


TROY CAMERON
REAL ESTATE

THE ULTIMATE HOME BUYER'S PLAYBOOK

A first-time buyer guide to buying
with confidence in **Denver.**

INCLUDES EVERYTHING YOU NEED:



The 70/20/10 Rule

Budget smart. Buy
with confidence.



A 30-Day Home Buying Calendar

A day-by-day roadmap
from offer to close.



Troy's Home Buyer's Roadmap

Your step-by-step path
to homeownership.



TROY CAMERON REAL ESTATE
TROYCAMERONREALESTATE.COM

YOUR ROAD TO HOMEOWNERSHIP

Your journey to closing



Our promise to you:

clear guidance, smart strategy, and support from start to finish.

THE 70/20/10 RULE



It's rare to find a house that is 100% perfect.
The 70/20/10 Rule helps you make smarter decisions
and avoid decision paralysis.

70%



THE AMOUNT YOU
MUST **LOVE** ABOUT
THE HOUSE, AS IS

These are the non-negotiables
that make the home right for you.

- ✓ Price comfort
- ✓ Location
- ✓ Layout
- ✓ Bedrooms / Bathrooms
- ✓ Commute
- ✓ Must-have priorities

20%



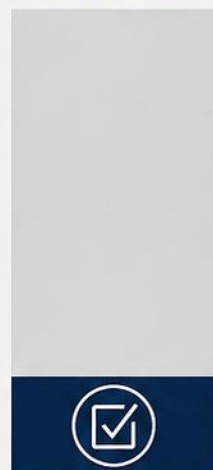
THE AMOUNT YOU'D
BE OKAY TO **CHANGE**
AFTER YOU MOVE IN

These are the updates and
improvements you can make
over time.

- ✓ Paint
- ✓ Flooring
- ✓ Lighting
- ✓ Cosmetic updates

*These are preferences,
not deal breakers.*

10%



THE AMOUNT YOU
MUST SIMPLY BE **OKAY**
LIVING WITH, AS IS

These are the items you may
not love, but can live with.

- ✓ A smaller yard
- ✓ An older bathroom
- ✓ A less-than-perfect
feature that is not a
deal breaker



**DON'T WAIT FOR PERFECT.
BUY THE RIGHT HOME FOR YOUR
LIFE, BUDGET, AND GOALS.**



TROY CAMERON
REAL ESTATE
EXPERIENCE. INTEGRITY. RESULTS.



TROYCAMERON.COM



(303) 810-5261



TROY@TROYCAMERON.COM

THE TYPICAL BUYING PROCESS IN COLORADO

4
— OF —
8

A SAMPLE 30-DAY CONTRACT TIMELINE

*This is a typical timeline for a home purchase in Colorado.
Dates and deadlines may vary by contract.*

1	2	3	4	5	6
					
UNDER CONTRACT	LOAN APP DUE	EARNEST MONEY DUE	APPRAISAL ORDERED	TITLE WORK ORDERED	
7	8	9	10	11	12
					
	NEW LOAN TERMS DEADLINE		INSPECTION DEADLINE		INSPECTION OBJECTION / RESOLUTION
13	14	15	16	17	18
					
TITLE OBJECTION / RESOLUTION		APPRAISAL OBJECTION / RESOLUTION		CONDITIONAL APPROVAL	
19	20	21	22	23	24
					
	FINAL APPROVAL		CLOSING DISCLOSURE		FINAL WALK-THROUGH
25	26	27	28	29	30
					 CLOSING DAY! <i>Welcome Home!</i>



TROY CAMERON
REAL ESTATE

Real People. Real Experience. Real Results.

📞 303.929.2727 | 🌐 [TroyCameron.com](https://www.TroyCameron.com)

WHAT THESE DEADLINES MEAN

5
OF
8

— Quick definitions for the Colorado home buying timeline —

A simple breakdown of the terms you'll see between going under contract and closing day.

