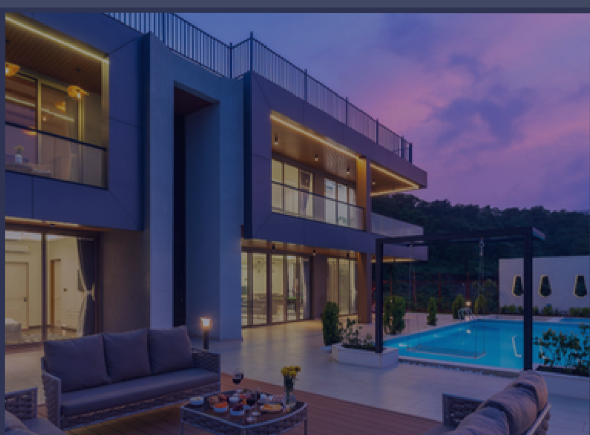
# THE FLIGHT *Manual*

## TRANSACTION COORDINATION STANDARD OPERATING PROCEDURES (SOP)



# Master Operations Manual: Contract-to-Close Pipeline

**This document serves as the absolute operating framework for this Transaction Coordination business. Every file must progress through these identical operational nodes. Deviations are permitted only under direct written instruction from the Principal Broker.**

## SOP 01: Transaction Intake Workflow

**Objective:** Secure absolute, accurate metadata for newly executed transactions. Eliminate administrative fragmentation by creating a single, standardized entry point.

### 1.1 Gatekeeping and Submission Protocol

- **Hard Rule:** Transactions are never accepted via text message, verbal confirmation, or scattered email threads.
- Any agent attempting to submit a file outside the approved channel must receive the automated "Rejection Protocol" message within 15 minutes.
- **The Channel:** All deals must be routed through the centralized Transaction Submission Form (Google Forms/Typeform).

### 1.2 Required Metadata Matrix

The submission form must capture 100% of the following fields before a file is marked "Active":

| Category | Required Data Points |
|---|---|
| Agent Info | Agent Name, Cell Phone, Commission Split Percentage, Transaction Fee Structure. |
| Client Info | Full Legal Names (matching IDs), Email Addresses, Phone Numbers, Current Mailing Address. |
| Property Details | Full Street Address, Parcel ID/APN, County, Year Built, Property Type (SFH, Condo, Land). |
| Financials | Final Purchase Price, Earnest Money Deposit (EMD) Amount, EMD Holder (Title or Brokerage). |
| Financials | Contract Execution Date, Effective Date, Target Closing Date. |
| Vendors | Co-op Agent Name/Email/Phone, Escrow Officer & Title Company Info, Loan Officer Name & Cell. |

### 1.3 The Incomplete Submission Protocol

If a submission arrives missing critical items (e.g., missing the Lender's direct contact info or the executed financing addendum):

1. **Freeze the File:** Do not input the transaction into the project management system.
2. **Issue Missing Information Request:** Send an email to the submitting agent utilizing the template below.

**Subject:** ACTION REQUIRED: Incomplete Submission - [Property Address]

Hi [Agent Name],

I have received the submission for [Property Address]. However, I cannot initiate setup as we are missing the following parameters:

- [Insert Missing Element 1, e.g., Executed Financing Addendum]
- [Insert Missing Element 2, e.g., Title Officer Email Address]

Please reply directly to this email with the missing items. To protect our compliance timelines, this file will remain on "Hold" and the First 24-Hour setup sequence will not begin until these items are received.

## SOP 02: The "First 24" Setup Sequence

**Objective:** Establish the legally binding timeline, audit contract integrity, deploy cloud file structures, and introduce the TC system to all transaction endpoints.

### 2.1 The Forensic Contract Audit

Within the first 4 hours of an authorized submission, execute a line-by-line contract audit:

1. **The Signature Check:** Verify every line requiring a signature or initial is executed by all buyers and sellers. Check all addenda, disclosures, and counter-offers.
2. **Effective Date Calculation:** Identify the exact date the final party signed or initialed the last change, making the contract fully binding. Record this as Day 0.
3. **Contingency Calculation:** Using Day 0 as your anchor, mathematically project all contract timelines based on calendar days or business days as dictated by local state law.

### 2.2 Cloud File Architecture Setup

Log into your Transaction Management Software (SkySlope, Dotloop, or Brokermint) and create the transaction profile using this explicit folder nomenclature:

```
[Property Address] - [Seller Last Name] vs [Buyer Last Name]
│
├──── 01_Executed_Contract_&_Addenda
│   ├──── [Property Address] - Fully Executed Contract.pdf
│   └──── [Property Address] - Counters & Addenda.pdf
│
├──── 02_State_&_Broker_Disclosures
│   └──── [Property Address] - Executed Disclosures.pdf
│
├──── 03_Title_&_Escrow_Files
│   ├──── [Property Address] - Escrow Opening Confirmation.pdf
│   └──── [Property Address] - Preliminary Title Report.pdf
│
└──── 04_Lending_&_Appraisal
    └──── [Property Address] - EMD Receipt.pdf
```

### 2.3 The Master Calendar Matrix

Input all deadlines into the shared transaction calendar. Send calendar invites directly to the Agent. Deadlines must be styled as: [Property Address] - [Contingency Name] DEADLINE.

