

AT HOME WITH TICIAMARIEE

YOUR NEXT CHAPTER STARTS AT HOME

THE HOMEBUYER GUIDE

The Homebuyer Guide

A step-by-step roadmap from getting ready to getting the keys.

Colorado real estate guidance • Practical steps • Planning checklists

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Welcome home

Buying a home is a series of decisions—not one giant leap. Use this guide to organize questions and prepare for conversations with your lender, real estate broker, inspector, and closing team. Timelines and requirements vary by transaction.

1. Get clear on your goals

- Location: preferred areas, commute, services, parks, transit, and family needs.
- Home type: single-family home, condo, townhome, or another property type.
- Must-haves vs. nice-to-haves: identify your top three non-negotiables.
- Timing: ideal move date, lease end date, and work, school, or military-related deadlines.

2. Understand your budget

Your budget is more than the mortgage payment. Ask your lender to estimate total monthly housing cost and cash needed at closing.

- Include principal and interest, property taxes, homeowners insurance, and mortgage insurance if applicable.
- Budget for HOA dues, utilities, maintenance, special assessments, moving expenses, and repairs.
- Plan for earnest money, inspections, appraisal, lender fees, prepaid items, and closing costs.

Ask your lender: “What is my estimated cash to close and total monthly payment at several purchase prices?”

3. Get pre-approved

- Compare lenders on communication, fees, loan options, rate-lock terms, and cash-to-close estimates.
- Common document requests include income, employment, assets, debts, and identification.
- Discuss conventional, FHA, VA, USDA, down-payment assistance, and other programs for which you may qualify.
- Avoid new credit, large unexplained deposits, or job changes without discussing them with your lender.

A pre-approval is not a final loan commitment. Your lender must verify information and approve the property and loan before closing.

4. Tour homes strategically

- Check layout, condition, light, storage, parking, noise, yard, accessibility, and maintenance needs.
- Ask about roof, heating/cooling, plumbing, electrical systems, windows, drainage, and known repairs.
- For HOA homes, review dues, rules, reserves, meeting minutes, insurance, and assessments.
- For rural property, ask about well/septic records, access and easements, zoning, utilities, internet, and permitted uses.

5. Make an offer

- An offer may address price, earnest money, financing, appraisal, inspection, closing date, possession, inclusions, and deadlines.
- Review contract terms and deadlines with your broker before signing.
- Understand what happens if financing, appraisal, inspection, title, or another contingency becomes an issue.
- Make sure agreed terms are documented properly; do not rely on verbal promises alone.

6. Inspection, appraisal, title, and loan

- Schedule inspections promptly and ask about major concerns, safety issues, and maintenance priorities.
- An appraisal helps the lender evaluate value; an inspection evaluates condition.

- Ask appropriate professionals about title, easements, liens, restrictions, and ownership issues.
- Respond promptly to lender requests and avoid major financial changes before closing.

7. Prepare for closing day

- Confirm cash-to-close and wiring instructions directly with verified closing-company contacts; beware wire-fraud emails.
- Review your Closing Disclosure and ask about unexpected fees or figures.
- Arrange utilities, insurance, movers, and possession plans.
- Bring required identification and complete the final walkthrough according to your contract.

8. After you get the keys

- Save closing documents, warranties, inspection reports, and receipts securely.
- Change locks or codes, test safety devices, locate shutoffs, and learn major-system maintenance.
- Keep a home-maintenance calendar and budget for future repairs.

Homebuying checklist

- ■ Define needs, target areas, and move timeline.
- ■ Review budget and cash reserves.
- ■ Compare lenders and get pre-approved.
- ■ Choose a broker and agree on communication expectations.
- ■ Tour homes and keep notes.
- ■ Review offer terms and deadlines.
- ■ Complete inspections and lender/title requirements.
- ■ Confirm cash to close and final walkthrough.
- ■ Save closing documents and plan move-in tasks.

Questions for your first consultation

- What should I do before touring homes?
- What costs should I plan for beyond my down payment?
- Which contract deadlines should I pay attention to?
- What local or property-specific risks should I investigate?
- How will you keep me updated?

Let's plan your next chapter

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