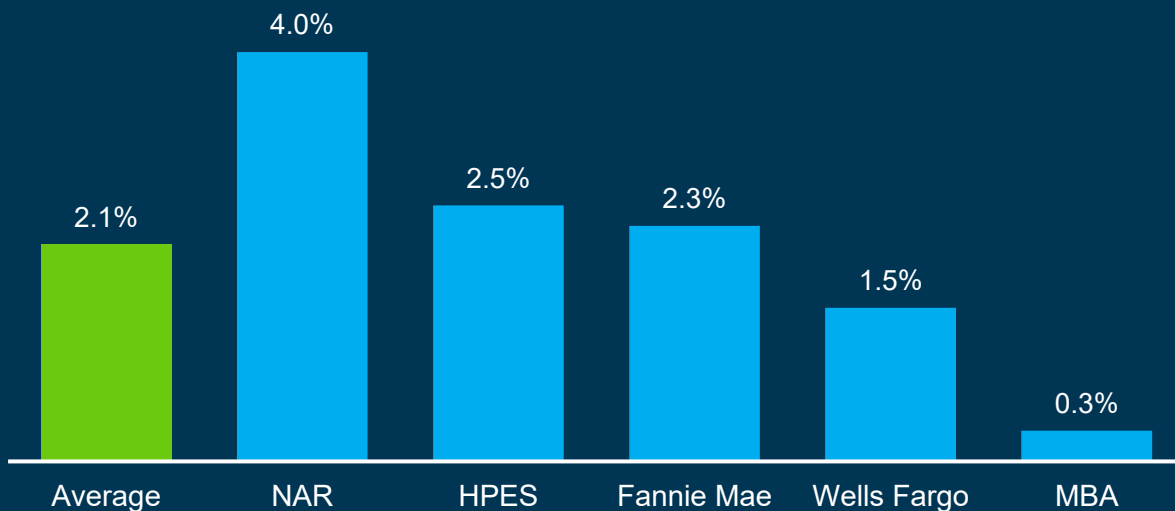
A lot of people want home prices to fall, too. But that's not what most forecasts show either. While price trends are going to vary by area, and some places are seeing mild declines, experts still expect home prices to net positive this year at the national level.

**In fact, they're projecting prices will rise by an average of 2.1% in 2026** (see graph below):



### The Outlook Calls for Continued Home Price Growth

*2026 Home Price Forecasts*



Right now, *Federal Housing Finance Agency* (FHFA) data shows prices are up about 2.13% nationally year-over-year. Based on the forecasts, here's what we can assume. They keep rising at almost the same pace they are now. Some experts even think they'll climb faster.

Now, price trends will continue to vary by local market, but that means, in most places, prices will still rise (albeit moderately) for the rest of the year.

**For sellers, that's good news if you've been worried about your home's value.**

## Home Sales Will Be Driven By Life Changes

If you've been wondering why the housing market has felt quieter lately, you're not imagining it. But that doesn't mean people have stopped wanting to move.

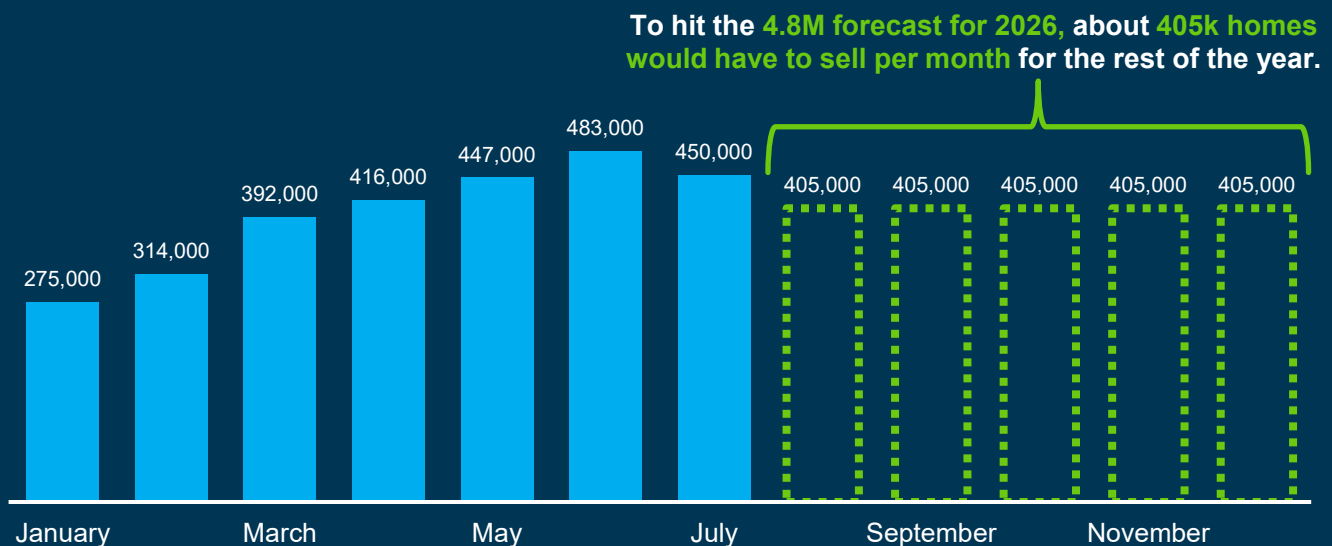
After a slow winter, sales climbed through the Spring and hit a high point in June – as is fairly typical for the market. Now, we're moving into what's usually a slower season: fall.

