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The Florida Transaction Coordinator Standard

Details matter.

Published by Jules Transactions. The bar I hold every file to, and the one I think the category should adopt.

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THE FLORIDA TC STANDARD

Contents

WHY THIS STANDARD EXISTS

A Standard Built for All of Us

Every single real estate file we work on deserves a smooth, beautiful ending.

A clean file means a seamless hand-off to title, a flawless wire transfer, and a joyful moment when the keys finally change hands. That is the gold standard we should all aim for!

This standard isn’t just about one person’s method—it is about creating an exceptional blueprint for all of Florida. Agents in St. Pete and Tampa Bay deserve total clarity on every milestone, hour by hour. Brokers deserve absolute peace of mind during compliance reviews, knowing every file is consistently organized. Above all, buyers and sellers deserve the security of knowing that the professional managing their paperwork is following a proven, reliable process.

This document serves as both a promise and an invitation:

A reliable promise: It gives the agents, brokers, and title companies who partner with me a clear look at how I work to support your business every day.

An open invitation: It invites other transaction coordinators to connect, share ideas, and help build a stronger, more supportive professional community here in Florida.

This standard is built on over a decade of firsthand experience inside the brokerage world—navigating compliance, property management, agent onboarding, and broker services across thousands of closures. Every lesson learned along the way has been poured into these guidelines to protect our transactions and make our lives easier.

If you are an agent in St. Pete or Tampa Bay, this is the high level of care and dedication you can expect when we team up. If you are a coordinator anywhere in Florida, this is the excellence we can proudly offer to our industry. Let’s build something great together.

Jules

SECTION 01

The Milestone Standard

The Florida residential transaction has eleven milestones I run on every file.

Milestone 1 · Contract Execution and File Open

DEFINITION.

The contract is signed, initialed, and delivered. The Effective Date is set. The file opens.

ORDER OF WORK.

The file opens when the agent forwards the fully executed contract, and the welcome packet goes to all parties. The agent gets a confirmation email.

WHAT I DELIVER.

- The fully executed contract logged, dated, and indexed.
- A complete deadline calendar built from the contract dates: escrow deposit deadline, inspection period end, loan application deadline, loan approval deadline, title evidence delivery deadline, association documents review deadline, closing date.
- A welcome email to the buyer or seller, copying the agent, that introduces me, sets the cadence they should expect, and includes the wire-fraud advisory (see Florida Provision 5).
- A title order opened with the agent's choice of closing agent.
- Escrow deposit instructions delivered to the buyer's agent or the buyer directly, with verified wire instructions and a verification-call protocol.

WHAT THE AGENT DELIVERS.

- The fully executed contract, all addenda, all riders, all disclosures already signed.
- The closing agent or title company assignment.
- The lender contact, if a financed deal.
- Any side notes I need to know: same-family transfer, pending divorce, probate sale, foreign seller, lender pre-approval status, hot-house pressure, anything the inspection or appraisal needs to clear.

WHAT THE CLIENT EXPERIENCES.

A real email from a real person, in plain English, telling them what just happened, what comes next, and how to call me. No portal logins required to read it.

FLORIDA-SPECIFIC RISK.

- Effective Date errors. The Effective Date is the date the last party signs and delivers the final offer or counteroffer. If the date is wrong on the face of the contract, every downstream deadline is wrong. I confirm the Effective Date against the signature dates before I build the deadline calendar.

- Missing initials and missing addenda. The single most common opening problem. I do a full integrity scan when the file opens.
- Wire-fraud window opens immediately. The moment a buyer is named in an executed contract, they become a wire-fraud target. The advisory goes out with the welcome email, not later.

Milestone 2 · Escrow Deposit Received and Receipted

DEFINITION.

The buyer's initial earnest money deposit lands in the escrow account, is receipted, and the receipt is delivered to all parties.

ORDER OF WORK.

Receipt confirmation goes to the agent and the buyer once funds clear. The deposit itself must be received within the contract-specified window. The current AS IS form default is 3 business days after the Effective Date.

