

Chicago FPC Service

Accurate - Timely - Professional

About

Let us save you time. Agents like ourselves with [Chicago FPC Service](#) are able to process multiple FPC's and are vetted in the Water Department system allowing for a quicker approval time and with higher accuracy.

The City of Chicago requires a Full Payment Certificate (FPC) for all transfers of real estate. An FPC is a certificate issued by the City of Chicago Department of Finance indicating that all water and sewer charges and penalties that accrued to a water account are paid in full or otherwise not transferrable to the subsequent owner. A completed FPC Application serves as a request to the Department of Finance to transfer service out of the transferor's name in into the transferee's name. Without an FCP, the parties will not be able to obtain the City of Chicago Real Property Transfer Tax stamps, which are required to record the property deed with the Cook County Recorder of Deeds.

Our Advantage

We are accurate - Your FPC will be guaranteed correct.

We are timely - With access to the Water Department FPC, expedited processing is assured.

We are professional - We understand how to work with the Water Department to move difficult FPCs into ready status.

Service Cost

\$40.00 Service Charge

Contact

Email hello@chicagofpcservice.com

How Chicago FPC Service works in 3 simple steps

1 Order and Upload

Submit your order form.

Upload your qualifying document - Title Commitment, Unrecorded Deed, Court Judgment .
Services for payment entered. (\$40.00)

2 Ready Status

Client information is entered and we work to get account into Ready Status .

Water meter balance sent to client.

** Estimate up to two weeks needed to obtaining FPC into Ready Status , please place orders promptly **

3 Certified FPC

Water balance paid online. to the City of Chicago Water Department .

Certified FPC downloadable and sent to client.

About the Chicago FPC

Chicago Water Department

Chicago Full Payment Certificate

A [Full Payment Certificate \(FPC\)](#) is issued by the Department of Finance in conjunction with the Chicago Water Department to verify that utilities are paid current before any real estate can be transferred. The City of Chicago Water Certification requires a FPC Certificate before issuing the City of Chicago transfer stamps, without the Chicago municipal transfer stamps the Cook County Recorder will not record the real estate transfer.

The FPC is required for even for [exempt transfers](#). If the Water Certification is not obtained, “both the transferor and the transferee will be jointly and severally liable for any outstanding utility charges, penalties, and applicable fees that have accrued to the account.”

How to Obtain an FPC - General Tips

Application and Fee: In order to obtain a FPC or Full Payment Certificate, an application with a Chicago Water Certification Fee of \$50.00 shall be made to the Department of Finance. Provided, however, if the property is exempt from the Real Property Transfer Tax, the FPC application fee shall not be charged, if appropriately marked on the application. Any outstanding account balance from your City of Chicago Water Bill will

need to be paid to complete the certification process. [Online application](#) or the City of Chicago Water Certification [paper application](#) form.

The Chicago Water Certification FPC requires uploading additional supporting Information: One of the following required documents must be submitted; Copy of the deed for the intended transaction, Schedule A of the title commitment or a signed sales contract.

Ready Status and Certification: The FPCs are valid for about 60 days from the “Ready Status” date. If your FPC expires, you must resubmit a new application. A payment link will be emailed to the email listed on your application. The [Chicago Water Department](#) suggests 10 business days for processing.

About Chicago Lien Releases

Chicago Sewer and Water Lien : The City of Chicago has no limitations on statute of limitations, on this type of municipal lien. You can attempt to negotiate a settlement your water account Full Payment Certificate (FPC).

When a water or sewer bill becomes delinquent, those charges become a lien upon the real estate for which the service is supplied. That is the case even if the water or sewer service charge was incurred by a tenant. The notice of lien may then be filed in the recorder’s office.

A release of lien will be issued by the City if the balance is zero. Payoff Letters are not needed and not issued if there is a Ready online FPC. Balance currently owed online Ready FPC serves as the payoff amount due.

A PDF reference on this subject, [“Municipal Liens: Procedures for Filing, Perfecting, and Collecting”](#) (2011), provides a good resource abstract on the types of Chicago Municipal liens encountered, including Chicago Water Liens.

Chicago Water Department - How To Have a Exempt FPC ?

Water Exemptions can be obtained through exempt deeds, sheriffs sales, court orders

General Chicago Water Utility Questions and Answers

Link to common Utility Questions and Answers, can be found - [here](#).

Link Resources

[Chicago Water Department](#)

[Pay Utility Bill](#)

[Tips to Talk to the Water Department Customer Service](#)

Chicago Water Department Contact Information

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(312) 744-4420

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