

NORTHERN COLORADO BUYER GUIDE · 2026

First-Time Home Buyer Checklist

Every step from “I think I’m ready” to keys in hand, in the order it actually happens in a Colorado purchase. Print it, check it off, and bring it to our first meeting.



Buying your first home shouldn’t feel like guesswork.

Most of the stress in a first purchase comes from not knowing what’s next. This checklist lays out the eight stages I walk every first-time buyer through, including the Colorado contract deadlines and local details (HOAs, metro districts, CHFA programs) that national checklists leave out.

Programs, rates, and deadlines change, so treat this as your roadmap and confirm the specifics with your lender and me as we go.

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Stages 1–3

Get ready: finances, loan options, pre-approval. Start 3–6+ months out.

Stages 4–5

Shop and make an offer. Most buyers find a home in 4–8 weeks of active searching.

Stages 6–8

Under contract to move-in. Plan on roughly 30–60 days for a financed purchase.

1

Get Your Finances Ready

3–6+ MONTHS OUT

- ☐ Pull your free credit reports at **AnnualCreditReport.com** and dispute any errors.
- ☐ Pay balances down where you can, and avoid opening new credit or financing big purchases.
- ☐ Pick a monthly payment you’re comfortable with, including principal, interest, property taxes, insurance, HOA dues, and utilities, not just the loan payment.
- ☐ Save for more than the down payment: **closing costs, prepaids** (insurance, tax escrow), **inspection and appraisal fees**, and a cushion for after you move in.
- ☐ Start a document folder: last 30 days of pay stubs, 2 years of W-2s (or tax returns if self-employed), 2 months of bank and asset statements, and photo ID.
- ☐ Check whether you count as a “first-time buyer.” Most programs mean no ownership of a primary residence in the past **3 years**, so you may qualify even if you’ve owned before.

2

Explore Loan Programs & Assistance

2-4 MONTHS OUT

- ☐ Compare loan types: **Conventional** (as low as 3% down for qualifying buyers), **FHA** (3.5% down with a 580+ score), **VA** (0% down for eligible veterans), and **USDA** (0% down in eligible areas).
- ☐ Talk to a **CHFA-approved lender** about Colorado down payment and closing cost assistance. Income and purchase price limits apply.
- ☐ Check local programs in your target city or county (Fort Collins, Loveland, Greeley, Larimer, Weld). Funding opens and closes, so verify what's currently available.
- ☐ Complete an approved **homebuyer education course** now. Many assistance programs require it, and you don't want it holding up your closing.
- ☐ Work at a Colorado public school or district? Ask about **CHFA Schools To Home** and weigh its shared-appreciation terms against standard CHFA programs.
- ☐ Get Loan Estimates from 2-3 lenders within a short window and compare rate, fees, mortgage insurance, and cash to close.

3

Get Pre-Approved & Build Your Team

BEFORE YOU TOUR

- ☐ Get a **full pre-approval** (documents reviewed, credit pulled), not just a pre-qualification. Sellers treat them very differently.
- ☐ Confirm the pre-approval amount, loan program, and expiration date (typically 60-90 days).
- ☐ Meet with your buyer's agent and review the **Exclusive Right to Buy** agreement, including how buyer-agent compensation is handled. Everything is negotiable and must be agreed to in writing.
- ☐ Line up a home inspector and ask what add-on inspections they offer (radon, sewer scope, and others).
- ☐ Call an insurance agent for ballpark homeowners insurance quotes so the estimate in your budget is real.

Tip: Pre-approval is your budget, not a target. Shop for the payment you're comfortable with, which may be below the maximum the lender approves.

4

Shop Smart

WEEKS 1-8 OF THE SEARCH

- ☐ Write down your must-haves vs. nice-to-haves: bedrooms, commute, schools, yard, garage, single-level, and so on.
- ☐ Narrow your target cities and neighborhoods, and drive them at different times of day.
- ☐ For every home, check **HOA dues** and whether it's inside a **metro district**, which adds a property tax mill levy common in newer Northern Colorado subdivisions.
- ☐ Look up the actual property tax bill on the Larimer or Weld County assessor/treasurer site instead of relying on an estimate.
- ☐ Using USDA financing? Confirm each address is eligible before you fall in love with it.
- ☐ Take photos and notes at every showing. After the fifth house, they all blur together.

5

Make a Strong Offer

WHEN YOU FIND "THE ONE"

- ☐ Review recent comparable sales with me to land on a price that fits the home, not a formula.
- ☐ Read the **Seller's Property Disclosure** if it's available before you write the offer.
- ☐ Decide on earnest money, closing date, and any seller concessions toward your closing costs (within your loan program's limits).
- ☐ Keep your **inspection, appraisal, and loan** contingencies. A tighter timeline can make your offer competitive without giving up your protection.
- ☐ Have your lender ready to confirm your approval to the listing agent.

6

Under Contract: Hit Every Deadline

ABOUT 30–60 DAYS

- ☐ Deliver **earnest money** to the title company by the contract deadline.
- ☐ Formally apply for your loan, lock your rate when you and your lender agree it's time, and answer lender requests the same day.
- ☐ Complete the **home inspection** and any specialist inspections (radon, sewer scope, roof, HVAC, well/septic for rural homes).
- ☐ Submit any **Inspection Objection** (repairs, credit, or price adjustment) before the deadline in your contract.
- ☐ Review the **title commitment** and any **HOA/association documents** by their objection deadlines.
- ☐ Watch for the **appraisal**. If it comes in low, we'll talk through your options before the appraisal deadline.
- ☐ Choose and bind your **homeowners insurance** policy, and send proof to your lender.

Until closing: don't change jobs, open new credit, co-sign loans, finance furniture, or move large sums without talking to your lender first. Any of these can derail final loan approval.

7

Closing Week

FINAL 3–5 DAYS

- ☐ Receive your **Closing Disclosure** at least **3 business days** before closing, and compare it line by line to your Loan Estimate.
- ☐ **Verify wire instructions by phone** with your title company, using a number you already know is real, before sending any money.
- ☐ Do the **final walk-through**: confirm agreed repairs are done, the home is in the expected condition, and included items are still there.
- ☐ Bring government-issued photo ID, and have your funds wired or a cashier's check ready as the title company directs.
- ☐ Sign at the title company, then get your keys!

Wire fraud alert: Title companies don't change wiring instructions by email. If you get an email with "updated" instructions, stop and call before sending anything.

- ☐ Re-key or change the exterior locks and garage codes.
- ☐ Set up utilities and update your address with USPS, your bank, employer, DMV, and voter registration.
- ☐ Keep your closing documents, deed, and title policy somewhere safe and easy to find.
- ☐ Build a home maintenance calendar, including furnace filters, gutters, and a **sprinkler blowout before the first hard freeze.**
- ☐ Set up a home repair fund and add to it every month.
- ☐ Expect an annual **escrow analysis** from your loan servicer, since property tax and insurance changes can adjust your payment.

My Notes & Questions



READY FOR YOUR FIRST STEP?

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Licensed since 2014 ■ 170+ homes sold ■ REMAX 100% Club Award

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BOOK Schedule a free buyer consultation

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