Alexis Trzcinski
REALTOR



A HELPFUL TIMELINE WHEN BUYING A HOME

- **Get pre-qualified from a lender —** Take the time to shop around, all lenders offer different rates/loans and service. I can suggest a few names if you need them.
- **Meet with your REALTOR® —** Discuss your future home needs, keep your search broad at first and then zero in on specifics as you preview homes. Properties will be emailed to you for consideration.
- **Preview the market —** Showing time, let's get out there and see what these incredible markets have to offer! Showing appointments need to be confirmed with sellers and are typically 15 minutes long. You can always request a second showing to look again for a longer period if you are interested in a home.
- **Have a real estate attorney in place —** Your real estate attorney is usually paid in one payment at the closing, they typically charge appx $500 - $800. So feel free to call around, ask them questions, what they charge & choose one that makes you feel comfortable. Ask if they are on your lender's list of pre-approved attorneys based on new TRID guidelines. I can suggest a few names if you need them.
- **Find a home —** Draft an offer, negotiate the terms & come to agreement with the seller. You will need a deposit check at this time. Be prepared to have 1-3% of the purchase price for this check. (This deposit check is part of your down payment and due with the offer).
- **Begin application with your mortgage lender directly after executed offer —** Your lender will handle the entire mortgage/financing piece of the transaction with you.
- **Optional, but highly recommended, inspections —** Typically due w/in 14 days of executed offer. I can suggest a few names of inspectors if you need them. You can inspect ANYTHING on the property. Inspections can run from about $600 to $1,200+ and payment is due at the time of inspection.
- **Negotiate any important inspection repairs needed** with/from the seller from the inspection reports.
- **Mortgage commitment due —** From the lender (typically about 30 days from executed offer).
- **Clear to close —** from the lender, the green light to close (typically about 45-60 days after executed offer) Need to acknowledge TRID closing disclosure to lender asap.
- **Call utility companies —** Have your names switched into the service (about 1 week prior to closing).
- **Find out from your attorney —** What you need to bring to the closing table (about 1 week prior to closing).
- **Do a walkthrough** of the home with your REALTOR® to make sure everything looks good (typically morning of closing) .
- **Closing —** (3 days after TRID acknowledgement received by lender) Closing is usually held at the buyer's attorney office, typically 45 minutes to 1 hour in length.

**Please note that this document is intended as a helpful resource, and generalized timeline for buying a home. All transactions are different, but I will be there with you every step of the way.



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