

\$365,000 | FHA | AS IS · Riders E, H | Escrow: Sample Title Co.

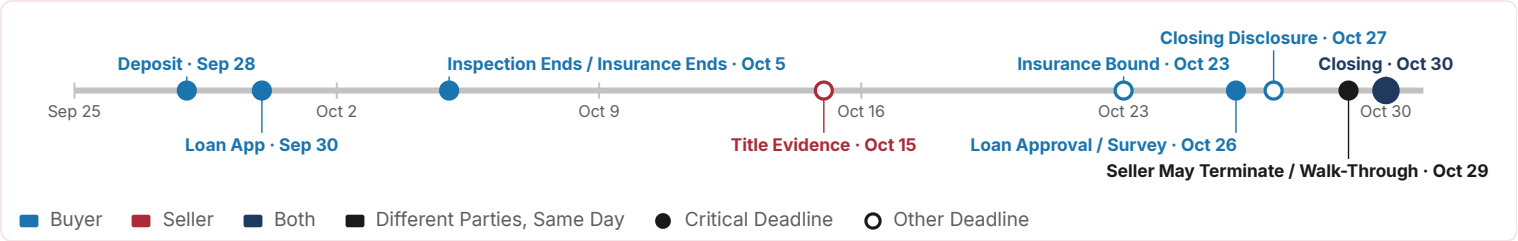
EFFECTIVE DATE → CLOSING

Sep 25 → Oct 30, 2026 · 35 days

The buyer's main contingencies end **Mon Oct 26 · 11:59 PM** (Day 31, loan approval). After that the deal is firm unless the buyer defaults, except for the rights that stay open: title defect notices, survey defect notices and the FHA appraisal clause (to closing). Next deadline: Initial Escrow Deposit Due, Mon Sep 28 (Day 3).

BUYER CAN CANCEL UNTIL
Mon Oct 26 · 11:59 PM (Day 31)
CLOSING
Fri Oct 30 · 10:00 AM (Day 35)

Timeline Effective Date → Closing



Key Dates Day = calendar days after the Effective Date · ★ = Critical · seller items highlighted

Date	Day	Deadline	Who
Mon Sep 28 · 11:59 PM	Day 3	Initial Escrow Deposit Due ★	Buyer
Wed Sep 30 · 11:59 PM	Day 5	Loan Application ★	Buyer
Mon Oct 5 · 11:59 PM	Day 10	Inspection Period Ends (Right to Cancel) ★	Buyer
Mon Oct 5 · 11:59 PM	Day 10	Insurance Contingency Ends ★	Buyer
Thu Oct 15 · 11:59 PM	Day 20	Title Evidence Delivered	Seller
Fri Oct 23 · 11:59 PM	Day 28	Homeowner's Insurance Bound (Lender Target)	Buyer
Mon Oct 26 · 11:59 PM	Day 31	Loan Approval Period Ends ★	Buyer
Mon Oct 26 · 11:59 PM	Day 31	Survey Period Ends	Buyer
Tue Oct 27 · 11:59 PM	Day 32	Clear to Close / Closing Disclosure	Buyer
Thu Oct 29 · 11:59 PM	Day 34	Seller's Right to Terminate (No Loan Notice) ★	Seller
Thu Oct 29	Day 34	Final Walk - Through	Buyer
Fri Oct 30 · 10:00 AM	Day 35	Closing ★	Both
Pending	—	FHA Low - Appraisal Election to Proceed · 3 days after receipt of the appraisal	Buyer
Pending	—	Title Defect Notice ★ · 5 days after receipt of the title commitment	Buyer
Pending	—	Survey Defect Notice · 5 days after receipt of the survey	Buyer

★ Critical = missing it can cost a contract right (such as the right to cancel) or put the deposit at risk.

Check Before Relying on These Dates

- FHA/VA rider (FHA loan): the buyer isn't obligated to close if the FHA appraisal comes in below the price, and that protection runs to closing. The buyer's choice to go ahead anyway is due within 3 days after receiving the appraisal.
- Loan approval deadline is 4 days before closing: little room if financing slips.
- Counted back from closing, a date on a weekend or holiday moves to the next business day, closer to closing. To be safe: survey by Fri Oct 23, not Mon Oct 26.