WHAT I DELIVER.

- Confirmation that the deposit was received and receipted.
- A copy of the receipt for the file, the agent, and the buyer.
- If the deposit is late, an immediate cure-or-default conversation with the agent, with the contract language quoted.

WHAT THE AGENT DELIVERS.

The wire confirmation or proof of delivery from the buyer, the moment it goes out.

WHAT THE CLIENT EXPERIENCES.

A short, calm email: your funds are in, here is the receipt, the file is on track.

FLORIDA-SPECIFIC RISK.

- Escrow disputes are slow and expensive. If a deposit becomes contested later, Florida brokers operate under FREC Rule 61J2-10.032: notice to FREC within 15 business days of conflicting demands, and one of four settlement procedures (Escrow Disbursement Order, arbitration, litigation or interpleader, or mediation) initiated within 30 business days. I structure the file so the deposit trail is clean from day one. Every dollar in escrow has a paper signature behind it.
- Wire fraud at deposit. This is the first money move in the file and a favored fraud target. The verification-call protocol applies (see Florida Provision 5).

Milestone 3 · Inspection Period

DEFINITION.

The buyer's right to inspect the property and, under the AS IS contract, to cancel for any reason. The window runs from the Effective Date through the inspection period end date stated in the contract. The AS IS default is 15 days after the Effective Date.

ORDER OF WORK.

Inspection-period calendar reminders go out on Day 1, at mid-window, 72 hours before expiration, and 24 hours before expiration. If the inspection period falls on a weekend or legal holiday, I confirm the contractual rule on tolling and document the operative date.

WHAT I DELIVER.

- Inspector access coordination with the listing side.
- A reminder schedule for the agent and the buyer.
- A drafted Inspection-Related Notice or Repair Addendum, if the agent requests it, prepared from the agent's bullet points.
- A documented record of the buyer's election before the period closes: proceed, terminate, or notice with repair requests.

WHAT THE AGENT DELIVERS.

Direction. Inspection report. Repair-request bullet points. The buyer's decision before the deadline.

WHAT THE CLIENT EXPERIENCES.

A clear deadline. A check-in two days out. No surprise.

FLORIDA-SPECIFIC RISK.

- AS IS termination is a hard deadline. On the AS IS form, the buyer's right to terminate ends at the end of the inspection period and the deposit becomes much harder to recover after that line. I do not let it pass without a written election.
- Four-point and wind-mitigation inspections. These are not contract inspections, they are insurance inspections. The lender and the insurance carrier will require them, and the buyer's binder cannot bind until the roof age, electrical, and plumbing data flows back. I sequence them inside the inspection window so the insurance binder timeline does not break in Milestone 8.
- Septic, well, and seawall inspections in coastal Pinellas and Hillsborough. See Florida Provision 7.

Milestone 4 · Loan Application, Appraisal Ordered

DEFINITION.

The buyer applies for the mortgage and the appraisal is ordered. Loan application is a contract deadline. The current form's default is application within 5 days after the Effective Date.

ORDER OF WORK.

The lender intro email goes out at file open. I confirm application is in by the contractual deadline. I track the appraisal order date once application is in.

WHAT I DELIVER.

- A direct introduction to the lender so the lender, the buyer, the buyer's agent, and the closing agent are on one chain.
- A weekly Loan Status Check until loan approval. Faster cadence if the deadline is tight.
- A documented chain showing application date and appraisal order date.

WHAT THE AGENT DELIVERS.

Lender contact at file open. Any context the lender needs about the property condition that could affect the appraisal.

WHAT THE CLIENT EXPERIENCES.

They know what week the appraisal is happening and what week the loan approval lands.

FLORIDA-SPECIFIC RISK.

- Appraisal contingencies are common in this market. If a property appraises below contract, I have the Appraisal Addendum cure conversation ready, drafted, and on the agent's desk when the appraisal comes in low.
- Out-of-state lenders. Florida-specific lender deadlines and the FAR/BAR loan-approval clock surprise national lenders. I send the contract deadline schedule to the lender at file open.

