THE HOMEBUYING ROADMAP

From our first conversation to keys in hand

GET READY · GO SHOPPING · DUE DILIGENCE · HOME STRETCH

MILESTONE

Under Contract!

Offer accepted. Due diligence begins.

→ Move right

11 DUE DILIGENCE

Deliver Deposits

Due diligence fee to the seller, earnest money to escrow, all by contract deadlines.

12 DUE DILIGENCE

Inspections

Home inspection, plus radon, termite, septic or well checks as needed.

13 DUE DILIGENCE

Appraisal

The lender's appraiser confirms value. If it comes in low, we plan your options.

14 DUE DILIGENCE

Repair Requests

Negotiate repairs, a credit or a price change during due diligence.

15 DUE DILIGENCE

Final Decision

Decide before due diligence ends. After that, walking away can cost your earnest money.

MILESTONE

Due Diligence Ends

You're committed. On to the finish line.

↓ Move down

16 HOME STRETCH

Loan Underwriting

Answer lender requests fast. Avoid new credit, big purchases or job changes.

17 HOME STRETCH

Title & Insurance

Your closing attorney runs the title search; you secure homeowners insurance.

18 HOME STRETCH

Clear to Close

Your lender gives final loan approval.

19 HOME STRETCH

Closing Disclosure

Final loan terms and costs, delivered at least 3 business days before closing.

20 HOME STRETCH

Final Walkthrough

Confirm the home's condition and agreed repairs right before closing.

10 GO SHOPPING

Negotiate

Counters and terms. I advocate; you make every final call.

09 GO SHOPPING

Write Your Offer

Price, due diligence fee, earnest money, timeline and closing date.

08 GO SHOPPING

Check the Comps

I pull recent nearby sales so your offer is grounded in real value.

07 GO SHOPPING

Compare & Evaluate

Condition, location, HOA rules, commute and long-term value.

06 GO SHOPPING

Tour Homes

Resale or new construction, we tour together and you share honest reactions.

FINISH · STEP 24

Closing Day

Sign at your closing attorney's office. Once the loan funds and the deed records, the keys are yours.

Welcome home!

Contract to closing often takes 30–45 days.

ADVISOR TIP

Wire Fraud Alert

Before wiring any money, call your closing attorney at a number you've verified yourself.

ADVISOR TIP

Keep Credit Steady

No new cards, car loans or big purchases until after closing.

ADVISOR TIP

New Construction?

Bring me to your first builder visit so you have your own representation.

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Equal Housing Opportunity. General overview for educational purposes; steps and timelines vary by contract, lender and property.

MILESTONE

Ready to Shop

Pre-approval in hand and a plan in place.

↑ Move up

05 GET READY

Set Your Search

Areas, must-haves and deal-breakers. Your listing alerts go live.

04 GET READY

Build Your Team

Lender, closing attorney, inspector and insurance agent. You choose; I share trusted options.

03 GET READY

Sign a Buyer Agreement

A written agreement explains how I represent you and how I'm paid, signed before we tour.

02 GET READY

Know Your Numbers

Plan for down payment, due diligence fee, earnest money, closing costs and monthly payment.

01 GET READY

Get Pre-Approved

A lender reviews credit, income and assets so you know your real price range.

START

Your Consultation

Goals, timeline, budget and must-haves. No pressure.

← Move left