

OFFER PREPARATION CHECKLIST

Work through this before you need it — not during the emotional moment of a real offer.

FINANCIAL READINESS

- Confirm your pre-approval letter is current. Most lenders refresh documentation every 60–90 days.
- Understand the difference between a pre-qualification, pre-approval, and fully verified pre-approval or verified.
- Know the price range and monthly payment you are comfortable with before writing an offer.
- Confirm with your lender that they can close within the timeline you may offer in a contract.
- Ask your lender whether a price-specific approval letter can be issued when you write an offer.

Ask your lender to work closely with your real estate agent and they can coordinate this information for you.

Your financing position affects how confident a seller feels accepting your offer. Your agent and lender will work together to confirm that your approval, documentation, and closing timeline support the offer you are making.

PRICE & MARKET CONTEXT

- Ask your agent for recent comparable sales before deciding on an offer price.
- Understand whether homes in this area are selling above, at, or below list price in the current market.
- Ask your agent whether the home appears priced strategically, accurately, or aggressively.
- Discuss how competition levels may affect offer strategy.
- Understand how comparable sales influence appraisal expectations and offer positioning.

Comparable sales help your agent determine how to position your offer in the current market. Pricing strategy should be based on professional analysis of recent sales, current competition, and the seller's pricing approach.

EARNEST MONEY DECISION

- Understand what earnest money is typical for homes in your price range in the Denver Metro market.
- Know that earnest money is a deposit applied toward your purchase if the transaction closes.
- Review with your agent when earnest money becomes at risk under the contract.
- Confirm the earnest money deadline and delivery method written in the contract.
- Discuss with your agent if you are considering an amount different from the typical range or that is requested by seller.

CONTINGENCY REVIEW

- Inspection contingency: protects your ability to evaluate the property and negotiate repairs if needed.
- Understand the inspection objection and resolution deadlines written in your contract.
- Appraisal contingency: review how this protects you if the property appraises below the purchase price.
- Financing contingency: protects you if your loan cannot be finalized under the agreed terms.
- Discuss with your agent the difference between modifying a contingency and waiving one.
- Discuss escalation clause strategy with your agent before a competing offer situation — not during it.
- Discuss escalation clause strategy with your agent before entering a multiple-offer situation.
- Review the title review period and understand what documents you may receive.

Contingencies protect the buyer and structure how risk is shared in a transaction. Your agent will guide you through how each contingency works and when adjustments may or may not make sense.

OFFER TERMS & TIMELINE

- Confirm the closing timeline your lender can realistically support.
- Ask your agent whether the seller has a preferred closing timeline.
- Understand what items transfer with the home by default in Colorado and what must be requested separately.
- Confirm whether you are asking for seller concessions and how that affects offer competitiveness.
- Review whether seller concessions are appropriate in the current market.
- Review the major terms of your offer with your agent before signing.
- Discuss offer deadline strategy with your agent, including how the response timeline may affect your position.

OFFER STRATEGY REMINDER

Price matters, but it is rarely the only factor a seller considers. Financing strength, contract structure, and the closing timeline can all influence how a seller evaluates competing offers.

Your agent's role is to help position your offer using what is known about the seller's priorities, the property, and current market conditions. A well-structured offer can often outperform a higher offer that creates uncertainty.

Preparation before the offer is written is what makes that strategy possible.

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