In the second half of the year, expect the people who move to be driven by big life changes. The need to move closer to family, the feeling of running out of space in their current home, relocating for a job... Maybe one of those is why moving is on your radar too.

Here's what that means for your sale. The buyers who are looking right now are serious and have a real need to move. That's good. That's the type of buyer you want to work with. Just meet them where they are. Since fewer sales will happen this fall than the summer peak, you need to be willing to negotiate and maybe make a few compromises to get your sale done.

### Home Sales Usually Moderate for the Second Half of the Year

*Total Home Sales and Forecasted Home Sales by Month*



Source: Census, NAR

## Bottom Line

Mortgage rates are unlikely to drop dramatically. And prices are expected to continue rising at a healthier, more sustainable pace. But that doesn't mean you have to wait. You just need a better strategy. Want to understand what these forecasts mean for your plans and what's happening in our local market? Let's connect.

The background image shows a bright, modern living and dining area. The ceiling is made of exposed wooden beams with white-painted wooden planks. Two white pendant lights hang from the ceiling. In the foreground, there is a brown leather armchair and a portion of a brown leather sofa. A colorful patterned rug is on the floor. In the middle ground, a wooden dining table is surrounded by colorful plastic chairs in shades of yellow, light blue, and teal. A vase of colorful flowers sits on the table. In the background, there is a kitchen area with white cabinetry, a white subway tile backsplash, and a wooden countertop. A circular window with a wooden frame is visible on the right side of the wall.

“

... buyers who are shopping in the fall are likely to be serious about buying.

Fall buyers may be moving because of a job relocation or change in family situation, so they're often **eager to close a deal.**

Zillow

# How Home Equity Could Change Everything About Your Move

*If you own a home already, you may be tempted to wait because you don't want to sell and take on a higher mortgage rate on your next house. But your move may be a lot more feasible than you think, and that's because of how much your house has likely grown in value. That one number might just change everything about your next move.*

## The Hidden Wealth of Homeownership

Here's how it works. When you own a home, you build up something called **equity**.

Each time you make a mortgage payment, you're chipping away at your loan balance. And that helps your ownership stake in your home grow. At the same time, home values typically rise – which drives up the overall value of your home.

When you put those two things together, you're building wealth automatically, month after month, year after year.

And that combo can make a real difference in your move. That's especially true if you've lived in your house for a while, which many homeowners have. According to *Realtor.com*:

***“Nearly half (45.2%) of today's homeowners have lived in their home for more than 15 years, and 1 in 4 for over 25 years.”***

If that's you, just imagine what 15-25 years of payments plus steady appreciation have done to your bottom line. It's time you see how your equity stacks up over time.



## What That Really Means in Dollars

The chart on the next page uses research coming out of *Realtor.com* to show an estimate of how much equity homeowners have built up depending on when they bought.

For each time frame, it takes the median-priced home and uses it as the baseline example.

**Check it out for yourself.**

## Real Examples of How Homeowners Gain Equity Over Time

*Factoring in Purchase Price, Price Growth, and Monthly Payments*

| Purchase Year | Purchase Price | Down Payment (20%) | Principal Paid Down | Value Gained | Total Equity |
|---------------|----------------|--------------------|---------------------|--------------|--------------|
| 1995          | \$114,600      | \$22,920           | \$91,680            | \$320,700    | \$435,300    |
| 2005          | \$229,000      | \$45,800           | \$84,317            | \$206,300    | \$336,417    |
| 2015          | \$236,300      | \$47,260           | \$38,476            | \$199,000    | \$284,736    |

Source: Realtor.com

Of course, your actual number is going to vary based on the purchase price, any work you've done to the house, the size of your original down payment, and more. The point is, **a lot of homeowners are sitting on hundreds of thousands of dollars in equity.**

And that can offset nearly every concern you have about moving right now.

