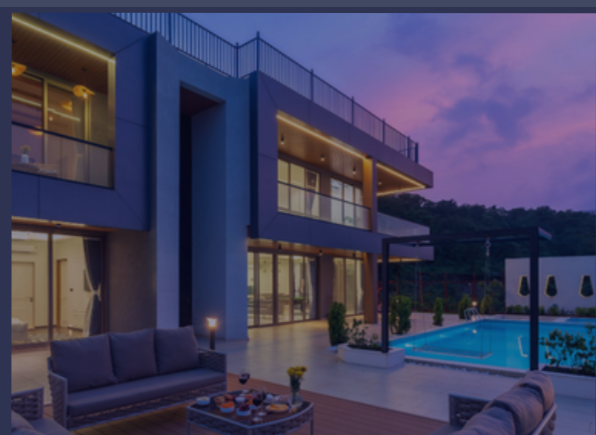




Escrow TO Endzone

THE 42-POINT TC TASK PLAYBOOK



INTRODUCTION: STOP PUSHING PAPER. START SAVING DEALS

Real estate agents open the doors. You get them across the finish line.

If you are a Transaction Coordinator reading this, you already know the chaotic reality of the real estate industry. You know what it feels like to chase down a missing signature an hour before closing. You know the panic of a delayed wire transfer, the frustration of an incomplete file, and the heavy burden of keeping a highly emotional transaction from falling apart.

The problem with most TC training is that it treats you like a data-entry clerk. You are handed a generic checklist and told what to do, but you are rarely taught why you are doing it, how it impacts the other side of the table, or how a single missed detail cascades through the lender and title company.

This book changes that.

The Bulletproof Transaction: Escrow to Endzone is not a basic checklist. It is a battle-tested, 42-point operational playbook designed to elevate you from an administrative assistant to an elite transaction manager.

In these pages, we break down every single phase of the real estate lifecycle—from the moment the contract is executed to the post-closing compliance audit. For every task, you will learn:

- **The "Why":** The exact legal, financial, or logistical reason the task matters.
- **The Importance Scale:** A 1-to-5 rating so you know which tasks are routine and which ones can instantly kill a deal.
- **The 360-Degree View:** How the task looks from the perspective of the buyer, the seller, the lender, and the title company/closing attorney.
- **Mistakes & Fixes:** Real-world errors and the exact steps to solve them before anyone panics.

Top-producing real estate agents don't just want someone to upload files to a compliance system; they want a partner who practices Radical Anticipation. They want an air traffic controller who sees around corners, predicts roadblocks, and handles issues before the agent or the client even knows they exist.

When you master the systems in this playbook, you won't just survive the chaos of real estate—you will control it. You will be able to handle a higher volume of files with less stress, command higher per-file fees, and become the most valuable asset in any agent's business.

It's time to stop reacting and start orchestrating. Turn the page, and let's get to work.

PRE-CLOSING PHASE: CONTRACT INITIATION (TASKS 1-7)

1. Confirm Receipt of Executed Contract

Description: Verifying that all parties have signed, initiated, and dated the Purchase Agreement and all accompanying addenda.

Why: The contract is not legally binding until fully executed and delivered. This establishes the "Effective Date," which is "Day Zero" for every single deadline in the transaction.

Importance: 5 (Make or break. No executed contract = no deal.)

Step-by-Step:

1. Download the contract from email or e-signature platform.
2. Audit every single page for required signatures, initials, and dates.
3. Identify and document the Effective Date.
4. Save the document to your compliance system.

Tools: DocuSign/Dotloop, Brokerage Compliance Software (e.g., SkySlope), Adobe Acrobat.

- **Personnel:** Buyer's Agent, Seller's Agent.
- **Script:** Executed Contract Confirmation & Missing Signatures Request.

Efficiency Tips: Combine all contract PDFs into a single, highly legible file. Use the "Thumbnail" view in your PDF viewer to quickly scan for blue/black signature boxes on every page.

Mistakes & Fixes: **Mistake:** Missing an initial on a counter-offer page. **Fix:** Do not pass go. Immediately pause the onboarding, draft an e-signature request for the missing initial, and text the co-op agent to expedite it.

Buyer vs. Seller Side:

- **Buyer TC:** Ensures the seller actually accepted the terms and didn't sneak in a counter.
- **Seller TC:** Ensures the buyer acknowledges the seller's final terms.

Title/Attorney/Table Funding View: Title companies and closing attorneys cannot legally open a file, accept escrow funds, or begin a title search without a fully executed contract. In table-funding states (where the loan is funded at the closing table), lenders need this instantly to start the clock on Truth in Lending Act (TILA) disclosures.

2. Open Escrow / Title Company

Description: Sending the fully executed contract to the chosen title company, escrow agency, or closing attorney to officially open the file and begin the title search.

Why: A neutral third party must be established immediately to hold funds safely, research the property's legal history (liens, encumbrances), and prepare the legal transfer of ownership.

Importance: 5

Step-by-Step:

1. Identify the Title Company/Attorney listed in the contract.
2. Draft the "Open Title" email.
3. Attach the single-file executed contract.
4. Request a file number and wiring instructions for the Earnest Money Deposit (EMD).

Tools: Email templates, CRM.

- a. Personnel: Escrow Officer / Closing Paralegal.
- b. Script: Order Title / Open Escrow Request.

Efficiency Tips: Always CC your agent and the co-op agent on this email so everyone knows the file is open. Create a standardized email template where you only plug in the property address and client names.

Mistakes & Fixes: Mistake: Sending the contract to the wrong title company. **Fix:** Send a cancellation notice immediately to the wrong company and redirect to the correct one. Apologize to the correct escrow officer and ask them to rush the open.

Buyer vs. Seller Side:

- Usually driven by the Buyer's side (as they typically choose Title, though this varies by state).
- Seller's TC must verify the order was placed to ensure the buyer is acting in good faith.

Title/Attorney/Table Funding View: This is their "green light." They will generate a file number, assign an escrow officer, and put their abstractors to work pulling the deed and county records.

3. Deliver Earnest Money Deposit (EMD) to Escrow

Description: Ensuring the buyer's initial deposit is securely delivered to the title company or brokerage trust account within the contractually mandated timeframe (usually 1–3 days).

Why: EMD demonstrates the buyer's "good faith." If it is not delivered on time, the seller often has the legal right to cancel the contract immediately.

Importance: 5

Step-by-Step:

1. Send secure wiring instructions or physical drop-off location to the buyer.
2. Calendar the EMD deadline with a 24-hour warning.
3. Follow up with the buyer on the day it is due.
4. Obtain the EMD Receipt from the Title Company.

Tools: Secure portal for wire instructions (NEVER email wire instructions directly in plain text), Calendar.

- Personnel: Buyer, Escrow Officer.
- Script: EMD Delivery Instructions & Fraud Warning.

Efficiency Tips: Call the buyer to verbally explain wire fraud risks and tell them to verbally verify wire instructions with the title company before sending funds.

Mistakes & Fixes: Mistake: Buyer gets targeted by wire fraud and sends money to a scammer. **Fix:** Catastrophic. Contact the bank's fraud department and the FBI immediately. (Prevention is the only real fix here).

Buyer vs. Seller Side:

- **Buyer TC:** Actively manages the buyer to ensure they send the funds.
- **Seller TC:** Monitors the deadline like a hawk. If the EMD isn't there, they notify the seller that the buyer is in breach.

Title/Attorney/Table Funding View: The escrow account cannot show a negative balance. They need these cleared funds to eventually apply to the buyer's down payment and closing costs.

4. Send Introduction Emails to All Parties

Description: A comprehensive email sent to the client, co-op agent, lender, and title company introducing the TC, setting expectations, and outlining the next steps.

Why: It establishes you (the TC) as the central point of contact, preventing communication silos and ensuring everyone has the same contact information and initial timelines.

