

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 documentsMeet with loan officerReceive pre-approval letter	■
1-2	Find Your Agent	<ul style="list-style-type: none">Interview 2-3 agentsChoose buyer's agentDiscuss your criteria	■
2-4	House Hunting	<ul style="list-style-type: none">Tour 10-15 propertiesAttend open housesNarrow to top 3 choices	■
3-4	Get Serious	<ul style="list-style-type: none">Research neighborhoodsVisit top choices multiple timesCheck 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-approvalNegotiate termsSign purchase agreement	■
5-6	Due Diligence	<ul style="list-style-type: none">Review seller disclosuresSchedule home inspectionAttend inspection walkthrough	■
6	Inspection Period	<ul style="list-style-type: none">Receive inspection reportDecide on repair requestsNegotiate with seller	■
6-7	Appraisal	<ul style="list-style-type: none">Lender orders appraisalAppraiser visits propertyReview 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

✗ **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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