

Buying a home rarely follows the clean, calendar-friendly storyline people imagine. Between the offer, the inspections, the financing, the appraisal, the underwriting, and the final signing, there are days that feel quiet and days that feel like everything is on fire at once. The good news is that the process is predictable in structure, even when it varies in timing. If you know what usually happens and what can go wrong, you can make calmer decisions, ask better questions, and avoid the most common delays.

This guide walks through the typical home buying timeline from offer to keys, with the practical details that matter in real life.

Before you sign anything: the “offer readiness” period

Even though your timeline officially starts when you submit an offer, the real countdown starts earlier. Most delays I see do not happen because a buyer “didn’t know.” They happen because something upstream was unclear: earnest money instructions, lender timelines, appraisal conditions, or title questions that should have been surfaced sooner.

By the time you’re preparing your offer, you generally want three things aligned:

First, you understand your financing path, including how quickly the lender can issue documents needed for underwriting. Second, you know what you need to do on your side, like providing pay stubs, W-2s, bank statements, or explaining any unusual deposits. Third, you have a plan for inspections and any contingencies, including what happens if you find a defect you cannot live with.

A real-world note: I’ve watched buyers lose time not because inspections were “slow,” but because they were waiting on the seller’s response to scheduling. The home could have been inspected within a week, but the inspection appointment didn’t get locked early enough, and then the calendar backed up against underwriting and appraisal scheduling. The timeline did not slip because the process is inefficient. It slipped because scheduling was treated as an afterthought.

Day 0 to day 3: offer submission and seller response

Once your offer is delivered, the seller’s agent will typically confirm receipt, review terms with the seller, and communicate whether the offer is accepted, countered, or rejected.

This phase is short when the market is hot and buyers compete for properties. It can stretch when a seller wants time to consider multiple offers or negotiate repairs, closing dates, or contingencies.

What matters most here is not just the offer price. It is the terms you are attaching to your offer, because the timeline is heavily shaped by those terms. For example:

- If you include a short inspection contingency, you may need to schedule quickly.
- If you require certain repairs before closing, you must be sure the seller can address them in the remaining time.
- If you plan to close fast, you need lender readiness and an appraisal that can happen on time.

If you get a counteroffer, the clock restarts in a subtle way. Even if you respond quickly, you still need time for your lender to update documents, your agent to confirm that the new terms align with your financing and contingencies, and everyone’s calendars to shift.

Days 3 to 7: contract execution, earnest money, and initial scheduling

When the offer is accepted, you move into the contract period. This is where formalities get real. Earnest money deposits must be handled correctly, and everyone starts working toward deadlines built into the contract.

At this stage, your lender will likely order or initiate steps such as:

- verifying income and assets,
- pulling documentation required for underwriting,
- scheduling or arranging the appraisal process.

Meanwhile, your agent should be coordinating inspections and any other due diligence. If you are using a home warranty, you may decide whether to buy it immediately or activate it after closing. In some markets, timing can affect availability.

This is also when title work matters. Title reviews are often underway early, but issues may surface later when you approach closing. A title problem does not always end the deal, but it can introduce days or weeks, depending on what needs to be cleared.

The key practical mindset here is that the timeline is not one straight line. It is multiple lines that must stay close together. If your appraisal is delayed, your underwriting and closing may follow, even if your inspections are already complete.

The inspection window: where deals either stabilize or get complicated

The inspection period is one of the most influential stages of the entire process. In practice, it has three jobs:

1. You learn what you might need to address.
2. You decide what you can negotiate and what you cannot.
3. You set the tone for the repair or credit process.

Most buyers schedule inspections quickly after contract acceptance, often within a week. But the exact timing depends on the contract's inspection contingency deadline. If you wait too long, you risk running out of time to get specialized evaluations, negotiate repairs, or re-inspect after repairs are completed.