- **EMD Delivery:** Typically Effective Date + 3 Days.
- **Seller Disclosures Delivery:** Typically Effective Date + 5 Days.
- **Inspection Objection:** Typically Effective Date + 10 Days.
- **Appraisal Deadline:** Typically Effective Date + 21 Days.
- **Financing Commitment:** Typically Effective Date + 21 Days.
- **Title Review Period:** Typically Effective Date + 5 days from receipt of Prelim.

### 2.4 The Universal Kickoff Sequence

Deploy the introductory matrix email to all parties (Buyer/Seller Agents, Title, and Lender).

**Subject:** Transaction Introduction & Critical Timeline: [Property Address].

Good morning/afternoon Team,

My name is [Your Name], and I am the Transaction Coordinator representing [Agent Name] for the purchase/sale of [Property Address]. I will be managing the documentation pipeline and compliance milestones for this file to ensure an on-time closing.

Escrow has been officially opened with [Title Company Name] under File #[Escrow Number].

**Critical Milestones & Deadlines:**

- **Effective Date:** [Date]
- **Earnest Money Deposit ($[Amount]) Due:** [Date] by 5:00 PM
- **Inspection Objection Deadline:** [Date] by 5:00 PM

- **Appraisal Deadline:** [Date] by 5:00 PM
- **Financing Commitment Deadline:** [Date] by 5:00 PM
- **Target Closing Date:** [Date]

Attached you will find the fully executed contract package for your files. Lenders, please submit the appraisal order immediately. Title, please provide the Preliminary Title Report as soon as it is generated.

Please loop me into all documentation updates moving forward.

## SOP 03: THE "TUESDAY CHECK-IN" PULSE

**Objective:** Maintain absolute clear tracking of the transaction velocity. Eliminate eleventh-hour closing delays by enforcing weekly status check-ins with critical vendors.

### 3.1 Execution Window

- **Timing:** Every Tuesday between 8:30 AM and 11:30 AM.
- **Method:** Phone calls to primary points of contact, immediately backed up by a tracking email detailing the items discussed.

### 3.2 The Title & Escrow Checklist

Dial the Escrow Officer directly and execute this specific script:

"Hi [Escrow Officer Name], this is [Your Name] calling about [Property Address]. I'm performing our weekly pulse check.

1. Have you received the Buyer's Earnest Money Deposit, and can you email me the official receipt?
2. Has the Seller submitted their completed Statement of Information (SI)?
3. Are there any clouds, tax liens, or judgment issues appearing on Schedule B-II of the preliminary title report that we need to address today?"

**Action Item:** If a title cloud is discovered, immediately escalate using the Title Clearance Playbook (SOP 01.A).

### 3.3 The Mortgage Lender Checklist

Dial the Loan Officer directly and execute this specific script:

"Hi [Loan Officer Name], this is [Your Name] calling regarding the [Buyer Last Name] loan for [Property Address].

1. Has the file successfully passed through initial underwriting?
2. Has the appraisal been physically scheduled or completed? If scheduled, what is the exact delivery ETA?
3. Are there any outstanding conditions required from the Buyer that are stalling the clear-to-close?"

****Action Item:** Log all notes directly inside your transaction tracker. If the Loan Officer indicates the appraisal is delayed or value is a concern, alert your agent via phone within 15 minutes.

## SOP 04: THE "COMPLIANCE HARD-STOP" PROTOCOL

**Objective:** Protect client asset liability and earnest money deposits when critical disclosures or contractual milestones are missing 48 hours prior to an absolute deadline.

```
[ 48 Hours to Deadline ]
          |
          ▼
[ HOUR 0: Audit & Log ] ───► Notify Agent & Draft "Notice to Perform"
          |
          ▼
[ HOUR 12: Force Sign ] ───► Send via DocuSign with high priority SMS
          |
          ▼
[ HOUR 24: Direct Call ] ───► Call Co-op Agent / Escrow Officer directly
          |
          ▼
[ HOUR 48: Contract Breach ] ───► Escalate to Managing Broker; Warn Agent of EMD risk
```

### 4.1 Trigger Conditions

This protocol automatically activates 48 hours before any legal contingency expiration if required paperwork (e.g., executed Lead-Based Paint Disclosures, HOA Docs Receipt, or Inspection Resolution Addenda) is absent from the compliance system.

### 4.2 The Escalation Timeline

**Hour 0: The Identification & Notification Node**

1. Flag the file in red within the tracking system.
2. Email the Agent. Use exact wording: "WARNING: We are 48 hours away from the [Contingency Name] deadline for [Property Address]. We are currently missing [Document Name]. If this is not signed by 5:00 PM tomorrow, the client is exposed to a contractual breach/forfeiture of EMD."
3. Draft a Notice to Comply / Notice to Perform (depending on state forms) leaving the signature line ready for your agent's client.

**Hour 12: The Direct Signature Push**

1. Upload the missing document or the prepared Notice to Perform directly into DocuSign.
2. Send it directly to the missing party with an express reminder setting an exact timeline.
3. Send an SMS text message to your Agent: "Just sent the missing [Document Name] via DocuSign for [Property Address]. Need this executed ASAP to clear the deadline tomorrow."

**Hour 24: Direct Vendor/Co-op Intervention**

1. If the document originates from the co-oping brokerage or the title company, bypass standard channels and call their office line directly.

2."This is [Your Name] regarding [Property Address]. We are 24 hours from the contract compliance deadline. Our office requires the signed [Document Name] immediately. If we do not receive this by 5:00 PM today, my agent will be forced to instruct their client to issue a formal termination/Notice to Perform."

