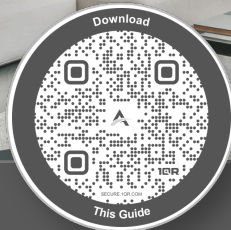


ANNA ALVAREZ REALTY

# HOMEBUYER *Handbook*

Your Step-by-Step Guide to Homeownership



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# INTRODUCTION



Buying a home is one of the biggest decisions you'll make, and it should feel exciting, not overwhelming. I created this guide to walk you through the process in plain language, from your first budget conversation to the day you get your keys. Denver's market moves fast, and every buyer's situation is different. My goal is simple: help you make confident, informed decisions at every step along the way.

This guide covers financial preparation, finding the right home, inspections and appraisals, making an offer, and settling in after closing. Each section breaks down what to expect and what questions to ask along the way. I've helped many first-time buyers navigate this same journey, and I'm always just a call or text away if you need guidance.





# FINANCIAL

## *Preparation*

### Budgeting & Saving

Start by taking an honest look at your monthly income and expenses. Building a dedicated home fund, even a modest one, shows lenders you're serious. Small, consistent savings habits now add up to real buying power later. Every dollar saved is a step closer to your new home.

### Credit Score & Credit Report

Your credit score plays a big role in the interest rate you'll qualify for, so it's worth checking early. Pull your credit report, look for errors, and address any outstanding balances before you apply. Small improvements now can mean real savings over the life of your loan.

### Mortgage Pre-Approval

Getting pre-approved shows sellers you're a serious, qualified buyer, and it gives you a clear price range to shop within. I can connect you with trusted local lenders who make the process simple. Having that pre-approval letter in hand puts you in a stronger position to compete.

### Down Payment Options

Down payments aren't one-size-fits-all. Depending on your loan type, you may put down anywhere from a few percent to twenty percent or more. There are also first-time buyer programs and assistance options worth exploring. I'm happy to walk through what makes sense for your situation.





# *Finding* THE RIGHT HOME

## Defining Your Needs and Wants

Finding the right home starts with getting clear on what actually matters to you: location, layout, school district, commute, or that must-have backyard. Make a list of your non-negotiables versus your nice-to-haves before you start touring. Denver neighborhoods each have their own personality, from Wash Park's tree-lined streets to Highlands Ranch's family-friendly feel. Knowing your priorities up front saves time and keeps the search focused.

## Real Estate Agents

A good agent does more than unlock doors. I track new listings before they hit the public market, flag red flags you might miss, and negotiate on your behalf every step of the way. My job is to protect your interests, save you time, and make sure you never feel like you're navigating this alone. That's what I'm here for.

## House-Hunting Tip

Don't fall for staging alone. Look past the furniture and lighting to the home's structure, layout, and location. Ask about the roof, systems, and any past repairs.

**A great tip:** visit at different times of day.





# HOME INSPECTIONS *and Appraisals*

## The Importance of Home Inspections

A home inspection is one of the most important steps in the buying process. A licensed inspector will check the roof, foundation, electrical, plumbing, and major systems for issues that aren't visible during a showing. This gives you a full picture of the property's condition before you're locked into a purchase. If something significant turns up, we can renegotiate, request repairs, or walk away. It's peace of mind you can't put a price on.

## Appraisals and Property Valuation

An appraisal confirms the home's value to your lender, and it's a separate step from the inspection. A licensed appraiser compares the property to similar recent sales in the area to determine fair market value. If the appraisal comes in lower than the offer price, we have options: renegotiate, cover the gap, or revisit the terms. I'll walk you through exactly what your appraisal means and what happens next.





# MAKING AN OFFER

## Crafting a Competitive Offer

In a competitive market, a strong offer is about more than just price. Flexible timelines, a solid pre-approval, and clean terms can make your offer stand out to a seller. I'll help you weigh what matters most in your specific situation and put together an offer that gives you the best shot.

### Negotiating the Purchase Price

Negotiation isn't just about the number on the offer. Closing costs, repair credits, and closing dates are all on the table too. I negotiate on your behalf so you're not leaving money, or leverage, on the table. My goal is the best outcome for you.



## Contingencies and Terms

Contingencies protect you if something doesn't go as planned. An inspection contingency lets you back out or renegotiate if issues turn up. A financing contingency protects your earnest money if your loan falls through. An appraisal contingency covers you if the home doesn't appraise for the offer price. I'll walk you through which ones make sense for your offer.





# MOVING IN

## Preparing for the Move

Once your offer is accepted, there's a lot to coordinate before you get the keys. Schedule your movers early, especially during Denver's busy summer season. Set up utilities in your name, update your address, and keep copies of every closing document somewhere safe. Give yourself a buffer for the unexpected; even a smooth closing has a few last-minute details to sort out.



## Settling into Your New Home

Moving day can feel like a whirlwind, but settling in doesn't have to. Take time to learn your new neighborhood: the closest grocery store, coffee shop, and walking routes. Meet your neighbors when you get the chance. Keep your closing paperwork and home warranty information organized somewhere you can find it easily. Welcome home.





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## *A note from* **ANNA ALVAREZ**

Thank you for taking the time to read through this guide. Buying a home is a big step, and I wanted you to walk into it feeling prepared, not overwhelmed. Real estate can move quickly, and having someone in your corner who knows the local market, the paperwork, and the process makes all the difference when it counts most.

A licensed realtor brings more than paperwork help; I bring market knowledge, negotiation experience, and a genuine commitment to protecting your interests every step of the way. Whether this is your first home or your fifth, I'm here to answer questions honestly and guide you toward a decision you feel good about.

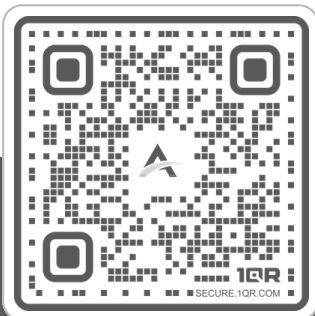


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