

Northbrook Property Closing Checklist

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

Track Northbrook property records, zoning and permit questions, utility transitions, and buyer or seller evidence without a municipal stamp application.

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.

DEFINE THE PURCHASE

☐ Confirm address, parcels, and jurisdiction

Recommended: establish incorporated boundaries, legal description, ownership, and all interests being conveyed.

Who: Buyer, attorney, and title company | When: Before selecting municipal procedures

Complete with: Verified property identity and responsible offices

Completed / not applicable: _____ Notes: _____

☐ Document planned occupancy and work

Recommended: distinguish long-term leasing, short-term rentals, additions, and demolition. Give staff the actual proposal.

Who: Buyer and project advisers | When: Before basing an offer or loan on the plan

Complete with: Specific use and renovation summary

Completed / not applicable: _____ Notes: _____

☐ Check current zoning and approvals

Recommended: the new code became effective September 22, 2025. Ask staff which rules apply to existing applications and the proposed project.

Who: Buyer or designer with Planning and Zoning | When: During feasibility review

Complete with: District, governing rules, and any needed zoning analysis [1]

Completed / not applicable: _____ Notes: _____

RECORDS AND CONTRACT REVIEW

☐ Calendar contractual decision dates

Contract-dependent: records requests do not automatically extend review periods. Seek written changes when needed.

Who: Parties and attorneys | When: At contract execution

Complete with: Calendar with review, financing, and possession deadlines

Completed / not applicable: _____ Notes: _____

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RECORDS AND CONTRACT REVIEW

☐ Submit the property records request

Recommended: follow FOIA instructions for permits, relevant code records, and other property information. Specify the records sought.

Who: Buyer or attorney | When: Early in the review period

Complete with: Request and Village response retained [2]

Completed / not applicable: _____ Notes: _____

☐ Investigate debts beyond one online search

Recommended: the Village warns county records may not be complete. Follow up on outstanding amounts and relevant records.

Who: Attorney and title company with seller | When: During due diligence

Complete with: Identified obligations and documented resolution plan [3]

Completed / not applicable: _____ Notes: _____

☐ Obtain association and ownership restrictions

Property-dependent: examine planned alterations, rental limits, parking, move rules, and any regulated-unit restrictions.

Who: Seller, manager, buyer, and counsel | When: Within applicable contract review periods

Complete with: Governing documents, financial records, assessment details, and restrictions

Completed / not applicable: _____ Notes: _____

☐ Review leases and rental figures

Property-dependent: reconcile actual terms with advertised rent, utilities, maintenance duties, and the agreement on possession.

Who: Buyer, seller or manager, attorney, and lender | When: Before relying on income or possession

Complete with: Leases, deposits, concessions, payment history, and tenancy review

Completed / not applicable: _____ Notes: _____

CONDITION AND PERMITTED WORK

☐ Arrange private inspection and access

Recommended: inspect condition and obtain specialist estimates where findings affect cost, safety, or the intended project.

Who: Buyer and inspectors; seller provides access | When: Within the inspection period

Complete with: Reports and timely contract response

Completed / not applicable: _____ Notes: _____

☐ Compare renovations with project records

Recommended: match visible work to permits and identify later changes. Ask about unresolved or incomplete entries.

Who: Buyer and contractor with Village staff | When: After the records response

Complete with: Permit scope and inspection status for each relevant improvement [4]

Completed / not applicable: _____ Notes: _____

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CONDITION AND PERMITTED WORK

☐ Obtain the required inspection sequence

Conditional requirement: permit work may need intermediate checks and a final inspection. Do not treat this as a sale inspection for every home.

Who: Permit applicant and responsible contractor | When: Before covering or completing regulated work

Complete with: Confirmed project inspection requirements [5]

Completed / not applicable: _____ Notes: _____

☐ Book applicable building inspections

Conditional requirement: allow correction and reinspection time. Arrange trade attendance when recommended for the work.

Who: Applicant or contractor with Permit Coordinators | When: At least 48 hours ahead; confirm available appointments

Complete with: Scheduled inspection and written outcome [5]

Completed / not applicable: _____ Notes: _____

☐ Resolve existing permits and applicant changes

Recommended: ask how ownership or contractor changes affect an unfinished permit. Obtain lender agreement for material condition changes.

