WITH SPENCER

Your Home Buying Timeline

A simple, no-pressure, step-by-step overview of what's ahead

With Spencer | Elevate Realty, LLC
St. Louis Metro - West County - St. Charles County

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Step 1: Hire an Agent

This is when you find a buyer's agent who knows your market and will guide, negotiate, and advocate for you through the entire process.

Typical pace: this should be your first step!

Step 2: Get Pre-Approved

This is when a lender reviews your finances and tells you how much you can borrow, so you know your budget before you start looking.

Typical pace: right after finding an agent

Step 3: Home Search

This is the fun part — narrowing down neighborhoods, must-haves, and touring homes that fit your criteria.

Typical pace: varies widely, from a few weeks to a few months

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Step 4: Make an Offer
This is when you decide on a price and terms, and your agent submits your offer to the seller for consideration.

Typical pace: offer written and submitted within a day of deciding

Step 5: Inspections
This is when a professional inspector checks the home for issues, giving you the chance to negotiate repairs or credits before moving forward.

Typical pace: offers often come in within the first 1–3 weeks

Step 6: Loan Commitment & Appraisal
This is when your lender finalizes your loan and orders an appraisal to confirm the home is worth what you've agreed to pay.

Typical pace: loan commitment is usually met within a week before closing.

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Step 7: Title & Survey

This is when the title company confirms the property's ownership history is clear, and if you choose to order a survey, it verifies the exact boundaries of the property.

Typical pace: title commitment is usually met within a week before closing

Step 8: Final Walkthrough

This is your last chance to confirm the home is in the condition you agreed to and that any requested repairs were completed before you close.

Typical pace: 1-4 days before closing

Step 9: Closing Day

This is when you sign the final paperwork, pay your closing costs, and get the keys to your new home.

Typical pace: closing dates are set in your contract, commonly 30–45 days from acceptance

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Step 10: Move In

This is when the home is officially yours and you can start settling in and making it your own.

Typical pace: usually in the afternoon on closing day, or after funding has gone through

> *Every timeline shifts depending on financing, inspection findings, and market conditions — this is a general shape, not a guarantee.*

LET'S TALK

Want a timeline built around your specific situation?

Call or text me at 314-947-3791 — happy to walk through it with you directly.

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