Your Blueprint for Homeownership

#1







Get ready...

- √ Get your finances & documents in order
- did you know there's a difference between a Reallor® and a real estate agent?
- √ Assemble your real estate team including your Realtor® and lender -> consider contacting 3 to find the best fit
- √ Explore finance & down payment options
 - → first-time homebuyers can put down as little as 3%!

#2

Approved! Time to go home shopping.

- √ Your Realtor® will be your guide
- This is the BIGGEST financial transaction of your life

Find a property you love? Make an offer.

/ Do you know about appraisal gaps & escalation clauses?



consider gelling

3 guoles

#4









#3







- √ More documents might be needed so get to know the underwriter
- √ Walk-through → make one last tour of the property with your Realtor®
- Closing day -> read the documents

Offer accepted! **(i)**



- Earnest money to the title company
- Maintain good credit -> don't close any credit cards or make any BIG purchases Time for the home inspector
- / Read any HOA/ Metro District documents & disclosures
- √ The appraiser (chosen by your) lender) will appraise the home









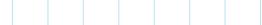
V Don't forget homeowners insurance!



#5 Congrats, you're a homeowner!

- ✓ Engage with your Realtor® through the next tax season & reap the rewards of homeownership
- √ Equity isn't given, it's earned
 - → keep up with the maintenance of your home
 - → check out houselogic.com

- Stay up-to-date with issues affecting property rights
 - → realtorparty.realtor
 - → dmarealtors.com/ political-advocacy





Presented by





DENVER METROASSOCIATION OF REALTORS®

Thank you to our sponsors and partners







showcasing great spaces and experiences.



Sotheby's INTERNATIONAL REALTY

















accept.inc



