Milestone 5 · Title Commitment Ordered and Reviewed

DEFINITION.

Title evidence is ordered, delivered, and reviewed for issues. The buyer has a contractual window to object to title.

ORDER OF WORK.

Title is ordered at file open. Commitment requested for delivery to the buyer's side no later than 15 days before the closing date on the current form's default. Title review by me and the agent completed with time to object inside the contractual window.

WHAT I DELIVER.

- The title order placed at file open.
- A title-commitment review on receipt: legal description match, exceptions read, easements, encroachments, open liens, open permits, judgments, probate issues, divorce-related claims, association liens, and IRS liens.
- A documented title objection if needed, on the contract's required form, before the deadline.
- A clean coordination loop with the closing agent through clear-to-close.

WHAT THE AGENT DELIVERS.

The closing agent assignment. The listing side's title documents if the listing side ordered title.

WHAT THE CLIENT EXPERIENCES.

Title issues become visible weeks before closing, not days. They get a calm explanation if anything needs to be cured.

FLORIDA-SPECIFIC RISK.

- Probate sales. Florida summary administration (FL §735.201 et seq.) and formal administration have very different timelines. Formal administration includes a mandatory 90-day creditor period (FL §733.702). If a probate sale lands on my desk, I confirm the administration status and the order authorizing sale before I start counting closing-date math.
- Divorce-related title. A final judgment of dissolution does not automatically transfer Florida real property. A quitclaim deed or a deed-quality final judgment is required, and Florida requires two witnesses on the deed. Transfer tax is exempt under FL §201.02(7) if executed within one year of the judgment.
- Construction lien releases. Under FL §713.21, lienors must execute and deliver a satisfaction within 10 days of full payment, or 20 days if written demand is

served. SB 658, effective July 1, 2025, added notarization and recording-reference requirements on satisfactions. I do not assume a release exists. I verify the recorded release.

Milestone 6 · Association Documents and Estoppels

DEFINITION.

If the property is in an HOA or a condo, the seller delivers governing documents to the buyer for the contractual review period, and the closing agent obtains the estoppel certificate. If the property is in a condo, additional Florida-specific disclosures apply.

ORDER OF WORK.

Document delivery request goes to the seller's side at file open. Estoppel is ordered through the closing agent at file open. The HOA estoppel statutory delivery period is 10 business days after request, FL §720.30851. The condo estoppel statutory delivery period is 10 business days after request, FL §718.116(8).

WHAT I DELIVER.

- Documents requested and tracked.
- Estoppels ordered and tracked.
- A clear log of when the buyer's review period started and when it ends.
- Coordination of the buyer's right to cancel within the condo document review window.

WHAT THE AGENT DELIVERS.

Association contacts, management-company contacts, and any seller knowledge about pending assessments or special assessments.

WHAT THE CLIENT EXPERIENCES.

A clear list of what they are buying into and a real chance to read the documents.

FLORIDA-SPECIFIC RISK.

- Condo certifications post-Surfside. Under FL §718.112(2)(g) and FL §553.899, buildings of three or more habitable stories are subject to the Structural Integrity Reserve Study requirement and the Milestone Inspection program. The original SIRS deadline of December 31, 2024 was extended to December 31, 2025 by HB 913 (2025). I review the SIRS status, the Milestone Inspection report if applicable, and any pending special assessments before the buyer's document review period closes. The 2025 form revisions added a 7-day condo document review in the Condominium Addendum and Condo Rider.
- Estoppel fees and effective periods. CS/CS/HB 979, effective July 1, 2024, governs both HOA and condo estoppel fees. Statutory fee caps and CPI-adjusted figures should be confirmed against the closing agent's invoice. The estoppel is effective for 30 days if delivered electronically or by hand, and 35

days by regular mail. If closing slips past the effective period, the estoppel must be updated.

- Sub-association traps. Some Tampa Bay master-planned communities have a master association and a sub-association, each with its own estoppel and its own documents. Both are ordered and tracked on the file.

