

# GIORDIOR HOMEBUYER GUIDE

Step Into Ownership With  
Clarity, Confidence & Intention

*A guided journal for first-time buyers.*

## WELCOME TO GIORDIOR.

I'm **Giordan Thompson**, an engineer turned real estate agent.

I graduated from the University of Colorado Boulder with a Mechanical Engineering degree, worked three years as a Sales Engineer... and then I got laid off. That moment sent me into a brutal job market where I applied to 400 positions, interviewed 30+ times, and still couldn't land an engineering role.

I felt like a huge failure, but rather it was my turning point.

I've wanted to be an entrepreneur my whole life, I just never had the guts or the time to take the leap. Losing my job forced me into the life I was meant to live... and that leap led me here, guiding people like you through one of the biggest financial and emotional decisions you'll ever make.

And I'm going to acknowledge something most agents won't: Today, the average first-time buyer is almost **40 years old**. Other generations, like the baby boomers', purchased their first home before the age of **30**.

If we don't start reversing this now, our kids will buy at 60. (Okay, that won't actually happen, but you get the point.)

This guide exists to bring clarity back into the process. To give you the tools, the mindset, and the confidence to make decisions that build long-term stability and wealth.

This is not a hype book.

This is not a pressure book.

This is a journal. A place to think, reflect, write, and make clear decisions.

And before we get into pre-approvals, loans, or timelines, we're starting right where every first-time buyer should:

**Should you rent... or buy?**

Let's break it down honestly. No BS, I'm one of your few friends in the real estate industry.

# SECTION 1 - RENT VS. BUY

## My Story

Let me be completely real with you:  
I rent.  
I haven't bought a home yet.

Right now, I'm renting from my grandpa because it's the smartest financial move for where I'm at. During my layoff, I drained savings, sold investments, and scraped by. I'm in rebuild mode, and that's okay.

I want you to see this because buying isn't always the right move.  
Not for me at this moment.  
Maybe not for you, yet.

Buying a home is a commitment.  
Like a marriage, you can pick the wrong one or the right one.  
The right one makes your life easier.  
The wrong one makes everything harder.

This section will help you get honest about what makes sense for your life.

## Reasons to Rent

Most agents never show this list because it doesn't make them money.  
But **transparency = trust**.  
And **trust = good decisions**.

### Advantages of Renting:

- **No maintenance costs** - you call the landlord, not a contractor.
- **Amenities for cheap** - gym, pool, coworking spaces... things homeowners pay thousands for.
- **No property taxes** - renters skip a major cost homeowners pay every year.
- **Flexibility** - live anywhere, test out neighborhoods, move without selling.
- **No market risk** - if home values drop, you're untouched.
- **Predictable payments** - fixed rent for 12 months helps budgeting.

## REFLECTION PROMPTS:

DOES FLEXIBILITY MATTER IN MY LIFE RIGHT NOW?

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WHAT DO I ENJOY ABOUT RENTING?

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WHAT FEELS STRESSFUL ABOUT BUYING AT THIS MOMENT?

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AM I RENTING BECAUSE IT'S SMART... OR BECAUSE I'M SCARED?

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# Reasons to Buy

Buying a home is not the only path to wealth, but it is a powerful one if aligned with your goals.

## Advantages of Buying:

- **Can be cheaper long-term** with rising rents and remote-work flexibility.
- **Financial stability** - no random rent hikes, no landlords selling your home.
- **Community & roots** - stronger ties, more consistency, especially for future children.
- **Predictable payments** - fixed mortgage=long-term housing stability.
- **Builds equity** - your payments build your net worth.

## REFLECTION PROMPTS:

WHAT WOULD OWNING GIVE ME THAT RENTING CAN'T?

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IS NOW THE RIGHT SEASON OF LIFE FOR STABILITY?

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WHAT SCARES ME ABOUT OWNING?

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WHAT EXCITES ME ABOUT OWNING?

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## SECTION 2 - WHAT KIND OF HOME DO YOU NEED?

**Before the numbers... before the loan... before the Zillow scroll...**

This is where your clarity begins.

Your home should reflect your lifestyle, your goals, and who you're becoming.

### SELF-DISCOVERY PROMPTS:

**WHO'S MOVING WITH ME NOW & IN 3-5 YEARS?**

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**WHAT LIFESTYLE AM I STEPPING INTO?** (Quiet? Active? Social? Work-from-home?)

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**WHAT ENVIRONMENTS MAKE ME FEEL GROUNDED?**

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**WHAT DRAINS MY ENERGY IN A HOME?**

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**DO I WANT SOMETHING MOVE-IN-READY OR SOMETHING I CAN PUT MY HANDS ON?**

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## SECTION 3 - MUST-HAVES WORKSHEET

Because cool listings mean nothing if they don't fit your actual life.

## REFLECTION PROMPTS:

## WHICH 1-2 “WANTS” COULD EASILY TURN INTO REGRETS IF IGNORED?

## SECTION 4 - DENVER NEIGHBORHOOD MATCH

Some areas look great on paper.

Some feel great in person.

Only one matters.

I've curated neighborhoods that tend to be strong fits for first-time buyers balancing affordability, walkability, and lifestyle.

### Neighborhood List (For Example):

- **West Colfax** - creative, energetic, transforming fast
- **City Park West** - cafés, parks, central, great mix of homes
- **Lincoln Park** - arts district, lively, close to everything
- **Sunnyside** - relaxed, friendly, underrated
- **Villa Park** - mountain views, value, good for future gains



## NEIGHBORHOOD FIT PROMPTS:

WHICH 2-3 AREAS FEEL MOST LIKE “ME”?

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WHICH ALIGN WITH MY BUDGET?

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WHICH MATCH MY LIFESTYLE?

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WHERE COULD I SEE MYSELF FOR 3-5 YEARS?

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## **SECTION 5 - TIMELINE TO CLOSING**

Buying a home feels like a maze, until you see it as a checklist.

Step	Target Date	Complete?	Notes
Get pre-approved		<input type="checkbox"/>	
Begin home search		<input type="checkbox"/>	
Tour homes		<input type="checkbox"/>	
Make an offer		<input type="checkbox"/>	
Inspection		<input type="checkbox"/>	
Appraisal		<input type="checkbox"/>	
Closing		<input type="checkbox"/>	

## REFLECTION PROMPTS:

## WHAT PART OF THIS PROCESS BRINGS ME THE MOST ANXIETY & WHY?

## SECTION 6 - BUDGET & FINANCING WORKSHEET

You don't need a massive budget.  
You just need clarity.

Expense	Estimate	Notes
Down payment	\$	
Closing costs	\$	
Monthly payment	\$	
Property taxes	\$	
Insurance	\$	
HOA (if any)	\$	
Savings remaining after purchase	\$	

### PROMPTS:

WHAT MONTHLY PAYMENT FEELS COMFORTABLE, NOT STRETCHED?

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WHAT'S MORE IMPORTANT TO ME: LOCATION, SIZE, OR STABILITY?

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WHAT FINANCIAL HABITS DO I NEED TO TIGHTEN BEFORE BUYING?

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# SECTION 7 - RESOURCES & NEXT STEPS

Use this page as your support hub.

## Contacts & Tools:

- GiorDior personal support
- Preferred lenders
- Mortgage calculators
- First-time buyer program links
- Inspection contacts
- Moving checklist
- Utilities setup guide
- Homestead exemption reminders

## Your Top 3 Action Steps:

1.

2.

3.

