

PIKES PEAK PLAYBOOK · CHECKLIST

Home Buyer Checklist

From pre-approval to keys in hand, a Colorado purchase runs on a contract full of dates. This checklist walks the whole path in order — and the tracker at the back keeps every deadline in one place.

Colorado brokers use the state's standard residential purchase contract, so the steps below follow its structure. Your exact dates are negotiated in your offer — write them in the tracker as soon as you're under contract.

THE ONE RULE THAT SAVES DEALS

Every contingency has an objection deadline. Miss it, and you may lose the right to object or walk away with your earnest money. Put every date on your calendar the day you go under contract.

1 · GET YOUR FINANCES READY

- ☐ **Pre-approval, not pre-qualification:** a lender who has reviewed your income, assets and credit.
- ☐ **Compare loan types:** conventional, FHA, VA and USDA where eligible — down payment, mortgage insurance and appraisal rules differ.
- ☐ **Cash to close:** down payment, closing costs, prepaid taxes and insurance, plus a cushion for moving and repairs.
- ☐ **Freeze your credit profile:** no new cards, car loans or large unexplained deposits until after closing.

2 · SET UP YOUR SEARCH

- ☐ **Sign a buyer agreement:** since 2024, a written agreement with your agent is required before touring. It spells out services and how your agent is paid.
- ☐ **Rank your must-haves:** area, commute, bedrooms, yard, garage, HOA vs. no HOA, city utilities vs. well and septic.
- ☐ **Set your monthly ceiling:** include taxes, insurance, HOA or metro district fees and utilities — not just principal and interest.
- ☐ **Use the Playbook:** the Neighborhood Breakdown and City Snapshots narrow the map fast.

3 · TOUR & CHOOSE

- ☐ Use the Showing Checklist and Tour Scorecard to compare homes.
- ☐ Read disclosures before you write an offer, not after.
- ☐ Drive the commute at real times and revisit at night.
- ☐ Ask Clay for recent comparable sales and days on market.

4 · MAKE THE OFFER

- ☐ Agree on price, earnest money and the closing date.
- ☐ Choose your protections: inspection, appraisal, loan and title.
- ☐ Decide which deadlines can be shorter to compete — and which you won't shorten.
- ☐ See the Making an Offer checklist for strategy.

5 · UNDER CONTRACT — FIRST DAYS

- ☐ **Deliver earnest money** on time, by the method the contract specifies.
- ☐ **Wire-fraud check:** always call the title company at a number you already know before sending any money. Emailed wiring changes are a common scam.
- ☐ Send your contract to your lender and lock your rate when you're ready.
- ☐ Schedule inspections immediately.

6 · TITLE, SURVEY & HOA **COLORADO**

- ☐ **Title commitment:** review exceptions, easements and liens; object by the title objection deadline.
- ☐ **Survey or ILC:** an Improvement Location Certificate or survey shows where the house sits relative to lot lines.
- ☐ **Association documents:** budget, reserves, rules, minutes and any special assessments.
- ☐ **Special districts:** confirm metro district mill levies and fees in the title documents.

7 · INSPECTIONS **COLORADO**

- ☐ General home inspection, plus radon and a sewer scope where appropriate.
- ☐ Specialists as needed: roof, structural engineer, HVAC, electrician.
- ☐ **Well & septic:** flow and water-quality tests; septic inspection (required at sale in Teller County).
- ☐ **Inspection objection:** deliver your written list by the deadline; then negotiate repairs, credits or price.

8 · APPRAISAL, LOAN & INSURANCE

- ☐ **Appraisal:** if it comes in low, you can renegotiate, cover the gap, or object by the appraisal deadline.
- ☐ **Loan conditions:** answer lender requests the same day; don't change jobs or accounts.
- ☐ **Insurance:** bind a homeowners policy early — wildfire and hail areas can take longer to quote.
- ☐ **Closing Disclosure:** you'll receive it at least 3 business days before closing. Compare it to your loan estimate.

- ☐ Agreed repairs completed — ask for receipts.
- ☐ Included items still there; nothing new damaged.
- ☐ Run water, heat, A/C, appliances and the garage door.
- ☐ Confirm keys, codes, remotes and mailbox keys.

- ☐ Bring a government ID and any certified funds the title company asked for.
- ☐ Transfer or start utilities effective closing day.
- ☐ Change locks and garage codes; file your new address.
- ☐ Keep your closing documents and Closing Disclosure for taxes.



Call or text **719-244-5264** · hello@claycaldwellrealtor.com · ClayCaldwellRealtor.com

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Contract Deadline Tracker

 PRINT & FILL IN

Copy each date from your signed contract. Your contract controls — if anything here differs, follow the contract and ask Clay.

Date	Done ✓	Notes
MONEY & TITLE		
Earnest money due		
Record title deadline		
Title objection deadline		
Off-record title deadline		
Survey / ILC deadline		
ASSOCIATION & SELLER DOCUMENTS		
Association documents deadline		
Seller's disclosure deadline		
Lead-based paint (pre-1978)		
LOAN & APPRAISAL		
Loan application		
Loan terms deadline		
Appraisal deadline		
Appraisal objection deadline		
Loan availability deadline		
INSPECTION & INSURANCE		
Inspection objection deadline		
Inspection resolution deadline		
Property insurance objection deadline		
CLOSING		
Closing Disclosure received		
Final walk-through		
Closing date		
Possession date / time		