Milestone 7 · Loan Approval

DEFINITION.

The lender issues the loan approval, sometimes called the loan commitment. This is a contract deadline. The current form's default Loan Approval Period is 30 days after the Effective Date.

ORDER OF WORK.

Loan-approval status confirmed in writing from the lender by the contract deadline. If the deadline is in jeopardy, an extension addendum is drafted and circulated no later than 72 hours before the deadline.

WHAT I DELIVER.

- A written loan-approval record on the file.
- The drafted Loan Approval Extension if needed, with the agent's pricing direction.
- A trigger to confirm the insurance binder is on track (Milestone 8) the moment loan approval lands.

WHAT THE AGENT DELIVERS.

Pressure on the lender where I do not have it. Pricing direction on extensions.

WHAT THE CLIENT EXPERIENCES.

The week the loan clears, they hear it from me. No silence.

FLORIDA-SPECIFIC RISK.

- FAR/BAR loan-approval interplay. Once loan approval is in, the buyer's right to terminate for financing falls away on most variants of the form. I confirm the agent and the buyer understand this before I close the milestone.

Milestone 8 · Insurance Binder Secured

DEFINITION.

The homeowner’s insurance binder is issued, accepted by the lender, and effective at closing. Wind and flood coverage are confirmed where required.

ORDER OF WORK.

Insurance carrier confirmed and binder ordered while the inspection period is still open. Binder evidence delivered to the lender no later than 10 business days before closing.

WHAT I DELIVER.

- A coordination loop with the buyer’s insurance agent, the lender, and the closing agent.
- Binder evidence delivered into the lender’s system.
- Flood and wind confirmations attached to the file.

WHAT THE AGENT DELIVERS.

The buyer’s insurance agent contact and any flag the listing side has raised about the property’s underwriting risk: roof age, four-point findings, claims history.

WHAT THE CLIENT EXPERIENCES.

They are not chasing their own insurance agent in the last week. The binder is in before clear-to-close, not the morning of.

FLORIDA-SPECIFIC RISK.

- Post-SB 2-A insurance landscape. Following SB 2-A in December 2022 and the depopulation programs that followed, Citizens Property Insurance dropped from roughly 936,000 policies in January 2025 to roughly 395,000 by late 2025. The Citizens “20% rule” still controls eligibility: if a private carrier offers within 20% of Citizens’ renewal premium, the policyholder is not eligible to remain with Citizens. Buyers planning on Citizens need a backup carrier identified early.
- Force-placed insurance risk. If the binder is not bound effective at funding, the lender will force-place coverage on the borrower at a punitive rate. The binder lands before clear-to-close.
- Wind and flood coverage. In coastal Pinellas and Hillsborough properties, wind and flood are separate policies and separate binders. FEMA’s Risk Rating 2.0 has been fully implemented since April 2023; the elevation certificate is no longer required to bind NFIP coverage but can reduce premium and remains useful when available.

- Florida Flood Disclosure. Effective October 1, 2024, FL §689.302 requires a standalone flood disclosure at or before contract execution for residential sales. The disclosure was expanded effective October 1, 2025 to include known flood damage during ownership even where no claim was filed. I confirm the executed disclosure is on the file.

Milestone 9 · Final Walk-Through

DEFINITION.

The buyer's final walk-through of the property, typically within the 5 days before closing.

ORDER OF WORK.

Walk-through scheduled at least 5 days before closing, re-confirmed 24 hours before. Issues from walk-through resolved or escrowed before closing.

WHAT I DELIVER.

- Walk-through scheduling with the listing side.
- A walk-through checklist if the agent uses one.
- A documented record of any issue raised and the resolution: holdback, escrow, repair, credit, or release.

WHAT THE AGENT DELIVERS.

Direction on how to resolve any walk-through issue.

WHAT THE CLIENT EXPERIENCES.

A real walk-through, not a Friday-night fire drill.

FLORIDA-SPECIFIC RISK.

