

THE YEAR END CLOSING COUNTDOWN

Every buyer and seller has a quiet deadline: in before the holidays, closed before year end. Here's the reverse calendar, the drop-dead dates, and the six things that kill Q4 deals.

THE MATH

LATEST ACCEPTED OFFER FOR EACH GOAL · APPROXIMATE

Moved in by Thanksgiving

Thursday, Nov 26

OFFER ACCEPTED BY

OCT 23

Closed before Christmas

Closing by Thursday, Dec 24

OFFER ACCEPTED BY

NOV 12-21

Closed by Dec 31

Thursday, Dec 31

OFFER ACCEPTED BY

NOV 30

All dates are approximate. They're built on a typical 30–40 days from accepted offer to close in Central Oregon, depending on loan type, and Q4 can run longer. December 31 falls on a Thursday this year, which compresses every year-end closing into December 28 through 31. Title, escrow, and county recording all bottleneck in that window.

Save this page. The math works the same every year, only the dates change.

SIX KILLERS

WHAT BLOWS UP Q4 DEALS, AND THE FIX

01 Stale pre-approvals

Spring ones are worthless. Income docs, gift fund seasoning, and bonus timing need re-verification.

DO THIS Refresh the pre-approval before touring starts.

02 Appraisal turn times

Lengthen in fall and around the holidays.

DO THIS Order early. Don't wait on other conditions.

03 Homeowners insurance

Binders take longer, and more carriers are non-renewing.

DO THIS Start the conversation day one.

04 Holiday staffing

Underwriting, title, and recorders run thin Thanksgiving through New Year. A 3-day file takes 7 in December.

DO THIS Pad every December deadline.

05 Rate lock expirations

A lock expiring Dec 22 is a problem, and extensions cost money.

DO THIS Discuss lock timing day one, not day thirty.

06 HOA and condo documents

Certification requests slow over the holidays and can stall a condo file completely.

DO THIS Order day one.

BUYER TEXT

COPY, PASTE, SEND · DATES ALREADY FILLED IN

"Hi [First Name], quick timing note. If being in before the holidays matters at all, here's the honest calendar: we'd need to be under contract by November 30 at the latest to close by December 31, so we should be seriously looking in the next few weeks, not November. Not pressure, just so you're deciding on purpose instead of finding out in December. Want me to send you what's available this weekend?"

LISTING APPOINTMENT

TALKING POINTS FOR A SELLER WEIGHING OCTOBER VS. JANUARY

"Listing October 1 versus January 15 is not a small difference. In October you're one of fewer homes competing for buyers who have a real reason to move before year end. In January you're one of many sellers who spent the holidays deciding to try again. Fewer buyers, but the ones out there are serious, and serious buyers in a quiet month beat casual buyers in a crowded one. Let me show you what both timelines look like on paper."

PREPARED FOR YOU BY

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