

What Happens After the Contract

The thirty to forty-five days between an accepted offer and the closing table, mapped out week by week — so nothing arrives as a surprise.

The shape of the timeline

Most Alabama Gulf Coast closings run thirty to forty-five days from accepted offer. A cash purchase can close in two weeks; a new-construction or short-sale transaction runs longer. The steps below are the same whether you are buying or selling — you simply sit on the opposite side of each one.

Days 1-3: the file opens

- ☐ The contract, earnest money, and any addenda are signed and delivered. Earnest money is deposited with the title or escrow company, never with an individual.
- ☐ Escrow or title opens; the title company orders the commitment and the seller's payoff figures.
- ☐ Your lender issues the loan disclosure and requests the appraisal. Confirm the appraisal date in writing.
- ☐ Both sides confirm the closing date, the possession time, and what conveys with the home.

Days 4-10: inspections

- ☐ General home inspection, plus termite/WDI, and on the coast often a four-point inspection for insurance.
- ☐ Radon test, and a pool/spa equipment check if the home has one.
- ☐ For waterfront: dock, seawall, and bulkhead condition, plus any shoreline or riprap notes.
- ☐ Review the report the same day. Ask for repairs that are safety, structural, water, or system items — not cosmetic preferences.
- ☐ Negotiate in one consolidated request, not a drip of small asks.

Days 10-20: appraisal, loan, and title

- ☐ Appraisal completed. If it comes in under contract, decide together: bring cash, renegotiate, or use the appraisal contingency.
- ☐ Loan underwriting begins. Do not change jobs, open credit cards, or move money between accounts until after closing.
- ☐ Title commitment arrives. Read the exceptions — easements, restrictive covenants, HOA documents, and any liens.
- ☐ Seller clears title items: payoff letters, HOA estoppel, and any open permits.

Days 20-30: insurance and utilities

- ☐ Bind homeowner's insurance and, in a flood zone, flood insurance. On the Gulf Coast, wind and flood coverage are separate policies.
- ☐ Order the wind-mitigation or elevation certificate if the insurer asks for it.
- ☐ Schedule utility transfers to the day after closing, and confirm the meter readings.
- ☐ Arrange movers, and confirm the elevator or parking reservations for condo buildings.

Days 30-40: the final stretch

- ☐ Closing disclosure arrives; compare it line by line with your loan estimate.
- ☐ Final walkthrough within 24 hours of closing. Test every appliance, faucet, outlet, and window, and confirm agreed repairs were completed.
- ☐ Seller: leave warranties, manuals, paint colors, and the security codes. Take meter readings and forward mail.
- ☐ Both: confirm funds are wired to the title company's verified instructions — by phone verification, never from an emailed account number.

Closing day

- ☐ Sign the closing documents; the deed is recorded at the county probate office.
- ☐ Keys, garage remotes, and access codes transfer at the time stated in the contract — usually at recording, sometimes at funding.
- ☐ Keep your closing package permanently: it establishes your cost basis for taxes.

The one rule worth memorizing

Wire instructions are the single most common fraud in real estate. Never act on wiring details that arrive by email. Call the title company using a number you looked up yourself, and confirm the account before sending a dollar.

Where Jennifer sits in this

From the moment the contract is signed, Jennifer coordinates the inspection schedule, the repair conversation, the lender, the title company, and the closing appointment — and she tells you plainly which items are worth negotiating and which are not. You should hear from her at every milestone above. If something is not moving, call 251.751.3839.

Work with Jennifer

Jennifer Lynn Sage is a Broker with Call It Closed International Realty serving Fairhope, Point Clear, Daphne, Spanish Fort, Orange Beach, Gulf Shores, Ono Island and the wider Alabama Gulf Coast. Call or text 251.751.3839, or email jennifer.sage@callitclosed.com, for a no-pressure conversation about buying, selling or investing on the coast.