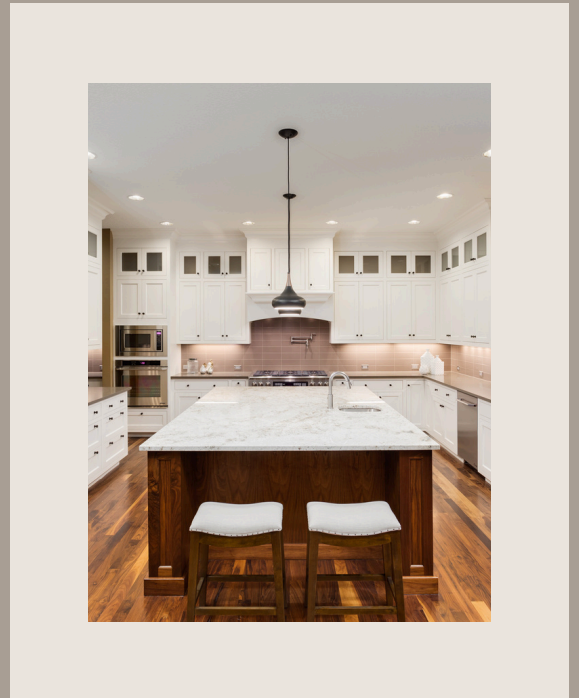




DENVER 2026 BUYER GAME PLAN

SALLIE SIMMONS

YOUR STEP-BY-STEP PLAN
FOR BUYING SMART IN THE
DENVER MARKET.



NOSTALGIC
HOMES GROUP
COMPASS



Hi, I'm Sallie and I believe in home.

A home is more than just bricks and mortar. It's where you've built countless memories, shared special moments with loved ones, and found your sanctuary. When it's time to buy a new home and start a fresh chapter, the process can feel overwhelming. It's natural to feel a mix of excitement and apprehension.

Rest assured, I am here to make this journey as smooth as possible. Together, we'll navigate the home-buying process with confidence.

We'll outline each step and create a personalized plan so you can focus on what really matters—finding your perfect home.

From setting a budget and scouting the ideal neighborhood, to negotiating the best terms and ensuring a seamless closing, this booklet is your trusted guide. Let's embark on this exciting journey together!

Sallie Simmons

About Me + Team

*Successful Buying
Process*

Timeline

Setting Your Budget

Wish List

*Pre-Approval
Process*

*Find Your New
Home*

Under Contract

Closing Day

CONCRETE



SALLIE SIMMONS

Realtor, CRS, GRI, ABR

Since 2014, I've been passionately helping people buy and sell homes in Denver and the surrounding areas. My commitment goes beyond closing deals- I'm all about building lifelong relationships. I continually take classes and seek out new learning opportunities to better serve YOU and your referrals. Let's navigate your real estate journey together!



FIND ME ON SOCIAL MEDIA



[@SallieSimmons-LivinginDenver](#)



[@SallieSimmonsOfficial](#)



[www.facebook.com.salliesimmonsrealtor](#)



[https://www.linkedin.com/in/salliesimmonsrealtor/](#)

Click [here](#) to set up a free, no obligation consultation.

WHY HIRE A TEAM?

When it comes to buying a property, having a seasoned real estate team on your side is a game-changer. At Nostalgic Homes, now proudly part of Compass, we've been navigating the market since the 1980s, bringing a wealth of experience and local market knowledge to every transaction.

Buying a home is one of the most emotionally and financially significant decisions you'll make. Our duty is to represent you and your best interests throughout this journey. With our industry insights, cutting-edge tech tools, and extensive national network, we simplify the process and ensure it's as pain-free as possible. Plus, thanks to our large network of local agents within the Compass network, we have access to exclusive off-market properties. You can trust that you will be in dedicated, trustworthy hands as we guide you to your new dream home.

If you need to sell before you buy, we've got you covered. We build a personalized marketing plan for your home and ensure it's meticulously vetted by our team. This ensures no aspect is overlooked, and we leverage our combined skillsets and extensive networks to get you the best deal possible. Our proven strategies will help you seamlessly transition from selling your current home to buying your next one.

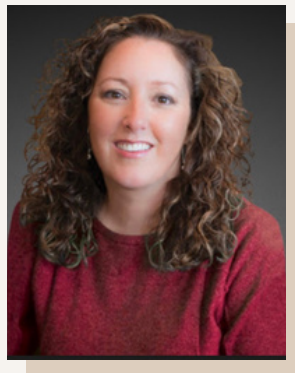
We personalize our marketing approach and systematize paperwork processes, always keeping you informed about what's next. Our goal is to make your real estate experience smooth, efficient, and rewarding.

