THE 30 DAYS

The 30 day escrow timeline

A standard California escrow runs about 30 days. The first week opens the file, the middle clears title and conditions, and the last week signs, funds, and records.

The shape of it

Day 1: escrow opens and your deposit is receipted. Day 3: earnest money is verified. Day 5: the title search is ordered. Around day 12: HOA documents and payoff demands arrive and get reviewed. Day 21: loan documents are signed. Day 27: the lender confirms funds. Day 30: the deed records with the county, the file closes, and your agent hands over the keys.

What can stretch the timeline

Slow HOA document orders, unpaid liens found in the title search, loan conditions that arrive late, and signatures scheduled at the last minute. Most delays are born in the quiet middle weeks, which is why we chase documents early.

A cash purchase can close faster because there is no lender. The title and recording steps still take real days.

Your part

Respond to document requests the day they arrive, schedule your signing early, and never wire money without calling your officer first at a number you found yourself.

Frequently asked

Can escrow close early?
Yes, if both sides finish their conditions early and the lender is ready. The instructions control the date.

What happens on the last day?
The county records the deed. Once recording is confirmed, the sale is done and the file closes.

Who sets the 30 days?
The purchase contract. Thirty days is common in California, but the parties can agree on more or less.

General information for California consumers, not legal or tax advice. Fees quoted are from the published Alliance Mutual Escrow schedule.