FREE GUIDE FOR AGENTS

25 Things That Can Delay *Your Closing*

A practical prevention guide for real estate professionals

A closing rarely gets delayed by one big problem. More often, a missed deadline, an unanswered request or an overlooked detail starts a chain reaction. Use this guide to spot obstacles early, assign responsibility and keep everyone informed.

HOW TO USE THIS GUIDE

1. When the contract becomes binding: review all 25 risk areas.
2. Weekly file review: revisit the sections that apply.
3. Before closing week: run the final checklist at the end.

SECTION 01

Contract & deadline management

01 Missed contingency deadlines

Prevention Record every contractual deadline the moment the agreement becomes binding. Verify each calculation against the contract and applicable rules, and set advance reminders.

02 Incomplete or inconsistent paperwork

Prevention Check names, property details, dates, signatures, exhibits and referenced addenda before submission. Correct issues through the appropriate authorized process.

03 Earnest money delivery problems

Prevention Confirm the amount, recipient, delivery method, deadline and receipt. Escalate missing or late funds immediately.

04 Amendments not fully executed

Prevention Track proposed changes separately from signed agreements, and distribute completed amendments promptly to every required party.

05 Unresolved title or ownership questions

Prevention Request title work early when possible. Follow up on liens, judgments, probate, vesting or other ownership concerns with the closing professional.

SVA TIP

Build every deadline into one calendar the day the contract is binding, with reminders a few days ahead.

SECTION 02

Financing & appraisal

06 Buyer financing documentation delays

Prevention Encourage buyers to respond quickly to lender requests, and never assume a preapproval guarantees final approval.

07 Changes in buyer finances

Prevention Remind buyers to talk with their lender before opening credit, changing jobs, moving large funds or making major purchases.

08 Appraisal ordered too late

Prevention Confirm the lender has ordered the appraisal and track the expected completion date, without attempting to influence the appraiser.

09 Appraisal value or condition issues

Prevention Be ready for renegotiation, additional documentation, repairs or lender review if the appraisal raises concerns.

10 Underwriting or closing disclosure timing

Prevention Check in with the lender regularly on outstanding conditions and disclosure timelines. Do not promise a closing date until the lender confirms readiness.

SVA TIP

A weekly lender check-in, even a short email, surfaces open conditions before they become closing-week emergencies.

SECTION 03

Property condition & access

11 Inspection scheduling delays

Prevention Arrange inspection access early and track the inspection and objection periods under the contract.

12 Repair negotiations left unresolved

Prevention Document repair requests and agreements clearly, with responsible parties and completion dates.

13 Repairs not completed or documented

Prevention Schedule work with time for verification, receipts, permits where needed and any required reinspection.

14 Property access problems

Prevention Confirm access for inspectors, appraisers, contractors and the final walkthrough with the appropriate parties.

15 Final walkthrough surprises

Prevention Encourage a timely walkthrough and promptly escalate any condition, fixture, possession or repair discrepancies.

SVA TIP

Put every repair agreement in writing with a completion date, and ask for receipts before the walkthrough.

SECTION 04

Closing coordination & documentation

16 Insurance not secured on time

Prevention Have the buyer confirm insurance availability, effective date and lender requirements well before closing.

17 HOA or condominium delays

Prevention Identify association requirements early: dues, approvals, transfer fees, documents and any lender review.

18 Survey, boundary or easement concerns

Prevention Determine whether a survey is needed and refer boundary or title questions to qualified professionals promptly.

19 Closing funds or wire instruction problems

Prevention Have clients independently verify wiring instructions using a trusted phone number. Never rely on a last-minute emailed change.

20 Missing ID or signing arrangements

Prevention Confirm acceptable identification, signer availability, power of attorney approval if applicable, and remote or in-person signing logistics.

SVA TIP

Wire fraud is real. Remind clients early and often: verify every wiring instruction by phone with a trusted number.

SECTION 05

Communication & last-minute changes

21 Parties working from different terms

Prevention Circulate fully executed documents and confirm agents, lender and closing office are all tracking the same agreed terms.

22 Slow responses from key participants

Prevention Identify the decision makers and set a clear escalation plan for time-sensitive questions.

23 Possession and move-out misunderstandings

Prevention Confirm possession terms, occupancy, keys, utilities and any post-closing occupancy agreement in writing.

24 Last-minute contract changes

Prevention Allow time for lender, title and closing professionals to review amendments that may affect figures, approval or documents.

25 Assuming someone else is tracking it

Prevention Assign one responsible owner to each milestone and keep one shared status record with follow-up dates.

SVA TIP

One shared status record and one owner per milestone keeps everyone working from the same page.

WORKSHEET

Closing Delay Prevention Tracker

One row per open item. Every issue gets an owner and a next follow-up date.

Issue / milestone	Responsible party	Due date	Next follow-up	Done

CLOSING WEEK

Before You Confirm the Closing

- [ ] Lender has confirmed readiness and outstanding conditions are cleared
- [ ] Closing office has final figures and funds instructions
- [ ] Clients verified wiring instructions by trusted phone number
- [ ] All outstanding documents are received and fully executed
- [ ] Agreed repairs are completed, with receipts and documentation
- [ ] Final walkthrough is scheduled with access confirmed
- [ ] Signers, identification and signing logistics are confirmed
- [ ] Possession, keys and utilities details are confirmed in writing
- [ ] Every date matches the governing agreement

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