

LEASE TO LEGACY

24-Month Buyer Runway to Keys

A First-Time Buyer Roadmap From Lease to Keys

MO
SELLS
HOMES



DOCUMENTS



FINANCES



KNOWLEDGE



STRATEGY



OWNERSHIP

1

MONTHS 1-3: FOUNDATION

- Credit review
- Set a budget
- Open a buyer savings account
- Learn the basics
- Start gathering documents



2

MONTHS 4-6: CREDIT + DEBT CLEANUP

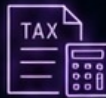
- Protect payment history
- Lower balances
- Avoid new debt
- Talk to a lender
- Build a credit strategy



3

MONTHS 7-9: INCOME + TAXES

- File taxes
- Strengthen work history
- Prep self-employed income
- Check 401(k) options
- Organize documents



4

MONTHS 10-12: SAVINGS + PROGRAMS

- Build your down payment plan
- Research grants
- Attend a HUD class
- Compare insurance quotes
- Start your DPA list



5

MONTHS 13-15: MARKET EDUCATION

- Research neighborhoods
- Drive communities
- Read market updates
- Learn HOA basics
- Compare cities & areas



6

MONTHS 16-18: BUILD YOUR TEAM

- Interview 3 realtors
- Interview 3 lenders
- Interview 3 inspectors
- Interview 3 closing attorneys



7

MONTHS 19-21: PRE-APPROVAL PREP

- Finalize your documents
- Compare rates
- Get pre-approval ready
- Sign buyer agreement
- Set up your search



8

MONTH 22: HOUSE HUNTING WARM-UP

- Search daily
- Learn showing rules
- Bring gas, snacks & notebook
- Review offer strategy



9

MONTH 23: ACTIVE BUYER MODE

- Tour homes
- Review disclosures
- Check HOA details
- Review home history
- Compete + negotiate smart



10



MONTH 24: 3-WEEK FAST PATH

WEEK 1

- Confirm pre-approval
- Review your search
- Schedule showings
- Submit your strongest clean offer



WEEK 2

- Go under contract
- Submit earnest money
- Schedule inspection
- Send property info to insurance
- Pay for appraisal



WEEK 3

- Move through underwriting
- Handle conditions quickly
- Schedule final walkthrough
- Close and get your keys



WHETHER YOUR PATH TAKES 24 MONTHS OR 3 WEEKS,
THE GOAL IS THE SAME: **KEYS IN YOUR HAND.**