Ready to embark on your real estate journey? Let's make it a success together!

SAY HELLO TO MY IMMEDIATE TEAM...



SALLIE



KRISTEN



TALLY BOBBIE

WHY HIRE ME?

I have worked very hard to increase my knowledge in real estate and be the best I can be for every client—including taking more classes and getting more certifications yearly. I have several designations including my CRS, GRI, and ABR.

***CRS-** Only 2% of REALTORS® nationwide take their profession to the next level by becoming a Certified Residential Specialist (CRS), the highest credential in the industry. The prestigious CRS designation is granted by the Residential Real Estate Council (RRC). The Council is recognized as the leading provider of real estate education and networking for residential real estate agents. A REALTOR® must take 30 hours of RRC training and show evidence of 60 transactions or \$30 million in sales volume over the last three years. As an alternative path to the designation, REALTORS® with 10 years of experience and 150 transactions will meet the base requirements. The CRS designee must also commit to continuing education in order to maintain their designation.

***GRI-** The GRI designation is to real estate what the CPA designation is to accountants. Realtors boasting the GRI are set apart as masters of the real estate profession, possessing advanced skills and techniques. In other words, GRI graduates are usually the top performers in most real estate offices. Realtors with the GRI designation have in-depth training in legal and regulatory issues, technology, and professional standards, as well as the sales process. The GRI program consists of 14 courses designed to enhance Realtor market knowledge and business skills. For the consumer, this means GRI Realtors understand the impact that energy efficiency has on housing, for example. They are also trained to have a unique understanding of homeowner associations. For instance, GRI Realtors are well versed on the implications of local legislation that can affect condo communities—not just the value of the property but also how covenants restrict the ability of a buyer to purchase and a seller to sell.

***ABR-** When you look for an ABR® (Accredited Buyer's Representative) before you look for a home, you'll be served, not sold. Your interests become their interests. And you'll be working with someone who has gone the extra mile by completing specialized training in delivering the best in buyer-representation services. Plus, a REALTOR® who has an ABR® designation also has an established track record, with proven experience in representing the concerns of homebuyers.

SUCCESSFUL BUYING PROCESS



I KNOW THAT BUYING A NEW HOME CAN BE STRESSFUL...

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear "OFFER ACCEPTED!"

Moving to a new home is EXCITING and we can't wait to help you every step of the way.



HOW DOES A REAL ESTATE TRANSACTION WORK?



the TIMELINE

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer



OFFER ACCEPTED!

- Deposit earnest money
- Inspection period
- Appraisal



CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund



MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!



BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down



MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford



SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

SET YOUR BUDGET

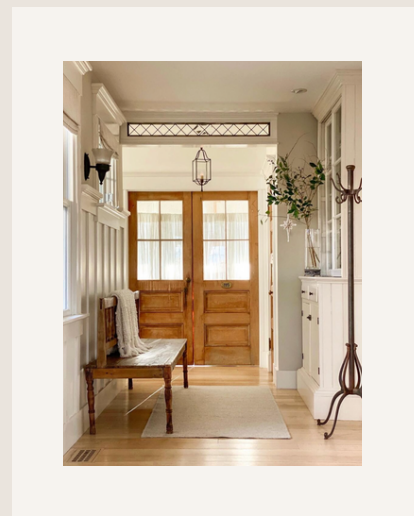
I know, the thought of a budget can be daunting, but trust me, being clear on your budget will make the entire process SO MUCH EASIER. Start by meeting with a lender to get the final numbers, but also take some time to figure out a monthly payment that feels comfortable for you and your family. Generally, it's recommended that your mortgage not exceed one-third of your take-home pay. However, this can vary based on your personal situation, so be sure to discuss all your concerns with your lender.

Here are a few things to consider:

If you're just starting out and have a lot of earning potential ahead (think young professionals like newly graduated attorneys), it might make sense to stretch your budget a bit. Your income is likely to grow, allowing you to comfortably manage higher payments in the future.

If you're nearing the end of your career or have a fixed income, you might want to be more conservative with your budget. Staying within a comfortable range will help ensure you don't stretch yourself too thin.

Remember, your lender is there to help you navigate these decisions. Don't hesitate to chat with them and find the best path forward for your unique situation.



AGENT COMPENSATION

In real estate transactions, there are usually two agents involved: one representing the seller and one representing the buyer. Each agent works to create favorable conditions for their respective clients.

