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C2 FINANCIAL CORPORATION

HOME PURCHASE TIMELINE

From Pre-Approval Through Closing, Possession and Moving In

A practical buyer roadmap for coordinating financing, the purchase contract, inspection, appraisal, title, escrow, insurance, underwriting, closing and the move into your new home.

Transaction Snapshot

Borrower(s)	____________________________	**Pre-approved amount**	$________________
Property	____________________________	**Purchase price**	$________________
Mutual acceptance	________________	**Closing date**	________________
Real estate agent	____________________________	**Escrow / title**	____________________________

The central principle: Stay ahead of every deadline, keep the financial profile stable, submit complete documents through the secure borrower portal and ask questions before an issue becomes urgent.

How to Use This Guide

- ☐ Complete the pre-approval and cash-planning steps before writing an offer.
- ☐ After mutual acceptance, replace the general timing with the exact dates from the contract and lender calendar.
- ☐ Use the checkboxes during weekly transaction updates with the lender, real estate agent and escrow team.
- ☐ Keep sensitive income, asset and identity documents in the secure borrower portal rather than ordinary email.
- ☐ Begin the moving checklist early; closing work and moving work overlap during the final weeks.

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The Purchase Timeline at a Glance

Timing rule: The purchase and sale agreement, addenda, lender requirements and escrow instructions control the actual deadlines. The relative timing below is a planning guide, not a replacement for the transaction calendar.

Stage	Typical timing	Milestone	Buyer focus
1	Before shopping	Pre-approval and budget	Verify credit, income, assets, comfortable payment and total cash plan.
2	During the search	Property and offer strategy	Compare total ownership cost, disclosures, condition and resale considerations.
3	Mutual acceptance	Contract becomes active	Calendar every deadline; deliver the complete contract and earnest money as required.
4	Early contract period	Inspection and due diligence	Complete inspections, review disclosures and resolve contingency decisions on time.
5	Early financing period	Application and Loan Estimate	Confirm loan terms, cash planning, intent to proceed and document requests.
6	Early to middle	Title, escrow and insurance	Review title exceptions, select coverage and address property or HOA requirements.
7	Middle	Appraisal and property review	Coordinate access and respond quickly to value or condition questions.
8	Middle to final	Underwriting and conditions	Provide exact, complete documents and avoid financial changes.
9	Final approval period	Clear to close	Confirm title, insurance, funds, final figures and closing logistics.
10	At least 3 business days before	Closing Disclosure review	Compare final terms and costs with the Loan Estimate; resolve discrepancies.
11	Signing and closing	Documents, funds, recording and keys	Verify wire instructions independently; follow escrow and contract directions.
12	After possession	Move-in and mortgage setup	Secure the home, organize records, start payments and complete the moving plan.

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PHASE 1

Prepare Before the Offer

STAGE 1	**Pre-Approval and Financial Readiness** | *Before serious home shopping*

Financing and document review	Budget and cash plan
☐ Review credit, qualifying income, recurring debts and available assets. ☐ Provide current identification, income records and complete asset statements. ☐ Document large deposits, transfers, gift funds and earnest-money sources. ☐ Compare loan programs, down-payment options, rate structures and reserve needs.	☐ Choose a comfortable housing payment, not only the maximum approval. ☐ Separate down payment, closing costs, prepaid items and post-closing reserves. ☐ Estimate taxes, insurance, HOA dues, utilities, maintenance and near-term repairs. ☐ Preserve an emergency fund for moving and unexpected home expenses.

Protect the pre-approval: Do not open credit, co-sign, finance a vehicle or furniture, move large sums, change employment or alter the source of closing funds without discussing the impact first.