- **Worried about taking on a higher mortgage rate?** Your equity could cover a significant down payment. And the more money you put down, the less you need to finance at today's rates.
- **Ever thought it would be easier to just buy your next house in cash?** Thanks to your equity, that may be possible. And an all-cash offer is something that's going to appeal to a lot of sellers because they don't have to worry about their buyer's financing falling through at the last second.

### Bottom Line

**When's the last time someone walked you through what your house is worth today?** Let's connect to take a look. It doesn't mean you have to sell. But it does mean you'll know what you could be working with – and how far that number can take you.

# Your Equity Could Turn You into an All-Cash Buyer

## What Is Home Equity?

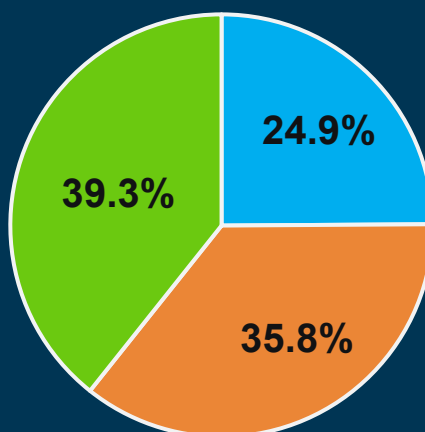


In the simplest terms, your home's equity is the difference between how much your home is worth and how much you owe on your mortgage.

**Freddie Mac**

And thanks to years of home price appreciation and mortgage payments, **today's homeowners have a tremendous amount of it.**

Almost 2/3 of Americans Have Paid Off Their Mortgage or Have at Least 50% Equity



Mortgaged Homes with More Than 50% Equity

Mortgaged Homes with Less Than 50% Equity

Owns the Home Free and Clear

Sources: Census, ATTOM Data

## You May Have Enough Equity To Buy Your Next House in Cash

# 1 in 4

*In July, 26% of transactions were all-cash buyers.*

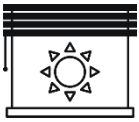
Especially if you're looking to downsize, that could mean you're able to buy a smaller home without taking out a mortgage at all. And that's because of home equity.

To see how much equity you have and how it can power your next move, let's connect.

# A Checklist for Selling Your House

*As you get ready to sell your house, add these items to your to-do list. A real estate professional will also provide other helpful tips based on your specific situation.*

## Make It Inviting



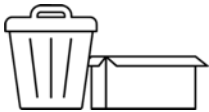
- ☐ Open blinds or curtains to let the light in



- ☐ Check lightbulbs and replace as needed



- ☐ Take down personal photos or items



- ☐ Declutter throughout



- ☐ Give every room a clear purpose

## Show It's Cared For



- ☐ Clean your vents and baseboards



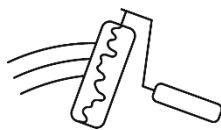
- ☐ Vacuum, mop, or sweep floors



- ☐ Fix anything that's broken



- ☐ Organize countertops, cabinets, and closets



- ☐ Touch up any scuffs on the walls

## Boost Curb Appeal



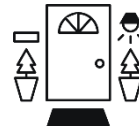
- ☐ Power wash outdoor surfaces



- ☐ Wash the windows (inside and out)



- ☐ Tidy up the landscaping



- ☐ Freshen up your entry



- ☐ Sweep patios, decks, and walkways



# Marketing Program

*The following is an outline of the marketing plan we follow. As a potential Seller, you benefit from having an agent that will commit to you not only verbally, but also in written form. With your permission, our Metro Brokers sign will be placed in your yard and an electric lock box placed on your property. These items are essential to effective marketing, since many potential purchasers drive in areas where they would like to live. Our sign is a top producer of activity.*

*The lock box will contain a set of keys for REALTORS® who will be showing your home.*

*Visit my Website address: [www.DevinsCOHomes.com](http://www.DevinsCOHomes.com)*

## **My 7-Step System to Get Your Home Sold**

### **1. Strategic Pricing**

Positioning your home at the right price to attract maximum buyer interest.

### **2. Home Preparation**

Guidance on staging, decluttering, and improvements to make your home shine.

### **3. Professional Visual Marketing**

Professional photography that makes your home stand out online.

### **4. Maximum Online Exposure**

Your home showcased across the MLS and hundreds of real estate websites.

### **5. Targeted Digital Marketing**

Strategic promotion through social media and online buyer channels.

### **6. Realtor & Buyer Network Promotion**

Market your home directly to agents and buyers who are actively searching, and host an Open House to showcase your home in person.

