



Buyer's Closing Checklist

Your step-by-step guide to a smooth Texas closing

Use this checklist to stay on track from contract to keys. Your Texans First escrow officer is here to help at every step.

From contract to closing

- ☐ Send your fully executed contract and earnest money to Texans First.
- ☐ Share your lender and real estate agent contact information with us.
- ☐ Complete your loan application and lock your interest rate.
- ☐ Schedule inspections and negotiate any repairs within your option period.
- ☐ Review the Title Commitment we send you and ask us about anything unclear.
- ☐ Secure a homeowner's insurance policy effective on your closing date.
- ☐ Avoid large purchases, new credit, or job changes that could affect your loan.
- ☐ **Verify wiring instructions by phone** before sending any funds.

Bring to your closing appointment

- ☐ A valid, government-issued photo ID for every person on the loan/title.
- ☐ Your closing funds by confirmed wire transfer or cashier's check.
- ☐ Proof of your homeowner's insurance (declarations page).

After closing

- ☐ Safely store your deed, owner's title policy, and closing documents.
- ☐ Set up utilities and file your change of address.
- ☐ File for your homestead exemption and note property-tax deadlines.

Wire fraud warning: We will never send or change wiring instructions by email without confirming with you by phone. Always call us at (972) 200-0462 to verify before transferring funds.