The Top 10 Closing Delays

How to keep your Texas closing on schedule — and avoid delays

Most closing delays are avoidable with early preparation. These are the ten issues we see most often, and how to stay ahead of them.

1. **Ownership questions — death, divorce, or trusts.** Confirm every owner's legal name matches the contract. A change in marital status, a death (which may require probate or an heirship), or property held in trust (we'll need a certificate of trust naming the authorized trustee) all affect who must sign.
2. **Foreign sellers (FIRPTA).** If the seller may be a “foreign person” under federal law, tell your escrow officer early. FIRPTA can require IRS withholding of a percentage of the sales price, with most of the obligation falling on the buyer.
3. **Loan payoff information.** We must obtain a written payoff from every lienholder. Provide each lender's name and phone number, the loan number, and the full Social Security number for everyone on the loan.
4. **Survey and the T-47 affidavit.** If the seller provides an existing survey, it must include a completed T-47 Residential Real Property Affidavit. Improvements not shown on the old survey (fence, deck, pool, addition) often trigger a new survey — discovering them at closing causes delays.
5. **Identification.** Every signer needs a valid, unexpired U.S. government-issued photo ID — a driver's license, military ID, or passport.
6. **Clouds on title.** Tax liens, judgments, HOA liens, IRS liens, or bankruptcies must be cleared and can take time. Keep communication open — many lienholders won't speak with us without the seller's written authorization.
7. **Incomplete contract dates.** The effective date drives every deadline in the contract. Missing or incomplete dates cause confusion that can delay closing and funding.
8. **Unfinished repairs.** Agreed repairs must be completed on time; lenders often require them and may order a re-inspection before closing.
9. **HOA documents.** In a mandatory HOA, check the contract addendum for who delivers the subdivision information and by when. Late resale certificates are a common holdup.
10. **Short sales & foreclosures.** The current lienholder must approve the sale on its own timeline, even after the contract is signed. Patience and prompt paperwork are essential.
