

THE COLORADO FIRST-TIME HOMEBUYER GUIDE

Your Next Chapter Starts Here.

DREAM IT. | PLAN IT. | OWN IT.

Colorado Living. A Brighter Tomorrow.



PERSONAL GUIDANCE

Every step of the way.



MORE OPTIONS

Solutions for your goals.



LOCAL EXPERTISE

We know Colorado.



A BRIGHTER FUTURE

For you and your family.




5280 Financial Group
—  —
"WHERE TRUTH IS IN OUR LENDING"

YOU DON'T BUY A HOME ALONE.

You Have a Team.

Buying a home is a big step, and the right team makes all the difference.

Together, we bring the knowledge, experience, and support you need for a smoother, faster, and more successful home buying journey.



REAL ESTATE AGENT

- ✓ Helps you find the right home
- ✓ Negotiates the best deal
- ✓ Guides you through contracts and every step of the process



MORTGAGE BROKER

- ✓ Creates your financing strategy
- ✓ Shops multiple loan options
- ✓ Helps you understand costs, rates, and terms
- ✓ Keeps your loan on track to close



HOME INSPECTOR

- ✓ Thoroughly inspects the home
- ✓ Identifies potential issues early
- ✓ Gives you peace of mind
- ✓ Helps you make an informed decision



CLEAR COMMUNICATION

You'll always know what's happening and what's next.



A SMOOTHER PROCESS

You'll work with two people throughout the process, making this a much smoother process.



A BRIGHTER TOMORROW

With the right people by your side, getting to the keys is easier.



*Different Experts.
A Brighter Tomorrow.*



TITLE & CLOSING TEAM

- ✓ Handles the title search
- ✓ Prepares and reviews closing documents
- ✓ Ensures a smooth and secure closing
- ✓ Coordinates with all parties



INSURANCE PROFESSIONAL

- ✓ Helps you find the right homeowners insurance
- ✓ Protects your home, assets and financial future
- ✓ Explains coverage options
- ✓ Provides peace of mind



YOU

- ✓ Share your goals and ask questions
- ✓ Provide requested information
- ✓ Stay engaged and informed
- ✓ Make the final decision — we're here to support you!

YOUR FIRST HOME STARTS HERE.

THE COLORADO FIRST-TIME HOMEBUYER GUIDE

Buying your first home is a big step — and you don't have to do it alone.

We're here to make the process simple, clear, and stress-free. From understanding your options to getting pre-approved and receiving the right mortgage, we'll guide you every step of the way so you can go from dreaming about homeownership to **holding the keys**.

*Same
Dreams.
A Brighter
Tomorrow.*



Understand Your Buying Power

We'll help you determine what you can comfortably afford, explain your loan options, and answer all your questions in plain English.

Knowledge gives you confidence.



Get Pre-Approved

A pre-approval shows sellers you're a serious buyer, strengthens your offer, and helps you shop with confidence. We make the process fast, easy, and transparent.

Be ready when the right home comes along.



Find the Right Home

With your financing in place, you can focus on what's most exciting — finding a home that fits your lifestyle, your needs, and your future.

Your next chapter starts here.



Close with Confidence

We'll be with you through appraisal, underwriting, and closing, making sure you know what to expect at each step.

From contract to keys — we've got you covered.

HOME BUYING

MYTH

Busted!

“

I NEED
20% DOWN.”

NOPE.



MANY QUALIFIED BUYERS HAVE OPTIONS!

The right loan program can help you buy a home
sooner than you think.



3%
DOWN

CONVENTIONAL LOANS

As little as 3% down for
qualified buyers.



3.5%
DOWN

FHA LOANS

As little as 3.5% down
with flexible guidelines.



0%
DOWN

VA LOANS

0% down for eligible
veterans and service members.



**DOWN PAYMENT
ASSISTANCE**

DPA PROGRAMS

Programs available to help
with upfront costs.



Eligibility, program requirements, and down payment amounts vary. Not all buyers will qualify.
This is not a commitment to lend.

BEFORE YOU GO SHOPPING PRE-APPROVAL BREAKDOWN

KNOWLEDGE TODAY. CONFIDENCE TOMORROW.

A mortgage pre-approval gives you a clear estimate of what you may qualify for, helps you shop with confidence, **and** puts you in a stronger position when the time is right.