STAGE 2	**Home Search and Offer Strategy** | *Before the offer is written*

- ☐ Compare the estimated total payment and cash needed, not purchase price alone.
- ☐ Review seller disclosures, property taxes, HOA documents and known restrictions when available.
- ☐ Consider roof, systems, utilities, septic or sewer, insurance availability and future maintenance.
- ☐ Discuss inspection, financing, appraisal, title, sale-of-home and other contingencies with the real estate agent.
- ☐ Confirm the intended closing and possession dates are realistic for financing and moving needs.
- ☐ Request an updated pre-approval or property-specific financing analysis before submitting the offer.

Property condition: An appraisal supports the lender's collateral review; it is not a substitute for a professional home inspection.

PHASE 2

Mutual Acceptance and Due Diligence

STAGE 3	**Activate the Contract** | *Immediately after mutual acceptance*

Buyer and agent	Lender and escrow/title
☐ Obtain the fully signed purchase agreement and every addendum. ☐ Calendar financing, inspection, title, appraisal and closing deadlines. ☐ Deliver earnest money exactly as the contract directs and retain proof. ☐ Send the complete contract to the lender and escrow/title team immediately.	☐ Update the application with the property, price, credits and closing date. ☐ Open escrow and title; confirm contact information and communication procedures. ☐ Begin property, title, insurance, HOA and appraisal requirements. ☐ Issue or update required loan disclosures and the cash-to-close estimate.

Wire-fraud prevention: Never rely on emailed wire instructions alone. Independently verify instructions through a trusted phone number already known to you before sending any funds.

STAGE 4	**Inspection, Disclosures and Contingencies** | *During the contract's early deadlines*

☐ Schedule the general inspection promptly and add specialized inspections when appropriate.
☐ Review seller disclosures, inspection findings, permits and material property information.
☐ Discuss repair requests, credits, price changes or contingency decisions with the real estate agent.
☐ Notify the lender promptly of any contract amendment, credit or price change.
☐ Track every response and contingency deadline; obtain written extensions when needed.
☐ Keep inspection decisions separate from appraisal requirements and lender property conditions.

PHASE 3

Launch the Financing and Settlement Work

STAGE 5	**Application, Loan Estimate and Processing** | *Early after mutual acceptance*

- ☐ Confirm the loan amount, program, occupancy, term, rate-lock status, points or credits and closing date.
- ☐ Review the Loan Estimate for payment, estimated taxes and insurance, closing costs and cash to close.
- ☐ Indicate intent to proceed when ready and follow the lender's instructions for any permitted fees.
- ☐ Upload the exact documents requested, including every statement page and updated income records.
- ☐ Provide proof of earnest money and its source, plus explanations for large deposits or transfers.
- ☐ Respond quickly, but do not substitute partial screenshots for complete requested records.

Federal timing: For most covered mortgages, the Loan Estimate is provided within three business days after the lender receives the required application information. It is an estimate, not final loan approval.

STAGE 6	**Title, Escrow, Insurance and HOA** | *Early through middle of the transaction*

Title and escrow	Insurance and association
☐ Review the preliminary title report and raise questions about exceptions or ownership issues. ☐ Confirm vesting, legal names, marital status and signing requirements. ☐ Track payoff, lien, judgment or document issues that could affect closing. ☐ Confirm estimated settlement charges, prorations and funding instructions.	☐ Obtain homeowners insurance quotes early and provide the selected agent's information. ☐ Confirm coverage, annual premium, deductible and effective date. ☐ Provide HOA dues, management contacts and required condominium or PUD documents. ☐ Address insurability, master-policy or property-condition concerns without delay.

PHASE 4

Property Review and Underwriting

STAGE 7	**Appraisal and Property Review** | *Middle of the transaction*

☐ Coordinate property access through the real estate agents.
☐ Allow the lender and appraiser to manage appraisal independence and communication rules.
☐ Review the appraisal outcome with the lender and agent when released.
☐ Address value, condition, repair or final-inspection requirements promptly.
☐ If the contract changes, ensure the lender receives the signed amendment immediately.

