

Wilmette Property Closing Checklist

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

Coordinate buyer transfer stamps, seller utility clearance, meter and permit questions, financing, and the property handover.

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 Wilmette jurisdiction and every parcel

Recommended coordination: include separately conveyed parking or additional lots; resolve boundary uncertainty.

Who: Buyer and seller with title company | When: Before using municipal forms

Complete with: Matched address, legal description, PINs, and jurisdiction

Completed / not applicable: _____ Notes: _____

☐ Check the proposed use and project feasibility

Recommended for rentals or renovations: establish the zoning district and investigate the proposed use before relying on it.

Who: Buyer with Community Development and advisers | When: During property due diligence

Complete with: Zoning and project questions answered for the actual property [1]

Completed / not applicable: _____ Notes: _____

☐ Estimate the buyer stamp and seller proceeds

Village tax is primarily the buyer's responsibility: \$3 per \$1,000 or fraction. Confirm tax base, rounding, and any exemption; keep other taxes separate.

Who: Buyer and seller with closing team | When: Before committing the closing budget

Complete with: Itemized buyer and seller estimates [2]

Completed / not applicable: _____ Notes: _____

UNDER CONTRACT

☐ Assign dates and the municipal applicant

Recommended coordination: track the actual contract deadlines and identify who follows Finance and construction questions.

Who: Both parties with attorneys and agents | When: When the contract is signed or amended

Complete with: Current calendar, named applicant, and contact list

Completed / not applicable: _____ Notes: _____

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UNDER CONTRACT

☐ **Reconcile title and signing authority**

Recommended coordination: obtain payoffs and the authority records requested for a trust, estate, or entity.

Who: Attorneys and title company with each owner | When: Early in the title review

Complete with: Accepted ownership records and assigned title requirements

Completed / not applicable: _____ Notes: _____

☐ **Arrange the final utility meter reading**

Village instructions specify two-week advance scheduling. Confirm the read date and allow time for the resulting bill and follow-up.

Who: Seller or authorized representative with Finance | When: Two weeks before closing and the required read date

Complete with: Confirmed reading request and appointment details [3]

Completed / not applicable: _____ Notes: _____

☐ **Collect association or tenant records**

Property-dependent coordination: clarify shared utility accounts, restrictions, assessments, occupancy, and the records needed by the lender.

Who: Seller, manager, buyer, and attorneys | When: Within contract and lender review periods

Complete with: Association package or leases, deposits, and handover plan

Completed / not applicable: _____ Notes: _____

INSPECTIONS AND REPAIRS

☐ **Complete private inspections and agree on repairs**

Recommended coordination: use the contract's inspection rights; separate buyer concerns from municipal and lender requirements.

Who: Buyer, inspectors, seller, and attorneys | When: Within the contract inspection period

Complete with: Inspection reports and signed response or repair agreement

Completed / not applicable: _____ Notes: _____

☐ **Investigate permits and missing final inspections**

Use the correct application reference number for the Village search. An application, fee payment, and issued permit are different stages.

Who: Seller and buyer with Community Development | When: During due diligence, before the closing rush

Complete with: Permit status and written next steps for open work [4]

Completed / not applicable: _____ Notes: _____

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INSPECTIONS AND REPAIRS

☐ Resolve code and project completion conditions

The declaration identifies code violations as a stamp-release condition. Ask for the property-specific requirements; do not substitute a contractor invoice for official acceptance.

Who: Seller or assigned contractor with the Village | When: Before stamp release or other applicable approval

Complete with: Village acceptance of the required corrections [5]

Completed / not applicable: _____ Notes: _____

☐ Confirm any inspection appointment and renewal fees

For permitted work, the Village requires at least 24 hours to request an inspection, subject to availability. Check expired permits and extension conditions.

Who: Owner or representative with Community Development | When: Before the needed project approval

Complete with: Scheduled inspection, paid applicable fees, and accepted result [6]

Completed / not applicable: _____ Notes: _____

MUNICIPAL CLEARANCE

☐ Provide meter access and address replacement needs

Property-dependent: coordinate access if the Village needs an inside read or replacement of an outdated meter.

Who: Seller or occupant with Water Meter Shop | When: At the confirmed appointment and before clearance

Complete with: Completed read and accepted meter work if required [7]

Completed / not applicable: _____ Notes: _____

☐ Pay final utilities and other Village balances

Seller final utilities and outstanding Village bills must be cleared. Confirm any separate account or departmental issue.

Who: Responsible buyer or seller with Finance | When: Before transfer stamps are released

Complete with: Final bills, payment receipts, and accepted account clearance [3]

Completed / not applicable: _____ Notes: _____

☐ Prepare and sign the Village declaration

The official form requires signatures representing both buyer and seller. Match parcel details, transaction type, and ownership names.

