

# Under Contract to Close Checklist

From executed contract to closing table

## DAYS 1-3 — EFFECTIVE DATE

### Confirm effective date in writing with all parties via email

All deadlines run from this date. Get written confirmation immediately.

CRITICAL

### Deliver earnest money to title company within 3 days

Calendar it now. Get written receipt. Miss this and seller can terminate.

CRITICAL

### Deliver option fee directly to seller within 3 days

Not to title — to the SELLER. Deliver by hand or overnight. Keep confirmation.

CRITICAL

### Schedule home inspection within 24-48 hours of effective date

Do not wait until day 6 of a 7-day option. You need runway after the report.

CRITICAL

### Open title with title company — send contract and earnest receipt

Title begins their search from effective date. Earlier is better.

HIGH

## OPTION PERIOD — INSPECTION & NEGOTIATION

### Attend inspection with buyer if possible

Your presence builds trust. You hear the inspector firsthand.

HIGH

### Review full inspection report — identify safety vs. cosmetic items

Focus on structural, roof, HVAC, plumbing, electrical. Not cosmetic items.

CRITICAL

### Get contractor bids on major items — not just inspection estimates

Real bids are defensible. Ask for credit at closing vs. seller doing repairs.

HIGH

### Negotiate repair amendment before 5 PM on option expiration day

Texas option expires at 5 PM. Set 3 PM alarm on expiration day.

CRITICAL

### If terminating — deliver written notice before 5 PM on option day

After 5 PM option is gone and earnest money is at risk.

CRITICAL

## MID-TRANSACTION — LENDER & APPRAISAL

### Confirm lender has ordered appraisal by day 10

Appraisal takes 7-14 days in Houston market. Delays close if ordered late.

HIGH

### Follow up with lender weekly for loan status updates

Underwriting conditions must clear before closing. Be proactive.

HIGH

### If low appraisal — prepare three options for buyer and seller

Reduce price, buyer pays gap, or split difference. Present all three at once.

CRITICAL

## CLOSING WEEK

### Confirm closing date, time, and title company location — 5 days out

Do this proactively. Do not assume the date still stands.

CRITICAL

### Schedule and conduct final walk-through 24 hours before closing

Verify all agreed repairs are complete and no new damage since inspection.

CRITICAL

### Confirm buyer has wire ready — get instructions directly from title

Never relay wire instructions via email — wire fraud risk. Call title directly.

CRITICAL

### Bring IDs and all required documents to closing table

Government-issued photo ID for all buyers on title.

HIGH

### Send handwritten thank-you note within 48 hours of closing

Specifically mention something from their journey. Generates referrals.

HIGH

## Notes