2025 Contract Guide to

DATES & DEADLINES



This general guide is intended for discretional use with each contract. Every transaction will vary. Consult your managing broker for brokerage standards.

3.2 Disclosure of Terms states: Any box checked in this Contract means the corresponding provision applies. Any box, blank or line in this Contract left blank or completed with the abbreviation "N/A", or the word "Deleted" means such provision, including any deadline, is not applicable and the corresponding provision of the Contract to which reference is made is deleted. If no box is checked in a provision that contains a selection of "None", such provision means that "None" applies.

1 Time of Day Deadline	EVENT	DATE OR DEADLINE	RATIONALE
### Responsible party is selected in Section 8 ### Record Title Objection Deadline	1 Time of Day Deadline	Variable	Consider Buyer, Seller and Broker's availability
3 Record Title Deadline (and Tax Certificate) 4 Record Title Objection Deadline 5 Off-Record Title Objection Deadline 5 Off-Record Title Objection Deadline 6 Off-Record Title Objection Deadline 7 Title Resolution Deadline 5 -7 days after off record title deadline 7 Title Resolution Deadline 8 Third Party Right to Purchase/Approve Deadline 8 Third Party Right to Purchase/Approve Deadline 9 Association Document Deadline 10 -14 days after MEC Provide Buyer with reasonable time to review documents N/A if not applicable OWNERS' ASSOCIATION 9 Association Document Deadline 10 -14 days after MEC Provide reasonable time to review association Document Termination Deadline 2-4 days after Association Document Deadline Provide Buyer reasonable time to review Association Documents from HOA 10 Association Document Termination Deadline 2-4 days after MEC Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Availability Deadline 30-35 days after MEC N/A if not applicable 15 New Loan Availability Deadline 5-7 days after MEC N/A if not applicable 16 Buyer's Credit Information Deadline 7-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable	2 Alternative Earnest Money Deadline	2 business days from MEC	Account for weekends and holidays
4 Record Title Objection Deadline 5-8 days after MEC Same as Record Title Deadline 6 Off-Record Title Deadline 6 Off-Record Title Deadline 7 Title Resolution Deadline 5-8 days after MEC Same as Record Title Deadline Provide Buyer with reasonable time to review documents 7 Title Resolution Deadline 5-7 days after title objection 8 Third Party Right to Purchase/Approve Deadline 1-1 days after MEC N/A if not applicable OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to review documents from HOA 10 Association Document Termination Deadline 2-4 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Application Deadline 3-7 days after MEC Loan Application on be completed with fully executed contract 14 New Loan Availability Deadline 3-7 days after MEC N/A if not applicable 15 New Loan Availability Deadline 16 Buyer's Credit Information Deadline 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 25-30 days after MEC N/A if not applicable	TITLE		
5 Off-Record Title Deadline 5-8 days after MEC Same as Record Title Deadline 6 Off-Record Title Objection Deadline 7 Title Resolution Deadline 5-7 days after title objection 8 Third Party Right to Purchase/Approve Deadline 14 days after MEC N/A if not applicable OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline 8 Third Party Right to Purchase/Approve Deadline 9 Association Document Termination Deadline 2-4 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 8 TellER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after MEC Loan Application Deadline 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 25-30 days after MEC N/A if not applicable	3 Record Title Deadline (and Tax Certificate)	10 days after MEC	Responsible party is selected in Section 8
6 Off-Record Title Objection Deadline 2-3 days after off record title deadline Provide Buyer with reasonable time to review documents 7 Title Resolution Deadline 5-7 days after title objection Provide reasonable time to resolve any objections 8 Third Party Right to Purchase/Approve Deadline OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline business of the social provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 15 New Loan Availability Deadline 3-7 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 18 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline N/A if not applicable	4 Record Title Objection Deadline	2-3 days after title deadline	Provide Buyer with reasonable time to review documents
7 Title Resolution Deadline 5-7 days after title objection Provide reasonable time to resolve any objections 8 Third Party Right to Purchase/Approve Deadline 14 days after MEC N/A if not applicable OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	5 Off-Record Title Deadline	5-8 days after MEC	Same as Record Title Deadline
8 Third Party Right to Purchase/Approve Deadline OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Point Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Prems Deadline 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 15 Provide Fredit Information Deadline 16 Existing Loan Deadline 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 25-30 days after MEC N/A if not applicable N/A if not applicable N/A if not applicable	6 Off-Record Title Objection Deadline	2-3 days after off record title deadline	Provide Buyer with reasonable time to review documents
OWNERS' ASSOCIATION 9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	7 Title Resolution Deadline	5-7 days after title objection	Provide reasonable time to resolve any objections
9 Association Document Deadline 10-14 days after MEC Provide reasonable time to obtain documents from HOA 10 Association Document Termination Deadline 2-4 days after Association Document Deadline Provide Buyer reasonable time to review Association Documents SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 4 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 5-7 days after MEC Consider closing date and when lender should provide final approval to Buyer Bexief Information Deadline 10-13 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 15-7 days after MEC N/A if n	8 Third Party Right to Purchase/Approve Deadline	14 days after MEC	N/A if not applicable
10 Association Document Termination Deadline SELLER'S DISCLOSURES 11 Seller's Property Disclosure Deadline 1-3 days after MEC Allow Seller time to properly disclose 12 Lead-Based Paint Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 25-30 days after MEC N/A if not applicable N/A if not applicable N/A if not applicable	OWNERS' ASSOCIATION		
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11 Seller's Property Disclosure Deadline 1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 18 Existing Loan Termination Deadline 19 Existing Loan Termination Deadline 25-30 days after MEC N/A if not applicable N/A if not applicable N/A if not applicable	10 Association Document Termination Deadline	2-4 days after Association Document Deadline	Provide Buyer reasonable time to review Association Documents
1-3 days after MEC N/A if home is built after 1978 LOAN AND CREDIT 13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable	SELLER'S DISCLOSURES		
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13 New Loan Application Deadline 1-3 days after MEC Loan Application can be completed with fully executed contract 14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	12 Lead-Based Paint Disclosure Deadline	1-3 days after MEC	N/A if home is built after 1978
14 New Loan Terms Deadline 3-7 days after New Loan Application Deadline Buyer agrees to loan terms provided by lender 15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	LOAN AND CREDIT		
15 New Loan Availability Deadline 30-35 days after MEC Consider closing date and when lender should provide final approval to Buyer 16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	13 New Loan Application Deadline	1-3 days after MEC	Loan Application can be completed with fully executed contract
16 Buyer's Credit Information Deadline 5-7 days after MEC N/A if not applicable 17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	14 New Loan Terms Deadline	3-7 days after New Loan Application Deadline	Buyer agrees to loan terms provided by lender
17 Disapproval of Buyer's Credit Information Deadline 10-13 days after MEC N/A if not applicable 18 Existing Loan Deadline 7-10 days after MEC N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	15 New Loan Availability Deadline	30-35 days after MEC	Consider closing date and when lender should provide final approval to Buyer
Information Deadline 10-13 days after MEC N/A if not applicable N/A if not applicable N/A if not applicable 19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable N/A if not applicable N/A if not applicable N/A if not applicable	16 Buyer's Credit Information Deadline	5-7 days after MEC	N/A if not applicable
19 Existing Loan Termination Deadline 11-13 days after MEC N/A if not applicable 20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	· · · · · · · · · · · · · · · · · · ·	10-13 days after MEC	N/A if not applicable
20 Loan Transfer Approval Deadline 25-30 days after MEC N/A if not applicable	18 Existing Loan Deadline	7-10 days after MEC	N/A if not applicable
	19 Existing Loan Termination Deadline	11-13 days after MEC	N/A if not applicable
21 Seller or Private Financing Deadline 30-40 days after MEC N/A if not applicable	20 Loan Transfer Approval Deadline	25-30 days after MEC	N/A if not applicable
	21 Seller or Private Financing Deadline	30-40 days after MEC	N/A if not applicable