Inspection vs. appraisal: The inspection helps the buyer evaluate condition. The appraisal helps the lender evaluate value, marketability and applicable property requirements. One does not replace the other.

STAGE 8	**Underwriting and Conditions** | *Middle through final approval*

What underwriting verifies	**Best borrower response**
☐ Credit and payment history. ☐ Qualifying income and employment. ☐ Assets, closing funds and reserves. ☐ Property value, condition and eligibility. ☐ Title, insurance and transaction terms.	☐ Read the request carefully and answer the exact question. ☐ Provide complete, legible documents through the secure portal. ☐ Explain unusual deposits, income or credit facts concisely. ☐ Report changes immediately rather than waiting for re-verification. ☐ Continue making every obligation on time through closing.

Re-verification: Credit, employment, assets, insurance and other information may be rechecked before closing. Maintain the approved profile until the loan has funded and the purchase has closed.

PHASE 5

Final Approval, Signing and Closing

STAGE 9	**Final Approval and Closing Preparation** | *Final week or as conditions are cleared*

- ☐ Confirm all underwriting, appraisal, title, insurance and contract conditions are satisfied.
- ☐ Verify the legal names, vesting, signing location and identification requirements.
- ☐ Confirm the source and transfer method for final funds with escrow.
- ☐ Avoid moving closing funds or making major purchases without lender approval.
- ☐ Schedule the final walk-through with the real estate agent.

STAGE 10	**Closing Disclosure Review** | *At least three business days before consummation for most covered loans*

- ☐ Compare the final loan amount, rate, payment and cash to close with the most recent Loan Estimate.
- ☐ Review lender charges, title and escrow charges, taxes, insurance, prepaid interest and escrow deposits.
- ☐ Confirm seller credits, lender credits, earnest money and other adjustments are shown correctly.
- ☐ Ask about every unexpected change and resolve errors before signing.

STAGE 11	**Signing, Funding, Recording and Keys** | *Closing day and possession per contract*

- ☐ Bring acceptable identification and follow escrow's signing instructions.
- ☐ Review and sign the note, deed of trust, escrow documents and required affidavits.
- ☐ Send final funds only after independently verifying instructions.
- ☐ Wait for confirmation of lender funding and county recording before treating the purchase as complete.
- ☐ Obtain keys and possession according to the purchase contract and local closing practice.
- ☐ Keep a complete copy of the signed closing package and final Closing Disclosure.

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PHASE 6

Moving Countdown

Coordinate with closing: Moving plans should remain flexible until financing, signing, funding, recording and possession are confirmed. Avoid scheduling irreversible commitments too early.

1-2 months before

☐ Create a moving folder for estimates, receipts, inventory and closing records.
☐ Choose the moving method and obtain written estimates.
☐ Plan utility transfers, storage and transportation for vehicles, pets, plants and valuables.
☐ Declutter through sale, donation, recycling or disposal.
☐ Arrange transfers of medical, school and other important records.
☐ Acquire packing supplies and begin using stored food.

3-4 weeks before

☐ Finalize movers or truck arrangements and verify insurance coverage.
☐ Pack nonessential items and label every box by room and contents.
☐ Create a photographed home inventory with serial numbers for major items.
☐ Submit mail-forwarding requests and notify important contacts.
☐ Separate valuables and items that will travel with you.
☐ Keep tools, hardware and furniture parts in a clearly marked do-not-move box.

1-2 weeks before

☐ Continue packing and clean as you go.
☐ Pack immediate-use items for kitchen, bathroom, bedding and electronics.
☐ Refill prescriptions and safeguard medical supplies.
☐ Reconfirm dates, access, parking, children, pets and helper arrangements.
☐ Dispose of prohibited flammables and hazardous materials properly.
☐ Confirm paperwork for both the old and new properties.

2-4 days before

☐ Confirm the moving-day schedule, addresses and contact numbers.
☐ Defrost and clean appliances as required.
☐ Prepare water, snacks, medication, chargers, documents and basic tools.
☐ Set aside everything you will transport personally.
☐ Photograph valuable items and existing furniture condition.
☐ Keep closing and possession confirmation available before final dispatch.

