

# Promulgated Contract Forms Study Guide Latest Update

## 2024-2025 Guaranteed A+

1. TREC contract forms and their uses – page 1

2. TREC contract forms and their uses – page 24 (TREC is Third Party Financing Contract forms), New forms: Contract (incomplete, complete construction, underground property contract, residential construction contract (resale, farm and non-farm contract)

3. TREC rules regarding the buyer's use of inspectors – page 53 & Seller shall access to the property with commission &

4. The purpose and use of Paragraph 5 – page 54 (the policy, title commitment, and a statement Chain of title, abstract or other complete history of property) Title insurance, TREC form 60, Objections

5. The parties to the contract specifically as provided in paragraph 18 & – page 64 The parties using to be parties to the contract

6. Significant provisions – clauses and/or features – page 222 (signed, recorded, together used)

7. The universal contract or law – specific examples – page 18 (drawing a line with each contract will contain analogous law)

8. Items to be reviewed by the buyer as provided in the contract – page 19 Paragraph 20 (review is to inspect)

9. Paragraphs 1 – 8 items – page 11 (items, mostly typically 12)

10. Requirements for buyer approval according to the TREC Third Party Financing Addendum – page 39 Required, given 20 days according to addendum paragraph 2 approval of financing

11. Closing costs or settlement expenses – page 63 (to be)

### 12. SETTLEMENT AND OTHER EXPENSES:

A. The following expenses must be paid at or prior to closing:

(1) Expenses payable by Seller (Seller's Expenses):

(a) Release of existing liens, including prepayment penalties and recording fees; release of Seller's loan liability; tax statements or certificates; preparation of deed; one-half of escrow fee; and other expenses payable by Seller under this contract.

(b) Seller shall also pay an amount not to exceed \$\_\_\_\_\_ to be applied in the following order: Buyer's Expenses which Buyer is prohibited from paying by FHA, VA, Texas Veterans Land Board or other governmental loan programs, and then to other Buyer's Expenses as allowed by the lender.

(2) Expenses payable by Buyer (Buyer's Expenses): Appraisal fees; loan application fees; origination charges; credit reports; preparation of loan documents; interest on the notes from date of disbursement to one month prior to dates of first monthly payments; recording fees; copies of easements and restrictions; loan title policy with endorsements required by lender; loan-related inspection fees; photos; amortization schedules; one-half of escrow fee; all prepaid items, including required premiums for flood and hazard insurance; reserve deposits for insurance; ad valorem taxes and special governmental assessments; final compliance inspection; courier fees; repair inspection; underwriting fee; wire transfer fee; expenses incident to any loan; Private Mortgage Insurance Premium (PMI), VA Loan Funding Fee, or First Mortgage Insurance Premium (MIP) as required by the lender; and other expenses payable by Buyer under this contract.

12. Items typically provided after settlement process – page 63 (settlement fees, and money, loan)

13. Required use of TREC forms, and comments to require use – page 21 (the forms to be used by agent, general purchase agreement form, contract without for their obtaining, disclosure form and contract, covered by buyer)

14. Types of contracts – executory, executed – page 13 Bilateral contract, Unilateral contract, Option, Executory contract (effective date through the closing)

# Texas Promulgated Forms Study Guide

**Cheryl Peat Nance**



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