






HOME BUYING GUIDE: **CONTINGENCIES**

Escrow contingency periods are set timeframes within a real estate contract that require you, as the buyer, to complete specific tasks such as inspections or loan securing. They act both as a safety net ensuring you make informed decisions and as a strategic component of purchasing a home. It's essential to comprehend these timelines to help you navigate through the process smoothly. Whether you're mandated to conduct inspections, ensure proper home evaluations, or secure a proper loan, each contingency plays a pivotal role in protecting your interests.

Strategically removing or, in certain competitive markets like Sacramento's, even waiving contingencies might seem appealing but comes with certain risks. Waiving critical protections like inspections could lead to unforeseen complications. Hence, engaging with real estate professionals and determining the balance between risk and competitiveness is crucial to a successful purchase, ultimately ensuring that your home buying journey is one filled with confidence.



-  **Disclosure Contingency:** Requires sellers disclose property details.
-  **Inspection Contingency:** Perform professional inspections and negotiate.
-  **Appraisal Contingency:** Protects if appraisal is below purchase price.
-  **Financing Contingency:** Allows exit if financing can't be secured.
-  **Standard Time Periods:** 17 days for inspections, 21 days for loan.



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