

Naperville Property Closing Checklist

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

Coordinate Naperville's municipal paperwork with title, financing, property review, utilities, and possession.

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

☐ Verify incorporated status and every parcel

Recommended: check the actual property boundary in Your Place; ask the city to resolve uncertain municipal jurisdiction.

Who: Buyer or seller with title company | When: Before finalizing the closing budget

Complete with: Property map result and parcel list matched to title [1]

Completed / not applicable: _____ Notes: _____

☐ Identify the correct county recording office

Recommended: match the legal description and parcel records to the county; include any separate parking or adjoining parcels.

Who: Title company or closing attorney | When: When opening the title file

Complete with: DuPage or Will County confirmed for the parcel [2]

Completed / not applicable: _____ Notes: _____

☐ Assign closing responsibilities and ownership names

Recommended: name the person handling municipal paperwork, title, payoffs, association documents, and funding. Ask the lender to approve ownership changes.

Who: Buyer, seller, agents, and attorneys | When: Before signing and again when opening the file

Complete with: Written responsibility list and approved purchaser names

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Calendar the actual contract deadlines

Contract-dependent: use the signed agreement and later amendments. Record document-delivery dates when they trigger a response period.

Who: Each party with its attorney or agent | When: Immediately after contract execution

Complete with: Calendar showing review, inspection, financing, and possession dates

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ Review title, liens, and payoff requirements

Recommended: disclose every secured loan, including home equity lines. Ask title what releases or other documents it needs.

Who: Seller, attorney, and title company | When: As soon as the title commitment is available

Complete with: Resolved title requirements and date-specific payoff statements

Completed / not applicable: _____ Notes: _____

☐ Request association and occupancy records

Property-dependent: review assessments, transfer conditions, rental restrictions, tenant agreements, and the documents your attorney identifies.

Who: Seller or managing agent; buyer reviews | When: Early in the contract period if applicable

Complete with: Association packet or leases, deposits, and possession agreement

Completed / not applicable: _____ Notes: _____

☐ Confirm the financing conditions

Loan-dependent: track appraisal, insurance, funds, and supporting documents. Report price, credits, ownership, or occupancy changes promptly.

Who: Buyer and lender | When: Throughout the financing period

Complete with: Lender's remaining-conditions list with owners and due dates

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ Complete the private property inspection

Recommended: schedule specialists for identified concerns. A private inspection does not verify municipal permit records.

Who: Buyer and chosen inspectors | When: Within the contract's inspection period

Complete with: Inspection report and written response under the contract

Completed / not applicable: _____ Notes: _____

☐ Request permit and code records

Recommended: identify the property and request relevant permits, inspection results, open cases, fees, and fines.

Who: Buyer or attorney | When: Early enough to evaluate records before committing

Complete with: FOIA acknowledgment followed by actual records response [3]

Completed / not applicable: _____ Notes: _____

☐ Resolve open work and document repair agreements

Property-dependent: ask Building Permits what an open project needs. Obtain city, lender, and attorney approval where needed before relying on escrow.

Who: Seller or responsible contractor with attorneys | When: Before the repair deadline and final walkthrough

Complete with: Required approvals, inspection results, and agreed repair evidence [4]

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ Request the statement of open accounts

Required for the stamp packet: request through Finance in the City's Help Center.

Who: Assigned applicant coordinating with seller | When: At least seven business days before closing

Complete with: Help Center request number and completed statement [5]

Completed / not applicable: _____ Notes: _____

☐ Reconcile balances and payment evidence

Recommended: ask how listed balances must be resolved. Request an update if the date changes; do not assume a closing credit completes the city's process.

Who: Seller, Finance, and closing agent | When: After the statement arrives and before relying on clearance

Complete with: Reviewed statement, receipts, and any written city clarification

Completed / not applicable: _____ Notes: _____

☐ Assemble the purchase stamp documents

Required: prepare the city packet using the official instructions.

Who: Applicant and closing attorney | When: Before the stamp application

Complete with: Consistent open-accounts statement, deed, and signed price evidence [5]

Completed / not applicable: _____ Notes: _____

☐ Resolve any claimed exemption

Conditional: assess the transaction facts against the exemption categories. Do not assume a trust, LLC, or quitclaim deed qualifies automatically.

Who: Attorney with city and title company | When: Before final deed and stamp preparation, if applicable

Complete with: Applicable exemption identified and accepted documents prepared [6]

Completed / not applicable: _____ Notes: _____

☐ Submit, monitor, and complete the stamp application

Required for applicable transfers: resolve requests and obtain the issued document.