A small but common example: a general home inspection might identify plumbing or electrical concerns, but those may require a licensed specialist follow-up. If your inspection reveals a potential issue that needs evaluation, the timeline effectively extends because your next step depends on an outside professional's availability. That outside availability is rarely something you can force, so early scheduling is your best control.

Common outcomes after inspections

Sometimes inspections lead to a straightforward request: repair a few clear issues, replace a malfunctioning component, or address safety concerns. Other times, inspections reveal issues that affect major systems: HVAC age and condition, roof life, foundation concerns, active water intrusion, or knob-and-tube wiring.

Trade-offs show up here. A buyer might be tempted to ask for everything identified in the report. That approach can overwhelm the seller and lead to negotiation breakdown, delays, or costly concessions if you decide to walk away and restart your search. Other buyers take a narrower view, focusing on health and safety, major system failures, and items clearly outside expected maintenance. That approach can preserve momentum, but it requires comfort with minor defects and a realistic plan to handle them after closing.

If you are negotiating repairs, think about how repairs will be completed. Will the seller hire contractors? Do permits apply? Will the work be inspected or documented? A seller can agree verbally and still take too long to complete work. That can compress the remaining closing schedule and create friction late in the timeline.

Negotiation typically looks like this

Usually you negotiate in writing after the inspection report is delivered. The seller may accept your requests, counter with their preferred solution, or decline repairs and offer a credit instead.

A credit can be practical, but only if you have a reliable plan for what that credit will cover and how you will document expenses later if the lender or insurer requires it. Repair requests are simpler when you want the seller to handle it, but they are not always faster if the seller's contractor schedule is already booked.

This is the stage where strong communication pays off. Your agent and lender should know whether repairs or credits are likely, because financing and closing timelines often shift based on those decisions.

Days 7 to 21: appraisal, lender underwriting, and the “paper chase”

While inspections are unfolding, the financing process is running in parallel. The appraisal and underwriting are the two big anchors.

Appraisal timing and what it affects

The appraisal determines the home's value for the lender. If the appraised value meets or exceeds the contract price, the process often moves smoothly. If it comes in low, the negotiation becomes more complex, because you have to decide whether to:

- renegotiate the purchase price,
- bring additional funds to cover the gap,
- or contest or rework the appraisal process, depending on your lender's and jurisdiction's rules.

The timeline impact is real. A low appraisal can add days or weeks, especially if you need additional documentation or reconsideration.

Underwriting and conditional approvals

Underwriting is the lender's review of whether you meet their criteria and whether the file is complete. You may receive “conditions,” which are specific items you must satisfy for final approval.

The most time-consuming conditions are usually document-based: updated bank statements, proof of explanation for deposits, corrected income documentation, or appraisal-related paperwork.

Sometimes the delay is not the lender's fault. Sometimes it is a document problem on the borrower's side. For instance, a buyer may have multiple accounts and forget to provide a statement for one. Or a buyer may deposit cash [top realtor condado](#) without a clear paper trail. These are solvable issues, but they require prompt attention.

I've seen delays shrink dramatically when borrowers treat conditions like urgent tasks rather than administrative chores. That means responding quickly, submitting complete documents the first time, and asking if the lender has preferred formats. A missing page can trigger a new review cycle.

The lender's calendar and the contract's calendar must match

Your contract has deadlines, and the lender has internal timelines. If your inspections ask for major repairs that extend close to the closing date, you can create a mismatch. The lender may be ready to close, but the property may not be in the condition needed for final steps, or the seller may not have completed the repairs required under the contract.

This is why some buyers plan for a slight buffer even if they want to close “as soon as possible.” A deal rarely fails because of one delay. It fails when multiple delays collide.

A short checklist for staying ahead during underwriting

Here is the most practical set of actions I recommend while you are in underwriting. It is not glamorous, but it prevents the timeline from slipping when things get busy.

