What's Next?

Your Home Buying Timeline

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Congratulations! We've successfully completed inspections.
Here's what you can expect between now and closing.

1

Now

• Your lender is working on your loan

• Your appraisal will be ordered (if it wasn't already)

• Continue responding promptly to any requests from your lender for documents or signatures

• Avoid making any major financial changes (opening new credit cards, financing a car, changing jobs, or making large purchases)

2

Over the Next 1 – 2 Weeks

• The appraisal will take place. The appraisal will determine the home's value for your lender.

• The title company will begin their work. They'll verify ownership of the property and make sure there are no issues that would prevent the sale from moving forward.

3

2 – 3 Weeks Before Closing

• Shop for homeowners insurance
Your lender will require proof of insurance before closing, so this is a great time to compare quotes and choose a policy. Ask about bundling with your auto insurance for potential savings.

4

1 – 2 Weeks Before Closing

• Your loan moves toward final approval.

During this time, your lender may ask for:

- Upcoming payments
- Bank statements

5

About 1 Week Before Closing

• Start preparing for moving day!

Things to do:

- Schedule utility transfers (electric, gas, water, internet, trash, etc.)
- Arrange movers or recruit friends and family
- Begin changing your mailing address

6

3 Business Days Before Closing

• Your lender will send you your Closing Disclosure.

This document outlines:

- Your final loan terms
- Closing costs
- Cash you will need to bring to closing
- Review it carefully and let me know if you have any questions

7

24–48 Hours Before Closing
Final Walkthrough

We'll check through the home together to make sure:

- Agreed-upon repairs have been completed
- The home is in the same condition as when you viewed it
- Appliances and fixtures are still in place
- No unexpected damage has occurred

8

Closing Day!

• You'll sign your loan and closing documents, and once everything is finalized and the transaction is funded.

A Few Important Reminders

- Continue making payments on time
- Avoid opening new credit cards or taking on new debt
- Don't make large purchases until after closing
- Respond quickly to requests from your lender
- Reach out anytime if you have questions