

# CONTRACT DATE GUIDE

## 2026 Colorado Real Estate



| Reference                           | Event  | Date or Deadline   |
|-------------------------------------|--|--|
| 1                                   | Time of Day Deadline                               | Specified by agent or defaults to 11:59pm                |
| 2                                   | Alternative Earnest Money Deadline                 | 2 Business Days from MEC                                 |
| <b>Title</b>                        |  |  |
| 3                                   | Record Title Deadline (and Tax Certificate)        | 10 Days from MEC   |
| 4                                   | Record Title Objection Deadline                    | 2-3 Days after title deadline                            |
| 5                                   | Off-Record Title Deadline                          | 5-8 Days from MEC  |
| 6                                   | Off-Record Title Objection Deadline                | 2-3 Days after off record title deadline                 |
| 7                                   | Title Resolution Deadline                          | 5-7 Days after title objection                           |
| 8                                   | Third Party Right to Purchase/Approve Deadline     | 14 Days from MEC   |
| <b>Owner's Association</b>          |  |  |
| 9                                   | Association Documents Deadline                     | 10-14 Days from MEC                                      |
| 10                                  | Association Documents Termination Deadline         | 2-4 Days after Association Document Deadline             |
| <b>Seller's Disclosures</b>         |  |  |
| 11                                  | Seller's Property Disclosure Deadline              | 1-3 Days from MEC  |
| 12                                  | Lead-Based Paint Disclosure Deadline               | 1-3 Days from MEC  |
| <b>Loan and Credit</b>              |  |  |
| 13                                  | New Loan Application Deadline                      | 1-3 Days from MEC  |
| 14                                  | New Loan Terms Deadline                            | 3-7 Days after New Loan Application Deadline             |
| 15                                  | New Loan Availability Deadline                     | 30-35 Days from MEC                                      |
| 16                                  | Buyer's Credit Information Deadline                | 5-7 Days from MEC  |
| 17                                  | Disapproval of Buyer's Credit Information Deadline | 10-13 Days from MEC                                      |
| 18                                  | Existing Loan Deadline                             | 7-10 Days from MEC                                       |
| 19                                  | Existing Loan Termination Deadline                 | 11-13 Days from MEC                                      |
| 20                                  | Loan Transfer Approval Deadline                    | 25-30 Days from MEC                                      |
| 21                                  | Seller or Private Financing Deadline               | 30-40 Days from MEC                                      |
| <b>Appraisal</b>                    |  |  |
| 22                                  | Appraisal Deadline                                 | 20-25 Days After MEC                                     |
| 23                                  | Appraisal Objection Deadline                       | 1-2 Days After Appraisal Deadline                        |
| 24                                  | Appraisal Resolution Deadline                      | 2-3 Days After Appraisal Objection Deadline              |
| <b>Survey</b>                       |  |  |
| 25                                  | New ILC or New Survey Deadline                     | 14-18 Days from MEC                                      |
| 26                                  | New ILC or New Survey Objection Deadline           | 2-3 Days after New ILC or New Survey Deadline            |
| 27                                  | New ILC or New Survey Resolution Deadline          | 2-3 Days after New ILC or New Survey Objection Deadline  |
| <b>Inspection and Due Diligence</b> |  |  |
| 28                                  | Water Rights Examination Deadline                  | 14-18 Days from MEC                                      |
| 29                                  | Mineral Rights Examination Deadline                | 14-18 Days from MEC                                      |
| 30                                  | Inspection Termination Deadline                    | 5-10 Days from MEC                                       |
| 31                                  | Inspection Objection Deadline                      | 5-10 Days from MEC                                       |
| 32                                  | Inspection Resolution Deadline                     | 2-3 Days after Inspection Objection Deadline             |
| 33                                  | Property Insurance Termination Deadline            | 14-18 Days from MEC                                      |
| 34                                  | Due Diligence Documents Delivery Deadline          | 14-18 Days from MEC                                      |
| 35                                  | Due Diligence Documents Objection Deadline         | 1-3 Days from Due Diligence Documents Delivery Deadline  |
| 36                                  | Due Diligence Documents Resolution Deadline        | 2-3 Days from Due Diligence Documents Objection Deadline |
| 37                                  | Conditional Sale Deadline                          | 25-40 Days from MEC                                      |
| 38                                  | Lead-Based Paint Termination Deadline              | 14-18 Days from MEC                                      |
| <b>Closing and Possession</b>       |  |  |
| 39                                  | Closing Date                                       | 30-45 Days from MEC                                      |
| 40                                  | Possession Date                                    | Closing Date   |
| 41                                  | Possession Time                                    | Closing Date or Delivery of Deed                         |
| 42                                  | <b>Acceptance Deadline Date</b>                    | 1-2 days from Offer date                                 |
| 43                                  | <b>Acceptance Deadline Time</b>                    | 5:00-8:00 PM   |

MEC =  
Mutual Execution of Contract

Earnest Money may be  
made payable to and held  
by First Integrity  
Title Company.

