EDUARDO MENCHACA · HORIZON REAL ESTATE

8 STEPS TO BUY A HOME

From your first budget to the day you get your keys, here is what to expect and how long each step usually takes.

01
Set goals & a budget
Decide what you want, what you can afford, and how much to save for the down payment and closing costs.

1–2 weeks

02
Find an agent
Choose a local agent who knows your market, listens to your priorities, and will negotiate for you.

About 1 week

03
Get pre-approved
A lender confirms how much you can borrow, so sellers take your offer seriously.

1–3 days

04
Shop for your home
Tour homes that fit your list, compare neighborhoods, and narrow down your favorites.

2–12 weeks

05
Make an offer & negotiate
Your agent writes the offer and works through price, repairs, and terms until both sides sign.

1–7 days

06
Home inspection
A licensed inspector checks the roof, systems, and structure. You decide what to request or repair.

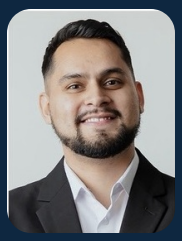
7–10 days

07
Appraisal & loan approval
The lender confirms the home's value, then finishes underwriting and issues the final loan approval.

2–4 weeks

08
Closing day
Sign the final papers, pay your closing costs, and collect the keys to your new home.

30–45 days after contract



READY TO TAKE STEP ONE?

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Timeframes are typical and vary by market and lender.

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