

MEETINGPLACE MORTGAGE

Your 30-60-90 Day Home Buying Timeline

This visual timeline shows exactly what to expect at each stage of your home buying journey. Use this as your roadmap from pre-approval to move-in day!

DAYS 1-30: Pre-Approval & House Hunting

Week	Milestone	Your Action Items	Status
1	Get Pre-Approved	<ul style="list-style-type: none">• Gather financial documents• Meet with loan officer• Receive pre-approval letter	■
1-2	Find Your Agent	<ul style="list-style-type: none">• Interview 2-3 agents• Choose buyer's agent• Discuss your criteria	■
2-4	House Hunting	<ul style="list-style-type: none">• Tour 10-15 properties• Attend open houses• Narrow to top 3 choices	■
3-4	Get Serious	<ul style="list-style-type: none">• Research neighborhoods• Visit top choices multiple times• Check schools/commutes	■

DAYS 31-60: Under Contract

Week	Milestone	Your Action Items	Status
5	Make Offer	<ul style="list-style-type: none">• Submit offer with pre-approval• Negotiate terms• Sign purchase agreement	■
5-6	Due Diligence	<ul style="list-style-type: none">• Review seller disclosures• Schedule home inspection• Attend inspection walkthrough	■
6	Inspection Period	<ul style="list-style-type: none">• Receive inspection report• Decide on repair requests• Negotiate with seller	■
6-7	Appraisal	<ul style="list-style-type: none">• Lender orders appraisal• Appraiser visits property• Review appraisal results	■

7-8	Final Underwriting	<ul style="list-style-type: none">• Submit any additional docs• Respond to underwriter conditions• Get Clear to Close	■
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DAYS 61-90: Closing Prep & Moving In

Week	Milestone	Your Action Items	Status
9-10	Pre-Closing Prep	<ul style="list-style-type: none">• Get homeowners insurance• Schedule movers/truck• Change address with USPS	■
11	Final Walkthrough	<ul style="list-style-type: none">• Visit property 1-2 days before close• Verify repairs completed• Check condition	■
12	Closing Day!	<ul style="list-style-type: none">• Review closing disclosure• Wire closing funds• Sign documents• GET YOUR KEYS! ■	■
12-13	Move In	<ul style="list-style-type: none">• Do final cleaning• Set up utilities• Move furniture• Change locks	■

Critical Reminders During This Period

✓ **DO:** Respond quickly to lender requests | Keep copies of everything | Ask questions when unsure | Stay in communication with your agent and lender

x **DON'T:** Change jobs or income | Open new credit accounts | Make large purchases | Move money between accounts without telling your lender | Co-sign loans for anyone

Essential Documents to Bring to Closing

- Government-issued photo ID (driver's license or passport)
- Certified check or proof of wire transfer for closing costs
- Proof of homeowners insurance
- Copy of purchase agreement
- Proof of funds used for down payment
- Any final documents requested by title company

Questions at Any Stage?

Your Meetingplace Mortgage team is here every step of the way. Whether you're in the pre-approval stage or days from closing, we're just a phone call away. Contact us at 844-224-2275 or info@mplacemortgage.com.

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