Importance: 4

Step-by-Step:

- Gather contact info for all parties.
- Draft the email, attaching a "Key Dates" summary.
- Clearly state your office hours and preferred method of contact.
- Send out.

Tools: CRM, Gmail/Outlook Templates.

- Personnel: Everyone involved in the transaction.
- Script: TC Introduction & Timeline Summary.

Efficiency Tips: Use dynamic fields in your CRM to auto-populate names, addresses, and dates into the intro email. Keep it concise; people don't read long emails.

Mistakes & Fixes: Mistake: Leaving the lender off the intro email. **Fix:** Reply-all to the original email, add the lender, and say, "Adding [Lender Name] to the thread to ensure all parties are aligned."

Buyer vs. Seller Side:

- Identical in execution, but the tone varies.
- A Buyer's intro focuses on inspections and loan documents; a Seller's intro focuses on preparing for the appraiser and packing.

Title/Attorney/Table Funding View: They love this. It gives them the exact contact roster they need to request payoffs, HOA info, and loan packages without having to hunt down phone numbers.

5. Input Key Dates into Calendar

Description: Calculating all contingency deadlines (inspection, appraisal, loan approval, EMD, closing) based on the Effective Date and inputting them into a shared calendar.

Why: Missing a deadline can result in the loss of the EMD, a lawsuit, or the collapse of the deal. Real estate is entirely deadline-driven.

Importance: 5

Step-by-Step:

1. Use the Effective Date to calculate all specific deadlines (e.g., Effective Date + 10 days = Inspection Deadline).
2. Input dates into the TC software/calendar.
3. Set automated reminders 48 hours before the deadline.

Tools: Google Calendar, Follow Up Boss, Monday.com, TC Workflow software.

- Personnel: Internal team only.
- Script: N/A.

Efficiency Tips: If a deadline falls on a weekend or federal holiday, know your state's laws—some roll over to the next business day, while others strictly hold to calendar days.

Mistakes & Fixes: Mistake: Miscalculating a deadline by counting "Day 1" as the Effective Date (usually, Day 1 is the day after the Effective Date). **Fix:** Immediately issue an addendum to the co-op agent correcting the mutually agreed-upon dates if a discrepancy is found.

Buyer vs. Seller Side:

- **Buyer TC:** Uses dates to protect the buyer's right to cancel and retain EMD.
- **Seller TC:** Uses dates to know exactly when the buyer's "outs" expire, moving the deal closer to "solid."

Title/Attorney/Table Funding View: They primarily care about the Closing Date and the Loan Commitment Date to ensure they have the Closing Disclosure (CD) ready in time.

6. Review Contract for Completeness

Description: A secondary, deep-dive audit of the contract terms beyond just signatures. Checking for blank fields, illogical terms, or contradictory addenda.

Why: A contract that says "Seller will leave the refrigerator" in one section but "Seller will take all appliances" in an addendum creates closing-day nightmares.

Importance: 4

Step-by-Step:

1. Read the contract specifically looking for blank checkboxes.
2. Cross-reference the main contract against any specific addenda.
3. Flag missing legal descriptions or incorrect entity names (e.g., LLCs or Trusts).

Tools: Highlighters (digital or physical).

- Personnel: Lead Agent.
- Script: N/A.

Efficiency Tips: Train your eyes to look for empty spaces rather than just reading the words. Blank lines where a number should be (like a cap on repair costs) are red flags.

Mistakes & Fixes: **Mistake:** Missing a conflicting term. **Fix:** Work with the lead agent to draft a clarifying addendum for both parties to sign immediately.

Buyer vs. Seller Side:

- Both sides are equally responsible for catching errors to prevent legal disputes.

Title/Attorney/Table Funding View: If title finds a discrepancy (e.g., the seller listed on the contract doesn't match the legal deed), they will halt the process until an addendum corrects the name.

7. Verify Agency Disclosures

Description: Ensuring the state-mandated forms defining who represents whom (Buyer's Agent, Seller's Agent, Dual Agency) are signed.

Why: This is pure legal and ethical compliance. State real estate commissions will fine agents heavily if these are missing, as consumers must legally understand representation.

Importance: 4 (High for compliance, low for moving the physical deal forward).

Step-by-Step:

1. Check state-specific compliance checklists.
2. Ensure the disclosure was signed prior to or concurrently with the contract.

Tools: State Real Estate Commission website guidelines.

- Personnel: Client, Agent.
- Script: Compliance Signature Request.

Efficiency Tips: Make Agency Disclosures a mandatory part of your initial "Buyer/Seller Presentation" packet before a contract is even drafted.

Mistakes & Fixes: **Mistake:** Form is dated after the contract date (meaning the agent negotiated without legal disclosure). **Fix:** Have the client sign it immediately, but flag it for the managing broker, as it represents a compliance violation.

Buyer vs. Seller Side:

- Identical process.
- If Dual Agency applies, both the buyer and seller must sign a specific consent form.

Title/Attorney/Table Funding View: Often, they do not care about this form as it governs the relationship between the client and the agent, not the transfer of the property itself. However, attorneys will review it if they are acting as the brokerage's compliance officer.

PHASE 2: DUE DILIGENCE & CONTINGENCIES (TASKS 8-16)

8. Ensure Property Disclosure Supplied

Description: Verifying the seller has provided the state-mandated Property Condition Disclosure (and Lead-Based Paint disclosure if the home was built prior to 1978).

Why: This is a major legal requirement. Sellers must disclose all known material defects. If this is missing or incomplete, the buyer often has the legal right to walk away from the deal and keep their EMD, or sue post-closing.

Importance: 5 (High liability risk).

Step-by-Step:

1. Check the MLS or brokerage file for uploaded disclosures.
2. If missing, immediately email the listing agent requesting them.
3. Review the document to ensure every single question is answered (no blank checkboxes).

Tools: MLS, Email, State Real Estate Commission site (to verify required forms).

- Personnel: Seller's Agent.
- Script: Missing Seller Disclosures Request.

Efficiency Tips: Automate this on the listing side. Do not allow a listing to go "Live" in the MLS until the seller has completed these forms.

Mistakes & Fixes: **Mistake:** The seller left a page blank or forgot to initial the bottom. **Fix:** Reject it. Send it back to the listing agent immediately stating, "For compliance, our broker requires all boxes to be checked. Please have the seller complete page 3."

Buyer vs. Seller Side:

- Buyer TC: Chases the document to protect the buyer's right to review it before spending money on inspections.
- Seller TC: Ensures the seller completes it thoroughly to avoid future lawsuits.

Title/Attorney/Table Funding View: Usually, they do not need this document unless a specific issue mentioned (like an unpermitted addition or boundary dispute) impacts the legal title or insurability of the property.

9. Send Disclosures to Buyer for Signature

Description: Delivering the completed seller disclosures to the buyer for their review, acknowledgment, and signature.

Why: Proves the buyer was made aware of the property's condition before finalizing their inspections. It creates a paper trail protecting the seller.

Importance: 4

Step-by-Step:

1. Bundle the Property Disclosure, Lead Paint Disclosure, and any HOA addenda into one PDF.
2. Upload to your e-signature platform.
3. Tag for buyer initials/signatures.
4. Send to the buyer with a brief explanatory email.

Tools: DocuSign/Dotloop.

- Personnel: Buyer.
- Script: Disclosures for Review and Signature.

Efficiency Tips: Create a "Disclosure Packet" template in DocuSign so you don't have to manually drag-and-drop signature blocks every time.

Mistakes & Fixes: **Mistake:** The buyer signs the Lead Paint form incorrectly (e.g., checking the box that they waive their right to inspect, when they actually want to inspect). **Fix:** Void the envelope, call the buyer to explain the boxes, and resend a fresh copy.

Buyer vs. Seller Side:

- Buyer TC: Facilitates the signing and returns the executed copy to the listing agent.
- Seller TC: Logs the executed copy into the compliance file.