PHASE 7

Closing Complete: Move In and Set Up the Home

STAGE 12	**Moving Day and the First Two Weeks** | *After recording and possession are confirmed*

Moving day	First 1-2 weeks
☐ Walk movers through the plan and identify do-not-move items. ☐ Perform a final room-by-room check, including closets and outdoor areas. ☐ Confirm inventory and the bill of lading before movers leave. ☐ Verify utilities and inspect the new property on arrival. ☐ Photograph any damage and direct boxes and furniture by room. ☐ Assemble beds and essential kitchen and bathroom areas first.	☐ Rekey or replace exterior locks and update garage, gate and alarm codes. ☐ Confirm smoke and carbon-monoxide detectors function properly. ☐ Inspect for moving damage and submit claims before deadlines. ☐ Finish address updates for banks, insurance, licenses and memberships. ☐ Locate water and gas shutoffs, electrical panels, filters and service contacts. ☐ Update the home inventory and homeowners insurance coverage.

Mortgage and Record Setup

☐ Confirm the first-payment date and official servicer instructions before sending payment.

☐ Set up verified autopay or payment reminders through the servicer's official portal.

☐ Store the Closing Disclosure, note, deed, title policy, insurance, appraisal and inspection records securely.

☐ Retain receipts, warranties and permits for repairs and capital improvements.

☐ Create a maintenance calendar and preserve an emergency reserve.

☐ Review tax assessments, insurance renewals and escrow analyses annually.

Congratulations: A successful closing completes the purchase transaction. Organized records, secure payment setup and a planned maintenance reserve turn that closing into a strong start to homeownership.

Buyer Communication and Reference Page

Who to Contact

Question or issue	Primary contact
Loan structure, payment, disclosures, appraisal, underwriting or funds	**Denny Andrews / mortgage team**
Offer, contract, contingency, inspection negotiation or final walk-through	**Real estate agent**
Title report, vesting, signing, final funds, recording or settlement figures	**Title and escrow team**
Coverage, premium, deductible or evidence of insurance	**Insurance agent**
Property condition and system findings	**Qualified inspector or specialist**
Legal or tax consequences	**Qualified attorney or tax adviser**

Three Rules That Prevent Most Last-Minute Problems

☐ Communicate changes immediately: employment, income, credit, assets, marital status, occupancy, contract terms or closing funds.

☐ Send complete documents through the secure portal and respond to the exact request.

☐ Verify all wire instructions independently and do not send funds based only on an email, text or incoming call.

Official Consumer References

CFPB - Loan Estimate overview: https://www.consumerfinance.gov/ask-cfpb/what-is-a-loan-estimate-en-1995/

CFPB - Closing Disclosure overview: https://www.consumerfinance.gov/ask-cfpb/what-is-a-closing-disclosure-en-1983/

CFPB - What to expect at mortgage closing: https://www.consumerfinance.gov/ask-cfpb/im-about-to-close-on-a-real-estate-purchase-transaction-with-a-mortgage-what-can-expect-in-the-mortgage-closing-process-en-1905/

HUD/FHA - For Your Protection: Get a Home Inspection: https://www.hud.gov/sites/dfiles/OCHCO/documents/92564-CN.pdf

Washington DFI - Guide to Home Loans: https://dfi.wa.gov/sites/default/files/publications/dfi-guide-home-loans-online.pdf

Washington OIC - Title insurance: https://www.insurance.wa.gov/insurance-resources/home-insurance/how-home-insurance-works/title-insurance

Important: This guide is educational and provides a typical workflow. The purchase agreement, addenda, lender disclosures, title and escrow instructions, underwriting requirements and applicable law control the transaction. Estimates may change because of property, program, rate, insurance, tax, title, appraisal or contract information.

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