CloudCoord

FREE CHECKLIST · UPDATED JULY 2026

The Complete Transaction Coordinator Checklist

Every task a residential closing actually requires, in order — from executed contract to the day after keys change hands.

49 tasks · 8 phases · listing-side and buyer-side markers
title-company and attorney-closing labels throughout

By **Liam O'Reilly** — founder of CloudCoord and a licensed Vermont real estate agent

How to use this checklist

This is the checklist I ran as an agent coordinating my own files, and the task graph CloudCoord's AI coordinator was built from. Use it however you like: print it, adapt it into your own template, hand it to your TC. There's no email gate and no signup.

The “with an AI coordinator” column

AUTOMATIC	Done without being asked, the moment the trigger arrives — an executed contract lands in your inbox, an addendum changes a date.
DRAFTED FOR APPROVAL	The email is written and queued — in your voice, learned from your own past sent emails. A human (you) reviews and approves every outbound email before it sends. Nothing goes out unsupervised.
YOUR CALL	Judgment work: negotiating, advising, deciding. No software should guess on money, dates, or legal obligations — when one is unclear, you get a question instead.

Using this checklist standalone, with no software at all? Then every row is simply yours — that's the point of publishing it complete.

Side markers and attorney states

L = typically the listing side's job · **B** = typically the buyer side's · **L+B** = both sides run it. The phases are identical on either side; ownership shifts. Adjust to your market's conventions.

Attorney-closing states (Vermont, where I practice, is one): an attorney conducts the closing, holds funds, and often does the title search. Wherever a row says “title company / closing attorney,” use whichever your state uses — the tasks don't change, the recipient does, and attorneys typically want the full document package earlier than a title company would.

Two routing rules worth adopting even if you coordinate by hand

1. Clients receive logistics and milestone confirmations only — never problem emails. “Inspection is scheduled for the 5th” goes to your sellers; “the buyer's initials are missing on page 6” goes to the cooperating agent. Problem-solving is agent-to-agent.
2. Lenders never receive inspection or repair addendums. The lender gets the executed contract and financing-relevant updates; repair negotiations are not their file.

Of the 49 rows: 21 are automatic, 14 are drafted for a one-click approval, and 14 are the judgment calls that should stay yours.

Phase 1 — Executed contract intake

The first 24 hours set up everything else. Most missed deadlines trace back to sloppy intake.

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	1.1	Confirm the contract is fully executed — every party signed, every page, every initial line	L+B	**AUTOMATIC** signature audit, page by page
☐	1.2	Extract the core terms: property address, parties, purchase price, deposit amount and due date	L+B	**AUTOMATIC** read from the contract PDF on arrival
☐	1.3	Match the contract to your listing agreement or buyer agreement on file	L+B	**AUTOMATIC**
☐	1.4	Calculate your commission from the agreement	L+B	**AUTOMATIC** parsed from the matched agreement
☐	1.5	Enter every contract deadline into a tracked calendar: deposit, inspection, financing, appraisal, title, closing	L+B	**AUTOMATIC** a watch is set on each deadline
☐	1.6	Build the contact sheet: buyer's agent, lender, clients, attorneys — names, emails, phones	L+B	**AUTOMATIC**
☐	1.7	Verify deposit terms in the contract match the offer	L+B	**AUTOMATIC** part of the intake audit
☐	1.8	Send an introduction to the cooperating agent	L+B	**DRAFTED FOR APPROVAL** includes any audit flags caught
☐	1.9	Send the executed contract to the lender so their file is complete	B	**DRAFTED FOR APPROVAL** contract attached
☐	1.10	Tell your clients they're under contract and what happens next	L+B	**DRAFTED FOR APPROVAL** milestones and dates only
☐	1.11	Decide who handles title / closing if the contract doesn't say	L+B	**YOUR CALL** asked as a question when unknown

Phase 2 — Earnest money deposit

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	2.1	Confirm the deposit amount, holder, and due date from the contract	L+B	**AUTOMATIC** extracted at intake
☐	2.2	Track the deposit deadline and chase it as it approaches	L+B	**AUTOMATIC**
☐	2.3	Confirm receipt of the deposit and file the receipt	L	**AUTOMATIC** receipt classified and filed on arrival
☐	2.4	Notify relevant parties the deposit was received	L	**DRAFTED FOR APPROVAL**
☐	2.5	Handle a late or short deposit	L+B	**YOUR CALL** contract-performance issue — flagged, you decide

