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Tracy Scott
REALTOR® | DRE#00957686



# Buying Timeline + Typical Costs

*A simple offer-to-keys timeline and the costs that commonly show up along the way.*

By Tracy Scott, REALTOR® · DRE# 00957686 · November 2026

Most buyers don't need more information — they need a sequence and a realistic cost map so nothing surprises them mid escrow. This page lays out the usual steps and the costs that show up most often. -

## The basic timeline (offer to keys)

Every deal is different, but most purchases follow this flow:

### Step 1 — Offer accepted

You and the seller agree on price and terms. Once accepted, the clock starts.

### Step 2 — Deposit (Earnest Money)

You typically wire the earnest money deposit into escrow soon after acceptance (timing depends on your contract).

### Step 3 — Inspections + due diligence window

This is when you schedule a general home inspection (and any specialists if needed), review HOA documents (if applicable), confirm solar details (if applicable), and complete other property-specific checks. This is also where negotiations often happen if the report reveals major issues.

### Step 4 — Appraisal + lender underwriting (if financed)

Your lender orders an appraisal and finalizes approval: income and asset verification, conditions (extra documents) cleared, and final loan terms confirmed.

### Step 5 — Final walk-through

Close to the end, you verify the home is in the expected condition and agreed repairs (if any) are complete.

### Step 6 — Signing + funding + recording

You sign, the lender funds, and the sale records. After recording, you get keys (timing varies by county and escrow).

## Typical buyer costs (the ones that surprise people)

There are three buckets:

### A) Up-front / early escrow costs

These are usually paid before closing: deposit, inspections, appraisal (commonly paid by the buyer), and any specialist evaluations (roof, HVAC, pool, sewer scope, etc.).



### B) Closing costs (paid at closing)

These are the transaction costs of buying: lender fees (vary by lender and loan type), escrow and title fees (vary by county and price point), recording fees (government fees), prepaid property taxes, mortgage payment in advance, and HOA fees (if applicable). Prepaid items are often collected here too (see next section).

### C) Ongoing costs (after closing)

Property taxes, homeowners insurance, HOA dues (if applicable), utilities and maintenance. If applicable: solar payment/true-up, assessment districts, and other recurring items tied to the property.

**Rule of thumb:** Many buyers see total closing costs (excluding down payment) land somewhere around 2%–4% of the purchase price, depending on loan type and points.

## Prepaids: not “fees,” just timing

Prepaids are money you’d pay anyway — closing just collects them up front. Common prepaids include:

- Homeowners insurance premium (often the first year, depending on your setup)
- Daily interest from the funding date to the end of the month
- Property tax reserves and/or escrow account setup (if your loan escrows taxes/insurance)

This is why two buyers can purchase similar homes and still have different cash-to-close numbers — timing, loan structure, and prepaids can vary.

## Want a fast estimate before you write an offer?

Send me the property address and whether you’re paying cash or financing. I’ll outline a realistic timeline and the cost buckets so you can plan your numbers with fewer surprises.

Text/call Tracy Scott: (760) 840-7441 | TScott@TracyAScott.com