



Home Buyer Checklist and Timeline

2-3 Months Out

- Start the mortgage process by obtaining a pre-approval letter. Pre-approval is important in determining your purchasing power and will allow your agent to conduct a more accurate search.
- Find a Realtor to assist you in the home buying process. Your Realtor will arrange showings of properties, research any public information about the property, negotiate on your behalf, assist you with the loan process, and show you fair market values.
- Begin the property search by telling your Realtor what you need in a home: style, size, price, location, new construction, etc.
- Research areas you would like to live: consider neighborhoods, traffic, schools, work commutes, etc.
- Compare and evaluate each property of interest and talk to your agent about making a strong offer.

5-6 Weeks Out

- Purchase and Sale Contract terms to consider: purchase price, deposit amount, mortgage contingency, closing date, home inspections, seller paid closing costs, items included in the sale, etc.
- After acceptance of your offer, or negotiations, you are ready to get started on your contract. You will need to meet with your mortgage company to complete the loan process.
- Hire a licensed home inspector to conduct a home inspection to evaluate the property.
- Make closing arrangements by hiring a real estate attorney to make final preparations.

3-4 Weeks Out

- Monitor your mortgage process by checking on the status of your loan. Be sure to provide all documentation your mortgage company needs when asked to expedite the process.
- Arrange your moving plans. If using a moving company, compare prices and features. Set a date and time to begin moving out.

1-2 Weeks Out

- Secure your loan commitment by the date indicated in the purchase and sale contract. Be sure your lender has all necessary paperwork and your mortgage is ready to go to closing.
- Arrange for utilities to be placed in your name at the new home. Ask your Realtor for the utility company numbers
- Obtain a home owner's insurance policy that is satisfactory to you and your lender.
- Prior to closing, have your Realtor schedule a walk-through of the home. Look to be sure repair requests have been made, no damage has been done to the property, and all the agreed belongings of the seller are taken away.