**Hour 48: The Compliance Lock**

1. If the deadline passes without execution, do not manufacture or backdate any documents.
2. Immediately notify your agent via phone call.
3. Deliver the unexecuted file to the Managing Broker for administrative review and legal protection tracking.

## SOP 05: THE "CLOSING DAY" SEQUENCE

**Objective:** Finalize corporate financial balancing, deliver clean files to brokerage management, secure vendor payment authorizations, and lock in long-term agent retention.

**5.1 Pre-Closing Balancing (48-72 Hours Prior)**

1. Generate the CDA: Create the Commission Disbursement Authorization (CDA) or commission instructions based on the verified broker split parameters.
2. Submit to Brokerage Compliance: Upload the final contract, all executed addenda, and all disclosures to the Broker's back-office compliance engine (SkySlope/Dotloop) to obtain the "Cleared for Commission" certificate.
3. Send CDA to Title: Email the approved CDA directly to the Escrow Officer. Include explicit delivery instructions: "Please find the authorized Commission Disbursement Authorization for [Agent Name] attached. Please ensure these exact figures match your closing settlement statement lines."
4. Audit the Settlement Statement: Request the ALTA / Closing Disclosure sheet from the escrow officer. Verify line-by-line that your agent’s commission, transaction fees, and any agreed-upon credits perfectly mirror your file data. If a $1 discrepancy exists, reject the document and demand a revision.

**5.2 Closing Day File Archival**

Once confirmation of funding and recording is received from the title company:

1. The Forensic Scan: Perform a final sweep of the cloud directory. Verify that no documents are left in "Draft" mode, and that every file is a clean, fully executed PDF.
2. Compress and Export: Compile the complete file directory into a single, chronologically organized secure master PDF folder.
3. Deliver to Agent: Upload the master archive directly to your agent's local cloud system (Google Drive/Dropbox), giving them a perfectly compliant file ready for any future real estate commission audit.

### 5.3 The Retention Loop & "Referral Ask"

Exactly 30 minutes after funding confirmation is delivered, execute the Agent Retention protocol. Send this offboarding template to your client agent:

**Subject:** CLOSED & FUNDED! [Property Address] - Master File Clean & Complete

Hi [Agent Name],

Congratulations on another successful closing! [Property Address] has officially funded and recorded. Your final commission of [Insert Amount] is secured.
What I've Handled For You:

1. Sent the approved Commission Instruction directly to Escrow to avoid any check delays.
2. Performed a comprehensive compliance audit on the entire file.
3. Uploaded all clean, executed contracts and state disclosures directly into your brokerage compliance portal. Your file is 100% complete and cleared from audit liability.

You can download your permanent, chronologically organized digital master archive folder here: [Insert Link].

It was a pleasure acting as your operational engine for this transaction. I have expanded our processing systems and currently have room to onboard one additional high-volume agent partnership this month.

Who is the most productive, hard-working agent in your local office right now who needs to reclaim 10 hours of admin work per week? Please reply with their name or introduce us via email—I would love to deliver this same world-class experience to them.

Onto the next one,

[Your Name]
Lead Pilot & Strategic Operational Partner.

### 5.4 The Post-Closing Automated Trigger

Set a scheduled recurring calendar alert inside your CRM platform to auto-email the closed client the following January:

**Trigger Date:** January 10th (Following Year)
**Recipient:** [Client Buyer/Seller Email]

**Subject:** Tax Season Support: Your Settlement Statement for [Property Address]

Dear [Client Name],

I hope you are enjoying your home! As tax season approaches, you will need your official Closing Disclosure / ALTA Settlement Statement from your transaction at [Property Address] to file for your closing costs deductions.

To save you from digging through old emails, I have attached your certified final copy directly to this message for your accountant.

If you or anyone you know has any future real estate needs, [Agent Name] and I are always here to guide you.

Best regards,

[Your Name]
Transaction Management Services

## STATE SPECIFIC DEADLINE EXAMPLES

To operate as a world-class Transaction Coordinator across multiple states, you must understand that real estate compliance is entirely governed by state-specific boilerplate contracts. Each state utilizes different terminology, default timelines, and baseline structures.

To ensure flawless execution across multiple markets, this guide features distinct, state-specific compliance checklists for North Carolina, Florida, Tennessee, South Carolina, and Georgia. We've engineered it so you can seamlessly access and adopt to what your local regulations and laws require.

**North Carolina Compliance Deadlines**
**Primary Contract Framework:** NCAR/NCBA Form 2-T ("Offer to Purchase and Contract")
NC is a unique "Due Diligence" state. It does not use separate financing, appraisal, or repair contingencies. Everything is bundled into a single time window.

- **Effective Date (Day 0):** The date the contract is fully executed and communication of acceptance is delivered to the offering party.
- **Due Diligence Fee Delivery:** Due **immediately** upon the Effective Date. Legally, the seller can terminate the contract if this fee is not delivered by the effective date or within a strictly specified grace period (typically 1 business day after written notice of non-delivery).
- **Initial Earnest Money Deposit (EMD):** Must be delivered to the Escrow Agent within **5 days** of the Effective Date (unless paid upfront with the presentation of the offer).
- **Due Diligence Period Expiration:** Hard stop on the exact date written in the contract at **5:00 PM EST**. This is the absolute deadline for the buyer to conduct home inspections, negotiate repairs, complete a survey, secure property insurance, and obtain final loan approval/appraisal. If the buyer terminates after 5:00 PM on this date, they forfeit their EMD.
- **Mello-Roos / HOA Disclosure Review:** Must be reviewed and accepted prior to the expiration of the Due Diligence Period.
- **Settlement Delay Grace Period:** Unlike most states, Section 12 of NC Form 2-T provides an automatic **7-day grace period** from the scheduled Settlement Date for a delaying party, provided they are acting in good faith and give proper notice to the non-delaying party.

