

Contract to Close Checklist

Property: _____ Client: _____

Binding Date _____
Earnest Money Due _____
Due Diligence Ends _____

Financing Contingency _____
Appraisal Contingency _____
Closing Date _____

Contact Binding

- [ ] Double-check the closing date doesn't land on a holiday or weekend
- [ ] Review every line of the contract for accuracy
- [ ] Send a welcome email + contract-to-close timeline to your buyer
- [ ] Share the contract with attorney and lender
- [ ] Upload docs to your compliance system
- [ ] Track earnest money and send confirmation to all parties
- [ ] Confirm appraisal has been ordered and file is moving into underwriting
- [ ] Add key dates into your calendar
- [ ] Coordinate the home inspection
- [ ] Confirm buyer has begun shopping for homeowner's insurance
- [ ] Contract is marked "Under Contract" in the MLS

After the Inspection Period

- [ ] Coordinate termite letter if needed
- [ ] Track repair receipts/invoices per amendments
- [ ] Schedule closing date & time with attorney, lender, and all parties
- [ ] Gather utility info from seller + share with buyer
- [ ] Confirm commission agreement with co-op agent

Financing & Appraisal Deadlines

- [ ] Two days before financing contingency: confirm conditional loan approval
- [ ] Two days before appraisal contingency: verify appraisal is in and reviewed

Elevate TC Solutions | 704-488-5578 | kristal@elevate-tc.com



Contract to Close Checklist

Two Weeks Before Closing

- [ ] Confirm buyer & seller info forms completed
- [ ] Confirm with title that the HOA letter and payoffs are ordered
- [ ] Verify clear title
- [ ] Order home warranty if applicable
- [ ] Check loan status with lender
- [ ] Verify File is approved in your compliance system

One week before closing

- [ ] Send Disbursement Authorization (DA) to attorney
- [ ] Check on when the lender is expecting clear to close
- [ ] Follow up on any pending items not yet received
- [ ] Schedule Final Walkthrough

3-5 Days before Closing

- [ ] Review Closing Disclosure (CD) for accuracy
- [ ] Confirm buyer has arranged for utilities to be transferred into their name
- [ ] Verify “clear to close” from lender
- [ ] Send reminder to buyer or seller with closing date, time, and location
- [ ] Check that wire instructions have been securely delivered to buyer
- [ ] Confirm prelim CD delivered and acknowledged by buyer (within 3 days)

Closing Day

- [ ] Remind client to bring identification, checkbook, & keys
- [ ] Upload final CD to compliance
- [ ] Close property out of the MLS

Elevate TC Solutions | 704-488-5578 | kristal@elevate-tc.com