TITLEOPS AI REVIEW RESULT

Contract Review AI

A title and settlement operational review of the complete purchase-contract package.

REPORT INFORMATION

TitleOps Order: TOA-2026-000124	**Client File:** CTR-2026-014	**Requested By:** Morgan Reed
Date Ordered: Jul 30, 2026, 8:42:10 PM EDT	**Date Completed:** Jul 30, 2026, 8:42:31 PM EDT	**AI Processing Time:** 21 seconds
Document: Purchase Agreement + 6 Addenda	**Transaction:** Florida Residential Purchase	**Pages Reviewed:** 42
Subject Property: 912 Harbor Crest Lane, Tampa, Florida 33602		

EXECUTIVE SUMMARY

CONTRACT ANALYSIS

42 TOTAL PAGES REVIEWED

CONFLICTS / CRITICAL ITEMS	PROFESSIONAL REVIEW ITEMS	MISSING / AMBIGUOUS ITEMS
6	7	3

TRANSACTION SNAPSHOT

Topic	Extracted contract term	Source
Buyer(s)	Elena Marquez and David Marquez	Agreement p.1
Seller(s)	Harbor Ridge Holdings, LLC, by Martin Cole, Manager	Agreement pp.1, 18
Listing agent	Michelle Grant | Coastline Realty Group | FL Lic. SL3459210 | michelle.grant@example.com | (813) 555-0142	Agreement p.17
Selling agent	Anthony Reed | Bay City Realty | FL Lic. SL3398472 | anthony.reed@example.com | (813) 555-0188	Agreement p.17
Split settlement	Yes. Seller selected Harbor Legal & Settlement; buyer selected Suncoast Title Services. Coordination between settlement providers is required.	Split Settlement Addendum pp.38-39
Earnest money	$15,000.00 due within 3 days after effective date. Agreement names Bayfront Title; Counteroffer No. 1 names Suncoast Title Services. Holder is conflicting.	Agreement pp.3-4; Counteroffer p.20

CONFIRMED TRANSACTION TERMS

Topic	Extracted contract term	Source
Contract package	Florida residential purchase agreement, counteroffer, financing addendum, HOA disclosure, post-closing occupancy agreement, seller-credit addendum, and inspection addendum.	Package index p.1
Property	912 Harbor Crest Lane, Tampa, Florida 33602; Parcel 192837-0000. Contract references Exhibit A for the legal description, but Exhibit A is not included.	Agreement p.2, §2
Parties	Buyer: Elena Marquez and David Marquez. Seller: Harbor Ridge Holdings, LLC, signed by Martin Cole as Manager.	Agreement pp.1, 18
Latest stated price	$815,000.00 in Counteroffer No. 1; the original agreement and financing addendum still state $785,000.00.	Agreement p.3; Counteroffer p.20; Financing Addendum p.22
Closing / possession	Closing is stated as September 4, 2026 in the agreement and September 11, 2026 in the counteroffer. Seller requests possession through September 21, 2026.	Agreement p.8; Counteroffer p.20; Occupancy pp.28-30

PRIORITY FINDINGS

Status	Finding and operational effect	Source
	Purchase price conflicts across incorporated documents The counteroffer changes the price to $815,000.00, while the financing addendum and seller-credit calculation remain based on $785,000.00. The file cannot be opened with one reliable financial term without clarification or a conforming amendment.	Agreement p.3; Counteroffer p.20; Financing Addendum p.22
	Closing date conflict affects multiple deadlines The agreement states September 4, 2026; the signed counteroffer states September 11, 2026; the occupancy agreement calculates possession from a September 10 closing. Related title, financing, inspection, and possession dates cannot be calculated reliably.	Agreement p.8; Counteroffer p.20; Occupancy p.28
	Referenced legal-description exhibit is missing The contract identifies the street address and parcel but incorporates Exhibit A as the legal description. Exhibit A is not present in the 42-page uploaded package.	Agreement p.2, §2; package pp.1-42
	Seller-credit terms exceed the financing addendum amount The seller-credit addendum provides up to $24,450.00, while the financing addendum limits seller-paid costs to $15,700.00. The operative credit and lender-allowable amount require reconciliation.	Seller Credit Addendum p.32; Financing Addendum p.22
	Execution is incomplete The buyer signatures appear on the counteroffer, but the seller signature is blank. Pages 5, 9, and 16 contain handwritten changes without both parties' initials.	Counteroffer p.20; Agreement pp.5, 9, 16
	Earnest-money escrow holder conflicts The agreement names Bayfront Title as escrow holder, while Counteroffer No. 1 names Suncoast Title Services. The $15,000 deposit cannot be reliably routed or confirmed until the operative holder is established. The effective date used to calculate the three-day deadline is also blank.	Agreement pp.3-4, §3; Counteroffer p.20

