Advantage One
ESCROW

FOR EVERYONE · 5 MINUTE READ

The California escrow timeline

Most California purchase escrows run 30 to 45 days. This guide walks through each stretch of a typical sale and shows which dates come from your contract.

Where the dates come from

Most deadlines in a California home sale are set by the purchase contract. Many agents use the California Residential Purchase Agreement, often called the RPA. The dates in this guide are the RPA's standard dates.

Your contract may set different dates, and your contract controls. Read it with your agent. Write down the dates that apply to you.

Day 0 is acceptance, the day the final signed offer or counteroffer is delivered. Some deadlines count business days. The contract's own definitions explain how weekends and holidays count.

The first 3 business days

At Advantage One Escrow, the file opens as soon as we have the signed contract. We give it a number and send out the escrow instructions. We also order the preliminary title report.

The buyer's initial deposit is due within 3 business days of acceptance under the standard terms. It goes into escrow's trust account.

Before wiring the deposit, the buyer should call their escrow officer at a number they found themselves. Our wire instructions don't change. If a message says they have, it's a scam.

If the offer didn't include proof of funds or a loan pre-approval, the contract may call for it early in escrow.

The first week

The seller's disclosures are due within 7 days of acceptance under the standard terms. These forms describe the home's condition and any known problems.

Meanwhile, the buyer schedules inspections. If there is a loan, the lender orders an appraisal. Escrow orders the payoff figures for the seller's loans. If the home is in an HOA, escrow also orders the association's documents.

A buyer who has applied for a loan should also have a Loan Estimate. Federal rules require the lender to send it within 3 business days of the application.

Days 7 to 17: the review period

This is the buyer's time to look closely. The buyer reviews the inspection reports, the preliminary title report, the seller's disclosures and any HOA documents.

The investigation and appraisal contingencies run for 17 days under the standard terms. By then, the buyer can remove them in writing or cancel. Some buyers first ask the seller for repairs or a credit, through their agent.

A contingency doesn't go away on its own when its date passes. If the buyer hasn't removed it, the seller can send a Notice to Buyer to Perform. The buyer then has 2 days to act before the seller may cancel.

Days 17 to 21: the loan

The loan contingency runs for 21 days under the standard terms. It lets the buyer cancel if the loan described in the contract doesn't come through.

Once a buyer removes a contingency, backing out puts the deposit at greater risk. Buyers should talk with their agent before removing anything. Escrow is neutral and can't advise either side.

The last week or two

The lender sends the buyer a Closing Disclosure with the final loan terms and costs. Federal law requires the buyer to receive it at least 3 business days before becoming bound on the loan, which usually happens at signing.

Loan documents arrive at escrow, and both sides sign. Signing happens in front of a notary. Everyone needs a current government photo ID.

The buyer sends the rest of the money needed to close. Call your escrow officer before you wire it, using a number you found yourself. Call again afterward to confirm it arrived.

The buyer's final walk-through happens near the end. Under the standard terms, it takes place within 5 days of closing.

Closing day

The lender reviews the signed loan papers and sends the loan money to escrow. This step is called funding.

Escrow confirms that every condition is met and tells the title company to record. When the deed records with the county, the sale is closed. In California, recording and the close of escrow fall on the same day.

After recording, escrow pays out every dollar as the instructions direct. That includes the seller's proceeds and the payoff of the seller's loans. Your agent hands over the keys on the timing your contract sets.

After closing

A few things arrive after the sale is done.

- Escrow sends each side a final settlement statement. Keep it with your records.

- The owner's title policy comes later, by mail, from the title company.
- The seller's old loan is cleared from the public records with a document called a reconveyance.
- Buyers may get a supplemental property tax bill months after closing. It reflects the home's new assessed value.

What slows a file down

Delays tend to start in the middle weeks, long before closing. Watch for these:

- HOA documents that are slow to arrive.
- A lien or other problem in the title report.
- Loan conditions that come in late, or a low appraisal.
- Signing appointments booked at the last minute.
- A name on an ID that doesn't match the loan or the deed.
- A change to the deal that no one put in a signed amendment.

Cash sales

With no lender, a cash sale can close in a week or two. The deposit and disclosure dates still apply. And the title company still needs time to search the records and record the deed.

Dates to write down

- ☐ Acceptance (Day 0).
- ☐ Deposit due.
- ☐ Seller disclosures due.
- ☐ Investigation and appraisal contingencies end.
- ☐ Loan contingency ends.
- ☐ Signing appointment.
- ☐ Final walk-through.
- ☐ Close of escrow.

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