**Florida Compliance Deadlines**
**Primary Contract Framework:** FR/BAR (Florida Realtors/Florida Bar) "AS IS" Residential Contract for Sale and Purchase

Florida relies heavily on explicit calendar-day defaults and separate legal contingencies.

- **Effective Date (Day 0):** The date the last party signs or initials the final offer or counter-offer and delivers it to the other party.
- **Earnest Money Deposit (EMD):** If not paid at execution, the default deadline is 3 days from the Effective Date to deliver funds to the Escrow Agent. Escrow agent must provide a written verification of receipt within 10 days of a request by the seller.
- **Inspection Period:** Default deadline is 15 days from the Effective Date. The buyer can terminate the contract at any time before 11:59 PM on the 15th day for any reason and retain their EMD.
- **Financing Period:** Default deadline is 30 days from the Effective Date (unless a different date is written in). This is the deadline for the buyer to obtain a Loan Commitment.
- **Title Evidence / Commitment Delivery:** Default deadline is 15 days prior to the Closing Date (or 5 days after the Effective Date if the closing period is less than 15 days).
- **Title Objections:** The buyer has 5 days from receipt of the Title Commitment to notify the seller of any title defects.
- **Title Curative Period:** The seller has 30 days from receipt of the buyer's notice to cure any title defects.
- **HOA / Condominium Rider Disclosure:** The buyer has a 3-day right of rescission from the exact date they physically receive the complete HOA/Condo governing documents to cancel the contract and receive their EMD back.

**Georgia Compliance Deadlines**
**Primary Contract Framework:** GAR (Georgia Association of REALTORS®) Standard Forms
Georgia anchors its entire timeline to a specific timestamped milestone and uses a "Right to Request Repairs" or a clean "Due Diligence" structural format.

- **Binding Agreement Date (Day 0):** The exact date and time that notice of acceptance of the final offer/counter-offer is physically delivered to the party making the offer. This must be filled out explicitly on the contract to lock in deadlines.
- **Earnest Money Deposit (EMD):** There is no contract default number of days. The number of days must be explicitly written into Section A(7) of the GAR contract (standard industry practice is typically **3 days** from the Binding Agreement Date).
- **Due Diligence Period:** There is no automatic contract default; the timeline must be negotiated (typically **7 to 14 days**). It expires at **11:59 PM** on the final day of the specified period. This window covers all home inspections, neighborhood reviews, and general feasibility studies.
- **Financing Contingency Period:** Handled via the GAR Financing Exhibit. The timeline is negotiated (typically **14 to 21 days** from the Binding Agreement Date). The buyer must provide a loan rejection letter before this date expires to protect their EMD.
- **Appraisal Contingency Period:** Handled via the GAR Conventional Financing Exhibit. Typically negotiated to match or sit slightly shorter than the financing period (e.g., **14 to 21 days**). Low appraisal notices must be submitted prior to this expiration date.

**South Carolina Compliance Deadlines**

**Primary Contract Framework: S**CR Form 310 ("Agreement to Buy and Sell Real Estate")

South Carolina utilizes a hybrid approach, featuring an optional "Due Diligence" section that functions similarly to North Carolina's system but with distinct termination rules.

- **Effective Date (Day 0):** The date the final contract is fully executed, initialed, and delivered to all parties.
- **Earnest Money Deposit (EMD):** Must be delivered by the date and time explicitly stated in Section 4 of the contract.
- **Due Diligence Period Expiration:** Expires on the specific date and time written into Section 8 of the SCR 310 contract. This covers all tests, inspections, financing viability, and appraisals.
- **Due Diligence Termination Notice:** To legally terminate under the Due Diligence contingency, the buyer must deliver a formal Notice of Termination PLUS the negotiated Due Diligence Termination Fee to the seller before the exact expiration time. If the fee is missing, the termination is legally invalid.
- **Notice to Perform (Repair Disputes):** If the traditional repair procedure is selected instead of Due Diligence, the buyer must deliver a repair request within the specified inspection period, and parties have a contractually fixed window (typically 2 days) to negotiate before either party can trigger a contract termination.

**Tennessee Compliance Deadlines**

**Primary Contract Framework:** Tennessee REALTORS® Form RF 401 ("Purchase and Sale Agreement")

Tennessee utilizes a dual-node inspection timeline (Inspection Period + Resolution Period) that requires close coordination.

- **Binding Agreement Date (Day 0):** The date on which the fully executed contract is successfully delivered to the final signing party.
- **Earnest Money Deposit (EMD):** The contract holder must deposit the funds within 3 business days of receiving the fully executed contract or 3 business days from the Binding Agreement Date, whichever is later.
- **Inspection Period:** Default deadline is 10 days from the Binding Agreement Date. The buyer must complete all physical inspections and submit a "Buyer's First Repair/Improvement Proposal" to the seller before 11:59 PM on the 10th day.
- **Resolution Period:** Default deadline is 3 days immediately following the expiration of the Inspection Period. This time is legally blocked out for the buyer and seller to reach a written agreement regarding repairs. If no agreement is reached by the end of this 3-day window, the contract automatically terminates, and the EMD is returned to the buyer.
- **Financing Application Deadline:** The buyer must formally apply for their loan within 5 days of the Binding Agreement Date.
- **Loan Denial Notification:** If a buyer is denied a loan, they must notify the seller within 3 days of receiving the formal loan denial letter from the underwriter to secure a safe return of their EMD.

