Florida contract-to-close checklist

Every stage of a Florida residential deal, what a system can track, and what stays with the agent. The defaults shown are from the standard Florida Realtors / Florida Bar residential forms (FR/BAR and AS IS). The parties can change any of them, so fill in the dates from your executed contract and its addenda.

Property: _____ Effective Date: _____ Closing date: _____ Cash / financed: _____

Stage	Form default (check your contract)	Good candidates for automation	Decisions that stay with people	Due date	Done
1. Contract and deposit	Effective Date: when the last party signed or initialed and delivered the offer or final counteroffer. Initial deposit: with the offer, or within the days written in (3 if blank). Days are calendar days; weekend and legal-holiday deadlines roll to the next day.	Deadline calendar, intake checks, deposit follow-up	Effective Date disputes, late deposit response, wire verification		☐
2. Inspections	AS IS form: inspection period 15 days if left blank; buyer may cancel in its sole discretion before it ends.	Countdown reminders, report collection, amendment logging	Advice on findings, repair negotiation, cancel or proceed		☐
3. Financing and appraisal	When the financing paragraph applies: loan application within 5 days; loan approval period 30 days.	Milestone tracking, lender status requests, contingency reminders	Low appraisal strategy, waivers and extensions		☐
4. Title and HOA	Title evidence: 15 days before closing (5 days before closing on a cash deal). Buyer has 5 days after receiving the title commitment to object.	Status follow-up with the title office, estoppel and payoff status checks, early draft settlement statement	Curative and underwriting calls, statement and wire approval		☐
5. Walkthrough and pre-closing	On most financed residential deals, the lender must provide the Closing Disclosure at least three business days before closing (federal TRID rules).	Scheduling, reminders, pre-closing checklist	Walkthrough issues, ready-or-delay call		☐
6. Closing and after	Closing date as set in the contract and any extension addenda.	Document collection, recording follow-up, file close-out	Client relationship, unresolved issues		☐

Before the calendar goes out

- ☐ Effective Date confirmed from the signature and delivery history, not assumed.
- ☐ Every negotiated period read from the executed contract and addenda, not the form defaults.
- ☐ Weekend and legal-holiday rollover applied to each deadline.
- ☐ Changed wire instructions verified by calling a known, independently confirmed number; never the contact details in the email.

A person approves every wire and makes every decision that changes the deal. Software can track and chase; it can't make a lender or a seller move faster.

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