



Mortgage Payoff-Ready Intake Checklist

Use this checklist 7-10 days before closing (and again at T-3 days) to reduce last-minute payoff delays and rework.

- ☐ First mortgage servicer name + contact channel confirmed
- ☐ Loan number verified
- ☐ Borrower authorization obtained (and ID if needed)
- ☐ HELOC/second liens identified and requested
- ☐ Two-date payoff requested (close date + close date + 7 days)
- ☐ Itemized fee breakdown requested
- ☐ Per diem interest confirmed
- ☐ Delivery method confirmed + backup method noted
- ☐ Wire instructions / payoff directions confirmed
- ☐ Payoff validated before CD/ALTA figures finalized

Tip: Request payoffs for two dates (scheduled close date and close date + 7 days) to protect against date shifts.