Historically, sellers have offered a percentage of the purchase price to both their agent and the buyer's agent. New NAR regulations now prohibit sellers from offering a buyer co-broke within the MLS. However, it's still highly recommended that sellers offer a co-broke to a buyer's agent. Here's why:



- **It makes their listing more appealing.** Buyers face a lot of upfront costs when purchasing a home, sellers covering this cost allows buyers to afford more.
- **It creates a smoother transaction.** A represented buyer is a buyer that is educated with an agent working to make sure we get everyone to the closing table.

Sellers are not required to offer a buyer's agent co-broke, this means buyers need to be prepared to pay their agent out of pocket if need be. As a buyer's agent, it is my job to seek best circumstances for your purchase, which is why we'll try to negotiate a seller paid commission structure. We will discuss this in every situation before we write an offer.



WHY HIRE AN AGENT FOR YOUR HOME PURCHASE?

UNREPRESENTED CONSUMERS ACCOUNT FOR 70% OF ALL REAL ESTATE LAWSUITS.

Are you required to have a real estate agent to purchase a home? No. But you're also not required to have a professional cut your hair, so why do you pay someone to do that? Because you don't want to walk around with your hair a mess, right?

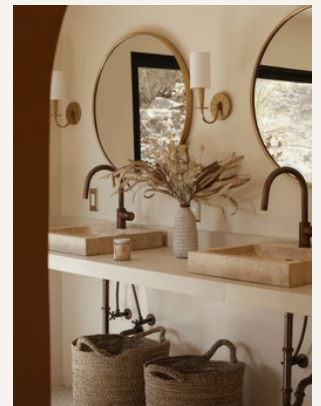
Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

WISH LIST

Buying a new home is so much fun, and this is the part where you day dream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities. After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't. We'll refer to this list when we're out looking at homes. If central air conditioning is on your MUST HAVE list, then we're only going to walk homes that have it OR are priced in a way that allow you to immediately put it in. This ends up saving everyone so much time AND ensures you get what you really want.

DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 3-5% down- sometimes lower if you are a veteran! There are also some great programs to help with down payment assistance if you qualify! It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. That varies from property to property. I'll break down your earnest money in just a bit, but know that your earnest money will be added to your down payment on closing day.



New Home WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS



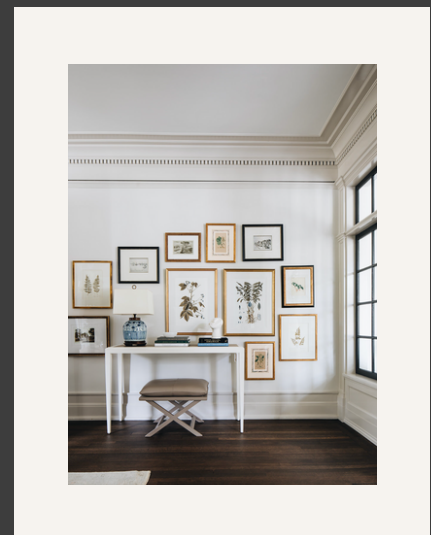
MEET WITH YOUR LENDER

Now that you have a clear idea of what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point, listing agents may require proof of funds prior to showings. This ensures sellers aren't prepping their home for buyers who aren't in a position to buy. Your pre-approval will be submitted with any offer so sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must-have' list to ensure those items can realistically be secured within your budget.

BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you. If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.



SET UP YOUR HOME SEARCH



Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means any time a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out to me, and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

- Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.
- Remember when walking into homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.
- And finally, there are almost always cameras or other recording devices, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

Now what?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

EARNEST
DEPOSIT

02

INSPECTION

03

APPRAISAL

THE DETAILS...

01

EARNEST DEPOSIT: Your earnest deposit is set by the listing agent on the property along with the seller. The title company will hold it until closing when it will then go towards your downpayment!

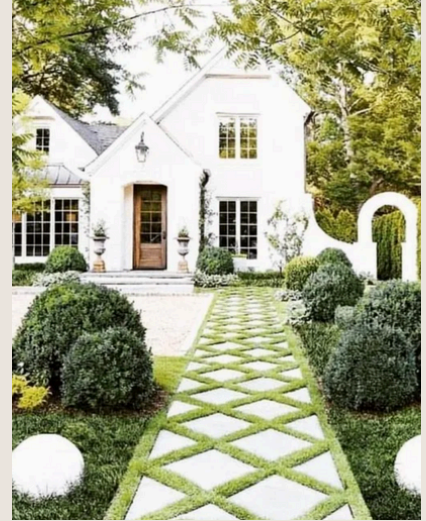
02

INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home including a sewer scope and radon testing!

03

APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.

YOUR INSPECTION PERIOD



Now is the time to conduct thorough due diligence on the property. It's highly recommended to hire a professional inspector for a comprehensive home inspection. You can search online for options, or I can share some reliable companies I've previously worked with; ultimately, the choice of inspector is yours.

