

Your First-Home Timeline

From "just looking" to keys in hand, step by step

Buying your first home in the Sacramento area goes smoother when you know what comes next. Work through each step in order, and bring these questions with you.

1 STEP 1 Know your numbers

- ☐ Pick a comfortable monthly payment
- ☐ Total your savings for upfront costs
- ☐ Pull your credit report and fix errors

2 STEP 2 Talk to a lender

- ☐ Get pre-approved before you tour
- ☐ Ask: which loan types fit my situation?
- ☐ Ask: what will closing costs look like?

3 STEP 3 Choose where + what

- ☐ Rank must-haves vs. nice-to-haves
- ☐ Test the commute at rush hour
- ☐ Ask about HOA dues and Mello-Roos

4 STEP 4 Tour + compare

- ☐ Take notes and photos at every home
- ☐ Ask: why is the seller moving?
- ☐ Check age of roof, HVAC, and water heater

5 STEP 5 Make an offer

- ☐ Review recent nearby sales with your agent
- ☐ Understand each contingency you include
- ☐ Have your deposit funds ready to go

6 STEP 6 Escrow

- ☐ Schedule inspections right away
- ☐ Read disclosures and ask questions
- ☐ Answer lender requests the same day

7 STEP 7 Close + move in

- ☐ Lock in homeowners insurance
- ☐ Do the final walkthrough
- ☐ Sign, fund, and get your keys

What's not in here

How to write an offer that wins in your price range, and how to negotiate repairs. That's what a one-on-one buyer consult is for.

Ready to map your first move?

Book a free buyer consult and we'll build your timeline around your budget and target areas.

paulpelettarealtor.com/contact



Paul Peletta
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Paul Peletta, Realtor · DRE# 02125431
(916) 205-5923 · paul@guiderealestate.com
1610 R Street, Suite 280, Sacramento, CA 95811