Are we there yet?

A homebuying itinerary for first-time homebuyers.

6 to 12 + months before

Review your finances

Secure your down payment

Set your homebuying budget

Start looking at mortgage lender options

Prep for the house hunt

Pick your neighborhood(s)

Identify your home needs vs. wants

Research real estate agents (and decide if you'll

be working with one)

Use this timeline to map out your homebuying journey.

2 to 6 months before

Collect the required paperwork for mortgage pre-approval

Select your real estate agent

1 to 2 months before

Get pre-approved for your home loan (good for 60 to 90 days)

The house hunt begins

Find your home

Make an offer and negotiate

Sign the contract

30 to 45 days before

Finalize your home loan Schedule an inspection

Complete the closing process

Closing day

Sign the final paperwork