*\*The information  
provided hereon does  
not, and is not intended  
to, constitute legal advice;  
instead, all information  
and content are for  
general information only."*

**First Integrity Title Company**  
501 South Cherry Street  
Suite 700  
Denver, CO 80246  
Phone: 303.837.9171  
Fax: 303.265.9009  
[www.FirstIntegrityTitle.com](http://www.FirstIntegrityTitle.com)

# 2026 CALENDAR



## JANUARY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     |     | 1   | 2   | 3   |
| 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| 11  | 12  | 13  | 14  | 15  | 16  | 17  |
| 18  | 19  | 20  | 21  | 22  | 23  | 24  |
| 25  | 26  | 27  | 28  | 29  | 30  | 31  |
|     |     |     |     |     |     |     |

## FEBRUARY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
| 1   | 2   | 3   | 4   | 5   | 6   | 7   |
| 8   | 9   | 10  | 11  | 12  | 13  | 14  |
| 15  | 16  | 17  | 18  | 19  | 20  | 21  |
| 22  | 23  | 24  | 25  | 26  | 27  | 28  |
|     |     |     |     |     |     |     |

## MARCH

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
| 1   | 2   | 3   | 4   | 5   | 6   | 7   |
| 8   | 9   | 10  | 11  | 12  | 13  | 14  |
| 15  | 16  | 17  | 18  | 19  | 20  | 21  |
| 22  | 23  | 24  | 25  | 26  | 27  | 28  |
| 29  | 30  | 31  |     |     |     |     |
|     |     |     |     |     |     |     |

## APRIL

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     | 1   | 2   | 3   | 4   |
| 5   | 6   | 7   | 8   | 9   | 10  | 11  |
| 12  | 13  | 14  | 15  | 16  | 17  | 18  |
| 19  | 20  | 21  | 22  | 23  | 24  | 25  |
| 26  | 27  | 28  | 29  | 30  |     |     |
|     |     |     |     |     |     |     |

## MAY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     |     |     | 1   | 2   |
| 3   | 4   | 5   | 6   | 7   | 8   | 9   |
| 10  | 11  | 12  | 13  | 14  | 15  | 16  |
| 17  | 18  | 19  | 20  | 21  | 22  | 23  |
| 24  | 25  | 26  | 27  | 28  | 29  | 30  |
| 31  |     |     |     |     |     |     |

## JUNE

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     | 1   | 2   | 3   | 4   | 5   | 6   |
| 7   | 8   | 9   | 10  | 11  | 12  | 13  |
| 14  | 15  | 16  | 17  | 18  | 19  | 20  |
| 21  | 22  | 23  | 24  | 25  | 26  | 27  |
| 28  | 29  | 30  |     |     |     |     |
|     |     |     |     |     |     |     |

## JULY

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     | 1   | 2   | 3   | 4   |
| 5   | 6   | 7   | 8   | 9   | 10  | 11  |
| 12  | 13  | 14  | 15  | 16  | 17  | 18  |
| 19  | 20  | 21  | 22  | 23  | 24  | 25  |
| 26  | 27  | 28  | 29  | 30  | 31  |     |
|     |     |     |     |     |     |     |

## AUGUST

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     |     |     | 1   |     |
| 2   | 3   | 4   | 5   | 6   | 7   | 8   |
| 9   | 10  | 11  | 12  | 13  | 14  | 15  |
| 16  | 17  | 18  | 19  | 20  | 21  | 22  |
| 23  | 24  | 25  | 26  | 27  | 28  | 29  |
| 30  | 31  |     |     |     |     |     |
|     |     |     |     |     |     |     |

## SEPTEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     | 1   | 2   | 3   | 4   | 5   |     |
| 6   | 7   | 8   | 9   | 10  | 11  | 12  |
| 13  | 14  | 15  | 16  | 17  | 18  | 19  |
| 20  | 21  | 22  | 23  | 24  | 25  | 26  |
| 27  | 28  | 29  | 30  |     |     |     |
|     |     |     |     |     |     |     |

## OCTOBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     |     |     | 1   | 2   | 3   |     |
| 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| 11  | 12  | 13  | 14  | 15  | 16  | 17  |
| 18  | 19  | 20  | 21  | 22  | 23  | 24  |
| 25  | 26  | 27  | 28  | 29  | 30  | 31  |
|     |     |     |     |     |     |     |

## NOVEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
| 1   | 2   | 3   | 4   | 5   | 6   | 7   |
| 8   | 9   | 10  | 11  | 12  | 13  | 14  |
| 15  | 16  | 17  | 18  | 19  | 20  | 21  |
| 22  | 23  | 24  | 25  | 26  | 27  | 28  |
| 29  | 30  |     |     |     |     |     |
|     |     |     |     |     |     |     |

## DECEMBER

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
|     | 1   | 2   | 3   | 4   | 5   |     |
| 6   | 7   | 8   | 9   | 10  | 11  | 12  |
| 13  | 14  | 15  | 16  | 17  | 18  | 19  |
| 20  | 21  | 22  | 23  | 24  | 25  | 26  |
| 27  | 28  | 29  | 30  | 31  |     |     |
|     |     |     |     |     |     |     |

**January 1:** New Year's Day

**January 19:** MLK Day

**February 16:** President's Day

**April 5:** Easter Sunday

**May 25:** Memorial Day

**July 4:** Independence Day

**September 7:** Labor Day

**October 12:** Columbus Day

**November 11:** Veteran's Day

**November 26:** Thanksgiving

**December 24:** Christmas Eve

**December 25:** Christmas Day

**December 31:** New Year's Eve

Note: See section 18.1 and 18.2 for computation of days with holidays.

**DTC | GLENDALE | LAKWOOD | PARKER | WESTMINSTER**