## KEY COMPARISON MATRIX FOR TCS

| STATE | ANCHOR DATE TERMINOLOGY | INSPECTION/DUE DILIGENCE DEFAULT | EMD DEPOSIT DEFAULT | KEY RISK FACTOR FOR TCS |
|---|---|---|---|---|
| **NC** | Effective Date | No default (Date fixed in contract); Expires at **5:00 PM** | 5 Days | Missed 5:00 PM deadline results in complete waiver of rights. |
| **FL** | Effective Date | 15 Days | 3 Days | Strict "Time is of the Essence" application across all dates. |
| **GA** | Binding Agreement Date | No default (Must be negotiated); Expires at **11:59 PM** | No default (Must be negotiated) | The precise time of delivery must be logged on the contract page. |
| **SC** | Effective Date | No default (Date/Time fixed in contract) | Date fixed in contract | Termination is legally void without simultaneous delivery of the termination fee. |
| **TN** | Binding Agreement Date | 10 Days (Inspection) + 3 Days (Resolution) | 3 Business Days | The separate 3-day Resolution clock starts automatically. |

# ✈️ THE VIRTUALVIBE FLIGHT MANUAL: THE CRITICAL PATH SOP

A business without a documented **"Flight Manual"** is a liability; a business with one is a scalable, sellable asset.

Below is your highly detailed, foolproof **"Critical Path" SOP Checklist** that we use everyday in our business . It is written so that if a brand-new Operations Manager stepped into The VirtualVibe tomorrow, they could execute our standard of service flawlessly without asking a single question.

## 1. THE INTAKE SOP: HOW A DEAL ENTERS OUR WORLD

- **Trigger:** An agent submits a new executed contract via email, secure portal, or project management board.
- **Objective:** Secure the data, acknowledge receipt, and initiate the digital file within 60 minutes of submission during business hours.

**The Action Steps:**

1. **Acknowledge Receipt immediately:** Reply to the agent: "Received! We are initiating the VirtualVibe onboarding protocol and will have intro emails and timelines out by [Time/End of Day]."
2. **Access Verification:** Verify we have secure access to the agent's CRM and Brokerage Portal via Keeper (our secure password protocol).
3. **System Creation:** Create the new transaction file in our internal TC software (e.g., A Frame, Folio, Asana).
    - **Naming Convention:** [Closing Date] - [Property Address] - [Client Last Name]
4. **Data Extraction:** Review the raw contract and immediately input the following into our TC software:
    - Purchase Price
    - Earnest Money Deposit (EMD) amount and due date
    - Financing Type (Cash, Conventional, FHA, VA)
    - All contact info (Buyer, Seller, Co-op Agent, Lender, Title/Escrow)
5. **Document Upload:** Save the PDF contract to the internal cloud drive and label it properly: [Property Address] - Fully Executed Contract.pdf.

## 2. THE "FIRST 24" SOP: THE AUDIT & LAUNCH

- **Trigger:** File has been successfully created in the system.
- **Objective:** Audit the contract for legal compliance, lock in the timeline, and establish our authority with all parties involved.

**The Action Steps:**

**1.The Meticulous Audit:** Read the contract line-by-line.

- Verify all signatures and initials are present.
- Verify all dates make chronological sense.
- Verify the EMD holder is clearly identified.

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- **If anything is missing:** Immediately email the Co-op agent (CC'ing our agent) requesting the missing initial/signature before proceeding.

2.**The Timeline Build & Calendar Sync:** * Calculate all critical dates based on the executed date (EMD due, Inspection Period, Financing Contingency, Appraisal Deadline, Closing Date).
  - Push these dates to the Agent's synced Google/Outlook Calendar.
  - Crucial: Add internal reminders for our team **48 hours prior** to every single deadline.

3.**Compliance Portal Upload:** Log into the Agent's brokerage portal (SkySlope, Command, etc.) and upload the executed contract. Submit for initial broker review.

4.**The Concierge Intro Emails:** Send the heavily branded "VirtualVibe" introduction emails.
  - **To the Client:** Introduce yourself as the agent's dedicated Transaction Coordinator. Attach a PDF graphic of their timeline. Outline the very next step (usually submitting EMD or scheduling the inspection).
  - **To the Co-op Agent & Title:** Provide the executed contract, our agent's contact preference, and the commission breakdown.
  - **To the Lender:** Provide the executed contract and request an update on the appraisal order.

## 3. THE "TUESDAY CHECK-IN" SOP: ACTIVE PIPELINE MANAGEMENT

- **Trigger:** Every Tuesday morning at 9:00 AM.
- **Objective:** Proactively identify bottlenecks before they become emergencies. We do not wait for updates; we extract them.

**The Action Steps:**

**1.Pipeline Review:** Pull the active pipeline report. Identify every file closing within the next 21 days.

2.**The Lender Call/Email:** Contact the lender for every active file.
- Ask: "Has the appraisal been ordered? Has it been scheduled? Are there any outstanding conditions from the buyer preventing the Clear to Close (CTC)?"
- Document: Log the lender's response in the TC software.