- | | | | | | |
|----------|---|--|-----------|---|---|
| 1 |  | Under Contract
The seller has accepted your offer and the contract deadlines begin. | 7 |  | Inspection Deadline
This is the time to complete inspections and decide if you want to proceed, negotiate, or terminate. |
| 2 |  | Loan Application Due
Your lender needs your signed disclosures, documents, and application so financing can move forward. | 8 |  | Inspection Resolution
Buyer and seller work through repairs, credits, or concessions after inspections. |
| 3 |  | Earnest Money Due
Your good-faith deposit is delivered to escrow, not directly to the seller. It is protected by the contract. | 9 |  | Title Resolution
Any title issues must be addressed so the property can transfer cleanly. |
| 4 |  | Appraisal Ordered
Your lender orders an appraisal to confirm the home's value supports the purchase price. | 10 |  | Appraisal Resolution
If the value comes in low, the parties may renegotiate, pay the difference, or end the deal per contract terms. |
| 5 |  | Title Work Ordered
The title company checks ownership, liens, taxes, and legal issues tied to the property. | 11 |  | Conditional Approval
The underwriter is mostly satisfied but still needs a few final items before issuing full approval. |
| 6 |  | New Loan Terms Deadline
This is your window to review changed loan terms and decide whether to move forward. | 12 |  | Final Steps
Final approval means the loan is ready. Then you review the closing disclosure, complete the final walk-through, sign at closing, and get the keys after funding and recording. |



HOW YOUR EARNEST MONEY STAYS SAFE

- It is usually held by a neutral third party such as the title company or escrow holder.
- It is not automatically lost just because you go under contract.
- If you terminate under a valid contract deadline or contingency, we help submit the proper paperwork so it can be released back to you.

Our job is to help you understand the timeline, protect your money, and keep the process moving clearly and confidently.



TROY CAMERON
REAL ESTATE

Real People. Real Experience. Real Results.

📞 303.929.2727 | 🌐 TroyCameron.com

FIRST-TIME BUYER QUESTIONS

Clear answers to the questions buyers ask the most



1 How much money do I need?

You may not need 20% down. Plan for your down payment, closing costs, inspection, appraisal, moving costs, and a repair reserve.



2 What credit score do I need?

Loan programs vary. A stronger credit profile creates better options. If your credit needs work, talk to a lender early.



3 Do I need pre-approval before touring homes?

Yes. Start with a lender so you understand your budget and financing options.



4 What is earnest money?

It's a deposit that shows you are serious about buying. It's usually applied toward your purchase and is protected by the contract terms.



5 What happens after I go under contract?

You'll move through inspections, appraisal, loan processing, a final walkthrough, and closing.



BEST FIRST STEP: talk to a lender and an agent before you fall in love with a property.

BUDGETING BEYOND THE DOWN PAYMENT

The costs buyers often forget to plan for



COMMON UPFRONT COSTS



Earnest money



Inspection



Appraisal



Closing costs



Initial insurance payment



Moving expenses



SMART RESERVES TO KEEP



Minor repairs or maintenance



Utility setup and
monthly changes



HOA dues if applicable



Appliances/paint/
immediate updates



Emergency savings
after closing



A home can be a great fit and still feel stressful if you do not leave yourself breathing room.

Buying smart means planning for the purchase and for life after closing.



YOUR NEXT STEP

Turn information into a home-buying plan

1



WHAT YOU SHOULD DO NEXT

- Talk to a lender
- Set your comfort-zone budget
- Clarify your must-haves and nice-to-haves
- Start your search with a real plan

2



WHY BUYERS WORK WITH TROY

- Simple, clear guidance
- Strategy before stress
- A practical plan tailored to your goals
- Support from first conversation to closing day

3



READY TO START?

Troy helps Denver-area buyers understand their options, build a smart strategy, and move forward with confidence.



Schedule a Home Buyer Consultation

Troy Cameron Real Estate
TroyCameronRealEstate.com



TROY CAMERON
— REAL ESTATE —

Local Expertise.
Real Relationships.
Results That Move You.