

30 Day Homeownership

Day 1: Contract Acceptance

- Key Tasks: Purchase agreement is finalized and signed by ALL parties.
- Buyer(s) Responsibilities: Earnest money deposit to title company, **within 24-48 hours of contract acceptance.**

Days 2-5: Inspections and Disclosures

- Buyer's Agent / Buyer(s) Responsibilities: Schedule and complete home inspections (home, pest, radon, etc., as needed). **Review seller disclosures.**

Days 6-10: Inspection and Repair Negotiation (Inspection Notice / Resolution Docs)

- Both Parties: Negotiate any repair requests or credits based on inspection results.

Days 11-14: Appraisal Ordered and Conducted

- Buyer's Lender: Orders the appraisal to confirm that the property's market value supports the loan amount. The appraisal is typically paid upfront by the buyer.

Days 15-20: Loan Underwriting and Approval

- Buyer's Lender: Reviews the appraisal, completes underwriting, and issues a "clear to close" once all requirements are met.

Days 21-25: Title Search and Insurance

- Title Company: Conducts a title search to ensure a clear title. Any liens or issues are resolved.
- Buyer(s): Secures **homeowners insurance**, which will be needed for loan finalization.

Days 26-28: Final Walkthrough

- Buyer(s): Conducts a **final walkthrough** to confirm that the property is in the agreed-upon condition and any negotiated repairs are complete.

Day 30: Closing Day

- Both Parties: Meet at the title company or closing agent's office to sign all closing documents.
- Buyer(s): Pays the remaining funds for the down payment and closing costs.
- Outcome: **Property title is transferred to the buyer, and keys are handed over.**



C: 913.735.3123
O: 913.825.7500

4200 Somerset Dr St 101,
Prairie Village, KS 66208

dayna@murphyandteam.com
www.MurphyandTeam.com

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