- Respond to lender requests within 24 to 48 hours whenever possible
- Keep your finances steady, avoid large new purchases or unclear deposits
- Confirm the exact documents required for any conditions, then submit everything at once
- Ask your agent about repair completion timing and any re-inspection needs
- Maintain an open calendar for inspections, appraisal access, and final walkthrough

Days 21 to 35: finalizing repairs, insurance, and title clearance

As you approach the closing phase, your tasks multiply, but the nature of the work changes. This is less about new discoveries and more about confirming readiness.

Insurance and risk management

Most lenders require proof of homeowners insurance before closing. In many places, insurance quotes and policy binding can take time, especially if the property has a challenging roof situation, older systems, or claims history.

If you are buying a home with older construction components, you want to start insurance coordination early. A delay in getting an insurance binder can hold up closing even when everything else is complete.

Title and closing documents

Title work aims to ensure there are no unresolved issues that prevent the buyer from receiving clean ownership. Sometimes the title report flags liens, easements, or issues that must be cleared.

In practice, title clearance is often straightforward, but surprises do happen. If there is a delay, you typically see it near the end of the process, which is frustrating because you feel like you have already done most of the work.

Repair completion and documentation

If the deal includes repairs, you want to confirm the repairs are completed on time and documented. Some contracts require receipts, invoices, or a re-inspection. Even if not required, you may want proof for your own records.

If repairs are not completed, your options depend on the contract. Some buyers accept a credit instead of repairs if time is tight. Others pause closing until work is done, which can extend the timeline. The decision is a judgment call, but it should be grounded in the significance of what was found during the inspection.

Days 35 to 45: the final walkthrough

The final walkthrough is your last opportunity to confirm that the home you are buying is the home you agreed to purchase.

This does not mean you can verify everything like you did in the inspection. It does mean you should look for changes since your inspection and since the seller agreed to repairs or credits.

You want to check:

- Repairs that were promised are completed and appear functional
- Appliances or included items are present and operating
- No new damage has been introduced, especially water intrusion or broken windows
- Fixtures that were supposed to be removed or replaced are handled

What I tell buyers is that the final walkthrough should not be emotional. It is a practical verification. If you find an issue, your agent should help you determine whether it is something the seller must address immediately, or something you can address later within the bounds of your contract.

The timeline can compress if the seller is still coordinating contractors. This is why scheduling repairs early matters so the walkthrough is not rushed.

The signing period: from closing disclosure to keys

The final stage feels straightforward, but it involves paperwork discipline.

Most buyers receive a closing disclosure a few days before closing. You should review it carefully for accuracy. Even small errors can create last-minute friction, like incorrect loan amounts, wrong numbers for certain fees, or mismatched details from the lender's earlier estimates.

Then closing day arrives. Depending on your location and process, closing might happen at a title company, attorney office, or via a combination of appointment schedules. You sign the documents, provide required funds, and the deed transfers once the closing conditions are met.

On closing day, you may receive keys immediately or sometimes after recording completes, depending on how the local process is handled. Either way, your agent typically coordinates move-in logistics if utilities and access are part of the plan.

A realistic expectation: the emotional high can happen before you actually hold keys, because the deal feels done. But the practical responsibility of being ready to move remains, and delays can still pop up in recording or final disbursements. It helps to keep a buffer on your schedule.

Typical timeline landmarks (and why they vary)

If you want a quick mental map, here are common landmarks many buyers experience. Actual dates vary based on market pace, lender capacity, appraisal availability, and how complex the transaction gets.

- Offer accepted, contract executed, and earnest money submitted
- Inspection completed and repair or credit negotiation finalized
- Appraisal completed and underwriting conditions satisfied
- Repairs completed or credited, insurance bound, title cleared

- Closing documents signed and keys released

In a smoother deal, these landmarks can happen in a fairly tight sequence. In a complicated deal, one or two of them stretch and everything after them follows.