Title/Attorney/Table Funding View: Irrelevant to their workflow. This is strictly a brokerage compliance and buyer/seller liability measure.

10. Order/Confirm Title Commitment

Description: Following up with the title company to ensure the title search is complete and the "Title Commitment" (or Preliminary Title Report) has been issued.

Why: The commitment outlines exactly what it will take to provide clear title (e.g., paying off the seller's current mortgage, clearing a tax lien). If there are major title clouds, the deal pauses until they are resolved.

Importance: 5 (Make or break).

Step-by-Step:

1. Check the calendar for the contractually agreed-upon Title Commitment deadline.
2. Email the escrow officer 48 hours prior if not received.
3. Once received, forward to the lead agent and client.

Tools: Email.

- Personnel: Escrow Officer / Closing Attorney.
- Script: Title Commitment Status Request.

Efficiency Tips: Train your TCs to specifically look at "Schedule B-1" (Requirements) and "Schedule B-2" (Exceptions) of the commitment to spot immediate red flags (like an unknown second mortgage or a mechanic's lien).

Mistakes & Fixes: **Mistake:** Ignoring the commitment when it hits your inbox. **Fix:** Never file it away without the lead agent reviewing it. If an issue is found later, it could delay closing by weeks.

Buyer vs. Seller Side:

- Buyer TC: Reviews to ensure the buyer isn't inheriting someone else's debt or legal issues.
- Seller TC: Reviews to ensure the seller's payoffs match their expectations and to quickly address surprise liens.

Title/Attorney/Table Funding View: This is their core product. The title company produces this report after their abstractors scour public records. They need both parties to review and accept the conditions so they can prepare the final title insurance policies.

11. Verify Inspection Scheduled

Description: Confirming that the buyer has booked a licensed home inspector, and that the date/time falls within the strict inspection contingency window.

Why: The inspection contingency period (often 7–10 days) is unforgiving. If an inspector isn't booked immediately, the buyer runs out of time to negotiate repairs or cancel the contract.

Importance: 5

Step-by-Step:

- Send the buyer a list of recommended inspectors on Day 1.
- Follow up on Day 2 to confirm who they hired and when the appointment is.
- Notify the listing agent of the date and time.

Tools: CRM automated tasks, Email, Text.

- Personnel: Buyer, Home Inspector, Listing Agent.
- Script: Inspection Scheduling Reminder & Recommendations.

Efficiency Tips: Have your preferred inspectors' online booking links ready in your initial intro email so the buyer can book at 2:00 AM if they want to.

Mistakes & Fixes: **Mistake:** Booking the inspection on the actual deadline day. **Fix:** This leaves zero time to negotiate. Immediately ask the listing agent for a 3-day extension addendum to the inspection contingency.

Buyer vs. Seller Side:

- Buyer TC: Drives the scheduling process aggressively.
- Seller TC: Confirms the time with the seller, ensures pets are removed, and verifies utilities (water, gas, electric) are turned on.

Title/Attorney/Table Funding View: They do not care about the physical inspection. However, if the inspection results in a contract cancellation, they need the signed release immediately to disburse the EMD back to the buyer.

12. Confirm Inspection Completed

Description: Verifying the inspector physically accessed the property and that the written report has been delivered to the buyer.

Why: You cannot draft a repair request without the actual report to reference. TCs need to ensure there are no delays in report delivery.

Importance: 4

Step-by-Step:

1. Note the inspection time on the calendar.
2. Email the buyer 24 hours later asking if they received the report and have discussed it with their agent.

Tools: Calendar, Email.

- Personnel: Buyer, Buyer's Agent.
- Script: Post-Inspection Check-In.

Efficiency Tips: Most inspectors send the report the same evening. Have a task trigger for the TC the morning after the inspection to prompt the lead agent to call the buyer.

Mistakes & Fixes: **Mistake:** The inspector couldn't access the electrical panel because it was blocked. **Fix:** Demand the listing agent clear the access and have the inspector return immediately (often requiring a contingency extension).

Buyer vs. Seller Side:

- Buyer TC: Making sure the buyer has what they need to make a decision.
- Seller TC: Waiting for the inevitable repair request to arrive.

Title/Attorney/Table Funding View: Irrelevant to their workflow.

13. Process Inspection Contingency Removal/Addendum

Description: Drafting, sending, and executing the formal document that either asks the seller for repairs/credits, or formally removes the buyer's right to cancel based on the inspection.

Why: This is the highest-friction point in the deal. Once this document is signed, the buyer's EMD is usually "hard" (non-refundable) regarding property condition.

Importance: 5 (Make or break).

Step-by-Step:

- Receive negotiated terms from the lead agent.
- Draft the Repair Addendum or Notice of Fulfillment.
- Route for signatures from Buyer and Seller.
- Send executed copy to Lender and Title (only if it involves financial credits).

Tools: DocuSign/Dotloop, MLS standardized forms.

- Personnel: Buyer, Seller, Agents, Lender.
- Script: Repair Addendum for Signature.

Efficiency Tips: When drafting seller credits, never use the word "repair" or "allowance." Use standard phrasing: "Seller to contribute \$X towards Buyer's closing costs, pre-pays, or points."

Mistakes & Fixes: **Mistake:** Writing "Seller to credit \$5,000 for roof repair." **Fix:** The lender's underwriter will flag this and refuse to fund the loan until the roof is physically fixed. You must re-write the addendum to remove the word "roof" and resubmit to the lender.

Buyer vs. Seller Side:

- Buyer TC: Ensures the addendum is submitted before the deadline expires.
- Seller TC: Ensures the wording protects the seller (e.g., "Repairs to be completed by a licensed contractor of Seller's choice").

Title/Attorney/Table Funding View: The Lender is the VIP here. In table funding, the lender must have this addendum immediately to adjust the loan figures. Title needs it if there is a closing cost credit so they can adjust the Closing Disclosure (CD) math.

14. Track Loan Application Deadline

Description: Confirming the buyer has formally submitted their mortgage application and paid for the appraisal within the contract's required timeframe (usually 3–7 days).

Why: If the buyer drags their feet on applying for the loan, it jeopardizes the closing date. The seller has the right to know the buyer is financially progressing.

Importance: 4

Step-by-Step:

1. Calendar the deadline.
2. Email the lender asking for an "Application Status Update."
3. Log the confirmation in the TC system.

Tools: Email.

- Personnel: Lender.
- Script: Loan Application Status Request.

Efficiency Tips: Build a strong relationship with the loan processor, not just the loan officer. The processor is the one actually moving the file.

Mistakes & Fixes: **Mistake:** Buyer hasn't provided their W2s to the lender, stalling the application. **Fix:** Escalate to the buyer's agent to call the client and light a fire under them.

Buyer vs. Seller Side:

- Buyer TC: Actively pushes the lender/buyer.
- Seller TC: Requests written proof from the buyer's agent that the application is moving forward.

Title/Attorney/Table Funding View: The lender drives table funding. If the application is delayed, the lender's TILA-RESPA Integrated Disclosure (TRID) timelines get pushed, which will legally force a delay of the closing date.

15. Verify Appraisal Ordered

Description: Confirming the lender has officially ordered the appraisal through their Appraisal Management Company (AMC).

Why: Appraisals take 1–3 weeks. If the lender forgets to order it, the loan cannot be underwritten, and the closing will be delayed.

Importance: 5

Step-by-Step:

1. Email the lender 7 days after contract execution.
2. Ask: "Has the appraisal been ordered, and is there a rush placed on it?"
3. Update the listing agent once ordered.

Tools: Email.

- Personnel: Lender.
- Script: Appraisal Order Check.

Efficiency Tips: Do not ask "Has the appraisal been scheduled?" Ask "Has it been ordered?" Lenders order it through an AMC portal; the appraiser schedules it later.

