

Effective August 3, 2026, all Texas EquityBuilder (DreamBuilder) transactions submitted to the Homeownership Agreement Team will use Kapstone Title as the designated title company for closing. Kapstone Title will manage the required closing documentation process and collect funds on behalf of TRHEEA. [Kapstone Title | Your Closing Partner](#)

All Post-Closing Homebuyer document signing appointments referenced in [Step 9](#) must be scheduled prior to the FHA loan closing. This is a pre-closing condition and must be completed before the file can proceed to closing.

Step 1: Prepare Closing Documents

- The RoundHouse Lending closer and the title/closing representative will balance the Closing Disclosure (CD) and Settlement Statement.
- The RoundHouse Lending closer will request Texas Attorney Documents for the FHA Entity Loan
- The Homeownership Agreement Team will prepare the following documents for the Homebuyer to execute prior to closing. Documents will be email to the RoundHouse Lending closer to obtain the Homebuyer eSignature as documents do not need to be notarized.
 - Final Closing Cost Disclosure (CCD)
 - Property Purchase and Temporary Occupancy Agreement (TX00)
 - EEP Homebuyer Contact Sheet
 - Homebuyer wire instructions (to Kapstone Title)
 - Settlement Agency instructions

Step 2: Deliver Lender & Attorney Documents

- The RoundHouse Lending closer will email the FHA Entity lender documents and Texas Attorney Documents to the Settlement Agent/Closing Representative.

Step 3: Complete FHA Entity Signing & Funding

Tule River/Entity Signing

- The Settlement Agent/Closing Representative will send a FedEx air bill and all title affidavits and lender closing documents to Tule River for signature.
- Tule River will email the signed closing documents to the Settlement Agent/Closing Representative.
- All applicable gift funds will be wired directly to title.

Step 4: Return Executed Closing Documents

- Once all documents are signed, the Settlement Agent/Closing Representative will email the RoundHouse Lending closer a copy of all signed lender documents and lease documents along with a wire receipt validating title has received a wire from the Homebuyer and/or donor for the funds to close.

Step 5: Fund the Transaction & Authorize Disbursement

- The RoundHouse Lending closer will wire funds to title and approve disbursement.



Step 6: Confirm Recording

- The Settlement Agent/Closing Representative will provide confirmation of recording.

Step 7: Prepare Post-Closing Homebuyer Documents

- One (1) business day after the FHA Entity loan is recorded, the Homeownership Agreement Team will generate the following documents and email them to the RoundHouse Lending closer to send to the Broker for the Homebuyer acknowledgement/eSignature with tracking. Documents are not required to be notarized.
 - Notice Regarding Lien/Encumbrance (TX1A)
 - Acknowledgement Receipt of Encumbrance Documents (TX1B)
 - Statement of Financing Terms (TX6)
 - Acknowledgement of Statement of Financing Terms (TX7)
 - Survey/Plat Map (from file)
 - Acknowledgement of Survey or Plat Map (TX2)
 - Evidence of Insurance (from file)
 - Tax Certificate (from file)
 - Agency Disclosure Notice Regarding Taxes and Insurance (TX5)
 - Schedule B from Title Report (from file)
 - Acknowledgement Receipt of Encumbrance Documents (TX4)

Step 8: Return Acknowledged Homebuyer Documents

- The RoundHouse Lending closer will email the wet signed/acknowledged documents to the Homeownership Agreement Team

Step 9: Complete Homebuyer Signing & Recording

Tenant/Homebuyer Signing

- Four (4) business days after documents are acknowledged, the Homeownership Agreement Team will send the following documents to the Settlement Agent/Closing Representative for Homebuyer signature, notarization and recording:
 - Homebuyer Agreement Executory Contract
 - Agency's Disclosure Notice of Condition of Property
 - TX3A (Subdivision) or TX3B (Non-Subdivision)
 - Notice of Cancellation (TX8)
- A scanned copy of the documents must be emailed back to the Homeownership Agreement Team and the original documents to be returned.

Important Notes:

- Homebuyer does not sign the lender documents
- Tule River will sign the lender documents
- Homebuyer and Tule River cash to close will not be the same