The inspector will examine every nook and cranny — from the attic to the crawlspace, checking the A/C, running faucets, testing electrical systems, and identifying any issues. They will provide a detailed report, often many pages long, highlighting everything that is working and any deficiencies.

Once the inspection is complete, you'll have the chance to request repairs or replacements for anything that's not functioning correctly. It's important to note that only items not in working order can be requested for repair or replacement. Some sellers may offer monetary concessions in lieu of repairs. If the buyer and seller can't reach an agreement during this period, you have the option to cancel the contract and receive a full refund of your earnest money.



APPRAISAL

Once the inspection is complete the next contingency is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive a full refund of their earnest money, or buyer and seller can renegotiate the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the lender gets to work to make sure the loan gets through the underwriting process. This is a time that is crucial for you to you get them all of the additional documents they need to get a clear to close! This is CRUNCH TIME!





OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency to work through as well. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home. Every situation is different, so we will discuss yours in detail and make a plan!

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the utmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.





FINAL WALK THROUGH

This usually occurs 1-4 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you wrote your offer and saw it last. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, we'll be on our way to a smooth close.



CLOSING DAY

Closing day is finally here! The Title Company will receive your loan documents 3-5 days prior to closing, and you'll have two convenient options for signing:

- In-Person at the Title Company: Schedule an appointment and sign the documents at the Title Company.
- At Home with a Notary: The Title Company can send a notary to your home so you can sign comfortably at home.

Either option works, but if you're signing from home, we will need to ensure that there's ample time for the documents to be returned to the Title Company in a timely manner, especially if you're out-of-state.

Your property is officially closed once all documents are signed, the sale is funded, and the deed is delivered. Depending on the day and time, funding to the seller might be completed the next day. As soon as the title company receives the wire transfers, you get your keys and the excitement of moving into your new home begins!



What you **CAN EXPECT**

I understand that real estate is about more than just buying low and selling high. While there may be some challenges along the way, rest assured I'll be working diligently to help you navigate smoothly. Count on timely updates, straightforward honesty, and innovative problem-solving to achieve your goals.

Sallie

**NOSTALGIC
HOMES GROUP**
COMPASS

what others ARE SAYING



CAITLYN H.

Sallie has helped me sell, and buy two homes in the last five years. If there is one thing that Sallie does, it is take care of her buyers!! Just so happens that's not that only thing that makes her great. She made everything seamless, and got my homes under contract within a week. Very professional, but also not a stick in the mud, which I have always been very grateful for. Sallie will always be our number one when it comes to buying or selling a home!



KELLY S.

Sallie is the best! We sat down with Sallie before we started looking and she helped us articulate what we were really looking for in a home. As soon as we saw a house we were interested in, Sallie moved fast. As first time home buyers she helped unpack every step of the process. She was with us through inspections and post move in questions and repairs. She still is a fantastic sounding board for my questions. Sallie truly cares, is so generous and warm, and FUN to be around in addition to being a highly knowledgeable and meticulous realtor. I highly recommend her!



JOSEPH W.

Sallie was GREAT!! I loved working with Sallie, she was punctual, always responded quickly, very knowledgeable of the whole Denver area, and had great resources for me to use! I would highly recommend Sallie to be your realtor, she got me into a great property with a great deal!



SCOTT F.

We were introduced to Sallie via our mortgage lender, and appreciated her calm demeanor and approach to the buying process. Sallie has extensive knowledge of many Denver neighborhoods and offered valuable insights during closing. We would strongly recommend Sallie to assist anyone in their home buying or selling journey!



LEAH K.

We have never worked with a more dedicated realtor than Sallie. She is truly a "get it done" person and will do everything in her power to advocate on behalf of her clients to get the right house at the right price. She was incredibly tireless and always available to us in a difficult market. We could not be more pleased with her help all done professionally and always with kindness for all parties involved. We highly recommend her and will use her again in the future!

HOW DO YOU HIRE ME?

To ensure you get the best experience and representation, the National Association of Realtors and the Colorado Association of Realtors have introduced new guidelines. Before we start finding your dream home, we'll need to establish a formal agreement.

We'll review and sign the State of Colorado's Exclusive Right to Buy Contract, which offers vital protections for you as a buyer and me as your dedicated agent. This step ensures you're fully supported and represented throughout the home-buying process.

Once we've signed, the adventure begins! We'll start touring homes that match your criteria, and I'll be there every step of the way to guide and support you.

Ready to get started on your journey to finding the perfect home? Let's make it happen together!



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GET IN CONTACT



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