

PIKES PEAK PLAYBOOK · CHECKLIST

Making an Offer

The strongest offer isn't always the highest price. Sellers weigh certainty, timing and terms. This checklist walks through every lever in a Colorado offer so you can compete without giving away protections you need.

Offers in Colorado are written on the Colorado Real Estate Commission's standard purchase contract. Everything below is negotiable — and every change has a trade-off worth talking through before you sign.

KNOW YOUR WALK-AWAY NUMBER

Before you write, decide the highest price you'll pay and which protections you won't give up. In a multiple-offer situation, those two decisions keep emotion from writing the offer for you.

BEFORE YOU WRITE

- ☐ **Comparable sales:** recent closed sales nearby, adjusted for size, condition and lot.
- ☐ **Days on market:** a fresh listing and a home sitting 60+ days call for different strategies.
- ☐ **Ask the listing agent:** other offers, the seller's preferred closing date and anything else that matters to them.
- ☐ **Updated pre-approval letter** matched to the offer price — not your maximum.

PRICE & MONEY

- ☐ **Offer price:** based on comps, condition and competition — not list price alone.
- ☐ **Earnest money:** a larger deposit signals commitment; it's at risk if you miss deadlines.
- ☐ **Down payment:** a larger down payment can reassure a seller about the appraisal.
- ☐ **Seller concessions:** credits toward closing costs, rate buydowns or your agent's compensation lower your cash to close but raise the net price the seller gives up.

PROTECTIONS (CONTINGENCIES)

- ☐ **Inspection:** your right to inspect and object. Shortening the window competes; waiving it is a big risk.
- ☐ **Appraisal:** protects you if the home appraises low. An appraisal-gap clause caps how much extra you'll cover.
- ☐ **Loan:** lets you exit if financing falls through by the loan deadlines.
- ☐ **Title & documents:** your right to review title, survey and HOA documents.

TERMS THAT WIN

- ☐ **Closing date:** match the seller's timing when you can.
- ☐ **Possession:** a short rent-back for the seller can beat a higher price.
- ☐ **Escalation clause:** automatically raises your price over competing offers to a cap — use with care and in writing.
- ☐ **Clean offer:** few requested inclusions, no unusual terms, quick responses.

COLORADO SPECIFICS TO CHECK

- ☐ **Source of water:** well, public or district — and the well permit for a well.
- ☐ **Special taxing districts:** metro district levies show up in the contract disclosures; factor them into price.
- ☐ **Septic:** Teller County requires an inspection at sale; El Paso County no longer does, but you can still request one.
- ☐ **Insurance objection deadline:** get a quote early in wildfire and hail areas so this deadline isn't a surprise.

AFTER YOU SUBMIT

- ☐ Keep your phone on — counteroffers often have short response deadlines.
- ☐ Respond to counters in writing; verbal agreements aren't binding.
- ☐ Once accepted, deliver earnest money and order inspections the same day.
- ☐ If you lose, ask for feedback and refine the next offer.

WHAT TO AVOID

- ☐ Waiving inspection on an older, mountain or rural home.
- ☐ Promising an appraisal gap you can't actually cover in cash.
- ☐ Stretching to a price that breaks your monthly budget.
- ☐ Making large purchases or credit changes after your offer is accepted.

YOUR OFFER WORKSHEET

- ☐ Price: _____ Earnest money: _____
- ☐ Loan type: _____ Down payment: _____ %
- ☐ Closing date: _____ Possession: _____
- ☐ Inspection days: _____ Appraisal gap cap: _____
- ☐ Concessions requested: _____

NOTES



● STRATEGY OVER SCRIPT

Let's look at the comps together and write an offer that's strong — and still protects you.

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

Contract terms follow the Colorado Real Estate Commission's standard residential purchase contract. Septic: El Paso County Public Health (inspection at sale optional effective July 11, 2026); Teller County Regulation 43 update (inspection at sale required effective July 24, 2026). Information deemed reliable but not guaranteed. This checklist is general guidance, not legal, tax, inspection or financial advice; hire licensed professionals for inspections and consult an attorney or tax advisor for your situation. Clay Caldwell is a real estate broker with Better Homes and Gardens® Real Estate Kenney & Company. Each franchise is independently owned and operated. Equal Housing Opportunity. © 2026 Clay Caldwell Realtor.