

Texas Foreclosure Buyer's 20-Point Due-Diligence Checklist

Use this worksheet to organize your research before bidding or committing funds. A checked box means you investigated the question - not that the risk has been eliminated.

Sale and source

☐	Did I obtain the complete notice from the county, trustee, sheriff, or taxing authority?
☐	Did I confirm the exact sale date, opening time, location, and property description?
☐	Do I know whether this is a trustee, tax, sheriff, HOA, or other type of sale?
☐	Did I verify whether the sale is still scheduled and has not been canceled or postponed?

Title, liens, and taxes

☐	Did a qualified title professional or attorney review ownership and lien priority?
☐	Did I research unpaid property taxes, assessments, judgments, HOA claims, and municipal charges?
☐	Do I understand which interests may survive the sale?
☐	Did I investigate any applicable redemption rights and their financial consequences?

Property and occupancy

☐	Did I verify the legal description, parcel number, street address, and appraisal-district record?
☐	Did I evaluate condition without trespassing or disturbing occupants?
☐	Did I estimate repairs, insurance, utilities, security, and holding costs?
☐	Did I determine whether the property appears occupied and obtain legal advice about possession?

Bid and funds

☐	Did I confirm registration, identification, deposit, payment method, and payment deadline?
☐	Have I set a maximum bid based on total cost rather than expected resale value alone?
☐	Are my funds immediately available in the form the sale requires?
☐	If financing is involved, did my lender confirm property and timeline eligibility?

After the sale

☐	Do I know when and how evidence of purchase or a deed will be delivered and recorded?
☐	Have I planned for insurance, taxes, utilities, repairs, security, and property management?
☐	Do I understand that a winning bid does not guarantee clear title or immediate possession?
☐	Have I retained copies of every notice, search, receipt, communication, and professional review?

STOP: Do not bid until you understand the sale terms, title risks, occupancy, payment deadline, and how your funds will be delivered.

Property Research Worksheet

Complete one worksheet for every property. Attach official notices and professional reports.

County

Sale date and location

Trustee / sheriff / taxing authority

Notice or file number

Property address

Legal description / parcel ID

Appraisal-district value

Maximum bid

Sale type

Occupancy status

Property-condition observations

Estimated repairs

Known property taxes

Known HOA or assessments

Title review completed by

Insurance discussion completed with

Required payment method

Payment deadline

Financing contact

Post-sale plan

Financing Readiness Worksheet

Auction purchases and post-foreclosure purchases can require different funding strategies. Use this page when speaking with a licensed mortgage professional.

Purchase goal	☐ Primary home ☐ Second home ☐ Investment
Property stage	☐ Auction ☐ REO / bank-owned ☐ Listed foreclosure
Target county	
Target price range	
Available funds	
Estimated repairs	
Purchase timeline	
Credit-score range	☐ Under 620 ☐ 620-679 ☐ 680-739 ☐ 740+
Property type	☐ Single-family ☐ Condo ☐ 2-4 unit ☐ Other
Questions for lender	

Important financing note

Prequalification is not a commitment to lend, a guarantee of approval, or confirmation that funds will be available for a foreclosure auction. Auction payment requirements and property conditions may make some mortgage products unsuitable.

Use the secure ARIVE borrower portal for applications and supporting financial documents. Do not email sensitive records or submit them through an ordinary contact form.

Official Research Starting Points

Begin with official sources, then verify the current notice and procedure directly before acting.

Texas foreclosure law	statutes.capitol.texas.gov - Property Code Chapter 51
Texas legal information	texaslawhelp.org/article/foreclosure-fact-sheet
HUD housing counseling	hud.gov/housingcounseling
Dallas County	dallascounty.org - County Clerk foreclosure notices
Tarrant County	tarrantcountytexas.gov - County Clerk foreclosure sales
Collin County	collincountytexas.gov - County Clerk foreclosures
Denton County	dentoncounty.gov - Foreclosures

Educational disclaimer

This checklist provides general educational information and is not legal, tax, investment, title, real estate, or financial advice. Foreclosure laws, sale procedures, property availability, locations, and county requirements may change. Verify all information with the county, trustee, taxing authority, title professional, attorney, and other qualified professionals before making a purchase decision.

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