3.**The Title/Escrow Call/Email:** Contact Title for every active file.
- Ask: "Has the title commitment been generated? Are there any liens, HOA issues, or survey delays we need to address? Do you have what you need to balance the preliminary CD/ALTA?"
- Document: Log Title's response in the TC software.

**4.The Agent Update:** If any red flags are discovered during these check-ins, immediately notify the Agent via their preferred communication channel (Slack, text, or email). Otherwise, compile this data for their End-of-Week Executive Summary.

## 4. THE "COMPLIANCE HARD-STOP" SOP: DEADLINE ENFORCEMENT

- **Trigger:** Our internal calendar alerts us that a critical deadline (Inspection, Financing, or Broker Compliance) is 48 hours away, and a document is missing.
- **Objective:** Protect the agent's commission and the client's Earnest Money.

**The Action Steps:**

**1.The 48-Hour Warning (Gentle & Professional):** Email the responsible party (Co-op agent, Client, or Lender).

- Script: "Hi [Name], friendly reminder that our [Deadline Type] expires on [Date/Time]. Please send over the [Missing Document] by tomorrow morning so we remain in compliance."

**2.The 24-Hour Escalation (Agent Intervention):** If the document is not received 24 hours prior to the deadline, the TC must step back and escalate.

- **Text/Call the Agent:** "URGENT: We are 24 hours from the [Inspection/Financing] deadline on [Property Address]. The Co-op agent has not provided the [Document]. You need to intervene to protect the client's EMD."

3.**Broker Compliance Hard-Stop:** If the missing document is an internal broker requirement (e.g., an Affiliated Business Disclosure), email the Agent directly: "Your broker will withhold your CDA (paycheck) if this is not signed. I have sent it via DocuSign to the client again. Please text them to sign it today."

## 5. THE "CLOSING DAY" SOP: THE FINAL MILE & THE REFERRAL ASK

**Trigger:** The file is "Clear to Close" and we are 72 hours from the closing date.
**Objective:** Ensure the agent gets paid effortlessly, close the digital file, and trigger the growth loop (referrals/reviews).

**The Action Steps:**

**1.The ALTA/CD Audit (72 Hours Prior):** * Receive the preliminary ALTA/Closing Disclosure from Title.

- **Audit the commission numbers against the contract. Ensure the agent's split, transaction fees, and broker fees are mathematically perfect.**
- **If incorrect: Email Title immediately for a revision.**

2.**CDA Delivery (48 Hours Prior):** Ensure the Title Company has the fully executed Commission Disbursement Authorization (CDA) from the broker so the agent is paid at the closing table or via direct deposit.

3.**The "Congratulations" Email (Closing Day):** Send an email to the Client.

- Action: Congratulate them on their closing. Remind them to transfer utilities and save their closing documents for tax season.

**4.Final File Audit & Archiving (Post-Closing):**

- **Upload the final signed Closing Disclosure to the Broker Compliance portal.**
- **Ensure the broker marks the file "Closed/Approved."**
- **Archive the file in our TC software.**

**5.The Growth Loop Trigger (The "Referral Ask"): *** To the Client: Send an email (on behalf of the agent) requesting a Google/Zillow review, thanking them for a great transaction.

- To the Agent: Send the "Inner Circle Referral Program" email.
- Script Element: "Congratulations on a flawless closing at [Address]. As a reminder, the highest compliment we can receive is an introduction to your network..." (Use the templates we built previously).

💡 **Implementation Strategy:**

**Keep this document hosted securely in a shared drive (like Google Drive or Notion) where any new hire can access it. Print a physical copy and put it in a binder on your desk. This is the heartbeat of The VirtualVibe Experience!**

Complete production-ready blueprints for your Transaction Intake Form and your World-Class Kickoff Email Template. You can copy and paste these directly into your systems to establish your operational boundary.

## Step 1: The Transaction Intake Form Blueprint

Set this up in Google Forms, Typeform, or Jotform. Configure every field exactly as listed. Turn on "Response Receipts" so agents automatically get a copy of what they submitted.

**Section 1: Submitting Agent & Brokerage Details**

1. Your Full Name [Short Text - Required]
2. Your Direct Cell Phone Number [Short Text - Required]
3. Which side do we represent? [Multiple Choice - Required]
   - Buyer Only
   - Seller Only
   - Dual Agency / Transaction Broker (Representing both)
4. Is this a Referral Deal? [Multiple Choice - Required]
   - No
   - Yes (If yes, you must upload the signed referral agreement in Section 8)

**Section 2: Property & Contract Basics**

1. Full Property Address (Street, Unit/Apt, City, State, Zip) [Paragraph - Required]
2. County where property is located [Short Text - Required]
3. Parcel ID / APN (If known) [Short Text - Optional]
4. Year Built [Short Text - Required]
5. Property Type [Multiple Choice - Required]
   - Single Family Residence
   - Condo / Townhouse
   - Multi-Family (2-4 Units)
   - Vacant Land
6. Contract Execution Date (Date the final offer/counter was signed) [Date - Required]
7. Contract Effective Date / Binding Agreement Date (Per state guidelines) [Date - Required]
8. Target Closing Date [Date - Required]

**Section 3: Client Details**

1. Client 1 Full Legal Name (Must match legal ID exactly) [Short Text - Required]
2. Client 1 Email Address [Short Text - Required]
3. Client 1 Phone Number [Short Text - Required]
4. Client 2 Full Legal Name (Leave blank if none) [Short Text - Optional]
5. Client 2 Email Address [Short Text - Optional]
6. Client 2 Phone Number [Short Text - Optional]