Mistakes & Fixes: **Mistake:** Lender can't order it because the buyer hasn't paid the \$500 appraisal fee.

Fix: Have the agent call the buyer immediately to put their credit card on file with the lender.

Buyer vs. Seller Side:

- Buyer TC: Pushes the lender to get it done.
- Seller TC: Monitors for the appraiser's phone call to grant access to the property.

Title/Attorney/Table Funding View: Irrelevant until the appraisal is approved, which clears the path for the lender's "Clear to Close."

16. Confirm Appraisal Received/Approved

Description: Getting confirmation from the lender that the appraisal report is back, the value meets or exceeds the purchase price, and there are no lender-required repairs.

Why: If the home under-appraises, the buyer's loan will be denied unless the seller drops the price, the buyer brings cash to make up the difference, or they meet in the middle.

Importance: 5 (Make or break).

Step-by-Step:

1. Track the estimated return date provided by the lender.
2. Request confirmation of value.
3. If there is an Appraisal Contingency Deadline, ensure this confirmation is received before that date.

Tools: CRM tracking.

- Personnel: Lender, Lead Agent.
- Script: Appraisal Results Inquiry.

Efficiency Tips: TCs should never negotiate low appraisals. If it comes in low, immediately kick the task back to the lead agent.

Mistakes & Fixes: **Mistake:** The appraisal comes in "subject to repairs" (e.g., peeling paint on an FHA loan). **Fix:** Instantly notify the seller that they must scrape and paint the area, and the appraiser must be paid to return and verify the fix before the loan is approved.

Buyer vs. Seller Side:

- Buyer TC: Relieves anxiety for the buyer; allows the file to move to final underwriting.
- Seller TC: Huge sigh of relief. The biggest financial hurdle is cleared.

Title/Attorney/Table Funding View: In table funding, the lender needs this approved to issue the final Closing Disclosure. Once the appraisal is clear, the title company knows the deal is 90% likely to close and begins finalizing tax proration.

PHASE 2 (CONTINUED):

DUE DILIGENCE & CONTINGENCIES (TASKS 17-23)

This is where a great Transaction Coordinator truly earns their keep. As we wrap up the Pre-Closing Phase, the focus shifts heavily to third-party vendors (HOAs, warranty companies) and the final, critical steps of lender underwriting.

17. Track HOA Document Delivery

Description: Obtaining the Homeowner's Association (HOA) governing documents, financial statements, bylaws, and rules/regulations, and delivering them to the buyer.

Why: In most states, buyers have a statutory right to review the HOA's financial health and community rules. If a buyer discovers they cannot park their work truck in the driveway or rent out the unit, they usually have a brief, legally protected window to cancel the contract without penalty.

Importance: 4

Step-by-Step:

1. Identify the HOA Management Company.
2. Order the resale package/documents (usually paid for by the seller).
3. Track the statutory delivery deadline.
4. Provide documents to the buyer via a secure link or PDF bundle.

Tools: HOA Management Portals (e.g., HomeWiseDocs), Calendar.

- Personnel: HOA Property Manager, Seller, Buyer.
- Script: HOA Document Delivery & Review Deadline.

Efficiency Tips: Order these on Day 1. HOAs and their management companies are notoriously slow and will take the absolute maximum time allowed by law to produce these documents unless you pay heavy rush fees.

Mistakes & Fixes: **Mistake:** Missing the state-mandated delivery timeline, giving the buyer an automatic out. **Fix:** You must ask the buyer's agent for a written extension. If they refuse, the listing agent may have to pay the HOA rush fee out of pocket to save the deal.

Buyer vs. Seller Side:

- Buyer TC: Tracks the clock meticulously. The review period doesn't start until the buyer has all required documents.
- Seller TC: Pushes the seller to pay the upfront document fees immediately so the order can be processed.

Title/Attorney/Table Funding View: Title companies rely heavily on the HOA to provide an "Estoppel Certificate" or "HOA Statement of Account." This tells the title company exactly how much the seller owes in past-due fines or current dues so they can prorate it accurately at the closing table.

18. Verify HOA Application Submitted

Description: Ensuring the buyer has submitted their background check, credit check, and formal application to the HOA (common in condo associations and strict gated communities).

Why: Many associations require the board of directors to approve the buyer before they can legally purchase the property.

3. Importance: 5 (Can entirely halt closing).

Step-by-Step:

1. Send the application link or PDF to the buyer.
2. Confirm the buyer has paid the application fee.
3. Call the HOA to confirm receipt of a complete application.

Tools: HOA portals, Phone.

- Personnel: Buyer, HOA Management.
- Script: HOA Application Instructions & Deadlines.

Efficiency Tips: Warn buyers not to freeze their credit during the transaction. HOAs will often pull a hard credit report, and a freeze will delay the application by weeks.

Mistakes & Fixes: Mistake: Buyer submits the application but forgets to attach a required reference letter or pet vaccination record, stalling the file. Fix: Call the buyer immediately, tell them exactly what is missing, and stay on the phone until they email it to the HOA.

Buyer vs. Seller Side:

- Buyer TC: Hand-holds the buyer through what is often an invasive and annoying process.
- Seller TC: Frequently checks in with the Buyer TC to ensure the buyer isn't dragging their feet.

8. Title/Attorney/Table Funding View: They are in a holding pattern. They cannot schedule the actual closing time until they know the buyer is approved.

19. Obtain HOA Approval Letter

Description: Receiving the official, signed Certificate of Approval from the HOA Board of Directors.

Why: The title company cannot legally transfer the deed or issue title insurance without this document if the community's bylaws require board approval.

Importance: 5

Step-by-Step:

1. Follow up with the HOA property manager weekly, then daily as closing approaches.
2. Once received, immediately forward it to the Title Company and Lender.

Tools: Email, Phone.

- Personnel: HOA Board, Escrow Officer.
- Script: HOA Approval Status Inquiry.

Efficiency Tips: Do not rely on generic HOA email addresses. Call and get the direct extension of the processor handling your specific file.

Mistakes & Fixes: Mistake: The board only meets on the 3rd Tuesday of the month, but your closing is on the 2nd Tuesday. Fix: Escalate to the listing agent immediately. They will need to beg the board for an expedited "special vote" or draft an addendum extending the closing date.

Buyer vs. Seller Side:

- Buyer TC: Aggressively follows up with the HOA to clear the contingency.
- Seller TC: Relays the approval to the seller so they can finalize moving plans.

Title/Attorney/Table Funding View: This is a hard stop for Title. They must have the physical or digital certificate to include in the closing package and, in many states, to record with the county deed.

20. Order Home Warranty

Description: Purchasing the 1-year home warranty policy as negotiated in the purchase agreement.

Why: It protects the buyer from immediate appliance or HVAC failures post-closing, and it limits the seller's liability (buyers call the warranty company instead of suing the seller if the fridge breaks on day two).

Importance: 3

Step-by-Step:

1. Verify who is paying for the warranty per the contract (Buyer or Seller).
2. Go to the chosen warranty provider's portal and input property/buyer details.
3. Generate the invoice.
4. Send the invoice to the Title Company to be paid at closing.

Tools: Warranty Provider Portal (e.g., Choice Home Warranty, First American).

- Personnel: Warranty Rep, Escrow Officer.
- Script: Home Warranty Invoice for Closing.

Efficiency Tips: Get the invoice to the Title company at least 7 days before closing. This ensures the exact dollar amount is placed on the initial Closing Disclosure (CD), preventing last-minute math changes.

Mistakes & Fixes: **Mistake:** Ordering the wrong coverage (e.g., forgetting to add the "Pool/Spa" rider when the home has a pool). **Fix:** Call your local warranty rep immediately, update the policy, and rush the new invoice to Title.