Deadline Details

Date	Deadline · Source	Who	Rule	Action	If Missed
Mon Sep 28 · 11:59 PM Day 3	Initial Escrow Deposit Due ★ Para. 2(a)	Buyer	3 days after Effective Date	Deliver \$11,000 to Sample Title Co.; get a receipt	Buyer in default (Para. 15(a)); the seller may cancel and keep the deposit as liquidated damages, or seek specific performance
Wed Sep 30 · 11:59 PM Day 5	Loan Application ★ Para. 8(b)	Buyer	5 days after Effective Date	Apply for the loan and provide the lender's written confirmation if requested	Buyer may lose financing protections
Mon Oct 5 · 11:59 PM Day 10	Inspection Period Ends (Right to Cancel) ★ Para. 12(a)	Buyer	10 days after Effective Date	Complete inspections (including 4 - point and wind mitigation); deliver written cancellation notice before the deadline if not proceeding	Right to cancel for inspection ends; deposit at risk
Mon Oct 5 · 11:59 PM Day 10	Insurance Contingency Ends ★ Homeowner's/Flood Insurance Rider (H)	Buyer	10 days after Effective Date	If the coverage the rider names (homeowner's, flood, or both as checked) isn't available within any premium cap written in the rider, deliver written notice to cancel	The insurance cancel right ends
Thu Oct 15 · 11:59 PM Day 20	Title Evidence Delivered Para. 9(c)	Seller	15 days before Closing	Title commitment delivered to the buyer	Buyer may extend closing to review it
Fri Oct 23 · 11:59 PM Day 28	Homeowner's Insurance Bound (Lender Target) Lender's usual target, not a contract date	Buyer	7 days before Closing	Bind the policy and send the declarations page to the lender	The lender may not be ready to fund on time
Mon Oct 26 · 11:59 PM Day 31	Loan Approval Period Ends ★ Para. 8(b)	Buyer	30 days after Effective Date <i>falls on a Sunday: extended to the end of Mon Oct 26</i>	Deliver written loan approval, or written notice to cancel or proceed, before the deadline	Buyer's right to cancel for financing ends; deposit at risk
Mon Oct 26 · 11:59 PM Day 31	Survey Period Ends Para. 9(d)	Buyer	5 days before Closing <i>falls on a Sunday: extended to the end of Mon Oct 26</i>	If the buyer wants a survey (optional), have it done by this date	Survey issues can't be raised in time
Tue Oct 27 · 11:59 PM Day 32	Clear to Close / Closing Disclosure Lender (TRID 3 - business - day rule)	Buyer	3 days before Closing (TRID business days: Saturdays count)	Buyer receives and signs the Closing Disclosure at least 3 business days before closing	Closing must move
Thu Oct 29 · 11:59 PM Day 34	Seller's Right to Terminate (No Loan Notice) ★ Para. 8(b)(v)	Seller	3 days after Loan Approval	If the buyer sent no loan approval or loan notice by the Loan Approval deadline, the seller may terminate in writing within 3 days after it	Seller's right ends; the buyer proceeds without the financing contingency
Thu Oct 29 Day 34	Final Walk - Through Para. 12(b)	Buyer	1 day before Closing	Walk the property the day before closing or on closing day; confirm condition, repairs and included items	Buyer loses the chance to verify condition
Fri Oct 30 · 10:00 AM Day 35	Closing ★ Para. 4 · possession Para. 6	Both	Closing date in contract	Sign, fund and record; keys and possession delivered	Default unless extended in writing
Pending —	FHA Low - Appraisal Election to Proceed FHA/VA Rider (E), Para. 5	Buyer	3 days after receipt of the appraisal <i>Dated once the receipt is recorded</i>	If the appraised value is below the price and the buyer wants to go ahead anyway, deliver the written election to proceed	The rider doesn't say; the buyer's low - appraisal protection runs to closing
Pending —	Title Defect Notice ★ Standard A(ii)	Buyer	5 days after receipt of the title commitment <i>Dated once the receipt is recorded</i>	Review the title commitment and give written notice of any defects that make title unmarketable	Buyer accepts title as it is
Pending —	Survey Defect Notice Standard B	Buyer	5 days after receipt of the survey <i>Dated once the receipt is recorded</i>	Send the seller written notice of any encroachment or violation, with a copy of the survey	Survey matters can't be raised as a title defect

Appendix: Amendments and Date Rules

Amendment History

No amendments recorded. When an amendment or extension is signed, ask for an updated timeline: every date it moves is shown with the original.

How the Dates Were Computed

Term	How It Was Applied
Effective Date	Sep 25, 2026: Seller's initials on Counteroffer #1, 4:12 PM
Counting	Calendar days, starting the day after the Effective Date (Sep 25, 2026).
Weekend / Holiday End	A period ending on a Saturday, Sunday or holiday extends to the end of the next business day.
End of Day	A period runs to the end of its last day, where the property is located.
Notice Timing	The form sets no hour for the end of a day, so a deadline shown by 11:59 PM is the end of its last day. To be safe, deliver a notice due before a period ends during business hours on or before that day.
Before - Closing Dates	Counted back from closing; a weekend or holiday extends to the next business day.
Closing Date	A closing date on a weekend or holiday extends to the next business day.
Holidays	National legal holidays (5 U.S.C. 6103), including observed dates.

Computed from the executed contract, its riders and the counteroffers. Verify every date against the documents and with the escrow or title agent; the form version and any handwritten changes control. Time rules follow FAR/BAR contract definitions. Lender dates are estimates. Not legal advice.