Phase 3 — Inspection

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	3.1	Track the inspection contingency deadline	L+B	AUTOMATIC
☐	3.2	Confirm the inspection is scheduled	B	DRAFTED FOR APPROVAL check-in to the appropriate party
☐	3.3	File the inspection report when it arrives	L+B	AUTOMATIC classified and attached to the file
☐	3.4	Track any repair addendum and its response deadlines	L+B	AUTOMATIC
☐	3.5	Negotiate repairs or credits	L+B	YOUR CALL the agent's job, full stop
☐	3.6	Advise your client on waiving or extending the contingency	B	YOUR CALL
☐	3.7	Circulate the signed repair addendum to the parties who need it	L+B	DRAFTED FOR APPROVAL never to the lender — see routing rules

Phase 4 — Financing and appraisal

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	4.1	Track the financing contingency deadline	L+B	AUTOMATIC
☐	4.2	Check in with the lender on loan progress before the deadline	B	DRAFTED FOR APPROVAL
☐	4.3	Track the appraisal: ordered, completed, any value issues	B	AUTOMATIC a low appraisal is escalated to you
☐	4.4	Respond to a low appraisal — renegotiate, appeal, or walk	L+B	YOUR CALL
☐	4.5	Confirm loan commitment / clear-to-close and update the file status	L+B	AUTOMATIC you confirm the status change
☐	4.6	Tell your clients financing is on track	L+B	DRAFTED FOR APPROVAL milestone confirmation only

Phase 5 — Title work (title company / closing attorney)

In attorney-closing states, an attorney conducts the closing, holds funds, and often does the title search — the tasks don't change, the recipient does, and attorneys typically want the document package earlier.

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	5.1	Confirm who is performing the title work — title company or closing attorney	L+B	**YOUR CALL** asked as a question if unknown
☐	5.2	Send the title company / closing attorney everything they need — contract, addenda, contact sheet	L+B	**DRAFTED FOR APPROVAL** package drafted the moment you name the firm
☐	5.3	Track title commitment receipt and review deadlines	B	**AUTOMATIC**
☐	5.4	Chase unresolved title issues	L+B	**YOUR CALL** flagged automatically; title defects are legal questions
☐	5.5	Confirm the title company / closing attorney has current payoff and commission figures	L	**DRAFTED FOR APPROVAL** disbursement statement drafted ~1 week out

Phase 6 — Pre-closing (final two weeks)

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	6.1	Confirm the closing date, time, and location with all parties	L+B	**DRAFTED FOR APPROVAL**
☐	6.2	Remind your clients to set up utility transfers	L+B	**DRAFTED FOR APPROVAL** sent to your represented client
☐	6.3	Schedule the final walkthrough	B	**YOUR CALL** you schedule; the deadline is watched
☐	6.4	Review the settlement statement / Closing Disclosure against the contract — price, deposit credit, commissions, prorations	L+B	**AUTOMATIC** CD cross-referenced, mismatches flagged
☐	6.5	Resolve settlement-statement discrepancies	L+B	**YOUR CALL** money questions are never guessed at
☐	6.6	Confirm every contingency is released or resolved	L+B	**AUTOMATIC**
☐	6.7	Send clients the what-to-bring / logistics email	L+B	**DRAFTED FOR APPROVAL**

Phase 7 — Closing day

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	7.1	Confirm walkthrough completed with no new issues	B	**YOUR CALL** you're the one in the house
☐	7.2	Attend closing (or confirm remote signing logistics)	L+B	**YOUR CALL**
☐	7.3	Confirm recording and disbursement	L+B	**YOUR CALL** logged once you confirm
☐	7.4	Mark the file closed	L+B	**YOUR CALL** everything downstream then runs automatically

Phase 8 — Post-close

	#	TASK	SIDE	WITH AN AI COORDINATOR
☐	8.1	Send a thank-you and ask for a review	L+B	**DRAFTED FOR APPROVAL** drafted ~1 day after closing
☐	8.2	Verify your commission was disbursed correctly	L+B	**YOUR CALL** check the number yourself
☐	8.3	Archive the complete file — every document, email, and audit finding	L+B	**AUTOMATIC** logged as it happened
☐	8.4	Log the closed deal for your production records	L+B	**AUTOMATIC**

When an addendum changes a date, the whole checklist moves.
Extend closing by two weeks and the walkthrough, CD review, utility reminders, and attorney deadlines all shift with it. On paper, re-derive every downstream date the day the addendum is signed — that same day, not later. (In CloudCoord, this cascade is automatic: the addendum is read on arrival and every downstream date and reminder updates itself.)

Want the checklist run for you instead of by you?

CloudCoord is an AI transaction coordinator: the “Automatic” rows above happen on their own, the “Drafted” rows arrive in your review queue written in your voice, and the “Your call” rows come to you as questions. You approve every email before it sends. Flat pricing — $149/month solo, $499/month for a team of up to ten — with a two-week free trial and no onboarding fee.

cloudcoordinator.io — or keep the PDF and run it yourself. Both are the point.