

TRANSACTION COORDINATION CHECKLIST

Contract to Close · Chronological Touch Points · All Parties

Buyer(s): _____	Property Address: _____	MLS #: _____
Acceptance Date: _____	Close Date: _____	Purchase Price: \$ _____
Lender Name: _____	Lender Contact: _____	Lender Phone: _____
Title Company: _____	Title Contact: _____	Title Phone: _____
Co-op Agent: _____	Co-op Brokerage: _____	Co-op Phone: _____

PARTY KEY: B Buyer L Lender T Title C Co-op Agent A Agent / Internal

PHASE 1 · CONTRACT EXECUTED

Day 0–1 · Acceptance through Mutual Execution

Immediate Actions — Within 24 Hours of Acceptance

<input type="checkbox"/> A A	Review fully executed purchase agreement; confirm all addenda & signatures complete	Date Completed _____	Initials _____
<input type="checkbox"/> A A	Input transaction into transaction management system (Dotloop, Skyslope, etc.)	Date Completed _____	Initials _____
<input type="checkbox"/> C C	Confirm receipt of fully executed contract with co-op / listing agent	Date Completed _____	Initials _____
<input type="checkbox"/> B B	Send congratulations & deliver written overview of the closing timeline to buyer	Date Completed _____	Initials _____
<input type="checkbox"/> L L	Forward fully executed contract, MLS sheet & all addenda to lender <i>★ Indiana: lender must receive contract promptly to begin loan processing and issue Loan Estimate</i>	Date Completed _____	Initials _____
<input type="checkbox"/> T T	Open title order — send contract, legal description & earnest money instructions to title company	Date Completed _____	Initials _____
<input type="checkbox"/> B B	Confirm buyer delivers earnest money deposit per contract terms <i>★ Indiana: EMD typically due within 3 business days of acceptance unless contract specifies otherwise</i>	Date Completed _____	Initials _____
<input type="checkbox"/> C C	Obtain and retain earnest money receipt from holding party (broker or title)	Date Completed _____	Initials _____

Notes: _____

PHASE 2 · INSPECTION PERIOD

Typically Day 1–10 · Per Contract Deadline

Scheduling & Coordination

<input type="checkbox"/>	B	Schedule home inspection; confirm date, time & access with co-op agent	Date Completed	Initials
<input type="checkbox"/>	C	Coordinate property access for inspector with seller / listing agent	Date Completed	Initials
<input type="checkbox"/>	B	Attend inspection with buyer; walk through findings on site	Date Completed	Initials
<input type="checkbox"/>	B	Schedule specialty inspections as needed: radon, sewer scope, HVAC, roof, mold, well/septic ★ <i>Indiana: radon testing strongly recommended — EPA action level is 4 pCi/L</i>	Date Completed	Initials
<input type="checkbox"/>	A	Review inspection report with buyer; clarify material vs. cosmetic deficiencies	Date Completed	Initials
<input type="checkbox"/>	C	Submit buyer's Inspection Notice & Seller's Response (INSR) if repair requests are made ★ <i>Indiana: use IAR-approved INSR form — this is an Indiana-specific required document</i>	Date Completed	Initials
<input type="checkbox"/>	B	Review seller's INSR response; advise buyer on acceptance, counter, or contract termination	Date Completed	Initials
<input type="checkbox"/>	A	Ensure all INSR amendments fully executed and copies distributed to all parties	Date Completed	Initials
<input type="checkbox"/>	L	Notify lender of any agreed price reductions or seller credits resulting from inspection	Date Completed	Initials

Notes: _____

PHASE 3 · LOAN PROCESSING & APPRAISAL

Day 5–25 · Lender-Driven Timeline

Lender Communication & Monitoring

<input type="checkbox"/>	L	Confirm loan application submitted and file is actively in processing ★ <i>Lender must issue Loan Estimate (LE) to buyer within 3 business days of application — federal TRID requirement</i>	Date Completed	Initials
<input type="checkbox"/>	L	Confirm appraisal ordered; provide property access instructions to co-op agent	Date Completed	Initials
<input type="checkbox"/>	C	Coordinate appraisal access with seller / listing agent	Date Completed	Initials
<input type="checkbox"/>	L	Follow up on appraisal completion; request results and discuss with buyer if low value	Date Completed	Initials
<input type="checkbox"/>	B	If low appraisal: counsel buyer on options — renegotiate price, dispute, pay difference, or terminate	Date Completed	Initials

