



2026 CONTRACT DATES & DEADLINES

The following assumes: (1) loan pre-approved; (2) approximately 30 days to close

Item #	Reference	Event	Date or Deadline
1	§ 3	Time of Day Deadline	Specified by contract or defaults to 11:59pm
2	§ 4	Alternative Earnest Money Deadline	MEC + 2 days
TITLE			
3	§ 8	Record Title Deadline	MEC + 10 days
4	§ 8	Record Title Objection Deadline	2-3 days after Title Deadline
5	§ 8	Off-Record Title Deadline	MEC + 5-8 days
6	§ 8	Off-Record Title Objection Deadline	2-3 days after Off-Record Title Deadline
7	§ 8	Title Resolution Deadline	5-7 after Title Objection
8	§ 8	Third Party Right to Purchase/Approve Deadline	Note: check with HOA or Parties (if applicable, could be up to 30 days)
OWNERS' ASSOCIATION (Start pulling this information together once Listing Contract is signed.)			
9	§ 7	Association Documents Deadline	MEC + 10-14 days
10	§ 7	Association Documents Termination Deadline	2-4 days after Association Documents Deadline
SELLER'S DISCLOSURES			
11	§ 10	Seller's Property Disclosure Deadline	MEC + 1-3 days (contract obligates)
12	§ 10	Lead-Based Paint Disclosure Deadline	MEC + 1-3 days
LOAN & CREDIT			
13	§ 5	New Loan Application Deadline	MEC + 1-3 days
14	§ 5	New Loan Terms Deadline	3-7 days after New Loan Application Deadline (check with lender on estimated final approval)
15	§ 5	New Loan Availability Deadline	MEC + 30-35 days
16	§ 5	Buyer's Credit Information Deadline	Blank, unless applicable assumption (MEC + 5-7 days)
17	§ 5	Disapproval of Buyer's Credit Information Deadline	Blank, unless applicable assumption (MEC + 10-13 days)
18	§ 5	Existing Loan Deadline	Blank, unless applicable assumption (MEC + 7-10 days)
19	§ 5	Existing Loan Termination Deadline	Blank, unless applicable assumption (MEC + 11-13 days)
20	§ 5	Loan Transfer Approval Deadline	Blank, unless applicable assumption (MEC + 25-30 days)
21	§ 4	Seller or Private Financing Deadline	Note: Finalize loan terms MEC + 30-40 days
APPRAISAL			
22	§ 6	Appraisal Deadline	MEC + 20-25 days
23	§ 6	Appraisal Objection Deadline	1-2 days after Appraisal Deadline
24	§ 6	Appraisal Resolution Deadline	2-3 days after Appraisal Objection Deadline
SURVEY			
25	§ 9	New ILC or New Survey Deadline	MEC + 14-18 days
26	§ 9	New ILC or New Survey Objection Deadline	2-3 days after New ILC or New Survey Deadline
27	§ 9	New ILC or New Survey Resolution Deadline	2-3 days after New ILC or New Survey Objection Deadline
INSPECTION & DUE DILIGENCE			
28	§ 10	Water Rights Examination Deadline	MEC + 14-18 days
29	§ 10	Mineral Rights Examination Deadline	MEC + 14-18 days
30	§ 10	Inspection Termination Deadline *	MEC + 5-10 days
31	§ 10	Inspection Objection Deadline	MEC + 5-10 days
32	§ 10	Inspection Resolution Deadline*	2-3 days after Inspection Objection Deadline (If a major repair issue exists, increase timeline for bids)
33	§ 10	Property Insurance Termination Deadline	MEC + 14-18 days
34	§ 10	Due Diligence Documents Delivery Deadline (title)	MEC + 14-18 days
35	§ 10	Due Diligence Documents Objection Deadline (title)	1-3 days after Due Diligence Documents Delivery Deadline (title)
36	§ 10	Due Diligence Documents Resolution Deadline (title)	2-3 days after Due Diligence Documents Objection Deadline (title)
37	§ 10	Conditional Sale Deadline	Note: per contract on other property (watch this date if need to amend/extend)
38	§ 10	Lead-Based Paint Termination Deadline	MEC + 14-18 days
CLOSING & POSSESSION			
39	§ 12	Closing Date	MEC + 30-45 days
40	§ 17	Possession Date	Closing Date (upon closing and funding) or variable
41	§ 17	Possession Time	Closing Date (upon closing and funding) or variable
42	§ 27	ACCEPTANCE DEADLINE DATE	Variable, generally 1-2 days from Offer Date
43	§ 27	ACCEPTANCE DEADLINE TIME	Variable - 11:59pm (unless otherwise designated in Time of Day Deadline)

Knowledge of topics as to dates is most important; Buyer vs Seller representation may influence the above

This matrix is for illustration purposes only; every transaction is unique and consult your employing broker or legal counsel with any questions or concerns. This information is being provided solely as general information and brokers and the parties should always consult with legal counsel or their tax advisors with any specific questions or concerns.

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JANUARY 2026						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY 2026						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
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MARCH 2026						
S	M	T	W	T	F	S
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22	23	24	25	26	27	28
29	30	31				

APRIL 2026						
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12	13	14	15	16	17	18
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26	27	28	29	30		

MAY 2026						
S	M	T	W	T	F	S
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JUNE 2026						
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28	29	30				

JULY 2026						
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26	27	28	29	30	31	

AUGUST 2026						
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30	31					

SEPTEMBER 2026						
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OCTOBER 2026						
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18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER 2026						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
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29	30					

DECEMBER 2026						
S	M	T	W	T	F	S
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Provided by:

