

Your First-Time Home Buyer Checklist

Buying your first home in the Denver Metro is a big step, and it goes smoothly when you take it one stage at a time. Check things off as you go, and reach out any time you want a second set of eyes.

1. Get money-ready

3 TO 6 MONTHS BEFORE YOU SHOP

- ☐ Pull your free credit reports at **annualcreditreport.com** and dispute any errors
- ☐ Pay down credit card balances and avoid opening new credit
- ☐ Gather 2 years of W-2s and tax returns, 30 days of pay stubs, and 2 months of bank statements
- ☐ Save for your down payment **and** closing costs (often about 2% to 5% of the price)
- ☐ Keep an emergency cushion for after you move in

Good to know: You don't need 20% down. CHFA (Colorado Housing and Finance Authority) and some Denver-area cities and counties offer down payment help for qualifying buyers. Income and price limits apply.

2. Explore your loan options

BEFORE YOU TOUR HOMES

- ☐ Talk with 2 to 3 lenders and compare their Loan Estimates side by side
- ☐ Ask about FHA, conventional, VA (if eligible), and CHFA programs
- ☐ Get a full **pre-approval**, not just a pre-qualification
- ☐ Ask whether your program requires a homebuyer education class, and sign up early
- ☐ Know your comfortable monthly payment, not just your max approval

3. Define your home

YOUR WISH LIST

- ☐ List your must-haves vs. nice-to-haves
- ☐ Pick 2 to 3 areas that fit your commute (I-25, I-70, C-470, E-470, or RTD light rail)
- ☐ Check school districts if they matter to you
- ☐ Decide whether you're open to new construction, resale, or both
- ☐ Have your own agent with you from the very first model-home visit

4. Look beyond the price

KNOW THE TRUE MONTHLY COST

- ☐ Ask what the HOA dues are and what they cover
- ☐ Check for **metro district** taxes, common in newer suburbs, which can add a lot to your payment
- ☐ Get a homeowners insurance quote early; roof age and hail history affect the price
- ☐ Ask the seller for average utility costs

5. Shop smart

TOURING AND OFFERS

- ☐ Review and sign a written buyer agreement before touring
- ☐ Take notes and photos at every showing
- ☐ Review recent comparable sales before you make an offer
- ☐ Write an offer with clear inspection, appraisal, and loan deadlines under the Colorado contract

6. Inspect and review

UNDER CONTRACT

- ☐ Schedule a general home inspection right away
- ☐ Add a **radon test**; radon is common in Colorado
- ☐ Add a **sewer scope**, especially for older homes
- ☐ Have the roof checked for age and hail damage
- ☐ Read the title commitment and HOA documents before your deadlines

Protect your money: Wire fraud is real. Before sending any funds, call your title company at a number you already know, never one from an email.

7. Close and move in

THE FINISH LINE

- ☐ Lock your interest rate and respond quickly to lender requests
- ☐ Set up homeowners insurance and utilities
- ☐ Do the final walk-through
- ☐ Bring your photo ID to closing, then get your keys!

Areas I serve

Central Denver: Downtown & LoDo · RiNo · Cherry Creek · Capitol Hill & Uptown · The Highlands · Washington Park & Platt Park

Suburbs: Aurora · Lakewood · Littleton · Centennial · Arvada · Westminster · Greenwood Village · Cherry Hills Village · Parker · Highlands Ranch · Castle Rock

General information only, not legal, tax, or lending advice. Programs, limits, and requirements change; confirm details with the right professional.