

Home Buying Timeline

A Simple Step-by-Step Guide From Pre-Approval to Move-In Day

Buying a home doesn't have to feel overwhelming. This timeline outlines each major milestone so you'll know what to expect throughout the entire process.

Step	What Happens
1. Get Pre-Approved	Meet with a lender to determine your budget and receive a mortgage pre-approval.
2. Hire Your Realtor	Partner with a trusted Realtor who will guide you, negotiate for you, and protect your interests.
3. Start House Hunting	Tour homes, compare neighborhoods, and narrow down the best options for your lifestyle.
4. Submit an Offer	Once you find the right home, submit a competitive offer and negotiate terms if needed.
5. Offer Accepted	Open escrow, deposit earnest money, and begin the inspection and loan process.
6. Inspections & Appraisal	Complete inspections, negotiate repairs if necessary, and have the property appraised.
7. Loan Underwriting	Your lender verifies all documents and issues final approval after any remaining conditions are met.
8. Clear to Close	Review and sign your closing documents and prepare your final funds.
9. Closing Day	The sale records, ownership transfers, and you receive the keys to your new home!
10. Move In	Celebrate your new home, unpack, and begin making lasting memories.

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