<input type="checkbox"/>	L	Confirm file submitted to underwriting; track conditions list with loan officer	Date Completed	Initials
<input type="checkbox"/>	B	Remind buyer: NO large purchases, new credit accounts, or employment changes during processing ★ <i>New credit inquiries or job changes are a leading cause of loan denial in Indiana transactions</i>	Date Completed	Initials
<input type="checkbox"/>	L	Follow up on underwriting conditions; assist buyer with documentation requests as needed	Date Completed	Initials
<input type="checkbox"/>	L	Confirm Clear to Close (CTC) received from underwriting — notify all parties immediately	Date Completed	Initials
<input type="checkbox"/>	L	Verify Closing Disclosure (CD) issued to buyer at least 3 business days before closing ★ <i>Federal TRID requirement — closing table cannot occur until the 3-business-day waiting period expires</i>	Date Completed	Initials

Notes: _____

PHASE 4 · TITLE SEARCH & CLOSING PREPARATION

Day 10 through 3 Days Before Close

Title Company Coordination

<input type="checkbox"/>	T	Request title commitment / preliminary title report from title company	Date Completed	Initials
<input type="checkbox"/>	A	Review title commitment for liens, encumbrances, easements, or cloud on title	Date Completed	Initials
<input type="checkbox"/>	T	Confirm all title issues resolved: tax liens, judgments, HOA violations, unpaid assessments ★ <i>Indiana: check for delinquent county property taxes and drainage assessments — common title issue</i>	Date Completed	Initials
<input type="checkbox"/>	T	Confirm survey ordered if required by lender, contract, or title underwriter	Date Completed	Initials
<input type="checkbox"/>	T	Provide title company with all parties' contact info and required tax ID information	Date Completed	Initials
<input type="checkbox"/>	T	Request preliminary Settlement Statement / Closing Disclosure from title for buyer review	Date Completed	Initials
<input type="checkbox"/>	B	Review estimated closing costs with buyer; confirm cash-to-close amount and wire instructions ★ <i>CRITICAL: Verify wire instructions by phone call — wire fraud is a top closing scam in Indiana</i>	Date Completed	Initials
<input type="checkbox"/>	L	Confirm lender will fund on time; obtain expected wire/funding timeline from loan officer	Date Completed	Initials
<input type="checkbox"/>	C	Confirm seller will have property vacated and in agreed condition at closing / possession date	Date Completed	Initials

<input type="checkbox"/>	T T	Confirm closing date, time & location with title company — communicate confirmed details to all parties	Date Completed	Initials
<input type="checkbox"/>	B B	Remind buyer to secure homeowner's insurance; lender requires binder before or at closing ★ <i>Indiana: insurance binder must list lender as mortgagee/loss payee with correct loan information</i>	Date Completed	Initials
<input type="checkbox"/>	B B	Advise buyer to contact utilities and schedule service transfer effective on closing/possession date	Date Completed	Initials

Notes: _____

PHASE 5 · FINAL WALKTHROUGH

24–48 Hours Before Closing

Pre-Closing Property Verification

<input type="checkbox"/>	C C	Schedule final walkthrough with co-op agent; confirm seller has vacated and property is accessible	Date Completed	Initials
<input type="checkbox"/>	B B	Conduct final walkthrough with buyer; verify all agreed-upon repairs have been completed	Date Completed	Initials
<input type="checkbox"/>	B B	Confirm all fixtures, appliances & personal property specified in contract are present	Date Completed	Initials
<input type="checkbox"/>	B B	Test utilities: electricity, HVAC, water, gas — confirm all are operational	Date Completed	Initials
<input type="checkbox"/>	C C	Document any walkthrough deficiencies immediately in writing — contact co-op agent ★ <i>Indiana: document in writing; may require amendment, credit, escrow holdback, or repair before close</i>	Date Completed	Initials
<input type="checkbox"/>	A A	Obtain repair receipts and/or warranties from seller if repairs were negotiated post-inspection	Date Completed	Initials