7. Client Marital Status (Critical for title deed prep) [Multiple Choice - Required]
   - Single
   - Married (Spouse joining on deed/title)
   - Married (Spouse NOT joining on deed/title)
   - Unmarried / Other

**Section 4: Financials & Commission Splits**

1. **Final Purchase Price** [Short Text - Required]
2. **Earnest Money Deposit (EMD) Amount** [Short Text - Required]
3. **Who is holding the EMD?** [Multiple Choice - Required]
   - Title/Escrow Company
   - Listing Brokerage
   - Buyer Brokerage
4. **North Carolina Deals Only: Due Diligence Fee Amount** (Enter $0 if not NC) [Short Text - Required]
5. **Gross Commission Percentage or Flat Fee on Our Side** (e.g., 2.5%, 3%, $5,000) [Short Text - Required]
6. **Are there any Broker Fees / Admin Fees to be deducted?** (e.g., $495 transaction fee) [Short Text - Required]
7. **Are there any Agent Credits to the Client?** (e.g., $1,000 credit for closing costs) [Multiple Choice - Required]
   - No
   - Yes (If yes, state exact dollar amount and reason): [Short Text]

**Section 5: Vendor Contact Information**

1. **Title / Escrow Company Name** [Short Text - Required]
2. **Escrow Officer / Closing Attorney Name** [Short Text - Required]
3. **Escrow Officer / Attorney Email Address** [Short Text - Required]
4. **Escrow Officer / Attorney Phone Number** [Short Text - Required]
5. **Mortgage Lender Company Name** (Enter "CASH" if no loan) [Short Text - Required]
6. **Loan Officer Full Name** [Short Text - Optional]
7. **Loan Officer Email Address** [Short Text - Optional]
8. **Loan Officer Cell Phone Number** [Short Text - Optional]
9. **Co-operating (Other Side) Agent Name** [Short Text - Required]
10. **Co-operating Agent Email Address** [Short Text - Required]
11. **Co-operating Agent Phone Number** [Short Text - Required]

**Section 6: File Uploads**

1. **Fully Executed Purchase Contract + All Addenda / Counters** [File Upload - Required]
2. **Fully Executed State & Broker Disclosures** [File Upload - Required]
3. **MLS Client Detail Sheet (PDF)** [File Upload - Required]
4. **Signed Referral Agreement / Extra Documentation** [File Upload - Optional]

## Step 2: The "World-Class" Kickoff Email Template

Keep this template stored inside your transaction management software or your email drafts. Fill in the brackets [ ] immediately after auditing the contract.

**Subject:** UNDER CONTRACT: [Property Address] | Introduction & Master Timeline Checklist
**Bcc:** [Your Submitting Agent's Email Address - Keeps them looped without cluttering the thread]

Good morning/afternoon Team,
My name is [Your Name], and I am the professional Transaction Coordinator acting as the operational pipeline manager on behalf of [Your Agent's Name] for the transaction at [Property Address].

It is our absolute objective to ensure a highly communicative, compliant, and seamless contract-to-close workflow. Below you will find our centralized file information, followed by the contractually mandated timeline checklist that our office will be strictly monitoring.

📁 **TRANSACTION INFORMATION METADATA**

- Property Address: [Property Address]
- Escrow / File Number: [Insert Escrow/Title File #]
- Escrow Officer / Closing Attorney: [Name] | [Email] | [Phone]
- Mortgage Loan Officer: [Name] | [Email] | [Phone] (Delete this line if Cash)
- Co-operating Agent: [Name] | [Email] | [Phone]

📅 **CRITICAL PATH CONTRACT TIMELINE**

All deadlines expire at 5:00 PM local time on the date listed unless explicitly noted otherwise by state contract rules.

- Contract Effective / Binding Date (Day 0): [Date]
- Earnest Money Deposit ($[Amount]) Escrow Deadline: [Date]
- [State Specific: NC Due Diligence Fee ($[Amount]) Delivery Deadline]: [Date] (Delete line if not NC)
- Seller Mandatory Disclosures Delivery Deadline: [Date]
- Home Inspection / Due Diligence Objection Deadline: [Date]
- HOA / Condominium Document Review Rescission Deadline: [Date] (Delete line if no HOA)
- Property Appraisal Delivery Deadline: [Date]
- Financing Commitment / Loan Approval Hard Deadline: [Date]
- Target Closing / Settlement Date: [Date]

⚠️ **IMMEDIATE ACTION ITEMS REQUIRED BY VENDORS**

To the Title / Escrow Team:

1. Please reply to all on this thread confirming receipt of this file and confirm your matching Escrow/File number.
2. Please issue the formal Earnest Money Deposit (EMD) Receipt to my attention the moment funds clear.
3. Please distribute the Preliminary Title Commitment/Report directly to myself and the Mortgage Lender as soon as it is pulled.

To the Mortgage Lending Team:

1. Please confirm you have received the fully executed contract attached to this email.
2. Please reply with your estimated internal timelines for processing and verify if the appraisal has been formally ordered.
3. Please loop our office in immediately if any borrower conditions threaten the Financing Commitment deadline listed above.

Attached to this email is the complete, fully executed initial contract package for your corporate files. Please ensure that [Your Email Address] is carbon-copied on all status updates, document generation, and scheduling requests moving forward.