- Hurricane and storm interruption. Florida walk-throughs run during hurricane season. I have a contingency plan for properties hit by a named storm between contract and closing, including the FAR/BAR Storm Provision if it has been added to the file.

Milestone 10 · Clear-to-Close

DEFINITION.

The lender issues the clear-to-close. The closing disclosure goes to the buyer. The closing agent prepares the settlement statement. The transaction is ready to fund.

ORDER OF WORK.

Clear-to-close confirmation logged on receipt. Closing Disclosure delivery to buyer confirmed against the federal 3-business-day rule. Settlement statement reviewed and reconciled with the contract and the lender's instructions at least 1 business day before closing.

WHAT I DELIVER.

- A full clear-to-close packet to the agent and the parties.
- Settlement-statement reconciliation: contract price, deposits, credits, commissions, payoffs, prorations, estoppel charges, recording fees, taxes, surveys, owner's policy, lender's policy, line by line.
- Final wire instruction verification through an independent channel (see Florida Provision 5).
- The walk-through and the binder both confirmed in writing.

WHAT THE AGENT DELIVERS.

Commission disbursement instructions if not already on file. Any last-mile direction.

WHAT THE CLIENT EXPERIENCES.

They know the wire amount, they know when, and they know who they verified with. No surprises at the table.

FLORIDA-SPECIFIC RISK.

- Closing Disclosure timing. The CD has to be in the buyer's hands at least 3 business days before consummation under federal rule. If the lender delays the CD, the closing date slips. I track CD delivery as a hard milestone, not a courtesy.
- Wire fraud at clear-to-close. The single highest-risk moment in the entire transaction. Florida Provision 5 governs.

Milestone 11 · Closing Day and Funded Close

DEFINITION.

The transaction closes. Funds disburse. The deed records. Possession transfers.

ORDER OF WORK.

Closing-day coordination begins the morning of. Funding confirmed in writing after disbursement. Recording confirmed once it posts. Closing packet delivered to the parties after recording.

See Section 3, The Closing-Day Standard for full closing-day choreography.

SECTION 02

Florida Provisions

Eight provisions apply to every Florida residential file. Default state. Always.

Provision 1 · The Post-2022 Property Insurance Landscape

Every file is run through three insurance checkpoints.

CHECKPOINT 1: INSURABILITY AT CONTRACT.

Roof age, four-point report status, claims history. If a property is going to be difficult to insure, that is an inspection-period problem, not a closing-week problem.

CHECKPOINT 2: CARRIER CONFIRMED WHILE THE INSPECTION PERIOD IS STILL OPEN.

The buyer's insurance agent confirms a carrier in writing. Citizens-eligibility status confirmed if Citizens is being quoted. Backup carrier identified.

CHECKPOINT 3: BINDER DELIVERY 10 BUSINESS DAYS BEFORE CLOSING.

Bound, dated, payable at closing. Wind and flood separated and confirmed.

If any checkpoint slips, the file is on alert and the agent is told.

Provision 2 · Condo Certifications Post-Surfside

For any condo or co-op of three or more habitable stories, the file is run through four condo checkpoints.

CHECKPOINT 1: SIRS STATUS.

Confirm the association completed its Structural Integrity Reserve Study by the extended December 31, 2025 deadline (HB 913) and obtain the study or the most recent reserves analysis.

CHECKPOINT 2: MILESTONE INSPECTION STATUS.

Under FL §553.899, buildings reaching the age threshold are subject to the Phase 1 visual inspection and any required Phase 2 inspection. Confirm the inspection has been completed and obtain the report.

CHECKPOINT 3: SPECIAL ASSESSMENTS.

Confirm whether the association has imposed or is considering a special assessment tied to repairs identified in the SIRS or the Milestone Inspection. Confirm responsibility allocation between buyer and seller before the document review window closes.

CHECKPOINT 4: ESTOPPEL REVIEW.

Confirm the estoppel reflects current account status and any pending charges.

The condo document review window on the current form revision is 7 days. The buyer's right to cancel is real. I make sure it is exercisable.

