

HOME BUYING TIMELINE

13 STEP BUYING PROCESS



1) GET PRE-QUALIFIED

Before you start looking at homes, get pre-approved for a mortgage to determine your budget and what kind of homes you can afford.



2) DEFINE YOUR CRITERIA

Work with your realtor to define your home search criteria, including your preferred location, home size, and other important factors.



3) BEGIN YOUR HOME SEARCH

Once you've defined your criteria, start touring homes with your realtor to see which ones fit your needs and preferences.



4) NARROW DOWN YOUR OPTIONS

After seeing a few homes, narrow down your options to the ones that best meet your criteria



5) MAKE AN OFFER

Once you've found the right home, work with your realtor to make an offer that is competitive but still fits your budget.



6) NEGOTIATE THE OFFER

After submitting your offer, you may need to negotiate with the seller to reach an agreement on the price and other terms of the sale.



7) CONDUCT A HOME INSPECTION

Once your offer is accepted, hire a home inspector to ensure that the home is in good condition and doesn't have any hidden issues.



8) REVIEW THE HOME INSPECTION REPORT

After the inspection, review the home inspection report with your realtor and decide if you need to ask the seller to make any repairs or renegotiate the price.



9) APPRAISAL

Home appraisal comes back at or above contract price.



10) FINALIZE THE MORTGAGE

Once you're satisfied with the inspection and other conditions, finalize your mortgage with your lender.



11) GET HOMEOWNER'S INSURANCE

You'll need to purchase homeowner's insurance to protect your new home from any damages or



12) SET UP UTILITIES

Cancel & Set up utilities: (Cable, internet, trash, water, etc.)



13)"CLEAR TO CLOSE"

Get clear to close email from mortgage lender.
Schedule Closing



14) FINAL WALKTHROUGH

Tour property one last time to ensure all repairs were made.

15) CLOSE ON YOUR HOME

Close on your property and move in!
You made it!

