

5-STEP GUIDE TO A SMOOTH CLOSING

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1. Earnest Money Deadline



- What It Is: A deposit showing you're serious about buying.
- What To Do: Submit the earnest money (usually to the title company) by this date to keep the contract valid.

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2. Seller Property Condition Disclosure (SPCD)



- What It Is: The seller's written disclosure about the property's condition.
- What To Do: Review carefully—note any concerns to address during due diligence.

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3. Due Diligence Deadline



- What It Is: Your chance to inspect the home (e.g. general, roof, HVAC, radon).
- What To Do: Schedule inspections early. Negotiate repairs or cancel if needed—must act before the deadline.

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4. Finance & Appraisal Deadline



- What It Is: Deadline for your lender to approve your loan and complete the appraisal.
- What To Do: Stay in close contact with your lender. Provide documents quickly. Appraisal must meet or exceed purchase price.

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5. Settlement Deadline (Closing Day)



- What It Is: The day all paperwork is signed and ownership transfers.
- What To Do: Be ready to sign closing docs and bring any required funds. I'll coordinate final steps with the title company.

Possession Date: The day you officially get the keys and can move in.

- After you sign closing documents, the title company must record the sale with the county. Once recording is confirmed (usually same day or next business day), you'll get the keys and take possession. Time to celebrate!