Provision 3 · HOA Estoppel Timing

HOA estoppel is ordered at file open. The HOA's statutory delivery window is 10 business days under FL §720.30851. Fees are governed by CS/CS/HB 979, effective July 1, 2024. Effective period is 30 days electronic or hand-delivered, 35 days by mail.

If the closing date slips past the estoppel's effective period, the estoppel must be updated before funding. I track the effective-period expiration on the file calendar.

If the property sits within both a master association and a sub-association, both estoppels are ordered and tracked.

Provision 4 · Lender Deadline Interplay with the Contract

Florida contract deadlines are not lender deadlines. National lenders frequently miss this.

On every financed file, the lender receives the contract deadline calendar at file open:

- Effective Date
- Loan Application deadline (default 5 days after Effective Date on current form)
- Loan Approval deadline (default 30 days after Effective Date on current form, subject to current form revision)
- Title Evidence delivery deadline
- Closing Date

I require a written acknowledgment from the lender that those deadlines are on their internal pipeline. If the lender pushes back on a deadline, the conversation happens in writing, not in voicemail.

If a loan-approval extension is needed, it is drafted and circulated no later than 72 hours before the contractual deadline.

Provision 5 · Wire-Fraud Prevention Protocol

This is the single highest-risk vector on a Florida file. Florida is consistently among the top states in the FBI Internet Crime Complaint Center (IC3) annual report. Real-estate-specific BEC and wire-fraud losses reported to IC3 totaled roughly $275 million in 2025 across more than 12,000 complaints.

My protocol on every file is fixed:

- 1. Verified channel introduction. On day one, every party receives a wire-fraud advisory and the closing agent's verified contact information.
- 2. No wire instructions over email, ever. Wire instructions are never sent as the body of an email and never sent as the only copy of a PDF attachment. Wire instructions are delivered through the closing agent's secured portal, or by hand.
- 3. Mandatory verification call. Before any wire is sent, the wiring party calls a previously verified number to confirm the wire instructions. The number used for the verification call is never a number drawn from the wire instructions themselves.
- 4. Layered ID verification. Government ID plus a non-public data check plus, on remote closings, liveness verification. Standard table-stakes per ALTA Best Practices 4.2.
- 5. 24-to-48-hour pre-closing reminder. A second wire-fraud advisory goes to the wiring party in the 24 to 48 hours before the wire moves.
- 6. Anomaly halt. If anything in the wire-instruction chain changes mid-transaction, the wire stops and the verification call repeats. There is no exception.

If a wire is misdirected, recovery odds fall by the hour. I have the FBI IC3 reporting URL and a recovery checklist on file.

Provision 6 · Title Issue Protocols

Three Florida title patterns appear on the file regularly enough to standardize.

PROBATE SALES.

- Summary administration is available where the estate value (excluding exempt property) is $75,000 or less, or the decedent has been dead more than two years (FL §735.201). Practical timeline: 30 to 60 days.
- Formal administration carries a mandatory 90-day creditor period (FL §733.702). Practical timeline: 6 to 12 months, longer if contested.
- Before counting closing dates against a probate sale, I confirm the administration status and the court order authorizing sale.

DIVORCE-RELATED TITLE.

- A final judgment of dissolution does not, by itself, transfer Florida real property. A quitclaim deed or a final judgment that meets Florida deed formalities (two witnesses plus notary) is required.
- Transfer tax is exempt under FL §201.02(7) where the deed executes the judgment within one year.
- I confirm the executing instrument before clear-to-close.

LIEN RELEASES.

- Under FL §713.21, lienors are required to execute and deliver a satisfaction within 10 days of full payment, or within 20 days of written demand.
- SB 658, effective July 1, 2025, added notarization and recording-reference requirements on satisfactions.
- I do not accept a verbal or emailed assurance that a lien has been released. I verify the recorded release.

Provision 7 · Coastal and Rural Property Considerations

For Pinellas and Hillsborough properties at or near the coast, four additional checkpoints apply.

SEPTIC.

