

Evanston Property Closing Checklist

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

Track Evanston transfer stamps, municipal balances, property-specific requirements, funding, and possession from contract preparation through recording.

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

☐ Confirm jurisdiction, parcels, and ownership

Match the legal description to every unit, parking parcel, and adjoining lot included in the sale.

Who: Buyer or seller with attorney and title company | When: Before listing or making an offer

Complete with: Deed, parcel numbers, and confirmed city jurisdiction

Completed / not applicable: _____ Notes: _____

☐ Identify the current and proposed property use

Identify rental units, owner occupancy, vacant structures, and planned renovations that need separate review.

Who: Buyer and attorney | When: Before committing to the purchase

Complete with: Written use plan and records supporting existing approvals

Completed / not applicable: _____ Notes: _____

☐ Budget transfer taxes and investigate exemptions

Use the city's current declaration; request confirmation of taxable value, rate, and rounding, especially near price thresholds.

Who: Seller, attorney, and closing agent | When: Before relying on a proceeds estimate

Complete with: Itemized tax estimate and documented exemption basis if applicable [1]

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Assign deadlines and a municipal-request coordinator

Record actual contract deadlines and decide who submits, monitors, pays, and delivers the city stamp.

Who: Buyer, seller, and their representatives | When: Immediately after contract acceptance

Complete with: Shared calendar and named task owners

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ Open title and collect payoff information

Track liens, unreleased mortgages, ownership discrepancies, and documents needed to resolve them.

Who: Attorney and title company; seller supplies account information | When: Early in the contract period

Complete with: Title commitment, exception review, and payoff requests

Completed / not applicable: _____ Notes: _____

☐ Confirm buyer names, financing conditions, and insurance

Provide entity or trust signing authority and distinguish loan approval from readiness to fund.

Who: Buyer, lender, and attorney | When: Before final documents are prepared

Complete with: Approved ownership details and lender condition list

Completed / not applicable: _____ Notes: _____

☐ Review condominium and association obligations

Confirm restrictions, planned projects, insurance, move arrangements, and who pays outstanding charges.

Who: Seller, association manager, buyer's attorney, and lender | When: Within contract and lender review deadlines

Complete with: Required association documents, account statement, and assessment allocation

Completed / not applicable: _____ Notes: _____

☐ Review rental registration and tenant records

Ask how ownership updates affect this property's registration; identify unresolved violations and tenant matters.

Who: Seller, buyer, property manager, and attorneys | When: During rental-property due diligence

Complete with: Registration status, leases, rent ledger, deposits, and inspection records [5]

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ Complete the contract's private inspection review

Evanston has no general point-of-sale inspection; investigate separate vacant-building and property-specific obligations.

Who: Buyer and inspection professionals | When: Within the contractual inspection period

Complete with: Inspection reports and written repair agreement or response [2]

Completed / not applicable: _____ Notes: _____

☐ Review permits, violations, and agreed repairs

Ask which issues must be resolved for the transfer; obtain required approvals for any proposed credit or escrow.

Who: Buyer and seller with attorney and city staff as needed | When: During due diligence, before waiving relevant protections

Complete with: Permit status, inspection records, and repair completion evidence [3]

Completed / not applicable: _____ Notes: _____

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INSPECTIONS AND REPAIRS

☐ Resolve vacant-building status when applicable

Obtain current fees and the maintenance plan; distinguish a vacant building from vacant land.

Who: Seller and buyer with Property Standards and attorneys | When: Early enough for city review before closing

Complete with: Registration status, inspection report, and city's written requirements [4]

Completed / not applicable: _____ Notes: _____

MUNICIPAL CLEARANCE

☐ Submit the Evanston transfer-stamp request

Apply online or through 311. Allow five business days starting the next business day; no expedited processing.

Who: Designated municipal-request coordinator | When: City advises 7-10 business days before closing

Complete with: Service request number and submission confirmation [1]

Completed / not applicable: _____ Notes: _____

☐ Supply the signed city declaration and supporting documents

Reconcile parties, address, unit, parcel information, consideration, and any exemption with the deed and contract.

Who: Buyer, seller, attorney, and request coordinator | When: Promptly within the existing service request

Complete with: Completed declaration and upload confirmation [1]

Completed / not applicable: _____ Notes: _____

☐ Reconcile final water billing and other city balances

The request starts final-water processing except for condos and vacant land; confirm any separate account obligations.

