Transaction Coordinator Checklist: Contract to Close

Zingo Assist
zingoassist.us · November 2026

Property: _____ Client(s): _____ Effective date (Day 0): _____ Closing date: _____ Use one copy per file. Build every deadline from the executed contract.

1. Contract accepted (day 0–1)

- [ ] Get the fully executed contract with all signatures, initials and addenda
- [ ] Confirm the effective date and build the deadline calendar from the contract
- [ ] Send intro emails to buyer, seller, both agents, lender and title or escrow
- [ ] Confirm the earnest money deposit was delivered and get the receipt
- [ ] Send the contract to the lender and title company
- [ ] Order HOA or condo documents and any required association approval
- [ ] Open the file in the transaction platform and start the broker checklist

2. Inspection period

- [ ] Schedule the home inspection and any specialist inspections (WDO/termite, roof, pool, sewer)
- [ ] Confirm access with the listing side and share times with the buyer
- [ ] Send reports to the agent as soon as they arrive
- [ ] Track the inspection deadline and remind the agent two days before it
- [ ] Prepare repair requests or amendments for the agent to review and send
- [ ] Remind the buyer to get insurance quotes early

3. Financing and appraisal

- [ ] Confirm the buyer applied for the loan within the contract deadline
- [ ] Track appraisal ordered, scheduled and received
- [ ] Flag a low appraisal to the agent the same day
- [ ] Track the loan approval or commitment deadline and get written confirmation
- [ ] Check in with the lender weekly for missing conditions

4. Title, survey and HOA

- [ ] Get the title commitment and send it to the agent for review
- [ ] Order or confirm the survey if required
- [ ] Track open permits, liens or HOA violations that must be cleared
- [ ] Confirm HOA or condo approval if the association requires it

5. Final week

- [ ] Confirm "clear to close" with the lender
- [ ] Confirm the buyer received the Closing Disclosure at least three business days before closing
- [ ] Schedule the final walk-through
- [ ] Send the closing time, location and what to bring to every party
- [ ] Remind clients to verify wire instructions by phone with the title company (wire fraud warning)
- [ ] Remind clients to transfer utilities

6. Closing day and after

- [ ] Confirm the closing is funded and recorded
- [ ] Get the signed settlement statement and closing documents for the file
- [ ] Update the MLS to sold and the CRM to closed
- [ ] Complete the broker compliance file and commission paperwork
- [ ] Send the closing gift and ask for a review
- [ ] Set post-closing reminders: 30-day check-in and home anniversary

Virtual transaction coordinators, free 2-day trial: zingoassist.us/real-estate-transaction-coordinator-services

General guidance, not legal advice. Deadlines depend on your state, contract and brokerage.