

Wheeling Property Closing Checklist

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

Track the original deed, municipal balances, condo coordination, and rental approvals needed for a Wheeling 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 jurisdiction, parcels, and deed purpose

Recommended: include separate parking or adjoining parcels. Ask Finance how an unusual ownership transfer should be handled.

Who: Buyer or seller, attorney, and title company | When: Before selecting the municipal process

Complete with: Confirmed municipality, county, legal description, and instrument

Completed / not applicable: _____ Notes: _____

☐ Set the buyer and intended property use

Recommended: establish whether the property will be owner occupied, rented, renovated, or used for business. Identify existing occupants.

Who: Buyer, lender, and attorney | When: Before ordering loan and ownership documents

Complete with: Approved purchaser name and occupancy plan

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Assign application and original-deed delivery

Recommended: give application, clearance, deed delivery, and return their own completion steps. Align them with contractual deadlines.

Who: Closing coordinator, attorneys, and applicant | When: Immediately after contract execution

Complete with: Named applicant, document carrier, and calendar

Completed / not applicable: _____ Notes: _____

☐ Review title requirements and required signers

Recommended: arrange approved remote execution or entity documents early enough to support the original deed's itinerary.

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

Complete with: Payoffs, releases, authority records, and signing plan

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ Request condo or association documentation

Property-dependent: review assessments, insurance, leasing limits, maintenance obligations, and the association's ownership-update process.

Who: Seller or manager; buyer and attorney review | When: Early in the review period, if applicable

Complete with: Account statement, governing documents, and move instructions

Completed / not applicable: _____ Notes: _____

☐ Confirm rental certificate ownership-change steps

Conditional: residential rentals need Village certification. Ask what the new owner must complete, including consent, inspection, and Safe Communities requirements.

Who: Buyer or manager with Rental Division | When: During rental acquisition review

Complete with: Certificate record and written application or update instructions [1]

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ Complete private inspection and specialist review

Recommended: assess condition concerns and drainage. Keep the private inspection separate from municipal clearance.

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

Complete with: Reports, estimates, and timely written response

Completed / not applicable: _____ Notes: _____

☐ Review permits, notices, and proposed use

Recommended: use Village property resources to identify the correct records process. Ask about planned alterations and required approvals.

Who: Buyer or attorney with Community Development | When: Before accepting unresolved work

Complete with: Address-specific records and status of open items [2]

Completed / not applicable: _____ Notes: _____

☐ Resolve repair responsibilities and evidence

Contract-dependent: confirm who performs work and who accepts it. Obtain lender and agency agreement where a holdback is proposed.

Who: Parties, contractors, attorneys, and agencies as applicable | When: Before agreed repair deadlines

Complete with: Written scope, completion evidence, and required approvals

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ Confirm the current processing schedule

Published timing differs: the main page says ten business days; the linked form says seven days. Use the longer notice and confirm the actual schedule.

Who: Seller or applicant with Water Billing | When: Start at least ten business days before closing

Complete with: Confirmed application, reading, payment, and stamping dates [3]

Completed / not applicable: _____ Notes: _____

☐ Submit the real estate transfer application

Village process: include the property, deed type, closing date, and buyer contact details. Notify Water Billing if closing changes.

Who: Seller or authorized representative | When: By the schedule confirmed with Finance

Complete with: Complete application and receipt or acknowledgment [4]

Completed / not applicable: _____ Notes: _____

☐ Confirm clearance for association-paid utilities

Conditional scope: condos remain subject to stamping even when utilities are paid through assessments. Obtain both municipal and association records.

Who: Applicant, association manager, and Finance | When: During application review, if applicable

Complete with: Finance instructions for the property's billing arrangement [3]

Completed / not applicable: _____ Notes: _____

☐ Obtain the final reading and amounts due

Village process: reconcile utility amounts and any listed fines or penalties. Confirm updates after a closing-date change.

Who: Seller or applicant with Water Billing | When: On Finance's confirmed schedule

Complete with: Final account amount and itemized charges [4]

Completed / not applicable: _____ Notes: _____

☐ Pay and document required municipal balances

Village requirement: clear applicable amounts. Confirm current payment methods; the application excludes personal checks.