Notes: _____

PHASE 6 · CLOSING DAY

Day of Closing · Funding & Recordation

Morning of Closing — Pre-Table Confirmation

<input type="checkbox"/>	L L	Confirm lender has sent wire / funding to title company and title has confirmed receipt	Date Completed	Initials
<input type="checkbox"/>	T T	Confirm title company has received all funds and final loan documents from lender	Date Completed	Initials
<input type="checkbox"/>	B B	Remind buyer to bring: government-issued photo ID + certified/cashier's check or wire confirmation	Date Completed	Initials
<input type="checkbox"/>	B B	Confirm buyer's homeowner's insurance policy is active and effective as of closing date	Date Completed	Initials

At the Closing Table

<input type="checkbox"/>	B B	Attend closing with buyer; review all documents carefully before signing	Date Completed	Initials
<input type="checkbox"/>	T T	Verify all figures on Closing Disclosure match agreed contract terms and any amendments	Date Completed	Initials
<input type="checkbox"/>	T T	Ensure deed, mortgage/deed of trust & all closing documents properly executed by all parties	Date Completed	Initials
<input type="checkbox"/>	L L	Confirm loan funded and lender has authorized title to disburse proceeds	Date Completed	Initials
<input type="checkbox"/>	T T	Title company records deed and mortgage with county recorder / auditor ★ <i>Indiana: deed recorded with county auditor/recorder — buyer takes title upon recordation, not signing</i>	Date Completed	Initials
<input type="checkbox"/>	C C	Coordinate transfer of keys, garage openers, access codes & manuals from seller / co-op agent	Date Completed	Initials
<input type="checkbox"/>	B B	Present buyer with keys — congratulate them on their new home!	Date Completed	Initials

Notes: _____

PHASE 7 · POST-CLOSING FOLLOW-UP

Day of Close + 1–14 Days

File, Compliance & Commission

<input type="checkbox"/>	A A	Upload fully executed Closing Disclosure and all final documents to transaction management file	Date Completed	Initials
<input type="checkbox"/>	A A	Submit complete transaction file to brokerage for compliance review	Date Completed	Initials
<input type="checkbox"/>	T T	Request final owner's title insurance policy from title company for buyer's records	Date Completed	Initials
<input type="checkbox"/>	A A	Confirm commission disbursement received per the closing settlement statement	Date Completed	Initials
<input type="checkbox"/>	C C	Confirm co-op commission disbursed correctly to co-op agent's brokerage	Date Completed	Initials

Client Care & Retention

<input type="checkbox"/>	B B	Send personalized closing gift and handwritten thank you note to buyer	Date Completed	Initials
<input type="checkbox"/>	B B	Provide buyer with post-closing resource list: utility contacts, HOA info, local service providers	Date Completed	Initials
<input type="checkbox"/>	B B	Send homestead exemption filing instructions and county assessor contact ★ <i>Indiana: file homestead exemption with county assessor by Dec 31 for tax savings in the following year</i>	Date Completed	Initials

<input type="checkbox"/> B B	Send 30-day check-in message — confirm move went smoothly and ask if any questions remain	Date Completed	Initials
<input type="checkbox"/> B B	Add buyer to annual home anniversary follow-up program (1 year, 3 year, 5 year)	Date Completed	Initials
<input type="checkbox"/> B B	Request online review — provide links to Google Business, Zillow, Realtor.com & Facebook	Date Completed	Initials

Notes: _____

INDIANA KEY DEADLINES — QUICK REFERENCE

Deadline / Requirement	Indiana Standard
Earnest Money Deposit (EMD)	Within 3 business days of acceptance unless contract specifies otherwise
Inspection Notice & Seller Response	Per contract (typically Day 5–10); use IAR-approved INSR form
Loan Commitment Deadline	Per contract (typically Day 21–30); lender issues written commitment letter
Appraisal Contingency Deadline	Per contract — typically at or before loan commitment deadline
Loan Estimate (LE) from Lender	Within 3 business days of loan application (federal TRID — mandatory)
Closing Disclosure (CD) to Buyer	At least 3 business days before closing (federal TRID — mandatory)
Homeowner's Insurance Binder	Required by lender before or at closing; list lender as mortgagee
Deed Recordation	Recorded with county auditor/recorder on closing day or next business day
Possession / Occupancy	Per contract — typically at closing or per negotiated addendum
Homestead Exemption Filing	File with county assessor by December 31 of the year of purchase

This checklist is a general reference guide for Indiana residential buyer transactions and does not constitute legal advice. Always refer to the fully executed purchase agreement, IAR-approved forms, lender instructions, and your brokerage's compliance policies. Consult a licensed Indiana real estate attorney for complex or non-standard situations.