Contract-to-close financing checklist

For Florida Realtors/Florida Bar contracts. Defaults below apply only if the blank was left empty; use the dates in your contract. Days are calendar days after the Effective Date.

Property: _____ Effective Date: _____ Closing: _____

Day 0–3: Contract signed

[ ] Send the fully executed contract to the lender and closing agent the same day.

[ ] Record deadlines: deposit, inspection period, loan application, Loan Approval Period, closing.

[ ] Confirm the escrow deposit is delivered on time (3 days if left blank).

[ ] Buyer orders homeowners and, if needed, flood insurance quotes now.

Day 1–5: Loan application

[ ] Buyer applies within the contract deadline (5 days if left blank).

[ ] Loan Estimate delivered or mailed within 3 business days of application; confirm intent to proceed.

[ ] Lender orders appraisal; agent provides lockbox access and a list of supporting sales.

[ ] Condo/HOA: request questionnaire, budget, insurance and association approval application.

Day 5–15: Inspection period

[ ] Inspection completed; repair requests consider loan program property requirements (FHA/VA).

[ ] Insurance binder, wind mitigation and four-point reports as needed.

[ ] Buyer avoids new credit, job changes and large undocumented deposits.

Day 15–30: Loan Approval Period (30 days if left blank)

[ ] Appraisal received; plan for any gap with the lender immediately.

[ ] Underwriting conditions submitted promptly.

[ ] Ask for a status update at least 5 days before the Loan Approval Period ends.

[ ] Buyer sends written notice of Loan Approval, or written notice to cancel, before the period ends.

Final stretch

[ ] Clear to close received; closing agent has final figures.

[ ] Buyer receives the Closing Disclosure at least 3 business days before closing.

[ ] Buyer verifies wiring instructions by phone with a known number. Never trust emailed changes.

[ ] Final walkthrough scheduled; utilities and insurance effective on closing day.

Lender: _____ Phone: _____ Closing agent: _____ Phone: _____

Read the full guide: therfg.com/financing-contingency-florida/ · Confirm defaults against the contract revision your brokerage uses.

Educational planning only. Not a quote, approval or commitment to lend. Program rules change; verify current requirements for the specific borrower, property and transaction. Equal Housing Opportunity.