ttArch REAL ESTATE

BUYER PLANNING WORKBOOK

Denver Home Buying Checklist

A start-to-finish checklist covering consultation, pre-approval, neighborhood research, touring, offers, inspections, financing, closing, and your first days of ownership.

Plan carefully. Ask better questions. Buy with confidence.

Use this workbook digitally or print it. Fillable fields and checkboxes are included throughout.

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STEP 1

Your Buying Plan

Start with a clear picture of what you want, what you can comfortably afford, and what must happen before you are ready to purchase.

Desired purchase timeframe

Target price range

Preferred monthly housing payment

Estimated down payment

Current lease or home-sale timeline

People involved in the decision

Your priorities

Top three buying priorities

Major concerns or unknowns

Early planning checklist

- [ ] Define your goals and timing
- [ ] Establish a comfortable monthly budget
- [ ] Identify available cash for closing
- [ ] Discuss representation and services
- [ ] Choose a lender and obtain pre-approval
- [ ] Understand expected transaction costs

STEP 2

Financing and Pre-Approval

A strong pre-approval is more than a maximum loan amount. It should help you understand your likely payment, cash needs, and financial comfort zone.

Lender

Loan officer / contact

Pre-approval amount

Loan type

Pre-approval expiration

Estimated down payment

Estimated closing costs

Cash reserve after closing

Estimated monthly payment

Interest-rate assumption

Your approved loan amount and your comfortable purchase amount may not be the same. Plan around your complete monthly housing cost, cash reserves, and other financial priorities - not only the maximum amount a lender will approve.

Financing checklist

- [ ] Compare more than one lender
- [ ] Review estimated payment, not only purchase price
- [ ] Understand principal, interest, taxes, insurance, and HOA costs
- [ ] Avoid opening new credit accounts
- [ ] Avoid large unexplained deposits or transfers
- [ ] Keep financial documents available
- [ ] Confirm how property type may affect financing
- [ ] Ask how rate changes affect payment and qualification

STEP 3

Neighborhood and Home Criteria

Separate what you truly need from what you strongly prefer. This makes it easier to compare homes objectively and recognize worthwhile tradeoffs.

Preferred neighborhoods or areas

Commute, transit, or location requirements

Home criteria

Must Have	Strong Preference	Flexible

Neighborhood comparison

Neighborhood	Price Range	Commute	Housing Style	Lifestyle Fit	Notes

Consider before choosing

- [ ] Schools and future enrollment needs
- [ ] Parks, trails, recreation, and walkability
- [ ] Traffic, transit, and commute patterns
- [ ] Home age and renovation tolerance
- [ ] HOA rules and monthly costs
- [ ] Parking, storage, and outdoor-space needs
- [ ] Noise, privacy, and nearby development
- [ ] Long-term resale and neighborhood fit

STEP 4

Touring and Evaluating Homes

Look beyond staging and finishes. A useful showing process considers the property, street, function, condition, ownership costs, and likely resale.

Property evaluation checklist

- [ ] Evaluate the street and surrounding properties
- [ ] Consider noise, traffic, privacy, and orientation
- [ ] Review layout and functional use
- [ ] Look beyond staging and finishes
- [ ] Identify apparent deferred maintenance
- [ ] Consider natural light and room proportions
- [ ] Note possible additions or unpermitted work
- [ ] Consider renovation feasibility
- [ ] Evaluate parking and storage
- [ ] Consider likely resale limitations
- [ ] Estimate immediate and long-term ownership costs
- [ ] Identify questions for inspectors or specialists

Home comparison scorecard

Property	Location	Condition	Layout	Value	Resale	Overall

Architectural lens: Consider how the home will function after the excitement of the showing - circulation, room proportions, natural light, flexibility, renovation potential, and long-term usability.

STEP 5

Preparing and Submitting an Offer

A strong offer is intentionally structured. Price matters, but timing, financing, contingencies, concessions, and certainty may also influence the seller.

Offer preparation checklist

- [ ] Review comparable sales
- [ ] Evaluate list price versus market evidence
- [ ] Understand the seller's stated priorities
- [ ] Select an offer price
- [ ] Determine earnest money
- [ ] Review financing terms
- [ ] Select inspection provisions
- [ ] Evaluate appraisal protections
- [ ] Determine closing and possession dates
- [ ] Review inclusions and exclusions
- [ ] Consider seller concessions
- [ ] Understand buyer-agent compensation
- [ ] Review the risk of every waived or modified protection
- [ ] Confirm your maximum acceptable terms before negotiating

**A competitive offer is not necessarily the highest offer.
Price, timing, financing, contingencies, concessions, possession, and certainty can all affect the seller's decision.**

Offer decision notes

Target offer and supporting rationale

Maximum acceptable terms and walk-away point

STEP 6

Under Contract and Due Diligence

Track every deadline in one place. The appropriate due-diligence plan should reflect the home's age, location, construction, systems, and known concerns.

Task	Deadline	Professional / Contact	Complete
Earnest money delivery			☐
Loan application			☐
General property inspection			☐
Sewer scope			☐
Radon testing			☐
Roof evaluation			☐
Specialist inspection			☐
Title review			☐
HOA document review			☐
Property insurance			☐
Appraisal			☐
Loan conditions			☐
Final walkthrough			☐

Not every property requires every inspection. Additional review may include structural, electrical, plumbing, environmental, well, septic, survey, roofing, foundation, drainage, or other specialist evaluation.

STEP 7

Closing Preparation

The final days require careful coordination. Confirm your financing, funds, documents, property condition, possession, and secure transfer procedures.

Closing checklist

- [ ] Confirm final loan approval
- [ ] Review the Closing Disclosure
- [ ] Verify the cash-to-close amount
- [ ] Confirm secure wiring instructions independently
- [ ] Arrange utilities
- [ ] Obtain homeowner's insurance
- [ ] Confirm agreed repairs and documentation
- [ ] Schedule the final walkthrough
- [ ] Review inclusions and exclusions
- [ ] Confirm closing location and identification requirements
- [ ] Confirm possession date and key delivery
- [ ] Keep funds available for final adjustments

WIRE-FRAUD WARNING

Never rely solely on emailed wiring instructions. Independently verify the instructions using a trusted phone number for the title company or closing professional before transferring funds. Treat any last-minute change as suspicious.

Final details

Closing date, time, and location

Possession and key-delivery plan

STEP 8

Your First Days of Ownership

Protect the home, learn its systems, organize your documents, and prioritize safety and maintenance before cosmetic projects.

First-days checklist

- [ ] Change exterior locks or rekey the home
- [ ] Locate the main water shutoff
- [ ] Locate electrical panels and gas shutoff
- [ ] Test smoke and carbon-monoxide detectors
- [ ] Replace HVAC filters
- [ ] Review appliance and system manuals
- [ ] Photograph the home and major systems
- [ ] Create a maintenance calendar
- [ ] Confirm property-tax and mortgage information
- [ ] Update mailing and identification records
- [ ] Review HOA contacts and procedures
- [ ] Store closing documents securely
- [ ] Prioritize repairs before cosmetic improvements

First-year home plan

Priority	Estimated Cost	Timing	Notes
Immediate safety			
First 30 days			
First 6 months			
First year			

Keep using this workbook after closing.
Your notes, inspection findings, contacts, warranties, and first-year priorities can become the foundation of a long-term home maintenance record.