

Contract-to-Close Tracker

Track every deadline from accepted offer to closing day. Missing a contingency deadline can cost your earnest money or your protections — write dates down the day the contract is signed.

Key contract dates

Milestone	Deadline date	Done
Contract fully executed		■
Earnest money delivered		■
Loan application submitted		■
Home inspection completed		■
Specialty inspections (roof, sewer, pest)		■
Inspection response / repair request delivered		■
Inspection resolution signed		■
Seller disclosures reviewed		■
Appraisal ordered		■
Appraisal received		■
Appraisal contingency deadline		■
Homeowners insurance bound		■
HOA documents received + reviewed		■
Title commitment received + reviewed		■
Loan conditions cleared		■
Clear-to-close from lender		■
Closing Disclosure received (≥3 business days before signing)		■
Final walkthrough completed		■
Wiring instructions verified by phone		■
Certified funds ready		■

Milestone	Deadline date	Done
Closing / signing appointment		■
Deed recorded — keys received		■

Between offer and closing — do NOT

- Open new credit cards or finance a car
- Change jobs or income structure
- Move large sums between accounts
- Make big cash deposits without a paper trail
- Co-sign any loan for anyone else

Wire fraud reminder

Wire fraud most often strikes in the final 72 hours. **Always call a verified phone number** at your title company to confirm wiring instructions — never trust instructions sent only by email.