Pay at Close

Keep Deals Moving When Buyers Choose Pay at Close.

Pay at Close lets your buyer defer the inspection fee to closing, so they get the full inspection and ***buy with confidence.***

No Cash Crunch, No Stalling
Your buyer keeps their cash free for closing, so they're never stuck at a payment wall during the inspection window.

Fewer Surpises, Fewer Cold Feet
Your buyer inspects the whole home instead of skimping to save cash, so problems surface early and they stay confident in the deal ahead.

Less to Manage, Nothing to Chase
The inspector handles everything through Spectora, so there's nothing left for you to chase.

Here's how our Pay at Close works:

1. Buyer signs Pay at Close legal agreement with Spectora.
2. Buyer provides a backup credit card that will be charged if payment is not received 10 business days after closing or if the closing is canceled.
3. Buyer is required to notify Spectora if your closing details change or closing is canceled: payatclose@spectora.com.