



Texas Seller Guide

What to Expect from
Contract to Closing



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The Selling Process at a Glance

Here is the typical path from accepted contract to closing in Texas

1

Offer accepted

The contract is signed and the property goes under contract.

2

Effective date

The contract becomes effective and the timeline begins.

3

Earnest money + option period

Funds are delivered according to the contract.

4

Inspections + negotiations

The buyer inspects the property and requests repairs or other changes.

5

Financing + appraisal

If financed, the buyer continues the loan process and the lender may order an appraisal.

6

Title work + survey

Title is reviewed and a survey is ordered or updated as needed.

7

Preparing to close

Agreed repairs, final figures, and closing details are completed.

8

Closing + proceeds

Documents are signed, the transaction funds, and seller proceeds are disbursed.

Quick Tip

Stay in close contact with your REALTOR and lender so deadlines are not missed.



Under Contract + Option Period

Once the contract is effective, the transaction can move quickly.



During the option period

- The buyer may have an unrestricted right to terminate if the contract provides for an option period.
- Inspections commonly occur during this time.
- Length, fee, and deadlines come from the contract.



What sellers can do

- Keep the property reasonably accessible as required.
- Respond promptly to questions and requests.
- Keep your REALTOR informed about property changes.
- Track any agreed deadlines carefully.



Remember

An inspection does not automatically mean the seller must make every requested repair.
Your REALTOR can help you evaluate any proposed contract changes.

Repairs + Negotiations

Inspection findings may lead to another round of decisions before the transaction moves forward.

1 Review the request

- Separate major concerns from preferences
- Review timing and costs
- Discuss priorities with your Realtor®

2 Choose a response

- Agree to requested items
- Decline
- Negotiate different repairs, credits or terms where appropriate

3 Put it in writing

- Follow the written amendment
- Do not rely on verbal agreements
- Keep copies of signed changes

4 Complete agreed work

- Use qualified professionals when appropriate
- Keep invoices and receipts
- Finish by the agreed deadline

Seller Tip

Focus on what the signed contract and amendments require. Clear documentation helps everyone arrive at closing with the same expectations.

Title Work + Survey

The title company reviews ownership and works through requirements that may need attention before closing.



What title work includes

- Reviewing the property history and ownership
- Identifying recorded matters that may need to be addressed
- Preparing the title commitment and coordinating closing requirements



Survey basics

- An existing survey may sometimes be acceptable
- A new survey may be needed depending on the contract, lender, title requirements, or property changes
- The title team may request additional information about an existing survey



Help keep things moving

- Respond promptly to requests from the title company
- Provide requested documents as early as possible
- Tell the title team about known ownership, lien, probate, divorce, or entity issues that may affect title

Seller Tip

Some title matters take time to resolve. Earlier information usually means more time to address issues before closing day.

Payoffs + Liens

Before seller proceeds can be finalized, amounts tied to the property may need to be confirmed and paid.



Mortgage payoff

- Provide lender and loan information when requested
- Authorize payoff requests if required
- Do not assume your online balance is the final payoff amount



Other liens

- Home equity or other recorded liens may need to be cleared
- Judgments or other title matters can require additional documentation



HOA + taxes

- HOA or management information may be requested
- Taxes and other property charges are reflected in final settlement figures as applicable



Do this early

- Send requested information promptly
- Ask questions if a payoff or lien is unfamiliar
- Tell the title team about issues before closing week

Good to know

Final proceeds are based on the closing figures, not simply the sales price minus the mortgage balance.

Preparing to Close

A few final details can help keep the closing on schedule and make the handoff smoother.



Finish agreed repairs

- Complete work by the required date
- Keep receipts and documentation
- Confirm any agreed follow-up items



Prepare the property

- Remove personal belongings as required
- Leave agreed items with the property
- Maintain the home through closing



Review closing details

- Closing appointment and identification
- Final settlement figures
- Title company instructions



Avoid delays

- Respond to last-minute requests quickly
- Tell your REALTOR or title team if something changes
- Ask questions before signing day



Protect your proceeds

Verify payment and wiring instructions through a trusted phone number. Be cautious of unexpected emails asking you to change instructions.

Closing Day + Seller Proceeds

The finish line is here.

Here is what to expect when it is time to sign and complete the sale.



On closing day

- Bring acceptable government-issued identification
- Review and sign the required documents
- Ask questions before signing anything you do not understand
- Follow the title company's instructions for any final items



After signing

- Signing and funding are not always the same moment
- The title company confirms when closing requirements are satisfied and the transaction has funded
- Seller proceeds are disbursed according to final settlement figures and approved instructions
- Keep copies of your closing documents for your records

General educational information only. This guide describes a typical Texas residential transaction and does not replace the contract or legal, tax, lending, surveying, or other professional advice. Transaction requirements vary.



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