

Cicero Property Closing Checklist

Requirements checked 2026-10-11 | Match tasks to your property and contract.

Plan compliance and zoning review, repair agreements, water clearance, transfer stamps, and the work remaining after a Cicero closing.

Property: _____ Closing date: _____

Coordinator: _____ Buyer / seller: _____

Use as a coordination worksheet. Official requirements and contract terms control. Confirm conditional tasks with your closing team; checking a box does not establish legal approval. The full guide explains exceptions and cost examples.

BEFORE CONTRACT

☐ Identify all parcels and the proposed ownership change

Recommended: include related parcels, current owners, buyer entity, occupancy, and transaction type. Give Compliance the actual ownership change.

Who: Parties, attorney, and title company | When: Before opening the municipal file

Complete with: Property summary matching the deed and contract

Completed / not applicable: _____ Notes: _____

☐ Confirm legal unit count and intended use

Recommended: compare actual occupancy, listing, leases, and zoning. A rented basement does not by itself establish an authorized apartment.

Who: Buyer and attorney with Compliance | When: Before relying on rental income or conversion plans

Complete with: Zoning determination and reconciled unit description [1]

Completed / not applicable: _____ Notes: _____

☐ Resolve tax and inspection exemption questions

Conditional: Town pages describe differing compliance exemptions. Obtain transaction-specific confirmation; do not assume an exempt tax treatment removes inspection.

Who: Attorney with Compliance | When: Before relying on any exemption, if applicable

Complete with: Written direction for tax, inspection, certification, and stamps [2]

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Set contract dates and municipal task owners

Recommended: track private inspections, loan conditions, city appointments, documents, repairs, and possession. Obtain written extensions when needed.

Who: Parties, agents, and attorneys | When: At contract execution and after changes

Complete with: Shared calendar with an owner for every open task

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ **Submit compliance and zoning applications**

Town requirement: open the compliance review with both forms. The forms page accepts email while the overview says otherwise; confirm channel and originals.

Who: Seller or assigned applicant with Building Department | When: Early enough to support the inspection schedule

Complete with: Accepted application and zoning request with receipt [3]

Completed / not applicable: _____ Notes: _____

☐ **Pay the property-specific inspection fee**

Town schedule: \$150 single-family, \$190 two units, \$40 each additional unit. Confirm other charges and payment method for the file.

Who: Seller or assigned applicant | When: When applying for inspection

Complete with: Payment receipt and confirmed property classification [1]

Completed / not applicable: _____ Notes: _____

☐ **Schedule compliance and applicable electrical inspections**

Town instructions: electrical inspection also applies to residential properties over three units and all commercial/industrial properties. Allow time for corrections.

Who: Seller or coordinator with Town inspectors | When: Town guidance: at least 30 days before proposed closing

Complete with: Confirmed appointments and access plan [1]

Completed / not applicable: _____ Notes: _____

☐ **Obtain title, payoff, and signing-authority records**

Recommended: resolve liens, missing releases, trusts, estates, company authority, unavailable signers, and parcel discrepancies.

Who: Attorneys, seller, and title company | When: As soon as title work begins

Complete with: Requirements list and requested authority documents

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ **Complete buyer inspections and collect the Town report**

Recommended: arrange lawful access and identify uninspected areas. Evaluate condition separately from municipal compliance approval.

Who: Buyer, seller, and respective inspectors | When: Within contract periods and municipal appointments

Complete with: Private reports and complete municipal findings

Completed / not applicable: _____ Notes: _____

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INSPECTIONS AND REPAIRS

☐ **Price corrections and assign responsibility**

Recommended: distinguish required correction work from optional upgrades. Include construction timing, access, contingency, and proof of completion.

Who: Parties, attorneys, and contractors | When: Before accepting repair obligations

Complete with: Itemized scope, bids, permit plan, and written allocation

Completed / not applicable: _____ Notes: _____

☐ **Complete seller repairs or obtain approved as-is terms**

Town requirement: as-is transfers require the Town agreement and \$100 processing fee; the Commissioner may require repair escrow.

Who: Responsible party with Compliance | When: Before relying on the selected closing route

Complete with: Compliance certificate or approved original repair agreement [1]

Completed / not applicable: _____ Notes: _____

☐ **Confirm safety, habitability, and repair deadlines**

Conditional: posted agreement includes nine-month repairs, earlier safety conditions, and discretionary extension requests before expiration. Confirm immediate obligations.

Who: Buyer and attorney with Compliance | When: Before signing the as-is agreement, if applicable

Complete with: Approved agreement with occupancy direction and all deadlines [4]

Completed / not applicable: _____ Notes: _____

☐ **Resolve loan and insurance treatment of unfinished work**

Loan-dependent: municipal approval does not decide lender funding. Confirm repair reserves, draws, working capital, and vacancy or renovation coverage.

