



# 2025 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 + 3 days
TITLE			
3	§ 8	Record Title Deadline	MEC + 10 days
4	§ 8	Record Title Objection Deadline	MEC + 12 days
5	§ 8	Off-Record Title Deadline	MEC + 15 days
6	§ 8	Off-Record Title Objection Deadline	MEC + 12 days
7	§ 8	Title Resolution Deadline	MEC + 20 days
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 days
10	§ 7	Association Documents Termination Deadline	MEC + 12 days (know your HOAs)
SELLER'S DISCLOSURES			
11	§ 10	Seller's Property Disclosure Deadline	MEC + 3 days (contract obligates)
12	§ 10	Lead-Based Paint Disclosure Deadline	MEC + 3 days
LOAN & CREDIT			
13	§ 5	New Loan Application Deadline	MEC + 3 days
14	§ 5	New Loan Terms Deadline	MEC + 10 days (check with lender on estimated final approval)
15	§ 5	New Loan Availability Deadline	MEC + 30 days
16	§ 5	Buyer's Credit Information Deadline	Blank, unless applicable assumption
17	§ 5	Disapproval of Buyer's Credit Information Deadline	Blank, unless applicable assumption
18	§ 5	Existing Loan Deadline	Blank, unless applicable assumption
19	§ 5	Existing Loan Termination Deadline	Blank, unless applicable assumption
20	§ 5	Loan Transfer Approval Deadline	Blank, unless applicable assumption
21	§ 4	Seller or Private Financing Deadline	Note: Finalize loan terms MEC + 30 days
APPRAISAL			
22	§ 6	Appraisal Deadline	MEC + 25 days
23	§ 6	Appraisal Objection Deadline	MEC + 27 days
24	§ 6	Appraisal Resolution Deadline	MEC + 30 days
SURVEY			
25	§ 9	New ILC or New Survey Deadline	MEC + 20 days
26	§ 9	New ILC or New Survey Objection Deadline	MEC + 22 days
27	§ 9	New ILC or New Survey Resolution Deadline	MEC + 26 days
INSPECTION & DUE DILIGENCE			
28	§ 10	Water Rights Examination Deadline	MEC + 15 days
29	§ 10	Mineral Rights Examination Deadline	MEC + 15 days
30	§ 10	Inspection Termination Deadline *	MEC + 10 days (*use same date for Termination and Resolution per DRE OR use N/A for Deadline)
31	§ 10	Inspection Objection Deadline	MEC + 10 days
32	§ 10	Inspection Resolution Deadline* (If a major repair issue exists, increase timeline for bids)	MEC + 10 days (*use same date for Termination and Resolution per DRE OR use N/A for Deadline)
33	§ 10	Property Insurance Termination Deadline	MEC + 20 days
34	§ 10	Due Diligence Documents Delivery Deadline (title)	MEC + 18 days
35	§ 10	Due Diligence Documents Objection Deadline (title)	MEC + 20 days
36	§ 10	Due Diligence Documents Resolution Deadline (title)	MEC + 25 days
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 days
CLOSING & POSSESSION			
39	§ 12	Closing Date	MEC + 30-45 days
40	§ 17	Possession Date	Closing Date (upon closing and funding)
41	§ 17	Possession Time	Closing Date (upon closing and funding)
42	§ 27	ACCEPTANCE DEADLINE DATE	1-2 days from Offer Date (Variable)
43	§ 27	ACCEPTANCE DEADLINE TIME	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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