Buyer vs. Seller Side:

- Buyer TC: Usually places the order since the buyer typically selects the coverage options.
- Seller TC: Follows up to ensure it was ordered so the seller's funds are correctly allocated at closing.

Title/Attorney/Table Funding View: Title simply needs the invoice. They will deduct the cost from the responsible party's funds and mail the check to the warranty company after closing.

21. Ensure All Addenda Signed

Description: A final, comprehensive audit of the entire file to ensure every single change to the contract (price reductions, closing date extensions, repair credits, switched lenders) is fully executed by all parties.

Why: The Lender and Title Company use the contract to create the final legal and financial documents. If an addendum is missing, the closing numbers will be wrong, and the closing will be delayed.

Importance: 5 (Make or break).

Step-by-Step:

1. Pull up your internal TC log of changes.
2. Cross-reference the log against the signed documents in your compliance system.
3. Bundle all addenda into a single PDF.
4. Email the bundle to the Lender and Title to verify their files match yours.

Tools: Compliance Software (SkySlope, Dotloop), PDF Editor.

- Personnel: Lender, Title.
- Script: Final File Audit & Executed Addenda.

Efficiency Tips: Don't wait until the week of closing to do this. Send addenda to the Lender and Title the second they are signed during the transaction. This audit should just be a quick verification.

Mistakes & Fixes: **Mistake:** Discovering a \$2,000 repair credit was never sent to the lender. **Fix:** Send it instantly with an "URGENT" flag. Apologize profusely to the loan processor, as this will force them to redraw the CD and potentially delay closing due to the 3-day TRID rule.

Buyer vs. Seller Side:

- Both TCs share equal responsibility to ensure their brokers' files are legally compliant and complete.

Title/Attorney/Table Funding View: Critical. If Title sees a missing signature on a price change, they will halt document prep until the signature is obtained. Lenders in table funding states will stop underwriting entirely if terms are unverified.

22. Confirm Loan Approval / Clear to Close (CTC)

Description: Receiving the official "Clear to Close" notification from the lender, meaning the underwriter has reviewed all financials, appraisals, and conditions, and the bank is officially ready to fund the loan.

Why: This is the holy grail of the real estate transaction. Once you have CTC, the deal is 99% secure. Without it, there is no money and no closing.

Importance: 5 (The most important task in the entire process).

Step-by-Step:

1. Track the Loan Commitment deadline strictly.
2. Begin asking the lender for a status update 3 days before the deadline.
3. Once CTC is issued, blast a celebratory email to all parties.
4. Coordinate with Title to schedule the actual signing times.

Tools: Email, Phone, Calendar.

- Personnel: Lender, Escrow Officer, Agents, Clients.
- Script: CLEAR TO CLOSE! Scheduling Next Steps.

Efficiency Tips: Build relationships with the lender's processor, not just the Loan Officer. The processor is the one actually clearing the conditions and moving the file across the finish line.

Mistakes & Fixes: **Mistake:** The loan is denied at the last minute because the buyer bought a car on credit right before closing. **Fix:** Catastrophic. Notify the seller immediately. The lead agent must determine if the buyer can switch loan products (e.g., Conventional to FHA) or if the deal must be canceled.

Buyer vs. Seller Side:

- Buyer TC: Pops the virtual champagne and shifts to scheduling the final walkthrough.
- Seller TC: Relays the incredible news to the seller, signaling that it is safe to load the moving trucks.

Title/Attorney/Table Funding View: In table funding states, CTC is the trigger for the lender to send the final closing package/instructions to the Title company. Title will not schedule the physical signing appointment until the lender issues the CTC.

23. Update MLS to Pending

Description: Changing the property's status in the Multiple Listing Service (MLS) from "Active" (or "Active Under Contract") to "Pending."

Why: MLS boards have strict rules regarding the accuracy of public data. If a home is past its contingencies and waiting to close, it must be marked Pending so other agents know it is off the market.

Importance: 3 (High for compliance, low for closing the deal).

Step-by-Step:

1. Log into the MLS system.
2. Select the listing and change the status.
3. Input the expected closing date and the buyer's agent's information.

Tools: MLS Dashboard.

- Personnel: Admin / Seller's TC.
- Script: N/A.

Efficiency Tips: Understand your local MLS rules. Some require a status change within 24 hours of an executed contract, while others allow an "Active Under Contract" status until inspections are cleared.

Mistakes & Fixes: **Mistake:** Forgetting to update the status, resulting in a fine from the local Realtor board. **Fix:** Pay the fine and update the status immediately. Apologize to the listing agent if the fine hits their account.

Buyer vs. Seller Side:

- Buyer TC: This is not their responsibility.
- Seller TC: Owns this task completely on behalf of the listing agent.

Title/Attorney/Table Funding View: They do not look at or care about the MLS status.

PHASE 3: THE CLOSING PHASE (CLEAR TO CLOSE TO CLOSING DAY)

The transition from the "Due Diligence" phase into the "Closing Phase" requires a major mindset shift for a Transaction Coordinator. You must transition from managing contingencies to managing logistics and money.

24. Confirm Closing Date/Time

Description: Coordinating the exact date, time, and location for the buyer and seller to sign the final legal and financial documents.

Why: Moving trucks, utility transfers, and wire transfers are all orchestrated around this specific hour. Without a set time, the logistics of moving day collapse.

Importance: 5 *

Step-by-Step:

1. Contact the Escrow Officer to get available signing slots.
2. Check the Lead Agent's schedule.
3. Call the client to lock in the time.
4. Send a formal calendar invite with the Title Company's physical address (or mobile notary instructions).

Tools: Shared Calendar, Google Maps (for exact address).

- Personnel: Client, Lead Agent, Escrow Officer.
- Script: Closing Day Scheduling & Logistics.

Efficiency Tips: Do not schedule closings for Friday at 4:00 PM. If a wire gets delayed at 4:30 PM on a Friday, the buyer cannot get their keys, and the seller doesn't get their money until Monday morning. Always aim for mid-morning closings.

Mistakes & Fixes: Mistake: Assuming the buyer and seller sign at the same time in the same room.

Fix: In modern real estate, they rarely do. If they are using the same title company, schedule the seller first, then the buyer immediately after.

Buyer vs. Seller Side:

- Both TCs manage their respective clients' schedules.

Title/Attorney/Table Funding View: They dictate the schedule based on their closing room and notary availability. They cannot confirm the time until the lender has given the Clear to Close.

25. Review Closing Disclosure (CD) / ALTA Settlement Statement

Description: A meticulous line-by-line audit of the final accounting document that shows exactly where every penny is going.

Why: Human error happens. If Title misses a \$2,000 negotiated repair credit, or the brokerage's commission percentage is typed in wrong, fixing it after closing is a nightmare.

Importance: 5 (Make or break for the financials).

Step-by-Step:

1. Request the "Preliminary ALTA" or CD from Title 48 hours before closing.
2. Verify the Purchase Price matches the final addendum.
3. Verify EMD is credited to the buyer.
4. Verify all seller credits/concessions are present.
5. Verify Brokerage commission and administrative fees are exact.

Tools: Calculator, Executed Contract, Commission Disbursement Form.

- Personnel: Escrow Officer.
- Script: CD / ALTA Review & Correction Request.

Efficiency Tips: Print the ALTA out. Use a physical red pen to check off every single number against your contract addenda. Do not do this on a screen—your eyes will glaze over the math.

Mistakes & Fixes: **Mistake:** Missing a \$500 HOA transfer fee that was supposed to be paid by the seller, but was charged to the buyer. **Fix:** Email the Escrow Officer instantly with a copy of the contract page proving the seller pays it, and ask for a revised statement.

Buyer vs. Seller Side:

- Buyer TC: Ensures the "Cash to Close" number is accurate so the buyer doesn't wire too much or too little.
- Seller TC: Ensures the "Seller Net Proceeds" matches expectations and payoffs are correct.

