new Home| dispatch
THE INDEPENDENT GUIDE TO NEW CONSTRUCTION · AUSTIN, TX

Chapter 11: The Closing Process

Final approval, the walkthrough, wire fraud, and closing day — the last hundred yards, done carefully.

Q3 2026 EDITION · CHAPTER 11 OF 16

LEVEL 3 · CLOSING & OWNERSHIP · CHAPTER 11 OF 16

11. The Closing Process

Final approval, the walkthrough, wire fraud, and closing day — the last hundred yards, done carefully.

The final month

Roughly 30 days out, your lender re-verifies everything: employment, credit, assets. The cardinal rule: change nothing. No new cars, no new credit cards, no job changes, no large unexplained deposits, no co-signing for anyone. Buyers lose approvals in the final weeks by financing furniture for a house they don't yet own.

Documents and numbers

You'll receive a Closing Disclosure at least three business days before closing. Compare it line-by-line against your Loan Estimate and your contract: sales price, credits and incentives, rate, lender fees, prorated taxes, HOA fees and any community enhancement fee. Errors are common and correctable — before closing. Ask the title company to model your year-two tax escrow so the post-assessment jump (Chapter 8) is already in your plan.

Wire fraud: the paragraph that can save you six figures

Wire fraud targeting homebuyers is a real and active threat. Criminals compromise email chains and send convincing, correctly-formatted wiring instructions from addresses that look like your title company. The defense is simple and absolute: verify wiring instructions by phone, calling a number you looked up independently — never one from the email — before sending anything. Treat any last-minute 'updated instructions' email as fraud until proven otherwise. No legitimate title company will rush you past a verification call.

The final walkthrough and closing day

Within days of closing, walk the home again: confirm blue-tape items are complete, systems run, appliances work, and nothing was damaged in the final push. Unfinished items should be documented in a written completion agreement before you sign — leverage drops sharply after funding. Closing itself is about an hour of signatures; bring identification and your cashier's check or confirmed wire. Then: keys, garage remotes, mailbox keys, warranty portal login, and utility account confirmations before you leave the table.

> Reporting note: Schedule closing earlier in the day and earlier in the week when possible — funding delays discovered at 4 p.m. on a Friday become weekend problems.