Who: Seller or responsible account holder with closing agent | When: As bills and city instructions arrive

Complete with: Account-specific bills, receipts, and city confirmation [1]

Completed / not applicable: _____ Notes: _____

☐ Arrange payment and obtain the issued electronic stamp

Verify accepted payment for the amount due; a receipt or submitted request alone is not the issued stamp.

Who: Responsible payer and municipal-request coordinator | When: After city instructions, before closing

Complete with: Issued electronic stamp delivered to the title company [1]

Completed / not applicable: _____ Notes: _____

☐ Update the city if transaction details change

Ask whether the existing bill, declaration, or stamp must be revised before relying on the previous approval.

Who: Municipal-request coordinator | When: Whenever closing date, price, or parties change

Complete with: Written city response and revised documents if requested

Completed / not applicable: _____ Notes: _____

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BEFORE CLOSING

☐ Prepare state and county transfer documentation

Confirm the proper filing method and tax calculation; city paperwork does not replace state documentation.

Who: Attorney and closing agent with buyer and seller signatures | When: Before the recording package is finalized

Complete with: Applicable PTAX-203 or electronic declaration and supplemental forms [6]

Completed / not applicable: _____ Notes: _____

☐ Reconcile the settlement statement and valid payoffs

Check tax allocation, earnest money, credits, association charges, tenant adjustments, and payments made outside closing.

Who: Buyer, seller, attorneys, lender, and closing agent | When: Before sending closing funds

Complete with: Reviewed statement, current payoff letters, and payment receipts

Completed / not applicable: _____ Notes: _____

☐ Confirm funding and independently verify payment instructions

Confirm the lender's remaining conditions, insurance effective date, required buyer funds, and transfer deadlines.

Who: Buyer, lender, and trusted title-company contact | When: Before transferring money

Complete with: Funding confirmation and verified instructions

Completed / not applicable: _____ Notes: _____

☐ Complete the walkthrough and document unresolved items

Check agreed repairs, included property, occupancy, access, and any damage since the inspection.

Who: Buyer with agent or representative | When: As agreed before closing

Complete with: Walkthrough notes and any approved written resolution

Completed / not applicable: _____ Notes: _____

CLOSING AND AFTER

☐ Confirm signatures, disbursement, and recording arrangements

Verify the city stamp is in the file and distinguish signing, funding, recording, and contractual possession.

Who: Attorneys and closing agent with all signers | When: At closing and immediately afterward

Complete with: Final signed statement and confirmation of next steps

Completed / not applicable: _____ Notes: _____

☐ Transfer possession, access, and property records

Follow any occupancy agreement and reconcile deposits, prepaid rent, utility details, and association access.

Who: Seller, buyer, and property managers if applicable | When: At the possession time in the agreement

Complete with: Key handoff, access inventory, and transferred tenant records

Completed / not applicable: _____ Notes: _____

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CLOSING AND AFTER

☐ **Complete ownership, utility, and rental-record updates**

Follow through on the property-specific plan agreed with the city and track any continuing repairs.

Who: Buyer and property manager | When: Promptly after transfer or as applicable requirements direct

Complete with: Account and registration update confirmations [7]

Completed / not applicable: _____ Notes: _____

☐ **Archive the completed closing file**

Keep correspondence, approvals, repair evidence, and a dated list of any obligations still open.

Who: Buyer and seller separately | When: After closing, with follow-up as documents arrive

Complete with: Recorded deed details, final statement, title policy, stamp, and receipts

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

- [1] https://www.cityofevanston.org/departments/city_managers_office/finance_accounting/real_estate_transfer_tax.php
- [2] <https://evanstonil.qscend.com/311/knowledgebase/article/315978>
- [3] https://cityofevanston.org/departments/community_development/building_development_services/building_permits/index.php
- [4] https://www.cityofevanston.org/departments/community_development/building_development_services/property_standards/vacant_buildings.php
- [5] https://www.cityofevanston.org/departments/community_development/building_development_services/property_standards/rental_registration/index.php
- [6] <https://tax.illinois.gov/localgovernments/property/mydec.html>
- [7] https://www.cityofevanston.org/departments/public_works/water_sewer_service/water_ebilling.php
