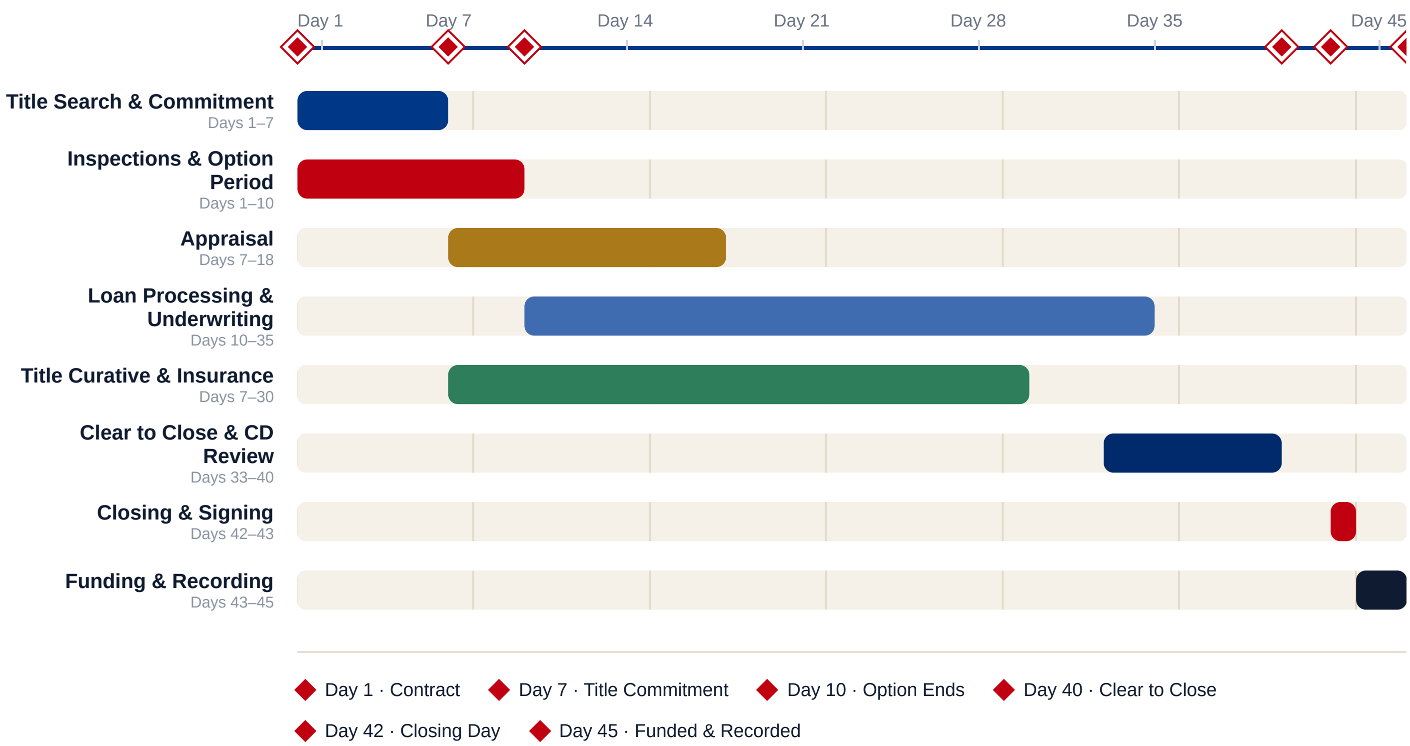
Closing Timeline Reference

What happens during a typical 30–45 day Texas closing

Every transaction is unique, but most Texas residential closings follow this 30–45 day path. Phases overlap — several things happen at once — and we send proactive updates at each milestone.



What happens along the way

1. **Contract & earnest money (Day 1).** Your executed contract is delivered to Texans First, earnest money is deposited, and we open the title file.
2. **Title search & commitment (Days 1–7).** We examine the property's history and issue the Title Commitment showing what will be insured.
3. **Inspections, appraisal & survey (Days 1–18).** You complete inspections during the option period; the lender orders the appraisal and a survey is provided or ordered.
4. **Loan processing & curative (Days 10–35).** The lender underwrites your loan while we clear any title items and confirm your insurance.
5. **Clear to close (Days 33–40).** Final figures are prepared and you receive your Closing Disclosure at least three business days before signing.
6. **Closing, funding & recording (Days 42–45).** You sign, the loan funds, the deed records, and the keys are yours.

Timelines vary with financing, title curative, and lender requirements — cash and refinance transactions are often faster. Diamonds mark key milestones; bars show typical phase durations in calendar days.