### **7. Showings, Feedback & Negotiation**

Managing showings, gathering feedback, and negotiating the best possible outcome.

- Advertise your property on the Internet, Facebook, Instagram, Realtor.com, Zillow, Redfin, photographer's website and our website
- A virtual tour will be posted on the internet via YouTube
- Listing will be featured on our monthly newsletter
- Weekly review of all the showings and marketing information
- Present all offers and negotiate on your behalf
- Our staff will manage the details to ensure that your contract closes without any issues

Let's Connect



DevinTheWRealEstateGroup



Devin Beck The W Real Estate Group



South Denver Living

# The #1 Regret Sellers Have When They Don't Use an Agent

*Want to know the #1 thing homeowners regret when they sell without an agent? It's that they didn't price their house correctly for their current market.*

Data from the *National Association of Realtors* (NAR) shows that's the most difficult task for homeowners who don't use an agent. And it makes sense that pricing claims the top spot. Pricing isn't as simple as picking a number from an online estimate or copying what your neighbor sold for last year. It takes real insight into:

- What buyers are actually willing to pay today
- What similar homes nearby are really selling for
- The condition of your house
- How in-demand your area is

Without that context, it's easy to shoot too high, especially now that buyers can be more selective. And in today's market, that'll backfire.

## Overpricing Isn't a Small Mistake

When the price is too high, a chain reaction begins. Buyers are going to turn the other way. And when buyers bypass your house, you'll get fewer showings.

Fewer showings lead to fewer offers. And fewer offers usually mean making a price cut to try to draw buyers back in. That's happening more often, especially on homes sold without a pro.

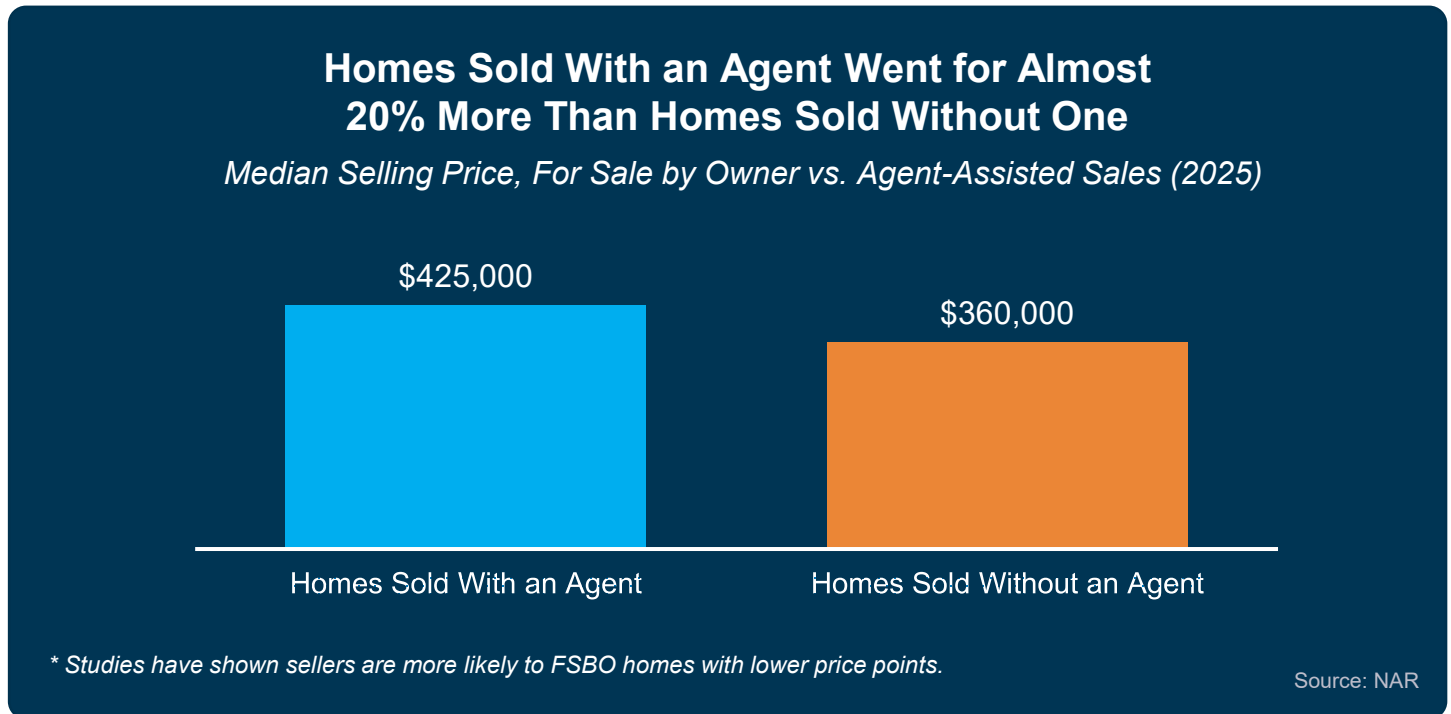
**The same NAR report shows most homes that sold without an agent (59%) had to reduce their asking price at least once.**