Who: Buyer, lender, and insurer | When: Before committing to the repair and funding plan

Complete with: Accepted repair conditions and appropriate insurance evidence

Completed / not applicable: _____ Notes: _____

MUNICIPAL CLEARANCE

☐ **Obtain municipal debt amounts and resolve balances**

Town requirement: outstanding municipal debt must be cleared. Keep each department payment and receipt tied to the property file.

Who: Seller or attorney with Town departments | When: Before transfer or exempt stamps can issue

Complete with: Payoff information and accepted clearance evidence [5]

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ Coordinate the final water bill and payment

Town stamp instructions describe a 72-hour validity window before purchase. Confirm the dates and refresh clearance if closing or pickup changes.

Who: Seller or assigned representative | When: Within Town-confirmed schedule before stamp purchase

Complete with: Final bill, paid receipt, and confirmed clearance validity [5]

Completed / not applicable: _____ Notes: _____

☐ Assemble declarations, original deed, and affidavits

Town requirement: include state/county declarations and certificate or approved as-is agreement. Confirm any transaction-specific authority or exemption documents.

Who: Attorney and stamp applicant | When: Before municipal submission

Complete with: Consistent forms, original deed, and notarized buyer affidavits [5]

Completed / not applicable: _____ Notes: _____

☐ Calculate rounded tax and confirm the payer

Town code: \$10 per \$1,000 or fraction, primarily seller-paid. Specified federally exempt seller transactions shift payment to the buyer. Confirm the \$50 exempt fee or actual tax and accepted payment method with Compliance.

Who: Attorney and assigned payer with Compliance | When: Before obtaining checks or attending pickup

Complete with: Town-assessed tax or exemption fee and approved payment [6]

Completed / not applicable: _____ Notes: _____

BEFORE CLOSING

☐ Obtain issued stamps and deliver recording documents

Recommended: verify every outstanding municipal condition is satisfied. Track physical originals and obtain acknowledgment from the closing agent.

Who: Applicant and closing agent | When: Before closing requires the completed stamp packet

Complete with: Stamped original deed and municipal approvals at closing

Completed / not applicable: _____ Notes: _____

☐ Reconcile settlement charges and repair funds

Contract-dependent: verify payoffs, earnest money, taxes, credits, prorations, municipal charges, and any restricted escrow without duplicating prior payments.

Who: Parties, attorneys, and closing agent | When: Before approving final figures

Complete with: Itemized statement, receipts, and funded repair plan

Completed / not applicable: _____ Notes: _____

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BEFORE CLOSING

☐ **Prepare rental or association handoff where relevant**

Property-dependent: reconcile occupied units, payment records, assessments, insurance, move rules, and responsibility for outstanding property matters.

Who: Buyer, seller, manager, and attorney | When: Before possession or management transition

Complete with: Leases, deposits, ledgers, notices, or association documents

Completed / not applicable: _____ Notes: _____

☐ **Complete walkthrough, funds verification, and signing preparation**

Recommended: inspect contract conditions, repairs, damage, debris, included equipment, and access. Resolve differences in writing.

Who: Parties with attorneys and closing agent | When: Before funding and agreed possession

Complete with: Written issue resolutions, verified funds instructions, and approved signers

Completed / not applicable: _____ Notes: _____

CLOSING AND AFTER

☐ **Transfer authorized possession and retain closing evidence**

Contract-dependent: align utilities, insurance, tenant communications, and management contacts with possession. Preserve municipal receipts and approval documents.

Who: Parties and closing agent | When: At authorized handoff and after recording

Complete with: Keys, recorded deed, settlement statement, and title policy

Completed / not applicable: _____ Notes: _____

☐ **Complete approved repairs and obtain final inspection**

Conditional: follow required permits and Town approvals. Confirm extra-inspection fees because the posted overview and repair agreement differ.

Who: Buyer and contractors with Compliance | When: Within approved agreement; schedule before expiration

Complete with: Permit finals, accepted repairs, and compliance certificate [4]

Completed / not applicable: _____ Notes: _____

☐ **Obtain escrow release and clear obligations before resale**

Conditional: unfinished repair agreements can trigger a \$500 impact fee before another stamp issuance. Obtain Town instructions for any proposed resale.

Who: Buyer and attorney with Compliance | When: After final acceptance; before another transfer

Complete with: Written file closure and applicable escrow-release evidence [4]

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

- [1] <https://thetownofcicero.com/government/building-department/certificate-of-compliance-as-is/>
- [2] <https://thetownofcicero.com/government/building-department/buying-or-selling-a-home/>
- [3] <https://thetownofcicero.com/government/building-department/building-department-forms/>
- [4] <https://thetownofcicero.com/wp-content/uploads/2025/05/As-is-Repair-Agreement.pdf>
- [5] <https://thetownofcicero.com/government/building-department/transfer-tax-stamps-process/>
- [6] https://library.municode.com/il/cicero/codes/code_of_ordinances?nodeId=PTIICOOR_CH90TA_ARTVIIREESTRTA