Who: Buyer and seller through attorneys or agents | When: Before requesting the transfer-tax bill

Complete with: Complete declaration reconciled with the deed and consideration [5]

Completed / not applicable: _____ Notes: _____

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MUNICIPAL CLEARANCE

☐ **Document any exemption claim**

Conditional: identify the specific exemption and required proof. An exempt transaction still needs the applicable municipal paperwork.

Who: Attorney and party claiming exemption with Finance | When: Before stamp issuance, if an exemption applies

Complete with: Village-accepted claim and supporting documents [2]

Completed / not applicable: _____ Notes: _____

☐ **Submit the declaration and obtain the correct bill**

The Village creates a bill after receiving the completed declaration. Monitor any request for corrections.

Who: Assigned applicant with Finance | When: Before attempting online payment

Complete with: Village-created bill matched to the property [3]

Completed / not applicable: _____ Notes: _____

☐ **Pay and deliver the issued transfer stamp**

Print the digital stamp if needed. Confirm receipt of the issued document rather than relying only on a payment screenshot.

Who: Buyer or authorized payer with closing professional | When: Before closing and recording

Complete with: Issued digital stamp and receipt delivered to the closer [3]

Completed / not applicable: _____ Notes: _____

BEFORE CLOSING

☐ **Clear financing and arrange insurance**

Recommended coordination: report actual occupancy, ownership, and condition; distinguish document preparation from authority to fund.

Who: Buyer and lender with closing team | When: By lender conditions and funding deadlines

Complete with: Accepted conditions, insurance, and funding confirmation

Completed / not applicable: _____ Notes: _____

☐ **Review the settlement figures and verify payment instructions**

Recommended coordination: check stamps, prorations, payoffs, earnest money, and fees already paid; use an established contact method to verify instructions.

Who: Buyer, seller, attorneys, and closing agent | When: Before signing and sending money

Complete with: Reconciled statement, verified instructions, and funds acknowledgment

Completed / not applicable: _____ Notes: _____

☐ **Reconfirm readiness and complete the walkthrough**

Recommended coordination: revisit utility figures, permits, payoffs, and insurance if the closing date changes.

Who: Both parties with agents and closing team | When: Immediately before the agreed closing

Complete with: Resolved open items and documented condition and possession

Completed / not applicable: _____ Notes: _____

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CLOSING AND AFTER

☐ **Confirm signing, funding, recording, and possession**

Recommended coordination: obtain the final statement, recording details, title policy when issued, and the remaining follow-up list.

Who: Attorneys and closing agent with both parties | When: According to the agreement and closing instructions

Complete with: Executed records, disbursement confirmation, and key handover

Completed / not applicable: _____ Notes: _____

☐ **Complete the Village transfer-declaration follow-up**

The Village form includes this follow-up. Confirm the current filing instructions with Finance and retain evidence of completion.

Who: Buyer through the assigned closing professional | When: Form instructs within ten days after deed or assignment delivery

Complete with: Confirmation the signed Illinois declaration was supplied [5]

Completed / not applicable: _____ Notes: _____

☐ **Set up services and complete the operating handover**

Recommended coordination: arrange utilities, notices, management contacts, and collection of rent when applicable.

Who: Buyer or property manager with providers | When: For the agreed possession date

Complete with: Buyer accounts and any tenant or association handover records

Completed / not applicable: _____ Notes: _____

☐ **Finish continuing work under the required permits**

Conditional renovation task: confirm scope and submittals; keep future improvements separate from repairs required for this transfer.

Who: New owner and contractor with Community Development | When: Before starting work and through accepted completion

Complete with: Required permits, inspection records, and final approvals [8]

Completed / not applicable: _____ Notes: _____

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Official sources and closing notes

- [1] <https://www.wilmette.gov/204/Zoning>
- [2] https://library.municode.com/il/wilmette/codes/code_of_ordinances?nodeId=COOR_CH8HOBURE_ARTXXVIREESTRTA_S8-858PEVI
- [3] <https://wilmette.gov/238/Real-Estate-Tax>
- [4] <https://wilmette.munisselfservice.com/css/citizens/PermitsInspections/Default.aspx>
- [5] <https://www.wilmette.gov/DocumentCenter/View/526/Real-Estate-Transfer-Tax-Declaration-form-PDF>
- [6] <https://wilmette.gov/806/Permit-Conditions>
- [7] <https://www.wilmette.gov/328/Water-Meter-Shop>
- [8] <https://wilmette.gov/189/Residential-Permits>
