The Home-Buying Timeline

The sequence, the decisions, and the handoffs.

Israel Selah, REALTOR®

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A clear six-step process

STEP	WHAT HAPPENS	YOUR JOB
1. Consultation	Goals, timeline, budget, representation, compensation	Ask questions and choose the right working relationship
2. Pre-approval	Lender reviews income, assets, credit, debt, and loan fit	Provide complete documents and protect credit
3. Search	Homes are screened, toured, and compared	Separate needs from preferences
4. Offer	Price and contract terms are negotiated	Approve strategy and understand each term
5. Escrow	Deposit, disclosures, inspections, title, loan, and appraisal	Meet deadlines and avoid financial changes
6. Closing	Final figures, signing, funding, recording, and keys	Review numbers and complete final verification

What can change the timing

[ ] Loan type, underwriting conditions, appraisal timing, and property eligibility.

[ ] Inspection findings, negotiations, insurance availability, title items, HOA review, or seller readiness.

[ ] A related home sale or purchase contingency.

[ ] Contract deadlines agreed to by buyer and seller.

> There is no universal closing timeline. Your purchase contract and lender milestones control the actual dates. The team should give you a deadline calendar once an offer is accepted.

Educational information only. Loan, assistance, grant, contract, tax, and legal requirements vary. Program funding and eligibility can change. Verify your situation with your lender and appropriate licensed professionals before acting.