*Your Path
to Homeownership
Starts Here!*

**BE PREPARED.
BE INFORMED.
BE CONFIDENT.**

WHAT WE WILL EXAMINE FOR PRE-APPROVAL

We take a complete look at your financial picture to find the best options for you.



INCOME & EMPLOYMENT

What you earn, your job history, and how steady it is.



ASSETS

Savings, investments, and funds for closing.



CREDIT PROFILE

We'll do a soft pull, look at obligations & score. This has no effect on your credit profile/score.



DEBTS & OBLIGATIONS

Existing monthly payments and liabilities (auto loans, student loans, credit cards, etc.).



DOWN PAYMENT

How much you have available to put down and any assistance programs you may qualify for.



PROPERTY & LOAN PROGRAM

The type of home you want to buy and the loan options that fit your situation best.

DOCUMENTS WE MAY REQUEST

Having these items ready can help speed up the pre-approval process.



Recent pay stubs
(typically 30 days)



W-2s and/or tax returns
(last 2 years, if applicable)



Bank or asset statements
(typically 2-3 months)



Government-issued
identification



Employment information
(verbal or written verification)



Information about existing
debts or properties
(if applicable)



SELF-EMPLOYED?

If you don't qualify with standard documents like W-2s, we offer other solutions including bank statement loans and programs designed for your unique situation.

WHAT HAPPENS NEXT?



WE REVIEW YOUR INFORMATION

We look at your income, assets, credit and monthly obligations.



WE COMPARE LOAN OPTIONS

Conventional, FHA, VA, down-payment assistance and other programs are considered based on your situation.



WE BUILD YOUR BUYING STRATEGY

You'll understand your comfortable price range, estimated payment and cash needed to close.



YOU RECEIVE YOUR PRE-APPROVAL

You'll have a pre-approval letter so you're prepared when you find the right home.



NOW YOU'RE READY TO SHOP!

You and your real estate agent can begin looking at homes with a much clearer understanding of your buying power.

OFFER ACCEPTED!

Now the Clock Starts.

Once your offer is accepted, several important things begin happening — often at the same time. We keep the process moving so you can get to the closing table with confidence.



1. INSPECTION

Know what you're buying.

- ✓ Review the condition of the home.
- ✓ Identify any needed repairs or safety issues.
- ✓ Negotiate repairs or credits if needed.
- ✓ Move forward with confidence.

Inspection is typically completed within 7–10 days after the offer is accepted.



2. APPRAISAL

Confirm the value.

- ✓ A licensed appraiser determines the home's market value.
- ✓ Helps protect you and your investment.
- ✓ Required by most lenders.
- ✓ We'll keep you updated every step of the way.

Typically completed within 7–10 days.



3. UNDERWRITING

We review the details.

- ✓ We verify your income, assets, employment and credit.
- ✓ Review the property and ensure all guidelines are met.
- ✓ We may request additional documents during this time.
- ✓ Our goal is to clear all conditions as quickly as possible.

This process typically takes 1–2 weeks, depending on the complexity of your file.



4. FINAL APPROVAL

Almost there.

- ✓ The underwriter confirms that all loan conditions have been satisfied.
- ✓ We confirm you're cleared to close.
- ✓ You'll receive a clear to close from the lender.
- ✓ We'll review your final numbers and closing disclosure with you.

Final docs will be received 1–10 days from closing.



5. CLEAR TO CLOSE

Final steps ahead.

- ✓ Final documents and closing details are prepared.
- ✓ Final sign-off from the lender.
- ✓ We'll coordinate with the title company to schedule your closing.
- ✓ Review and sign your closing disclosure.
- ✓ Wire funds (if required) and complete any final tasks.

All docs reviewed before closing day to assure no surprises.



6. CLOSING DAY!

It's official.

- ✓ Sign your documents.
- ✓ The loan funds and ownership is transferred.
- ✓ You receive the keys to your new home!
- ✓ Time to celebrate — welcome home!

*Congratulations!
You did it!*

DON'T MESS UP YOUR MORTGAGE!

Once you're under contract, call us BEFORE you:



NEW CAR

Don't finance a new vehicle.



NEW CREDIT

Don't open new credit cards or loans.



NEW FURNITURE

Avoid financing large purchases.