The trouble is, price cuts don't always fix the problem. They can attract bargain hunters rather than strong, confident buyers. That's because many buyers see a price drop as a sign there's something wrong with the house. And that assumption can turn buyers away too.

## The Part Sellers Don't See Coming

By the time your house finally sells, you may net less than if you'd priced it correctly from the start. Again, the data backs this up. **NAR shows that homes sold with an agent sell for nearly 8% more than homes sold without one:**



That's not because agents magically add value. It's because they have the expertise needed to get it right. The price. The prep. The presentation. And the paperwork. Nail all of that from day one, and you'll be set up to get as much money as you can out of your sale.

## Bottom Line

**Today, the biggest risk of selling without an agent isn't the paperwork or the hassle. It's the price. And once pricing goes wrong, it's hard to course correct.**

So, if you're thinking about selling and want to understand what your home would realistically go for in our market today, let's connect. A quick pricing conversation now can save you from bigger regrets later.

# Key Reasons To Hire an Agent When You Sell



## Industry Experience

We're well-versed in the housing market and know the ins and outs of the entire process.



## Expert Insights

We simply and effectively explain today's market conditions and what they mean for you.



## Pricing and Market Value

We help you understand today's real estate values when setting the price of a listing or making an offer to purchase your next home.



## Contracts and Fine Print

We help with all the disclosures and documents necessary in today's heavily regulated environment.



## Marketing and Exposure

We have effective marketing tools and networks to attract more buyers.



## Negotiation Experience

We act as a buffer in negotiations with all parties throughout the entire transaction.

# Selecting Your Agent

The Most Important Considerations in Selecting Your Agent Are...

## ***REALTOR®*** ***INTEGRITY KNOWLEDGE***

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client.

From: *Code of Ethics and Standards of Practice* of the  
NATIONAL ASSOCIATION OF REALTORS®

Effective January 1, 2006

# Homeowner Advantage

## Informational Flyer

### Why do I use the SentiLock electronic lockbox system?

As your real estate agent, my goal is to get the most potential buyers to view your home. SentiLock's Lockbox helps maximize the number of showings by making it convenient for all real estate agents in your area to show your property while providing maximum security. The lockbox also maintains a detailed access log in addition to providing convenience and security. In addition, I receive an e-mail following each showing, allowing me to solicit valuable and timely feedback. I can also prepare detailed showing access reports for you.

### What is the advantage of an electronic lockbox?

In a survey of homeowners nationwide, a great majority of those prefer an electronic lockbox over a mechanical lockbox. This is due to the following features listed as extremely important to those surveyed:

- **Tops in Security**
- **Won't Damage Door**
- **Online Reports and Showing Data**
- **Quick Feedback on Showings**
- **Homeowners Block Entry to the Property**

All of these features are available from SentiLock's Lockbox, but few, if any, of those features are available from a mechanical lockbox.

Of those surveyed, 65% ranked security as an extremely important feature of their lockbox. The main security flaw with a mechanical lockbox is that once the code is given, there is no control or record over what the receiver does with



the code. SentiLock's Lockbox requires a user-specific access method only available to real estate professionals via the local Association/Board/MLS, or a unique and daily changing code. This way, the identity of the person accessing the box is recorded for every visit.

### What additional features does the SentiLock Bluetooth® REALTOR® Lockbox offer for my benefit?

The above mentioned survey found that 46% of responders desired the ability to block entry to their home when privacy is needed. Whether the kids are home alone, the family is sitting down to dinner, or some quiet time is needed, the SentiLock Lockbox gives the homeowner the ability to block all access to the lockbox on their home. By entering a special code received from their real estate agent, the homeowner can remove the key from the lockbox until they are ready to receive visitors again.



**[B]** NATIONAL  
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REALTORS®  
*REALTOR Benefits™ Program*

#### Brought to you by:

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# Let's Chat.



Do you have questions about something you read here or about what to expect when you sell your house? Don't hesitate to reach out.

Whether it's housing market-related, or something about your specific situation, I've helped other homeowners move with confidence and I can help you too.

## **Devin Beck**

*Broker Associate*

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