If the property is on a septic system, the inspection is sequenced inside the inspection period. HB 645, effective July 1, 2025, streamlined permitting for advanced wastewater units. The Department of Environmental Protection now administers septic permitting in 16 counties including the Tampa Bay region. Hillsborough's Septic-to-Sewer Conversion is active in certain neighborhoods, and Pinellas has a Private Sewer System Policy that can compel hook-up. If the property is in a conversion zone, the assessment exposure is a closing-disclosure conversation.

WELL.

Private wells are inspected during the inspection period. Water-quality testing is sequenced for results delivery before the inspection period closes.

ELEVATION AND FLOOD ZONE.

AE and VE zone properties get the flood policy quoted at carrier confirmation. The Risk Rating 2.0 premium is what matters, not the elevation certificate, although the EC is collected if available.

SEAWALL.

No statewide seawall disclosure statute, but seawall condition is a material walk-through item. Local municipal permits may apply. I confirm permit status if a seawall was recently replaced or repaired.

The Florida flood disclosure (FL §689.302) is confirmed on every coastal file. The Coastal Construction Control Line affidavit (FL §161.57) is confirmed for parcels seaward of the CCCL.

Provision 8 · FREC Compliance and Recordkeeping

Every file is built to broker-compliance standards.

- Escrow funds are deposited “immediately,” defined under FAC 61J2-14.008 as no later than the end of the third business day after receipt.
- Conflicting demands and escrow disputes trigger the FAC 61J2-10.032 timeline: notice to FREC within 15 business days, settlement procedure initiated within 30 business days.
- Files are retained five years per current FREC recordkeeping standards.

When I send a file to a broker’s compliance review, the broker should not be writing me back with redlines. The file should be done.

SECTION 03

The Operating Standards

The four operating standards that the milestone standard sits on top of.

The Communication Standard

Every party on the file knows how they will hear from me, in writing, before the file opens.

AGENT CADENCE.

File open to inspection period close. Day-1 calendar email, mid-week Status Note.

Inspection close to loan approval. Weekly Status Note, plus event-driven.

Loan approval to clear-to-close. Twice-weekly Status Note, plus event-driven.

Clear-to-close to funded. Daily Status Note plus closing-day live coordination.

Post-close. Day-1, Day-3, and Day-7 post-close notes.

CLIENT CADENCE (THE AGENT'S BUYER OR SELLER).

File open. Welcome email at file open, with wire advisory.

Inspection period. Reminder at Day 1, mid-window, 72 hours out, 24 hours out.

Loan and appraisal. Weekly update during financing window.

Title and association. Notice at order, notice at receipt, notice at any issue.

Clear-to-close. Wire confirmation 24 to 48 hours before wire.

Closing day. Pre-closing morning note, post-funding confirmation, recording confirmation.

Post-close. Day-1 thank-you and review request, Day-7 file-archive confirmation.

CHANNEL RULES.

- Email for the file record.
- Text for time-sensitive coordination.
- Phone call for wire verification, for objections, and for anything that needs tone.
- Portal logins are optional. The email is enough.

POSTED HOURS.

- Monday through Friday, 9 a.m. to 8 p.m.
- Saturday and Sunday, available for select hours if needed. If a deal needs me on a weekend, I am there.

The Document Hand-Off Standard

Three formal hand-offs over the life of the file. Each is delivered as a clearly labeled, indexed packet.

HAND-OFF 1: AT EXECUTED CONTRACT.

- Fully executed contract, all addenda, all riders, all disclosures.
- Deadline calendar built from the contract.
- Wire-fraud advisory.
- Welcome email with my direct line and posted hours.
- Title order confirmation.

HAND-OFF 2: AT CLEAR-TO-CLOSE.

- Clear-to-close letter from the lender.
- Closing Disclosure with delivery confirmation.
- Settlement statement reconciled and explained.
- Wire instructions verified.
- Walk-through confirmation.
- Insurance binder confirmation.

HAND-OFF 3: AT FUNDED CLOSE.