We look forward to a successful, on-time closing with everyone on this thread.

Best regards,

[Your Name] > Lead Transaction Coordinator | Strategic Operational Partner
[Your Business Name] > Phone: [Your Phone Number]
Email: [Your Email Address]
Website: [Your Website Link]

Confidentiality Notice: This email communication and any attachments contain information that may be confidential or legally privileged. If you are not the intended recipient, any distribution, copying, or disclosure is strictly prohibited.

**The Intake Form (Typeform / Google Form Structure)**

Build this in Google Forms, JotForm, or Typeform. Share the link with your agents and make it a strict rule: "To ensure our flawless standard of execution, no file is initiated without this form."

**Form Title:** New Transaction Submission | The VirtualVibe Experience
**Header Text:** Welcome to your frictionless closing. Please upload your fully executed contract and provide the details below. Our team will audit the file and deploy introductory emails within 60 minutes.

**Section 1: Transaction Basics**

- Property Address: [Short Answer text]
- Representation: [Dropdown: I represent the BUYER / I represent the SELLER / Dual Agency]
- Purchase Price: [Short Answer - Number]
- Fully Executed Date (Binding Date): [Date Picker]
- Contracted Closing Date: [Date Picker]
- Upload Fully Executed Contract: [File Upload Button] Required
- Upload Additional Addenda/Disclosures: [File Upload Button]

**Section 2: Your Client's Details**

- Client Name(s): [Short Answer]
- Client Email Address(es): [Short Answer]
- Client Phone Number(s): [Short Answer]
- Client Preference: [Dropdown: First-time buyer (needs extra guidance) / Investor (wants bottom-line updates only) / Standard]

**Section 3: The Co-Op (Other) Agent**

- Co-Op Agent Name: [Short Answer]
- Co-Op Agent Email: [Short Answer]
- Co-Op Agent Phone: [Short Answer]
- Co-Op Brokerage Name: [Short Answer]

**Section 4: Title / Escrow / Attorney**

- Closing Attorney / Title Company Name: [Short Answer]
- Title Contact / Paralegal Name: [Short Answer]
- Title Email Address: [Short Answer]

**Section 5: Financing Details**

- Financing Type: [Dropdown: Cash / Conventional / FHA / VA / Other]
- (Conditional Logic: If not Cash) Lender Name & Company: [Short Answer]
- (Conditional Logic: If not Cash) Lender Email Address: [Short Answer]

**Section 6: Commission & Compliance (Getting You Paid)**

- Total Gross Commission (%) or Flat Fee: [Short Answer]
- Brokerage / Team Split: [Short Answer, e.g., 80/20, 100%, capping]
- Transaction Fee: [Short Answer, e.g., $495 charged to client]
- Is there a Referral Fee on this file? [Dropdown: Yes / No]
- (If Yes) Referral Details (Percentage & W9 upload): [Text / File Upload]
- Any special notes or timeline quirks we need to know about? [Long Answer text]

[Submit Button: Initiate Flawless Execution]

**The "Intro" Template (World-Class Kickoff Email)**
This is the "All-Parties" email. It goes to the Client, the Co-op Agent, Title, and the Lender. Your Agent is CC'd. This email immediately establishes you as the "Director of Operations" for this file. Nobody will view you as "just an assistant" after reading this.

**Subject:** ⚡ Executed Contract & Timeline: [Property Address] | [Client Last Name] Transaction

**Email Body:**

Hello Everyone,
It is a pleasure to connect with you all. I am **[Your Name]** with The VirtualVibe Experience, and I am the dedicated Transaction Coordinator for **[Agent's Name]**. Congratulations to all parties on coming together to secure this contract! My role is to manage the timelines, ensure strict compliance, and serve as your central point of contact to guarantee a frictionless closing on **[Closing Date]**.

Attached, please find the **Fully Executed Contract** for your records.
Below is our critical path timeline. Please review these dates and let me know immediately if your records reflect any discrepancies:

📅 **CRITICAL DEADLINES:**

- **Effective / Binding Date:** [Insert Date]
- **Earnest Money Deposit Due:** [Insert Date] - (Amount: $X,XXX)
- **Inspection / Due Diligence Deadline:** [Insert Date by Time, e.g., May 20th by 5:00 PM]
- **Appraisal Contingency Deadline:** [Insert Date]
- **Financing Contingency Deadline:** [Insert Date]
- **Clear to Close Target:** [Insert Date - Usually 3-5 days prior to closing]
- **Settlement / Closing Date:** [Insert Date]

📌 **IMMEDIATE ACTION ITEMS:**

- **To [Client Name]:** Welcome to the escrow process! I will be sending you a separate email shortly outlining your next steps regarding your earnest money deposit and inspection scheduling.
- **To Title/Escrow ([Name]):** Please confirm receipt of this contract and notify us as soon as the Earnest Money Deposit has been receipted. Please also let us know what information you need from our client to begin the title search.

- **To [Co-Op Agent Name]:** I look forward to working with you on this transaction. Please route all compliance documents, addenda, and timeline updates directly to this email thread to ensure nothing slips through the cracks.

We operate with a standard of flawless execution. If anyone needs anything at all, my digital door is always open.

Let’s have a fantastic transaction!

Best regards,

**[Your Name]**
Your Business Name
[Your Phone Number]
[Your Email Signature with Referral Link]

VirtualVibe TC & REVA
Academy

If you have any questions email us @
hello@thevirtualvibeexperience.com