



**SUMMIT KEYS**

REAL ESTATE · CENTRAL UTAH

FREE BUYER GUIDE · 30-45 DAY CHECKLIST

# Your Offer Got Accepted. *Now What?*

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*A simple 30–45 day checklist for Central Utah home buyers — inspection, appraisal, underwriting, title, walk-through, and closing day.*

**Dana Hoyt**

REALTOR® · EXIT REALTY SUCCESS · SUMMIT KEYS

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603-915-6884

Serving Nephi · Mona · Salem · Juab County · Central Utah

## QUICK OVERVIEW

# The Next 30–45 Days

Most buyers think the hard part is over once the offer is accepted. The truth is, this is when the deadlines, documents, inspections, appraisal, lender work, title work, and final walk-through all start moving — usually at the same time.

*Here is a simple way to see the next month and a half at a glance.*

<b>DAY 1–3</b>	Earnest money deposited
<b>DAYS 1–10</b>	Inspection period
<b>DAYS 1–15</b>	Appraisal ordered
<b>DAYS 10–20</b>	Appraisal completed
<b>DAYS 15–30</b>	Loan underwriting
<b>DAYS 25–35</b>	Clear to close
<b>DAYS 30–45</b>	Closing day

*Timelines vary by contract. Your agent and lender will give you exact dates.*

## STEP 1 · EARNEST MONEY

# Deposit Your Earnest Money

After your offer is accepted, your earnest money needs to be deposited by the deadline in your contract. This money shows the seller you are serious, and it is usually credited back toward your closing costs or down payment at closing.

**CHECKLIST**

- Confirm the earnest money deadline in your contract
- Ask where and how to send the funds
- Never wire money without verifying instructions by phone
- Save proof of deposit (receipt, wire confirmation)
- Confirm your agent and title company received confirmation

**HEADS UP — WIRE FRAUD**

Wire fraud is real, and Central Utah is not exempt. Always verify wiring instructions by phone with a trusted contact at the title company before sending any money. If the email looks even slightly off, call before clicking.

## STEP 2 · INSPECTION PERIOD

# The Inspection Period: Your Most Important Window

The inspection period is your chance to learn more about the home before moving forward. The report may be long, but not everything on it is a dealbreaker. Knowing what is serious versus normal wear is most of the work.

## CHECKLIST

- Schedule your home inspection quickly — the clock starts right away
- Attend the inspection if you can, even for the last 30 minutes
- Review the report with your agent before reacting
- Separate major concerns (roof, foundation, systems) from cosmetic items
- Decide: ask for repairs, ask for a credit, accept as-is, or cancel if allowed
- Know your inspection deadline — missing it can waive your rights

## LOCAL REALTOR NOTE

Most buyers panic at the inspection report. A 40-item list is normal for a 20-year-old home. The job is figuring out which 3 or 4 items actually matter — and what to ask the seller for.

**STEP 3 · APPRAISAL**

# The Appraisal: What If It Comes In Low?

Your lender orders an appraisal to confirm the home is worth what you are paying. If it comes in at value, you keep moving. If it comes in low, you still have options — it is not automatically a crisis.

**CHECKLIST**

- Confirm the appraisal has been ordered by your lender
- Stay in touch with your lender about the timeline
- Ask your agent what your options are if the value comes in low
- Do not panic before you know the actual number

**OPTIONS IF THE APPRAISAL IS LOW**

- Renegotiate the purchase price with the seller
- Seller agrees to lower the price
- Buyer brings extra cash to cover the gap
- Both sides meet in the middle
- Buyer cancels — if protected by contract terms

**REFRAME**

An appraisal gap is not automatically a crisis. It is a negotiation point if you have a plan ready before the number comes back.

**STEP 4 · UNDERWRITING**

# Loan Underwriting: Do Not Make Big Changes

Once you are under contract, your lender will verify your income, credit, employment, bank statements, debt, and supporting documents. This is not the time to make financial changes — even small ones can delay or kill your loan.

**CHECKLIST**

- Respond quickly to every lender request
- Keep documents organized in one folder
- Ask questions if a request does not make sense
- Stay financially steady until after closing

**DO NOT DO ANY OF THESE BEFORE CLOSING**

- Open new credit cards or lines of credit
- Buy a car or finance furniture
- Change jobs without talking to your lender first
- Make large unexplained deposits
- Move money around without documentation
- Miss any payments — even small ones

**LOCAL REALTOR NOTE**

The fastest way to slow down closing is to ignore your lender. Same-day replies make a real difference.

