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Buyer Closing Day Preparation Checklist

Illinois Residential Real Estate Transactions

Buyer(s) _____

Property Address _____

Closing Date / Time _____

Closing Location _____

1 Before Closing Day

- [ ] **Review your Closing Disclosure and estimated cash-to-close.**
  Compare the final figures with your Loan Estimate and ask your lender and attorney about any unfamiliar charges, credits, prorations, or changes. Your attorney will also review these numbers with you at the Closing.
- [ ] **Confirm your homeowners insurance is in place and effective no later than the date required by your lender.**
  Provide proof of coverage to your lender as requested. Confirm the correct property address, coverage, deductible, and named insureds.
- [ ] **Confirm your loan is clear to close and satisfy any remaining lender conditions.**
  Respond promptly to lender requests and avoid opening new credit, making large unexplained deposits, changing jobs, or taking on new debt without first speaking with your lender.
- [ ] **Arrange utilities and services for the property.**
  Contact electric, gas, water, sewer, and other providers to arrange service in your name effective on or around closing/possession, as appropriate. Confirm the seller's utilities will remain on through the final walkthrough.
- [ ] **Confirm the exact amount and acceptable form of closing funds with your attorney or title company.**
  Ask whether funds must be wired or delivered by cashier's check and confirm any limits or requirements well before closing.
- [ ] **Protect yourself from wire fraud.**
  Never rely solely on emailed wiring instructions or last-minute changes. Independently call your attorney or title company using a trusted phone number you already have to verify instructions and account details before sending funds.
- [ ] **Confirm the closing appointment, location, attendance, and identification requirements.**
  Bring valid, unexpired government-issued photo ID for each buyer who will sign. Ask in advance if anyone will sign remotely or under a power of attorney.
- [ ] **Review any HOA/condominium documents and outstanding questions.**
  Confirm assessments, regular dues, move-in fees, rules, parking, storage, move procedures, and any required association registration or transfer steps.

2 Final Walkthrough – Do Not Skip This Step

The final walkthrough is generally conducted shortly before closing. It is your opportunity to confirm that the property is in the condition required by the contract and that agreed repairs and included items have been addressed. It is not a substitute for the original inspection.

- [ ] **Confirm the property is substantially in the condition required by the contract.**
  Look for new damage, removed fixtures, or changes since your inspection. Take dated photos or video if you identify a concern.
- [ ] **Verify all agreed repairs have been completed.**
  Check each repair against the written inspection resolution or amendment. Ask for receipts, invoices, permits, warranties, or other documentation if promised or appropriate.
- [ ] **Check that included appliances and personal property are present.**
  Confirm the items listed in the contract remain, such as refrigerator, stove/range, dishwasher, microwave, washer/dryer, window treatments, and other agreed items. Test appliances where practical.
- [ ] **Test plumbing and look for leaks.**
  Run faucets; check hot and cold water, sinks, toilets, showers, tubs, and visible pipes. Look under sinks and around toilets for leaks, water damage, or unusual odors.
- [ ] **Check heating, cooling, and ventilation.**
  Operate the thermostat and confirm the HVAC responds, as seasonally appropriate. Check that vents are present and accessible. Do not assume a full mechanical inspection can be completed during the walkthrough.
- [ ] **Check electrical items and lighting.**
  Turn on representative lights and switches; check outlets where practical, garage lighting, and any fixtures or systems specifically addressed in the contract.
- [ ] **Check doors, windows, locks, and garage operation.**
  Open and close representative doors and windows; check that locks work, garage doors operate, and remotes or keypads promised under the contract are available.
- [ ] **Inspect ceilings, walls, floors, basement, and areas around windows.**
  Look for new stains, active water intrusion, cracks or damage that was not present before, and signs of leaks or flooding.
- [ ] **Confirm the property is vacant and personal belongings have been removed.**
  Unless the contract or a written agreement says otherwise, the seller should remove belongings, trash, and debris and leave the property in the condition required by the contract, commonly broom-clean.
- [ ] **Check the exterior and any included areas.**
  Review the yard, driveway, deck, patio, sheds, garage, and other included areas for damage, debris, or items that should have been removed.
- [ ] **Confirm keys and access devices will be delivered after closing.**
  Ask about house and mailbox keys, garage door openers, fobs, gate remotes, access cards, alarm information, and any applicable codes.
- [ ] **If you find a problem, contact your attorney before closing.**
  Do not assume a verbal promise will resolve the issue. Your attorney can help determine whether the concern is covered by the contract and whether a written agreement, escrow, credit, repair, or other solution should be discussed. Do not unilaterally delay closing or withhold funds without legal advice.

3 Closing Day

- [ ] **Bring valid, unexpired government-issued photo identification.**
- [ ] **Bring closing funds in form of Cashier's check or wire made out to the title company.**

  We recommend including an additional $500 in your cashier's check or wire transfer amount to account for any last-minute adjustments or changes to the closing figures. This can help prevent unnecessary trips to the bank on closing day. Don't worry—any excess funds will be refunded to you by check. Important: Wire instructions will be provided by the Title Company. Always verify wiring instructions directly with the Title Company using a trusted phone number before sending funds.
- [ ] **Review the final settlement statement and Closing Disclosure before signing.**

  Confirm the purchase price, loan amount, lender fees, title charges, taxes, prorations, HOA charges, credits, and cash-to-close. Raise discrepancies with your attorney before signing.
- [ ] **Review the deed, mortgage, note, and other closing documents as applicable.**

  Ask your attorney to explain any document or provision you do not understand.
- [ ] **Obtain confirmation from your attorney or closing agent that closing is complete before taking possession.**

  Do not assume that signing alone means the transaction is complete. Follow your attorney's instructions about when possession and access transfer.
- [ ] **Collect keys and access devices after closing is completed.**

  Confirm receipt of house keys, mailbox keys, garage door openers, fobs, remotes, access cards, manuals, warranties, and any agreed documents.
- [ ] **Obtain copies of your closing documents.**

  Keep your signed closing package, title insurance information, lender documents, and receipts in a safe place.

4 Immediately After Closing

- [ ] **Confirm utilities are active in your name and verify service at the property.**
- [ ] **Change or reprogram exterior door locks, garage codes, alarm codes, and smart-home access credentials.**
- [ ] **Confirm you have the HOA/condominium association's contact information and instructions for dues, move-in procedures, parking, and amenities.**
- [ ] **Keep your closing documents, title policy, survey, inspection report, repair records, and warranties for future reference.**
- [ ] **Update your mailing address and arrange any remaining move-in or service appointments.**

Final walkthrough: important reminders

- Attend the walkthrough before closing and allow enough time to inspect the entire property.
- Verify agreed repairs, included appliances/items, vacancy, cleanliness, and the property's condition.
- Test key systems and look for new damage, leaks, or other changes since the inspection.
- Immediately report concerns to your attorney and resolve them in writing before closing where possible.
- Do not release closing funds or agree to an informal workaround without discussing the issue with your attorney.

Please note: This checklist is a general preparation aid and does not replace the purchase contract, written amendments, lender requirements, or legal advice. Contract terms, possession arrangements, and closing procedures vary. Follow your attorney's, lender's, and title company's specific instructions.