The Closing Process in Texas

From contract to keys — what to expect

Here's how a typical Texas residential closing moves from a signed contract to funding and recording. Your Texans First team keeps every party updated at each step.

1. **Contract & earnest money.** Your executed contract and earnest money are delivered to Texans First, and we open the title file the same business day.
2. **Title search & commitment.** We examine the property's history and issue the Title Commitment, showing what will be insured and any items to clear.
3. **Inspections, appraisal & survey.** During your option period you complete inspections and negotiate repairs; the lender orders the appraisal, and a survey is provided or ordered.
4. **Loan processing & curative.** The lender underwrites your loan while we clear any title items, confirm payoffs, and verify your homeowner's insurance.
5. **Clear to close & Closing Disclosure.** Once the lender issues “clear to close,” you receive your Closing Disclosure at least three business days before signing.
6. **Signing.** You sign in person or by remote online notarization where eligible. Bring a valid photo ID, and send funds only by verified wire or cashier's check.
7. **Funding & recording.** The lender funds the loan, the deed and deed of trust are recorded in the county records, and the keys are yours. Congratulations!

Wire fraud warning: Before wiring any funds, call us at (972) 200-0462 using the number from our website to verify instructions. We never send or change wiring instructions by email.