What makes timelines stretch, and how to prevent it

It is easy to blame a lender or a title company when a deal slows down, but most delays come from predictable friction points. If you know where the friction tends to happen, you can reduce the chance it becomes a deal problem.

Here are some patterns I've seen repeatedly:

1) Appraisal access delays

If the appraisal gets delayed because the property is not accessible, the appraiser schedule slips, or there is confusion about entry, the clock starts losing momentum. Ensuring the appointment is scheduled early, and that someone can reliably provide access, prevents this.

2) Document gaps during underwriting

Underwriting delays are often not about rejection. They are about missing or incomplete documentation. The best defense is a fast turnaround and complete submissions, so the lender can keep review moving.

3) Repair negotiation that wanders

Repair timelines are hard to control because sellers may use contractors they already have booked. When a contract requires specific repairs with deadlines, the repairs can become a bottleneck. Negotiating for time realism, and ensuring repairs do not rely on an impossible contractor schedule, helps.

4) Insurance issues

If insurance takes longer than expected due to roof condition or coverage limitations, closing can stall. Ordering quotes early, even before the deal is fully underway, can reduce last-minute pressure.

5) Title surprises

If title issues emerge, they must be resolved before closing. Sometimes the resolution is fast, sometimes it is not. What you can control is responsiveness when the title company requests information or documentation.

Edge cases that change the timeline

Not every transaction is "standard," and some situations deserve extra attention because they change how long things take.

Cash purchase vs. Financed purchase

Cash buyers often move faster through underwriting because they do not go through the same financing approval process. That said, title, inspection, and appraisal still matter in different ways. Even with cash, insurance and title clearance can delay closing.

Condos and complex properties

Condominiums can involve additional documentation about reserves, bylaws, owner disclosures, and HOA financial standing. Those documents can slow down underwriting and insurance underwriting, particularly if there are compliance issues.

Known defects and specialist reports

If an inspection reveals something that requires a specialist, like a sewer scope or HVAC evaluation, that adds time. Specialist availability can be limited, and you might need follow-up repairs based on the findings.

Buyer contingencies and market pressure

In some markets, buyers feel pressure to remove contingencies to make the offer attractive. Removing a contingency can speed up decision-making, but it also increases risk. If you remove an inspection contingency and discover a major defect later, the timeline might technically be shorter but the financial consequences can be huge. A shorter path that leads to expensive problems is still a bad timeline, even if it ends with keys.

Practical advice that helps the timeline feel manageable

The goal is not to control every variable. It is to stay prepared so you respond quickly when something changes. Buyers who navigate the process calmly usually share a few habits.

They keep their paperwork organized, they communicate promptly with their lender and agent, and they treat scheduling as a priority rather than a formality. They also ask for clarity about deadlines. If your contract says a contingency must be satisfied by a specific date, you should know what “satisfied” means in practice. Is it receipt of reports? Is it written agreement on repairs? Is it completion of a re-inspection?

One time-saving move is to ask early about the order of operations. For example, if repairs are required, can they start before the final underwriting approval, or do they need to wait? In some cases, repairs can begin immediately, but the timing of certain documentation or re-inspections matters.

Finally, you should treat your lender’s requests like they are driving the schedule. They are. When your lender is waiting on you, the whole timeline waits.

From offer to keys: what it should feel like

A well-run transaction does not feel frantic every day. It has bursts of activity and periods of relative quiet. The offer phase feels like negotiation and waiting. The inspection phase feels like learning and deciding. Underwriting feels like documentation and patience. Closing feels like verification and signing.

If you plan for those rhythms, the timeline becomes less mysterious. Instead of wondering what is happening behind the scenes, you know which phase you are in and what usually drives it forward.

Keys are not just a symbolic finish line. They are the outcome of a series of carefully managed steps. When you understand the path from offer to keys, you spend less time guessing and more time making smart decisions, even when the market gets noisy.

Alma Martinez Real Estate 787-367-8507 Lic C21671

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