

UNDER CONTRACT: WHAT HAPPENS NEXT?

A simple roadmap from accepted offer to closing

CONGRATULATIONS, YOU'RE UNDER CONTRACT. This is the roadmap. The more detailed checklists later in this library cover inspection, appraisal preparation, walkthrough and closing.

RIGHT AFTER ACCEPTANCE

- ☐ Send the fully executed contract to your mortgage professional
- ☐ Deliver earnest money by the contract deadline and keep proof
- ☐ Schedule the home inspection within the contract timeline
- ☐ Begin obtaining homeowners insurance
- ☐ Respond promptly to requests from your Realtor, lender and closing provider

LOAN PROCESS

- ☐ Complete remaining loan application items
- ☐ Provide updated income and asset documents when requested
- ☐ Review and sign required disclosures
- ☐ Lender coordinates appraisal when required
- ☐ Address underwriting conditions promptly

APPROACHING CLOSING

- ☐ Finalize homeowners insurance
- ☐ Review the Closing Disclosure when provided
- ☐ Confirm funds and approved delivery method with the closing provider
- ☐ Complete the final walkthrough
- ☐ Bring acceptable identification and follow closing instructions

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Deadlines and responsibilities vary by contract, state, loan program and closing provider. Follow the requirements specific to your transaction.