

**CREEKSIDE OF WHEATON  
HOMEOWNERS ASSOCIATION, INC.  
P.O. BOX 4113  
WHEATON, ILLINOIS 60189**

**HOME SALE CHECKLIST  
FOR SELLERS AND BUYERS**

Creekside of Wheaton Homeowners Association is a self-managed homeowners association that was incorporated in 1985. The Association consists of 52 attached duplex single-family homes. We are a “Common Interest Community” under Illinois law – NOT a condominium association.

The Association is responsible for most exterior maintenance. Homeowners are automatically voting members of the not-for-profit Association and elect five unpaid members of the Board of Directors. Please see the Homeowners Handbook on our website:

[choawheaton.org](http://choawheaton.org)

Transfer of ownership requires a number of simple steps:

1. A \$250.00 Document Fee is charged to the BUYER(S). Checks should be made payable to “CREEKSIDE OF WHEATON HOMEOWNERS ASSOCIATION” and is PAYABLE AT CLOSING.
2. The title company should be instructed to send:
  - A. The \$250.00 check;
  - B. THE COMPLETED “NEW OWNER FORM” (See Attached); AND
  - C. THE COMPLETED “ACH PAYMENT AUTHORIZATION FORM” (See Attached); AND
  - D. INCLUDE A VOIDED CHECK.
  - E. All monthly assessments are collected automatically via ACH Transfer. The new owner may choose any date of the month for this transaction. (We suggest choosing a date from the 5<sup>th</sup> of the month to the 25<sup>th</sup> of the month to avoid ACH transactions on holidays and weekends that will cause the debit to occur early);
3. The current monthly Assessment is \$500.00.
4. A PAID ASSESSMENT LETTER will be sent to the SELLER’S ATTORNEY once the final monthly assessment has been paid. Please note that this will likely result in a credit back to the SELLERS at CLOSING if the closing occurs prior to the final day of the month. After closing the new owner becomes responsible for all monthly assessment payments.

5. The City of Wheaton charges BUYERS a REAL ESTATE TRANSFER TAX. Tax stamps must be purchased PRIOR TO CLOSING and BROUGHT TO CLOSING. Contact the City of Wheaton at (630) 260-2000.
  
6. The WHEATON SANITARY DISTRICT requires a FINAL SEWER BILL FORM PRIOR TO CLOSING. Contact the WHEATON SANITARY DISTRICT at (630) 668-1515 or [www.wsd.il.us](http://www.wsd.il.us)
  
7. HOMEOWNERS INSURANCE. All homeowners are REQUIRED to carry full-value property hazard insurance and to name "Creekside of Wheaton Homeowners Association, Inc." as an INTERESTED PARTY on their policy. This will ensure that the Association receives an annual Certificate of Insurance from every homeowner. PLEASE NOTE THAT THE NEW OWNER(S) ARE REQUIRED TO CARRY SINGLE-FAMILY COVERAGE AND NOT CONDOMINIUM COVERAGE. This is usually known in the insurance industry as "HO-5" or "HO-3" coverage. HO-5" coverage is preferred.
  
8. A CERTIFICATE OF INSURANCE IS REQUIRED TO BE RECEIVED BY THE ASSOCIATION WITHIN 14 DAYS OF CLOSING.
  
9. The 2024 Board of Directors are:  
  
Gary Wente, President  
Ronald Rago, Secretary  
Gregory Bossingham, Treasurer  
Stacey Bronson, Director  
William Taylor, Director

If you have any questions regarding sales or closing, please feel free to contact Gary Wente at [gary@ghwfirm](mailto:gary@ghwfirm) or at (312) 420-1542. Gary is the current Association President and our attorney.

Thank you for your assistance - and welcome to our community!

Sincerely,

The Board of Directors  
Creekside of Wheaton  
Homeowners Association, Inc.

Attachments:

1. New Owner Information Form
2. ACH Form
3. Insurance Information

CREEKSIDE OF WHEATON  
HOMEOWNERS ASSOCIATION, INC.  
P.O. BOX 4113  
WHEATON, ILLINOIS 60189

NEW OWNER CONTACT INFORMATION

Welcome to our community!

All Association communication is by email.

ADDRESS:

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NAME(S) OF OWNER(S):

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EMAIL ADDRESS(ES):

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CELL PHONE NUMBER(S):

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THANK YOU!!!

**Authorization Letter for Dues Payment**  
**Creekside Homeowners Association**

By signing this Authorization Letter, I/we agree to have our designated account debited for the payment of the Association assessment on a monthly or quarterly basis. I understand this process is ACH (Automated Clearing House) Collections, whereby Chase, our Homeowner Association bank, will automatically collect dues from my/our designated account.

As a Homeowner, I/we have the choice of making payments on a monthly or quarterly basis: I/we choose to pay as follows: (Check one below).

- \_\_\_\_\_ Pay \$500 per month, starting the month \_\_\_\_\_ 2024. This Amount should be withdrawn on the \_\_\_\_\_ day of every month from the account represented on the attached check.
  
- \_\_\_\_\_ Pay \$1,5000 per quarter, starting the \_\_\_\_\_ 2024. This amount should be withdrawn on the \_\_\_\_\_ day of January, April, July and October from the account represented on the attached check.

I/we agree to extend this authorization for future years, with the payment amount authorized at the annual meeting held in the fourth quarter of the year.

If there is a payment failure due to insufficient funds in my account, I/we understand we would be responsible for any bank fee charged per failed transaction.

Please mail completed form and voided check to:

**Creekside Homeowners Association**

**P.O. Box 4113**

**Wheaton, IL 60189**

**Printed Name(s) of New Owner(s):**

\_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Email Contact(s):**

\_\_\_\_\_

**Telephone Number(s)**

\_\_\_\_\_

**PLEASE ATTACH VOIDED CHECK FOR DESIGNATED PAYMENT ACCOUNT**

**BUYERS AND BUYER'S ATTORNEYS PLEASE NOTE:**

The Creekside of Wheaton Homeowners Association, Inc. ("CHOA") assesses a \$250.00 document fee to Buyers. **The \$250.00 fee is collected by the title company at closing as a Buyer's charge.** A check is mailed by the title company to CHOA (together with this completed ACH Authorization Form and a cancelled check from the Buyer) for the monthly assessment.

**Thank you – and welcome to the neighborhood!**

## Explanation of required homeowner's insurance

—Our townhomes are attached single-family dwellings - they are **NOT** condominiums.

You own both the underlying land / lot and the structure. It is important that you understand that the Association DOES NOT INSURE YOUR HOME. As such, please make sure that you have property / casualty insurance as a SINGLE-FAMILY HOME.

Insurance coverage has classifications. The following insurance policy classifications are what you need:

HO3 – Minimum acceptable coverage; or

HO5 – All risk policy (This is the recommended policy coverage and is referred to as an “All Risk Policy”).

Also, you need to instruct your insurance carrier to list:

CREEKSIDE OF WHEATON HOMEOWNERS ASSOCIATION, INC.

PO BOX 4113

WHEATON, IL 60187

As an “INTERESTED PARTY” on your coverage. What that means is that the Association will receive an annual policy declaration page showing coverage. This allows the Board to annually confirm that all owners are fully insured. As we have attached single family homes it is important to confirm insurance as a fire in one dwelling may be a hazard to your attached neighbor.

Any other type of policy (an HO-6 Condominium Policy, for instance) will NOT pay to repair the exterior or structure of your home in the event of storm damage, fire, etc.