- Funding confirmation.
- Recording confirmation.
- Final settlement statement.
- The full file packet: contract, all addenda, all disclosures, inspection report, repair documents, appraisal, loan approval, title commitment and final title policy timeline, estoppels, insurance binder, walk-through, Closing Disclosure, settlement statement, recorded deed, recorded mortgage.
- Day-7 post-close note schedule.

The packet is delivered as a single indexed PDF and as a directory of source files. The agent gets a copy. The buyer or seller gets a copy. The broker compliance officer gets the indexed PDF.

The Closing-Day Standard

Closing day looks easy because of what happens in the thirty days before it. Here is the choreography.

FIRST THING.

Status check on the file. Confirm funding is on track, confirm the wire is queued, confirm the walk-through is closed, confirm the buyer and seller know the time and location.

BEFORE THE CLOSING HOUR.

Closing-day email to the agent: "All clear, wire expected at [time], closing scheduled for [time], here is the final confirmation."

AT FUNDING.

I confirm funding in writing with the closing agent, then the wire confirmation goes to the agent.

AT RECORDING.

Recording confirmation goes to the agent and the parties once the deed records.

AFTER RECORDING.

Full closing packet delivered.

END OF CLOSING DAY.

A short, warm sign-off to the agent. "Closed. On to the next one."

The Post-Close Standard

The file is not closed when the deed records. There are seven days of work after.

DAY 1 POST-CLOSE.

- Thank-you note to the buyer or seller from me.
- Review request to the agent's preferred review platform.
- Final settlement statement re-sent.
- Mortgage payoff confirmation requested if the file was a sale-side payoff.

DAY 3 POST-CLOSE.

- Confirmation that the recorded deed and mortgage have hit the public record.
- Confirmation that escrow has been disbursed in full.

DAY 7 POST-CLOSE.

- Referral note to the agent: "Here are the names that came up in this file. Anyone you would like me to connect with on their next move?"
- File archive note: the indexed PDF is permanently archived and retained per FREC's five-year recordkeeping standard.
- Closing-quality note to me: what worked, what slowed down, what to fix for the next file. Self-audit, in writing, on every file.

APPENDIX

Sources and Authorities

Statutes and authorities cited in this document, current as of the revision date on the cover.

- FL §201.02(7), Transfer tax exemption on deeds executing dissolution judgments
- FL §161.041, Coastal construction permits
- FL §161.57, Coastal Construction Control Line disclosure
- FL §475.25, FREC license discipline
- FL §553.899, Milestone Inspections
- FL §689.302, Florida Flood Disclosure (eff. Oct 1, 2024; expanded Oct 1, 2025)
- FL §713.21, Discharge of construction lien (with SB 658, eff. July 1, 2025)
- FL §718.112(2)(g), Structural Integrity Reserve Study
- FL §718.116(8), Condo estoppel
- FL §718.501, Condo regulatory authority
- FL §720.30851, HOA estoppel
- FL §733.702, Probate creditor period
- FL §735.201 et seq., Summary administration
- CS/CS/HB 979 (eff. July 1, 2024), Estoppel certificates
- HB 645 (eff. July 1, 2025), Onsite sewage treatment systems
- HB 913 (2025), SIRS deadline extension
- SB 2-A (Dec 2022), Property insurance reform
- SB 658 (eff. July 1, 2025), Construction lien satisfactions
- FAC 61J2-10.032, FREC escrow procedures
- FAC 61J2-14.008, Escrow deposit timing
- FloridaRealtors-FloridaBar Residential Contract for Sale and Purchase (current revision)
- FloridaRealtors-FloridaBar "AS IS" Residential Contract for Sale and Purchase (current revision)
- ALTA Best Practices 4.2 (August 2025)
- FBI Internet Crime Complaint Center, 2024 and 2025 Annual Reports
- FEMA NFIP Risk Rating 2.0 (April 2023)

Closing day looks easy because of what happens in the thirty days before it.

I make those thirty days quiet.

Julie Bowman

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Comment and correction are welcome. This document is meant to be argued with.