Who: Responsible payer and closing agent | When: Before stamp issuance

Complete with: Posted payment and accepted clearance evidence [4]

Completed / not applicable: _____ Notes: _____

☐ Deliver the signed original deed for stamping

Village requirement: a scanned deed does not complete original-deed stamping. Confirm in-person or mail handling before releasing the document.

Who: Attorney or assigned carrier | When: At the time coordinated with Finance and title

Complete with: Original received by Finance with return arrangements [3]

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ Return the stamped deed to the closing agent

Recommended verification: track return separately from application and payment. Resolve document discrepancies through the attorney.

Who: Assigned carrier, attorney, and closing agent | When: Before the agreed recording arrangements

Complete with: Receipt of the correctly stamped original

Completed / not applicable: _____ Notes: _____

BEFORE CLOSING

☐ Confirm financing, reserves, and insurance

Loan-dependent: report buyer, occupancy, price, and date changes. Review any flood determination and needed coverage for the particular address.

Who: Buyer, lender, and insurer | When: Before final approval and funding

Complete with: Satisfied conditions and suitable effective coverage

Completed / not applicable: _____ Notes: _____

☐ Audit the draft settlement figures

Recommended: separate municipal clearance from association balances and other closing charges. Wheeling has no local transfer tax or stamp fee.

Who: Parties, attorneys, and closing agent | When: Before sending closing funds

Complete with: Reconciled statement and receipts [5]

Completed / not applicable: _____ Notes: _____

☐ Perform the final walkthrough

Contract-dependent: verify agreed work, included fixtures, occupancy, removal of belongings, and all required access items.

Who: Buyer or authorized representative | When: Near the contractual possession date

Complete with: Condition record and resolved concerns

Completed / not applicable: _____ Notes: _____

☐ Verify funding instructions and appointment needs

Recommended: use an established contact method to confirm wiring details and any changes. Check the approved signing process.

Who: Buyer, seller, and closing agent | When: Before transmitting money or traveling to sign

Complete with: Verified instructions and accepted identification or authority

Completed / not applicable: _____ Notes: _____

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CLOSING AND AFTER

☐ Complete signing and authorized possession

Contract-dependent: align keys, access, utilities, insurance, and any delayed possession terms with the actual agreement.

Who: Parties, attorneys, and closing agent | When: As approved under the contract

Complete with: Funding confirmation and documented key handover

Completed / not applicable: _____ Notes: _____

☐ Verify the new Village utility account details

Village guidance: check the information supplied through the transfer process and correct errors before they affect billing or service.

Who: Buyer with Water Billing | When: After closing

Complete with: Correct owner spelling, contact details, and service account [5]

Completed / not applicable: _____ Notes: _____

☐ Finish rental and tenant handover requirements

Conditional: stamping does not authorize a new rental. Complete the applicable certificate, inspection, and lease requirements.

Who: Buyer or manager with Rental Division | When: By the instructions for the property and before new rental occupancy

Complete with: Required certificate approvals, tenant records, and contacts [6]

Completed / not applicable: _____ Notes: _____

☐ Collect recording and final closing evidence

Recommended: retain stamped-deed evidence, finish releases or agreed held funds, and confirm association records and remaining appointments.

Who: Owner, attorney, and title company | When: As recorded documents and final policies arrive

Complete with: Recorded deed, title policy, statements, receipts, and resolved follow-ups

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

- [1] <https://wheelingil.gov/193/Rental-Licensing>
- [2] <https://www.wheelingil.gov/144/Find>
- [3] <https://wheelingil.gov/258/Real-Estate-Transfer-Stamp>
- [4] <https://www.wheelingil.gov/DocumentCenter/View/166/Application-for-Real-Estate-Transfer-Certificate-PDF?bidId=>
- [5] <https://www.wheelingil.gov/m/faq>
- [6] <https://www.wheelingil.gov/DocumentCenter/View/134/Application-for-Single-Family-Individual-Rental-Property-PDF>