Who: Assigned applicant; buyer funds applicable city tax | When: City suggests seven days before needed; review typically three business days

Complete with: Issued stamp delivered to closing agent [5]

Completed / not applicable: _____ Notes: _____

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BEFORE CLOSING

☐ Check state and county declarations and taxes

Transaction-dependent: verify taxable consideration and every parcel. State and county taxes are separate from the Naperville stamp.

Who: Closing attorney or title company | When: When preparing the recording package

Complete with: Correct PTAX or applicable exemption treatment and tax figures [7]

Completed / not applicable: _____ Notes: _____

☐ Reconcile the settlement figures and prorations

Recommended: verify earnest money, tax allocation, credits, payoffs, and prior payments. Explain who handles bills received after the transfer.

Who: Buyer, seller, attorneys, and closing agent | When: On receipt of draft figures and after material changes

Complete with: Approved itemized settlement statement

Completed / not applicable: _____ Notes: _____

☐ Review loan disclosures and confirm insurance

Loan-dependent: compare final terms with the latest estimate. Ask about the documents and timing for business-purpose loans.

Who: Buyer and lender | When: Covered consumer Closing Disclosure: at least three business days before closing

Complete with: Reviewed loan documents and accepted insurance evidence [8]

Completed / not applicable: _____ Notes: _____

☐ Arrange uninterrupted utility service

Required city service notice where applicable: coordinate electric and water accounts. Arrange gas and other providers separately.

Who: Seller and buyer; tenants or manager if applicable | When: City requires at least two business days' notice to start or stop service

Complete with: Accepted requests with dates matched to possession [9]

Completed / not applicable: _____ Notes: _____

☐ Verify funds and signing arrangements

Recommended: confirm the cash amount and method with a trusted contact. Resolve powers of attorney, entity authority, and remote signing in advance.

Who: Each signing party and closing agent | When: Before sending funds or attending closing

Complete with: Verified payment instructions and confirmed identification or authority [10]

Completed / not applicable: _____ Notes: _____

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BEFORE CLOSING

☐ **Complete the walkthrough and resolve new issues**

Recommended: check repairs, included items, damage, and move-out condition. Obtain signed terms for any agreed credit or holdback.

Who: Buyer with agent and attorney | When: According to the contract, before accepting possession

Complete with: Walkthrough notes and written resolution of any open issue

Completed / not applicable: _____ Notes: _____

CLOSING AND AFTER

☐ **Confirm funding and release of possession**

Contract-dependent: align possession with the signed agreement. Supply association access, garage controls, manuals, and any tenant handover records.

Who: Closing agent and parties | When: When the contract and closing instructions authorize handover

Complete with: Closing confirmation and documented delivery of keys and access devices

Completed / not applicable: _____ Notes: _____

☐ **Collect recording confirmation and final title documents**

Recommended: retain the settlement statement, stamp, insurance, loan, and repair records. Ask when missing final documents will arrive.

Who: Buyer follows up with title company | When: After submission and issuance

Complete with: Recorded deed, recording details, and final title policy

Completed / not applicable: _____ Notes: _____

☐ **Finish account changes and outstanding obligations**

Recommended: verify utility and tax mailing details, loan payoff, rent instructions, and any remaining repair or escrow commitments. Ask the assessor about applicable exemptions.

Who: Buyer and seller; manager if applicable | When: After closing and on each agreed follow-up date

Complete with: Correct account names, final bills reviewed, and escrow release evidence

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

[1] <https://naperville.maps.arcgis.com/apps/instant/lookup/index.html?appid=a77eff1f69ab40e59a470f92261fb026>

[2] <https://willcountyrecorder.com/Resources/FAQs>

[3] <https://www.naperville.il.us/services/foia-request/>

[4] <https://www.naperville.il.us/businesses/development-resources/building-permits/>

[5] <https://www.naperville.il.us/government/city-finances/taxes-and-financial-forms/real-estate-transfer-tax/>

[6] <https://www.naperville.il.us/globalassets/media/finance-documents/certificate-for-exemption.pdf>

[7] <https://tax.illinois.gov/content/dam/soi/en/web/tax/localgovernments/property/documents/ptax-203.pdf>

[8] <https://www.consumerfinance.gov/owning-a-home/closing-disclosure/>

[9] <https://www.naperville.il.us/government/city-finances/utility-services-and-billing/>

[10] https://files.consumerfinance.gov/f/documents/cfpb_buying-a-house_mortgage-closing_checklist.pdf