Title/Attorney/Table Funding View: Title relies on TCs to catch minor errors before the client sees the document. In table funding, the lender's CD is the ultimate law, and Title's ALTA must match it to the penny.

26. Verify Buyer Funds to Close

Description: Ensuring the buyer has wired their final down payment and closing costs to the Title Company's escrow account.

Why: "Wet funding" (using a personal check) is generally not allowed for large sums. The Title Company cannot disburse the file until the wire has physically cleared their bank.

Importance: 5 *

Step-by-Step:

1. Obtain the final "Cash to Close" number from the approved CD.
2. Instruct the buyer to initiate the wire transfer 24 hours before their closing appointment.
3. Call the Title Company the morning of closing to confirm the wire arrived.

Tools: Phone.

- Personnel: Buyer, Escrow Officer.
- Script: Final Wire Instructions & Fraud Warning.

Efficiency Tips: Re-iterate wire fraud warnings violently. Tell the buyer: "We will NEVER email you updated wire instructions. If you get an email saying the wire instructions changed, call me immediately—it is a scam."

Mistakes & Fixes: **Mistake:** Buyer shows up to the closing table with a \$50,000 cashier's check, but the Title company only accepts checks up to \$10,000. **Fix:** Pause the closing. The buyer must drive back to their bank, deposit the check, and initiate a wire.

Buyer vs. Seller Side:

- Buyer TC: Actively manages the buyer to get this done.
- Seller TC: Passively waits for confirmation from the Buyer TC or Title.

Title/Attorney/Table Funding View: Title monitors their trust account like a hawk. They will not allow the buyer to leave the closing room with keys if those funds aren't clear.

27. Schedule Final Walkthrough

Description: Booking a 30-minute appointment for the buyer to walk through the property 24–48 hours before signing.

Why: To ensure the property is in the same condition as when the contract was signed, the seller has entirely moved out, and they haven't removed fixtures (like chandeliers) that were supposed to stay.

Importance: 4

Step-by-Step:

1. Coordinate a time with the buyer and Lead Agent.
2. Notify the listing agent of the time.
3. Add to the calendar.

Tools: Shared Calendar.

- Personnel: Buyer, Lead Agent, Listing Agent.
- Script: Scheduling Final Walkthrough.

Efficiency Tips: Never schedule the walkthrough on the way to the closing table. If you find a busted pipe, you need 24 hours to negotiate an escrow holdback. Give yourself a time buffer.

Mistakes & Fixes: **Mistake:** Buyer discovers the seller left a garage full of garbage. **Fix:** The lead agent must immediately contact the listing agent and demand the seller pay for a junk removal service, or ask Title to hold back \$500 from the seller's proceeds to cover it.

Buyer vs. Seller Side:

- Buyer TC: Books the appointment.
- Seller TC: Reminds the seller they must be 100% moved out and the house must be "broom clean" prior to this appointment.

Title/Attorney/Table Funding View: Irrelevant to them, unless the walkthrough results in a last-minute financial credit that requires them to redraw the CD.

28. Ensure Repairs Completed (If Any)

Description: Collecting paid invoices and receipts for any repairs the seller agreed to complete during the inspection period.

Why: Proof of fulfillment. If the contract says "Seller to hire licensed roofer to repair leak," the buyer needs proof a licensee did it, not the seller's cousin.

Importance: 4

Step-by-Step:

1. Look at your negotiated Repair Addendum.
2. Email the listing agent 5 days before closing asking for all receipts.
3. Send receipts to the buyer to review before the final walkthrough.

Tools: Email, Compliance file.

- Personnel: Listing Agent, Buyer.
- Script: Request for Repair Receipts.

Efficiency Tips: Put a calendar alert 5 days out specifically for this. Chasing receipts on closing day causes unnecessary panic.

Mistakes & Fixes: **Mistake:** Seller refused to do the repairs they agreed to. **Fix:** Immediate escalation. The buyer's agent will negotiate a cash credit in lieu of repairs so the deal can still close.

Buyer vs. Seller Side:

- Buyer TC: Demands the proof.
- Seller TC: Chases the seller to email the receipts over.

Title/Attorney/Table Funding View: If the repair was supposed to be paid directly from the seller's proceeds at closing, Title needs the invoice to cut the check to the contractor.

29. Verify Final Walkthrough Document Signed

Description: Executing a form where the buyer formally signs off that the property condition is acceptable.

Why: Brokerage liability. If the buyer sues 3 months later saying the carpets were ruined, the broker produces this document proving the buyer accepted the condition at closing.

Importance: 4

Step-by-Step:

1. Generate the form in your e-signature platform.
2. Send it to the buyer immediately following the walkthrough.
3. Upload executed copy to compliance.

Tools: DocuSign/Dotloop.

- Personnel: Buyer.
- Script: Final Walkthrough Sign-Off.

Efficiency Tips: Have the Lead Agent open the form on their phone/iPad and have the buyer "sign on glass" while standing in the living room during the walkthrough.

Mistakes & Fixes: **Mistake:** Buyer refuses to sign because of a minor defect. **Fix:** The agents must negotiate a fix or credit. Once resolved, the buyer signs.

Buyer vs. Seller Side:

- Buyer TC: Originates the document.
- Seller TC: Requires a copy of the executed document for the listing file.

Title/Attorney/Table Funding View: Not required for their file.

30. Send Final Documents to Title/Escrow

Description: Delivering the Commission Disbursement Authorization (CDA), Home Warranty invoice, and any final admin fee invoices to Title.

Why: Title acts as the cashier. If they don't have your brokerage's CDA, they will send the entire gross commission check to your broker, delaying the agent's actual paycheck.

Importance: 5 (Crucial for agent compensation).

Step-by-Step:

1. Draft the CDA showing the split between broker and agent.
2. Get Managing Broker signature (if required by your office).
3. Email CDA and invoices to the Escrow Officer.

Tools: Back-office software (e.g., Brokermint, Sisu), Email.

- Personnel: Managing Broker, Escrow Officer.
- Script: CDA and Final Invoices for Closing.

Efficiency Tips: Send this concurrently with your preliminary CD/ALTA review (Task 25) so Title can balance everything at once.

Mistakes & Fixes: **Mistake:** Putting the wrong franchise fee or split on the CDA. **Fix:** Send a "REVISED CDA" immediately. If Title has already cut the checks, your broker will have to fix the math internally, which frustrates everyone.

Buyer vs. Seller Side:

- Both TCs are responsible for submitting their own brokerage's CDAs.

Title/Attorney/Table Funding View: They love receiving this early. It allows them to finalize the accounting and prep the physical checks/wires ahead of time.

31. Confirm All Parties Signed Final Papers

Description: Verifying that both the buyer and seller have physically (or digitally via Remote Online Notarization - RON) signed their closing packages.

Why: The transaction is not complete just because the appointment time has passed. Sometimes a client gets stuck in traffic or a notary is late.

Importance: 5

Step-by-Step:

1. Note the scheduled closing times.
2. Call or email Title 30 minutes after the appointment to ask, "Did [Client] complete signing?"
3. Update the Lead Agent.

Tools: Phone, Text.

- Personnel: Escrow Officer.
- Script: Signing Completion Check.

Efficiency Tips: Ask the Escrow Officer, "Are there any outstanding funding conditions from the lender?" just to ensure there are no surprises holding up the money.

Mistakes & Fixes: **Mistake:** A seller signed out of state with a mobile notary, but forgot to sign the Warranty Deed. **Fix:** The title company will flag this. The notary must physically return to the seller immediately, or the file cannot record.

Buyer vs. Seller Side:

- Both TCs monitor this closely.

Title/Attorney/Table Funding View: Once signed, Title scans the entire package and sends it back to the Lender for the "Funding Authorization" (the lender's final check before they release the money).

32. Verify Recording with County

Description: Confirming that the Deed and Mortgage have been officially date-and-time stamped by the County Clerk/Recorder's office.

