



DFW HOME BUYER TIMELINE

BY MARK MERLENE SR.

Timing varies by buyer, lender, property, and contract. Use this roadmap to anticipate decisions and confirm exact deadlines with your team.

1 PREPARE - BEFORE TOURING

Define goals, timeline, needs, and tradeoffs.

Build an all-in budget and cash target.

Review credit and gather lender documents.

Compare lenders and obtain pre-approval.

Select representation and clarify responsibilities.

2 SEARCH - TOURING AND EVALUATION

Compare communities using consistent criteria.

Test commute and daily-life routes.

Track each home's condition and future expenses.

Review disclosures and available property information.

Update budget and priorities as evidence improves.

3 OFFER - CONTRACT DECISIONS

Review comparable sales and competition.

Set price, terms, protections, and walk-away limit.

Sign and submit the complete offer.

Track negotiation changes and final acceptance.

Deliver earnest money and option fee as required.



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4 DUE DILIGENCE AND FINANCING

- Schedule inspection and needed specialists.
- Make option-period decisions before the deadline.
- Complete lender disclosures and document requests.
- Address appraisal, title, survey, insurance, and HOA items.
- Avoid new credit or unexplained financial changes.

SMART TIP Put every contract and lender deadline on one shared calendar immediately after acceptance.

5 CLOSE AND MOVE

- Review the final Closing Disclosure.
- Independently verify funds and wiring instructions.
- Complete the final walkthrough.
- Sign closing documents and confirm funding.
- Receive keys according to possession terms.
- Transfer utilities, secure the home, and store documents.

6 MY TARGET DATES
