

HOA Closing-Week Survival Checklist

Five days, five actions. Run this sequence on any file entering its final week with HOA items open.

Monday: verify validity

- Confirm every estoppel good-through date covers funding.
- Re-order anything expiring before funding + 5 days.
- Log expected delivery dates with 48-hour follow-up triggers.

Tuesday: chase delivery

- Call (do not email) every pending manager for verbal commits.
- Confirm rush availability and premiums where standard will miss.
- Document who pays any new premium before authorizing.

Wednesday: review arrivals

- Reconcile payoffs against estoppels; route gaps to escrow same day.
- Screen questionnaires and financials for new lender conditions.
- Send the loan officer red flags immediately, not tomorrow.

Thursday: lock the money

- Verify payee and wiring instructions by phone on known-good numbers.
- Confirm transfer fees on the closing statement match both associations.
- Resolve seller payoff disputes or escalate to counsel today.

Friday: fund with margin

- Confirm final figures good through funding before disbursement.
- File refund requests on any cancelled or duplicated fees.
- Log manager performance for the next file in that community.