Why: This is the exact moment the property legally changes hands. Signing papers does not make the buyer the owner; recording the deed makes them the owner.

Importance: 5 (Make or break).

Step-by-Step:

1. Wait for Title to receive Funding Authorization from the lender.
2. Wait for the "On Record" confirmation email from the Escrow Officer.
3. Send the official "Congratulations, it's closed!" email to clients and agents.

Tools: Email.

- Personnel: Escrow Officer.
- Script: **We Are On Record! (Official Close).**

Efficiency Tips: Know your county's processes. Many counties use "e-recording," which happens in minutes. Rural counties may still require a human "runner" to physically drive the papers to the courthouse, which can take hours or even wait until the next day.

Mistakes & Fixes: **Mistake:** Telling the buyer they own the home before it is on record. **Fix:** Never do this. If a funding condition fails, they don't own it yet. Manage expectations.

Buyer vs. Seller Side:

- Both TCs celebrate at this exact moment.

Title/Attorney/Table Funding View: Title facilitates the recording. Once on record, they can legally disburse the funds.

33. Confirm Funds Disbursed

Description: Ensuring the Title Company has initiated the wire transfers to pay off the seller's old mortgage, pay the seller their equity, and pay the brokers their commissions.

Why: Real estate agents work 100% on commission. The transaction isn't a success for the business until the wire hits the brokerage account.

Importance: 5

Step-by-Step:

1. Once recorded, ask Title: "Has the file disbursed?"
2. Check your brokerage's incoming wire portal or notify your accounting department to look for it.

Tools: Email.

- Personnel: Escrow Officer, Brokerage Accounting.
- Script: Disbursement Confirmation Request.

Efficiency Tips: Remind sellers that if a file records after 3:00 PM, the Federal Reserve wire cutoff time may have passed, meaning their money will not show up in their bank account until the next business morning.

Mistakes & Fixes: **Mistake:** Title wired the commission to the wrong brokerage account. **Fix:** Title must initiate a wire recall with their bank, which is highly stressful. Always double-check wire instructions on the CDA.

Buyer vs. Seller Side:

- Buyer TC: Tracks the commission wire.
- Seller TC: Tracks the commission wire AND ensures the seller received their proceeds.

Title/Attorney/Table Funding View: They empty the escrow account down to \$0.00. The file is financially closed.

34. Confirm Key Delivery

Description: Coordinating the physical handover of house keys, mailbox keys, garage remotes, and alarm codes to the new buyer.

Why: The buyer now owns the home and needs access.

Importance: 4

Step-by-Step:

1. Once Recorded (Task 32), instruct the Listing Agent to release the lockbox code to the Buyer's Agent.
2. Ensure the Buyer's Agent retrieves all physical keys from the property.

Tools: Text/Call.

- Personnel: Listing Agent, Buyer's Agent.
- Script: Keys Authorized for Release.

Efficiency Tips: Have the seller leave all garage remotes, mail keys, and manuals on the kitchen counter, and just leave one single deadbolt key in the lockbox for the buyer's agent to grab.

Mistakes & Fixes: **Mistake:** Giving the buyer the keys at the signing table before the file is recorded and funded. **Fix:** This is a massive liability. If the loan fails to fund later that afternoon, you have a buyer living in a house they don't own. Never release keys prior to recording without a signed Pre-Possession agreement.

Buyer vs. Seller Side:

- Seller TC: Authorizes the release of the keys.
- Buyer TC: Tells the buyer they can finally go to the house.

Title/Attorney/Table Funding View: They generally do not touch keys; it is a liability they prefer agents handle.

35. Update MLS to Sold/Closed

Description: Changing the property's status in the MLS to "Closed" and inputting the final sales data (price, concessions, date).

Why: Required by MLS rules. Accurate data is the lifeblood of real estate, as appraisers rely on this closed data to value future homes.

Importance: 4 (High for compliance).

Step-by-Step:

1. Log into the MLS.
2. Input the exact Closing Date.
3. Input the exact Sales Price (matching the ALTA).
4. Input any Seller Concessions (e.g., "\$5,000 towards closing costs").
5. Save/Submit.

Tools: MLS Dashboard, Final ALTA statement.

- Personnel: Admin / Seller's TC.
- Script: N/A.

Efficiency Tips: Do this the exact same day it closes. MLS boards will issue steep fines if a listing sits as "Pending" for days after it has actually sold.

Mistakes & Fixes: **Mistake:** Accidentally typing a closing price of \$50,000 instead of \$500,000. **Fix:** Immediate call to the MLS help desk to correct the public record before it aggregates to Zillow and ruins the neighborhood comps.

Buyer vs. Seller Side:

- Buyer TC: Not responsible.
- Seller TC: Owns this task entirely for the listing agent.

Title/Attorney/Table Funding View: Irrelevant to their workflow.

PHASE 4: POST-CLOSING & COMPLIANCE (TASKS 36–42)

This is the final stretch. While the emotional high of the transaction peaks at the closing table, a top-tier Transaction Coordinator knows that the job isn't done until the compliance file is bulletproof and the foundation for future referrals is laid.

36. Upload All Final Documents to Brokerage System

Description: Gathering the final Closing Disclosure (CD) / ALTA, the executed Warranty Deed, and any final repair receipts, and uploading them into the brokerage's back-office compliance software (e.g., SkySlope, Dotloop, Command).

Why: The brokerage cannot legally close out the file or finalize the agent's commission split without proof that the transaction actually closed according to the exact terms of the contract.

Importance: 5 *

Step-by-Step:

1. Request the final, signed closing package from Title (they usually email a PDF copy 24 hours post-closing).
2. Extract the Final ALTA and Deed.
3. Upload these documents to the designated placeholders in your compliance system.
4. Hit "Submit for Review."

Tools: PDF Splitter, Brokerage Compliance System.

- Personnel: Escrow Officer, Brokerage Compliance Officer.
- Script: Request for Final Signed Closing Package.

Efficiency Tips: Do not wait for Title to send the entire 100-page package. Tell your Escrow Officer: "Please email me just the signed ALTA and the Deed the moment it records so I can get my agent paid."

Mistakes & Fixes: Mistake: Uploading an unsigned, preliminary CD instead of the final signed ALTA.

Fix: The broker will reject the file. Immediately email Title for the correct, executed document and replace the file.

Buyer vs. Seller Side:

- Both TCs must complete this step for their respective brokerages.

Title/Attorney/Table Funding View: Title expects this request and usually automates sending the final package to the agents and TCs once disbursement is complete.

37. Check File for Compliance Audit

Description: A surgical, final review of the entire digital folder from Task 1 to Task 36 to ensure no signatures, initials, or dates are missing before the state real estate commission or internal broker audits it.

Why: State real estate commissions conduct random audits. If a file is missing an agency disclosure or a lead-paint signature, the agent and the Managing Broker can face severe fines or license suspension.

Importance: 5 (Critical for legal protection).

Step-by-Step:

1. Open the compliance checklist.
2. Click into every single document.
3. Verify all dates match chronologically (e.g., Agency disclosure is dated before the contract).
4. Resolve any "Rejected" tags from your internal compliance manager.

Tools: Internal Compliance Checklist.

- Personnel: Brokerage Compliance Manager.
- Script: Post-Closing Missing Signature Request (Rare, but necessary).

Efficiency Tips: A great TC audits the file during the transaction, not after. If you are catching missing signatures on Day 30 instead of Day 2, your workflow is broken.

Mistakes & Fixes: **Mistake:** Realizing an addendum is missing the seller's signature after closing. **Fix:** Extremely awkward. You must call the listing agent, explain the oversight, and beg them to get their seller to sign a document for a house they no longer own.

Buyer vs. Seller Side:

- Equal responsibility to protect their respective licenses.