**STEP 5 · TITLE & ESCROW**

# Title and Escrow: What Happens Behind the Scenes

While you are working through inspections and financing, the title company is checking the property's ownership history and preparing the closing paperwork. Escrow holds funds and coordinates the moving pieces.

**CHECKLIST**

- Watch for title company emails — check spam too
- Review documents when requested
- Respond quickly if more information is needed
- Verify all wiring instructions by phone before sending funds
- Ask questions before signing anything you do not understand

**IN PLAIN ENGLISH**

- Title checks ownership
- Escrow coordinates money and documents
- Closing transfers ownership to you

**LOCAL REALTOR NOTE**

This part often runs in the background. Your job is to respond fast when asked, and stay in close contact with your lender and agent.

## STEP 6 · INSURANCE &amp; UTILITIES

## Do Not Wait on Insurance and Utilities

Your lender will require proof of homeowners insurance before closing. You also need to plan ahead for utilities so there is no gap when you move in. These two things are easy to forget — and easy to fix if you start early.

### CHECKLIST

- Shop homeowners insurance early — get 2 or 3 quotes
- Send insurance information to your lender
- Confirm what coverage is required by your loan
- Schedule utilities to start on closing day or possession day
- Cover water, power, gas, trash, internet, and any city services
- Confirm if the home has HOA dues or transfer requirements

### LOCAL REALTOR NOTE

Insurance and utilities are easy to forget — but they can delay closing or leave you sitting in a cold house on move-in day. Start both during week two.

**STEP 7 · FINAL WALK-THROUGH**

# The Final Walk-Through: Do Not Skip This

The final walk-through usually happens 24–48 hours before closing. This is your chance to confirm the home is in the expected condition before you sign. It is short — but important.

**CHECKLIST**

- Confirm agreed-upon repairs were actually completed
- Make sure appliances, fixtures, and systems still work
- Check that nothing was removed that was supposed to stay
- Look for new damage from the move-out
- Test lights, plumbing, heating, cooling, doors, and windows
- Flag any problems before you sign at closing

**LOCAL REALTOR NOTE**

Do not treat the walk-through as a formality. It is your last chance to catch issues while you still have leverage to fix them.

## CLOSING DAY

# Closing Day: What to Bring, What to Expect

Closing day is the finish of the under-contract process. Plan for it like any other important appointment — show up a few minutes early, bring what you need, and read before you sign.

**BRING WITH YOU**

- Government-issued photo ID
- Certified funds or wire confirmation
- Your checkbook, just in case
- Any outstanding documents the lender requested

**EXPECT**

- 1–2 hours of signing
- A lot of paperwork — that is normal
- Final lender and title review
- Your keys after recording, depending on contract and local process

**REMINDER**

Read before you sign. Ask questions. There are no dumb questions on closing day — and a 30-second pause to ask is always better than signing something you do not understand.

## PRINTABLE SUMMARY

# Your Under Contract Checklist

Print this page and check things off as you go. If you are working with Summit Keys, your agent and lender will keep you on top of these deadlines — but it helps to see the whole picture.

- Confirm contract deadlines
- Deposit earnest money on time
- Schedule home inspection
- Review inspection report with agent
- Submit repair request or response, if needed
- Confirm appraisal has been ordered
- Stay in regular contact with lender
- Avoid new debt or financial changes
- Respond quickly to underwriting requests
- Shop homeowners insurance
- Set up utilities for move-in day
- Review title documents when sent
- Verify closing funds and wiring instructions
- Schedule final walk-through
- Complete final walk-through
- Bring photo ID to closing
- Ask questions before signing anything
- Confirm possession details and key handoff

*Stuck on a step? Text or call Dana at 603-915-6884.*

**NEXT STEP**

# Need Help Knowing What Comes Next?

Buying a home is not just about getting your offer accepted. The next 30–45 days matter. Deadlines, inspections, appraisal, underwriting, title, and closing all need to be handled the right way.

If you are buying in Nephi, Mona, Salem, Juab County, or Central Utah, Dana Hoyt with Summit Keys Real Estate can help you understand the process and make a clear plan — no pressure.

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**HAVE A QUESTION ABOUT BUYING?**

**Visit [summitkeys.org/resources](https://summitkeys.org/resources) · Call or text 603-915-6884**

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This guide is for general education only. Timelines and contract terms vary. Always follow your purchase contract, lender instructions, title company instructions, and professional guidance.