



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.