Who: Seller, buyer, attorney, and Development and Planning Services | When: Before relying on continued work after transfer

Complete with: Written open-work treatment and confirmed authorization path

Completed / not applicable: _____ Notes: _____

☐ Verify short-term rental eligibility and registration

Conditional requirement: the current packet requires a primary residence and applicant presence during short-term stays, plus registration and neighbor notice. Confirm eligibility and new-owner procedures before relying on this rental plan.

Who: Buyer or proposed operator with Village | When: Before first operation if this use is planned

Complete with: Confirmed eligibility, registration, and required neighbor notice evidence [6]

Completed / not applicable: _____ Notes: _____

BUDGET AND SERVICE PLANNING

☐ Revise bids and cash reserves for findings

Recommended: separate corrections, elective upgrades, and carrying costs. Do not count a seller credit as unrestricted construction cash.

Who: Buyer, contractor, and lender | When: Before financing is finalized

Complete with: Updated scope, repair budget, and schedule allowance

Completed / not applicable: _____ Notes: _____

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BUDGET AND SERVICE PLANNING

☐ Confirm financing and appropriate coverage

Loan-dependent: disclose entity ownership, vacancy, rental duration, and unfinished construction. Report changes to the original proposal.

Who: Buyer, lender, and insurer | When: Throughout condition review and before funding

Complete with: Cleared conditions and coverage for actual occupancy and work

Completed / not applicable: _____ Notes: _____

☐ Close seller accounts and request final readings

Village guidance: close existing utility accounts and schedule readings as needed. Confirm the process for the specific address.

Who: Seller or authorized account holder | When: Before service transition; ask each provider for lead time

Complete with: Account closure instructions and any final-read appointment [3]

Completed / not applicable: _____ Notes: _____

☐ Set up buyer water and other services

Village guidance: call 847-664-4171 for water setup or changes. Confirm refuse provider and any association service arrangement.

Who: Buyer or property manager | When: For the agreed possession and service dates

Complete with: Service confirmations and association allocation where applicable [7]

Completed / not applicable: _____ Notes: _____

READY TO CLOSE

☐ Resolve title and authority requirements

Recommended: review liens, easements, secured loans, and trust, estate, or company signing authority.

Who: Attorney, title company, and seller | When: Before preparing the final execution package

Complete with: Accepted authority documents, title resolution, and valid payoffs

Completed / not applicable: _____ Notes: _____

☐ Complete applicable transfer and recording documents

Transaction-dependent: Northbrook has no municipal tax or stamp. The recording professional determines remaining requirements.

Who: Attorney and title company | When: Before signing and recording

Complete with: Correct deed and required state or county declarations [8]

Completed / not applicable: _____ Notes: _____

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READY TO CLOSE

☐ **Reconcile statements and verify funds**

Recommended: check earnest money, credits, utility treatment, and assessments. Confirm receipt and availability of funds through trusted contacts.

Who: Parties and closing agent | When: Before transmitting closing funds

Complete with: Approved figures and independently verified payment instructions

Completed / not applicable: _____ Notes: _____

☐ **Walk through and document remaining obligations**

Contract-dependent: check repairs and included property. Specify deadlines and evidence for any money held after closing.

Who: Buyer, agent, and attorneys | When: Under contract before possession

Complete with: Condition findings and signed resolution or approved escrow terms

Completed / not applicable: _____ Notes: _____

AFTER SIGNING

☐ **Transfer access and reconcile service dates**

Recommended: hand over keys, codes, records, and management contacts. Resolve unexpected bill allocations with the closing team.

Who: Seller, buyer, or manager | When: At authorized possession and when bills arrive

Complete with: Access materials delivered and correct account dates

Completed / not applicable: _____ Notes: _____

☐ **Archive recorded documents and complete open tasks**

Recommended: keep permits and records organized for future construction or resale. Assign every remaining obligation an owner and due date.

Who: Buyer, title company, attorney, and project team | When: After recording and through final work acceptance

Complete with: Recorded deed, final policy, approval records, and resolved holdbacks

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

- [1] <https://northbrook.il.us/1241/Northbrook-Zoning-Code>
- [2] <https://www.northbrook.il.us/474/Information-Requests-FOIA>
- [3] <https://www.northbrook.il.us/171/Real-Estate-Agent-Information>
- [4] <https://northbrook.il.us/1069/Building-Permits>
- [5] <https://www.northbrook.il.us/m/faq?cat=24>
- [6] <https://www.northbrook.il.us/DocumentCenter/View/7165>
- [7] <https://www.northbrook.il.us/261/New-to-Northbrook>
- [8] <https://tax.illinois.gov/localgovernments/property/mydec.html>
