

# Red Flag Compliance Cheat Sheet

## Top 7 Most-Missed Disclosures & Their Deadlines

### 1. Seller's Property Disclosure

Due: Within 3 days of contract acceptance

### 2. Lead-Based Paint Addendum

Due: Immediately upon contract for homes built pre-1978

### 3. HOA / Condo Docs

Due: Within 5 business days of buyer's written request

### 4. Earnest Money Deposit Receipt

Due: Within 3 business days of contract

### 5. Inspection Contingency Notice

Due: By the end of the inspection period (e.g. Day 10)

### 6. Loan Estimate (GFE)

Due: Within 3 business days of loan application

### 7. Closing Disclosure (CD)

Due: At least 3 business days before scheduled closing

*Use this sheet to audit compliance before any agent or broker check-in.*