Title/Attorney/Table Funding View: Completely detached from this. This is an internal brokerage issue.

38. Ensure Commission Disbursement Form Signed / Funds Received

Description: Verifying that the brokerage's accounting department has processed the incoming wire from Title and physically paid the Lead Agent their net commission.

Why: An agent's livelihood depends on this. The TC must track the money to the finish line to ensure the business actually generated revenue.

Importance: 5

Step-by-Step:

1. Confirm with your brokerage accountant that the Title wire arrived.
2. Verify the math matches your original CDA (Task 30).
3. Confirm the direct deposit was initiated to the agent's bank account.

Tools: Brokerage back-office accounting software.

- Personnel: Brokerage Accountant, Lead Agent.
- Script: N/A.

Efficiency Tips: Create a dedicated Slack channel or email thread with your brokerage's accounting team specifically for "Incoming Wire Confirmations" so you don't have to hunt them down.

Mistakes & Fixes: **Mistake:** The brokerage took out a 30% split when the agent was capped and should have been at 100%. **Fix:** Catch this immediately, notify accounting of the error, provide proof of the agent's cap status, and request an immediate adjustment payout.

Buyer vs. Seller Side:

- Both TCs track their own agent's money.

Title/Attorney/Table Funding View: Their job was done at Task 33 when they sent the wire.

39. Send Thank You Note / Gift to Clients

Description: Organizing and sending the final closing gift, champagne, or handwritten thank-you note from the Lead Agent to the client.

Why: Real estate is a relationship business. The final impression dictates whether this client will refer their friends and family to your team.

Importance: 3 (High for marketing, low for compliance).

Step-by-Step:

1. Order the gift (if not done prior to closing).
2. Draft a handwritten card (or use a service like Handwrytten).
3. Mail to the client's new address (if a buyer) or their forwarding address (if a seller).

Tools: Gifting services (e.g., Client Giant), CRM.

- Personnel: Client.
- Script: Agent Thank You Message Template.

Efficiency Tips: Automate this. Set up a subscription service where a closing gift is automatically triggered in your CRM the moment the status changes to "Closed."

Mistakes & Fixes: **Mistake:** Mailing the seller's gift to the house they just sold. **Fix:** You must get their forwarding address at the closing table, or send a replacement gift to their new address with a self-deprecating apology.

Buyer vs. Seller Side:

- Buyer TC: Sends to the newly purchased property.
- Seller TC: Sends to the seller's new destination.

Title/Attorney/Table Funding View: Irrelevant.

40. Send Client Satisfaction Survey

Description: Sending an email or text requesting the client leave a 5-star review on Google, Zillow, or Realtor.com.

Why: Online reviews are digital currency. Future leads rely heavily on reading about past clients' experiences.

Importance: 4

Step-by-Step:

1. Wait exactly 2–3 days post-closing (let them unpack first).
2. Send an email expressing gratitude and including direct links to your review profiles.
3. Follow up via text 3 days later if they haven't reviewed yet.

Tools: CRM automated campaigns, Google My Business link.

- Personnel: Client.
- Script: 5-Star Review Request & Direct Links.

Efficiency Tips: Do not send them to three different sites. Ask them for one review on your most important platform (usually Google), and tell them it will take "less than 60 seconds."

Mistakes & Fixes: **Mistake:** Asking for a review from a client where the transaction was a nightmare and the agent performed poorly. **Fix:** Discretion is key. TCs should ask the Lead Agent: "Is this client a green light for a review request?" before sending.

Buyer vs. Seller Side:

- Both sides actively prospect for reviews.

Title/Attorney/Table Funding View: Irrelevant.

41. Close File in System

Description: Updating the CRM to reflect the client is now a "Past Client" and triggering long-term nurture campaigns (homeversary, birthdays, market updates).

Why: A clean database is a profitable database. If closed clients are still marked "Active," your metrics and sales pipelines will be wildly inaccurate.

Importance: 3

Step-by-Step:

1. Open the CRM.
2. Change the pipeline stage to "Closed/Past Client."
3. Ensure the closing date and final sales price are logged in their contact card.
4. Add them to the "Past Client Nurture" email drip.

Tools: CRM (Follow Up Boss, Salesforce, etc.).

- Personnel: Internal marketing team.
- Script: N/A.

Efficiency Tips: Tag the contact with the year they bought/sold and the neighborhood. (e.g., 2026_Buyer, Oak_Ridge_Neighborhood). This makes future targeted marketing incredibly easy.

Mistakes & Fixes: **Mistake:** Forgetting to turn off "Active Buyer" property alerts, so the client keeps getting emails about new homes for sale after they just bought one. **Fix:** Turn off all active MLS search alerts the day of closing.

Buyer vs. Seller Side:

- Identical process.

Title/Attorney/Table Funding View: Irrelevant.

42. Archive Transaction Records

Description: Securely storing the digital file for the state-mandated retention period (usually 3 to 7 years, depending on the state).

Why: Legal protection. If the buyer sues the seller and the brokerage four years later for an undisclosed roof leak, this archived file is the only defense.

Importance: 5

Step-by-Step:

1. Download a complete PDF bundle of the entire file from the compliance software.
2. Store in a secure, backed-up cloud drive (Google Drive, Dropbox) under a standardized naming convention (e.g., YEAR_MONTH_Address_ClientName).
3. Ensure access is restricted to authorized personnel only.

Tools: Cloud Storage.

- Personnel: Internal Operations.
- Script: N/A.

Efficiency Tips: Most modern compliance systems (like SkySlope) automatically archive files indefinitely. However, keeping a redundant, offline/cloud backup controlled by the team owner is a smart fail-safe.

Mistakes & Fixes: **Mistake:** Deleting emails related to the transaction. **Fix:** Never delete transaction emails. Use an email archiving system. Often, the context of an email thread saves you in a lawsuit, not just the contract.

Buyer vs. Seller Side:

- Both sides must archive their files legally.

Title/Attorney/Table Funding View: Title companies and attorneys have their own incredibly strict, federally mandated retention rules for wire data, ALTA statements, and title policies.

EXPERT ADDENDUM: 4

GOLDEN RULES FOR HIGH-LEVEL TRANSACTION COORDINATORS

To elevate as a Transaction Coordinators from "paper pushers" to indispensable "deal savers," build these four principles into your transaction coordination culture:

1. Radical Anticipation (Manage the Deal, Don't Let it Manage You)

A mediocre TC reacts to emails. An elite TC anticipates them. If the inspection is on Tuesday, the elite TC has an email drafted to the lender on Monday saying, "Inspection happens tomorrow, I will have an update for you by Wednesday morning." Rule: If a vendor, client, or agent has to ask you for an update, you have already failed.

2. The "If It's Not In Writing, It Didn't Happen" Mandate

Real estate is full of verbal agreements ("The seller said they'd leave the fridge," or "The lender said the appraisal is fine"). Verbal agreements are worthless. TCs must be professionally ruthless about getting everything in an email or a signed addendum. Train your TCs to say: "That's great news! Please reply to this email confirming that in writing so I can add it to the legal file."

3. Emotional Intelligence is Your Best Tool

Buying or selling a home is often the most stressful financial event in a person's life. When a buyer calls in a panic because a wire didn't clear immediately, a TC cannot respond with robotic corporate jargon. They must validate the fear, provide the factual context, and offer the solution. Calm, authoritative reassurance is what keeps deals from falling apart over minor inconveniences.

4. Protect the VIPs (The Processors and Escrow Officers)

Agents often think they are the most important people in a transaction. They aren't. The Loan Processor and the Escrow Officer are holding the keys to the money. Train your TCs to treat these professionals like royalty. Submit clean files, respond to their conditions within minutes, and express gratitude. When a deal is falling apart at 4:55 PM on a Friday, a Loan Processor will move mountains for a TC they respect, and ignore the calls of a TC who is disorganized and rude.

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ACADEMY

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