LARGE DEPOSITS

Call before moving or depositing large amounts of money.



JOB CHANGES

Talk to us before changing employment.



CO-SIGNING

Don't co-sign another person's loan.

WHEN IN DOUBT, CALL FIRST.

A five-minute conversation can prevent weeks of frustration.

READY TO TAKE THE NEXT STEPS? GET PRE-APPROVED TODAY!

It all starts with a conversation.
No pressure. No obligation. Just answers.

Let's build your strategy and get you home.

IT'S EASY TO GET STARTED



1. REACH OUT

Call, text, or visit our website.
We're here to answer
your questions.



2. SHARE A FEW DETAILS

We'll review your goals,
financial situation and
loan options.



3. GET PRE-APPROVED

Know your buying power
and receive a clear plan.



4. MAKE YOUR MOVE

Now the fun begins — let's go
shopping and make it happen!

**START BUILDING YOUR WEALTH TODAY.
BUILD EQUITY. BUILD YOUR FUTURE.**

Homeownership isn't just about having a place to live.
It's an opportunity to build something that's yours.



CALL OR TEXT

Office: 303.634.2271
Cell: 303.828.7400



VISIT US ONLINE

5280financialgroup.com



EMAIL US

tbowen@5280financialgroup.com



THE 5280 FINANCIAL GROUP DIFFERENCE



YOU COME FIRST

We listen first and
lend second.



MORE OPTIONS

Multiple lenders.
More solutions.



CUSTOM STRATEGIES

Your mortgage should be
more than a loan.



EXPERIENCED & LOCAL

25 years of Colorado
mortgage experience.



FAST & RESPONSIVE

Average 11-day clear-to-close.
Available 18/7.



REAL PEOPLE. REAL RESULTS.

We're with you from the first
conversation to the keys
and beyond.

**LOCAL EXPERTISE. PERSONAL GUIDANCE.
RESULTS THAT MOVE YOU FORWARD.**



At 5280 Financial Group, we believe your mortgage should be more than a loan. It should be a strategy designed around you.

As an independent mortgage broker located right here in Denver, Colorado, we work for you—not a bank. That means we have the freedom to explore more options, negotiate on your behalf, and create a mortgage plan that fits your life and goals.

THE MORTGAGE BROKER
Difference

MORE OPTIONS.
MORE STRATEGY.
BETTER RESULTS.



Troy Bowen, President

WHY WORK WITH 5280 FINANCIAL GROUP

VS.

A RETAIL BANK?



WE WORK FOR YOU

We're not tied to one lender. We're focused on your best outcome.



MORE LENDER OPTIONS

Access to a wide network of wholesale lenders means more loan programs, more flexibility, and more competitive rates and terms.



CUSTOM STRATEGIES

We look at the big picture and build a mortgage strategy around your financial situation, goals, and future plans.



NEGOTIATORS ON YOUR SIDE

We negotiate pricing, terms, and communication with lenders to get you the best deal possible.



LOCAL, PERSONAL SERVICE

You'll work directly with an experienced team who knows Colorado and is available when you need us.



CREATIVE SOLUTIONS

When the situation is unique, we find a way. We thrive on challenges others can't solve.



FAST, RESPONSIVE, AVAILABLE 18/7

Real estate doesn't stop at 5 PM. Neither do we.



THEY WORK FOR THE BANK

Their priority is their institution—not your goals.



LIMITED TO ONE LENDER

You're limited to the bank's product menu—whether it's the right fit or not.



ONE-SIZE-FITS-MOST

Retail lenders often try to fit you into their box—even if a different approach would be better.



TAKE IT OR LEAVE IT

Little to no room to negotiate. You get what the bank decides to offer.



YOU'RE JUST A NUMBER

You may get passed around, put on hold, or lost in the system.



IF IT'S OUTSIDE THE BOX, THEY CAN'T HELP

When a scenario doesn't fit their guidelines, it's often a dead end.



BANKER'S HOURS

If you call after hours or on the weekend, you might be waiting until Monday.

THE 5280 ADVANTAGE

25 YEARS
OF COLORADO
MORTGAGE
EXPERIENCE



AVAILABLE
18/7

5-STAR RATING

Your goals. Your timeline.
OUR FOCUS.

Let's build a mortgage strategy that makes the most sense for you.