2025 Contract Guide to DATES & DEADLINES continued...



EVENT	DATE OR DEADLINE	RATIONALE
APPRAISAL		
2 Appraisal Deadline	20-25 days after MEC	Appraisal deadlines do not apply to FHA or VA loans
3 Appraisal Objection Deadline	1-2 days after Appraisal Deadline	Provide Buyer reasonable time to review appraisal
4 Appraisal Resolution Deadline	2-3 days after Appraisal Objection	Provide Seller reasonable time to resolve appraisal objection
SURVEY		
5 New ILC or New Survey Deadline	14-18 days after MEC	Provide responsible party reasonable time to order ILC or Survey
6 New ILC or New Survey Objection Deadline	2-3 days after New ILC or New Survey Deadline	Provide Buyer reasonable time to review ILC or Survey
7 New ILC or New Survey Resolution Deadline	2-3 days after New ILC or New Survey Objection Deadline	Provide Seller reasonable time to resolve ILC or Survey objections
INSPECTION AND DUE DILIGENCE		
8 Water Rights Examination Deadline	14-18 days after MEC	Requires Legal Counsel
9 Mineral Rights Examination Deadline	14-18 days after MEC	Requires Legal Counsel
0 Inspection Termination Deadline	5-10 days after MEC	Provide Buyer with reasonable time for Inspection
1 Inspection Objection Deadline	5-10 days after MEC	Provide Buyer with reasonable time for Inspection
2 Inspection Resolution Deadline	2-3 days after Inspection Objection Deadline	Provide Seller with reasonable time to resolve any Inspection Objections
3 Property Insurance Termination Deadline	14-18 days after MEC	Provide Buyer the opportunity to seek out providers
4 Due Diligence Documents Delivery Deadline	14-18 days after MEC	Document delivery for Water Rights, Mineral Right, Solar Panel Leases, etc.
5 Due Diligence Documents Objection Deadline	1-3 days after Due Diligence Documents Delivery Deadline	Provide Buyer with reasonable time to review documents
6 Due Diligence Documents Resolution Deadline	2-3 days after Due Diligence Documents Objection Deadline	Provide Seller with reasonable time to resolve any objections
7 Conditional Sale Deadline	25-40 days after MEC	N/A if contract is not contingent on the sale of another property
8 Lead-Based Paint Termination Deadline	14-18 days after MEC	Buyer provided 10 days to conduct assessment under EPA
CLOSING AND POSSESSION		
9 Closing Date	30-45 days after MEC	Consult with Lender prior to selecting a Closing Date
0 Possession Date	Same as Closing Date	Unless Seller and Buyer have a Post Occupancy Agreement
1 Possession Time	Upon Delivery of Deed	Unless Seller and Buyer have a Post Occupancy Agreement
2 Acceptance Deadline Date	1-2 days after offer submitted	Provide Seller with reasonable time to review offer
3 Acceptance Deadline Time	5-8pm	Provide Seller with reasonable time to review offer

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