

FLORIDA · RESIDENTIAL TRANSACTION

Florida contract-to-closing checklist

Use these 33 steps to organize a Florida residential transaction from the effective date through closing and file completion.

01 Open and verify the transaction

☐ Save the final executed contract and every incorporated rider, addendum and disclosure.

☐ Confirm the effective date and the contract's method for counting days.

CHECK THE SIGNED AGREEMENT

☐ Identify the contract form and whether the transaction uses an as-is or repair-based framework.

☐ Verify the parties, property address, legal description and purchase terms.

☐ Record the closing date, possession terms and any post-closing occupancy.

CHECK THE SIGNED AGREEMENT

☐ Submit the complete file through the brokerage's required compliance process.

02 Open escrow and track deposits

☐ Confirm the named escrow agent or closing agent and independently verify delivery instructions.

☐ Record the initial deposit amount and delivery deadline.

CHECK THE SIGNED AGREEMENT

☐ Record any additional deposit and its delivery deadline.

CHECK THE SIGNED AGREEMENT

☐ Obtain confirmation that each required deposit was received and retain the record.

☐ Create a contact sheet for the agents, coordinator, lender, title or closing agent and other named parties.

Manage inspections and disclosures

- ☐ Confirm the buyer receives the seller's known-property-condition disclosures used in the transaction.
- ☐ Confirm the required Florida radon notice appears in the transaction documents.
- ☐ Confirm the federal lead-based-paint disclosure for applicable pre-1978 housing.
- ☐ Calendar the inspection period and the exact action required before it ends.
- CHECK THE SIGNED AGREEMENT**
- ☐ Coordinate property access and the inspections selected by the buyer.
- ☐ Track repair notices, negotiations, credits or cancellation rights under the signed contract.
- CHECK THE SIGNED AGREEMENT**
- ☐ For a condominium or association property, track the required documents, approvals, estoppel and any cancellation period.
- CHECK THE SIGNED AGREEMENT**
- ☐ Prompt early review of flood-zone information, property insurance and flood insurance when applicable.

Track title, financing and closing

- ☐ Track title evidence, exception documents and any objection or cure period.
- CHECK THE SIGNED AGREEMENT**
- ☐ Confirm whether a survey is required and track ordering and delivery.
- ☐ Confirm responsibility for municipal lien, permit or code searches when used in the transaction.
- ☐ Track loan application, approval, notices and financing contingency dates.
- CHECK THE SIGNED AGREEMENT**
- ☐ Coordinate appraisal access and track any contract right tied to value or financing.
- ☐ Confirm the buyer receives lender closing disclosures and reviews cash-to-close instructions.
- ☐ Tell the client to verify every wiring instruction through a known, trusted contact method.
- ☐ Schedule the final walkthrough and document unresolved condition or repair issues.

Close and complete the file

- ☐ Confirm signing arrangements, identification requirements and the closing agent's outstanding items.
- ☐ Obtain confirmation from the closing agent that the transaction has closed before releasing keys.
- ☐ Confirm possession follows the written contract and any occupancy agreement.
- ☐ Save the settlement statement, signed changes, receipts and material transaction correspondence.
- ☐ Complete the brokerage's file review and resolve requested corrections.
- ☐ Send the client a closing confirmation and practical property handoff information.