PROFESSIONAL REVIEW ITEMS

Status	Finding and operational effect	Source
⚠	**Financing and appraisal protections use different deadlines** The financing addendum allows 30 days for loan approval, while the appraisal addendum permits termination only within 15 days. The effective date needed to calculate both periods is blank.	Financing Addendum pp.22-24; Appraisal Addendum p.25
⚠	**Title delivery and objection periods may expire before loan approval** The contract requires title evidence within five days after effective date and objections within five days after receipt, while loan approval is allowed 30 days. The team should calendar the independent periods once the effective date is confirmed.	Agreement pp.10-11, §18; Financing Addendum p.22
⚠	**Post-closing possession lacks a completed escrow amount** The seller may remain for ten days, but the daily holdover charge and security escrow fields are blank. Responsibility for casualty, utilities, and property condition continues through surrender.	Occupancy Agreement pp.28-30
⚠	**HOA and special-assessment allocation conflict** The HOA disclosure identifies a pending $18,000 roof assessment. The agreement assigns assessments levied before closing to seller, while the counteroffer states buyer will assume the roof assessment.	Agreement p.13, §22; HOA Disclosure pp.26-27; Counteroffer p.20
⚠	**Seller entity authority requires supporting evidence** Harbor Ridge Holdings, LLC signs through Martin Cole as Manager. The contract package contains no entity authorization or confirmation of the signer's authority; the contract alone cannot establish title authority.	Agreement pp.1, 18
⚠	**Assignment right is broader than buyer-name field** The special provision permits assignment to an affiliated entity without seller consent, but the buyer is identified individually and no assignee or vesting instruction is provided.	Agreement p.16, Special Provision 4
⚠	**FIRPTA status is unanswered** The seller's foreign-person certification selection is blank. The closing team cannot determine from the contract package whether withholding procedures may apply.	Agreement p.15, §27

MISSING OR AMBIGUOUS INFORMATION

Status	Finding and operational effect	Source
?	**Effective date not completed** Deposit, inspection, financing, appraisal, title-delivery, and objection periods depend on the effective date.	Agreement p.18
?	**Legal-description Exhibit A absent** The referenced exhibit is not included anywhere in the uploaded package.	Agreement p.2; package pp.1-42
?	**Survey election is not selected** The contract does not identify whether buyer or seller will obtain and pay for the survey.	Agreement p.11, §19

CONFIRMED DATES AND OPERATIONAL CALENDAR

Topic	Extracted contract term	Source
Deposit	$15,000.00 due within 3 days after effective date; effective date is blank and escrow holder conflicts between Bayfront Title and Suncoast Title Services.	Agreement pp.3-4; Counteroffer p.20
Inspection	15 days after effective date; cannot be calendared until effective date is confirmed.	Inspection Addendum pp.34-35
Loan approval	30 days after effective date.	Financing Addendum p.22
Appraisal	15 days after effective date.	Appraisal Addendum p.25
Title evidence	Within 5 days after effective date.	Agreement p.10
Title objections	Within 5 days after receipt of title evidence.	Agreement p.10
Closing	September 4, September 10, and September 11, 2026 appear in incorporated documents; operative date unresolved.	Agreement p.8; Occupancy p.28; Counteroffer p.20

FINANCIAL AND CLOSING TERMS

Topic	Extracted contract term	Source
Purchase price	$815,000.00 in latest counteroffer; $785,000.00 remains in agreement and financing addendum.	Agreement p.3; Counteroffer p.20
Deposit	$15,000.00; escrow holder conflicts between Bayfront Title and Suncoast Title Services; effective date blank.	Agreement pp.3-4; Counteroffer p.20
Financing	Conventional loan up to $628,000.00 at maximum 7.25%; terms were not updated after price change.	Financing Addendum p.22
Seller credit	Up to $24,450.00 in seller-credit addendum; financing addendum states $15,700.00.	Addenda pp.22, 32
HOA assessment	$18,000.00 pending roof assessment; responsibility conflicts between agreement and counteroffer.	Agreement p.13; HOA pp.26-27; Counteroffer p.20
Occupancy	Seller through September 21, 2026; security escrow and holdover charge are blank.	Occupancy pp.28-30
Prorations	Taxes, rents, and association charges prorated as of closing; no separate amendment changes the method.	Agreement p.14

PARTY RESPONSIBILITIES CARRIED INTO THE FILE

Responsible party	Contract obligation / operational carry-forward	Source
Buyer	Deliver deposit; pursue financing; complete inspection/appraisal decisions; provide vesting/assignee information; comply with post-closing possession terms.	Agreement; Addenda
Seller	Deliver marketable title under the contract standard; provide entity and FIRPTA documentation; address agreed assessment allocation; surrender possession under occupancy agreement.	Agreement §§18, 22, 27; Occupancy
Closing team	Coordinate split settlement and confirm operative price, effective date, closing date, escrow holder, credits, assessment allocation, and fully executed addenda before relying on extracted terms.	TitleOps AI Analysis
Title team	Compare seller/entity authority and final legal description to title evidence when received; the contract alone does not establish vesting or insurability.	TitleOps AI Analysis

VERIFIED CONTRACT TERMS

Status	Finding and operational effect	Source
✓	**Property address and parcel are consistent** The address and parcel number repeat consistently in the agreement, HOA disclosure, and occupancy agreement.	Agreement p.2; HOA p.26; Occupancy p.28
✓	**Buyer names are consistent** Elena Marquez and David Marquez appear consistently across the agreement and signed buyer addenda.	Agreement p.1; Addenda pp.20-35
✓	**Inspection period is consistently stated** The agreement and inspection addendum both provide 15 days after effective date, subject to completing the effective date.	Agreement p.6; Inspection Addendum p.34
✓	**Personal property schedule is incorporated** Appliances and listed patio furniture are included through the signed personal-property addendum.	Agreement p.2; Personal Property Addendum pp.36-37