

BUYERS GUIDE

PREPARED BY

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Welcome to the world of home buying!

There are many issues to consider before buying a home or building site. Taking time to educate yourself in the home buying process is important to the long-term enjoyment of your home.

This Guide to Buying Your Home presents important information and factors that you should know when you are contemplating purchasing a home or property.

Experience the REALTOR difference with Moe



What's in it for you? It's All About You

**My real estate business has been built
around one guiding principle: It's all
about you, our client.**

Your Needs

Your Dreams

Your Concerns

Your Questions

Your Finances

Your Time

Your Life

**My entire focus is on your complete
satisfaction.**



Why Baird & Warner

Knowledge

Powerful curriculum through training classes keeps us ahead of trends, tools and advancements in the real estate industry.

Speed

Leading-edge technology solutions accelerate our efficiency and productivity.

Teamwork

Contrary to other real estate companies, Baird & Warner agents for work together - to serve clients better.

Reliability

Baird & Warner was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customers needs first.

As part of the Baird & Warner Team, I look forward to providing you with a phenomenal real estate experience!



Awarded #1 Real Estate Top Workplace by the Chicago Tribune for 7 consecutive years.

Why Me

How am I different from other real estate agents?

I will work with the highest level of honesty and integrity to help you achieve your real estate goals and needs.

Technology

I have earned my ePRO designation, and will use all forms of technology to ensure you meet your real estate goals.

Expertise

I have worked with buyers and sellers all throughout Cook, DuPage, Lake, Kane County

Communication

I can communicate with you via phone, email, or text—whatever works best for you. I will also commit to respond to your phone messages, emails, or text messages as soon as I possibly can.

Clients for Life

My goal is to have my entire business based on referrals from past clients and my existing sphere of friends and family. Therefore, I will work my hardest to help you buy a home and/or sell your existing house.

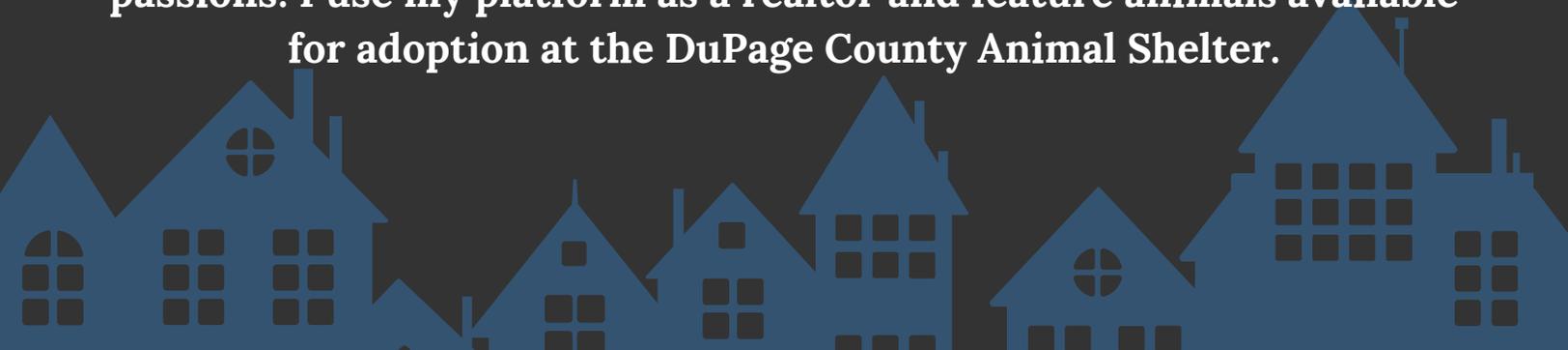


About Me!

Hello! My name is Moe Duric and here is a snippet about me. I was born in a small country in Europe called Bosnia and Herzegovina. I do speak Bosnian fluently. I moved to the United States when I was seven years old. I spent most of my professional career as a supervisor at JcPenney. I made the career change from retail to real estate and I have not looked back. I truly love what I do and I treat all my clients like family. Most importantly, I am available at all times for them.



I have a huge passion for my career. I truly enjoy working with buyers and sellers. My second passion is helping animals. I adopted my dog Nanook about 8 years ago. In addition, I hold food drives and donate regularly to the animal shelter. I have decided to combine my two passions! I use my platform as a realtor and feature animals available for adoption at the DuPage County Animal Shelter.



The Buyers Agent Agreement

What is the Buyers Agent Agreement?

Entering into a Buyers Agent Agreement has countless advantages and no disadvantages. When you sign the agreement, you are simply agreeing to hire a personal representative who, by law must represent your best interest to the best of his/her ability. All of this personal service is available at absolutely NO COST TO YOU. The Seller's Agent is responsible for paying your Buyers Agent fee. With me, you get a professional devoted to protecting your needs to help you make one of the most important investment decisions of your life - ad you don't even have to pay the fee!

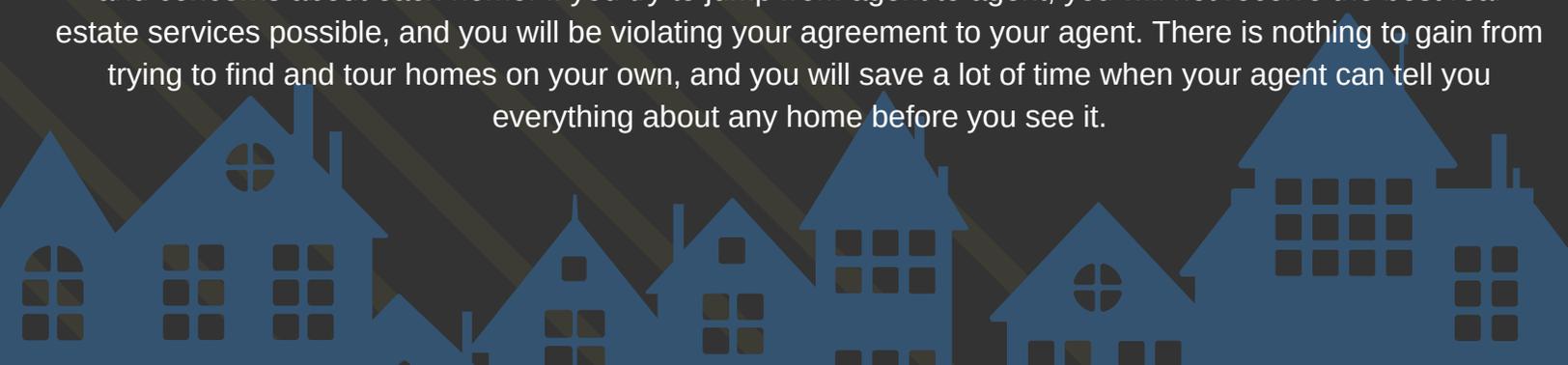
✓ Your Interests are Professionally Represented

Enlisting the services of a professional Buyers Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your health care, or a mechanic to help you with your car. So the first advantage is pretty obvious. If you had the time to devote to learning all you need to know about accepting, medicine, and automotive mechanics, you could do these services yourself. But who has the time? You probably already have a full-time career to which you are committed. This is why you allow other professionals to help you in specific areas of expertise. I have devoted my time to perfecting a career in real estate service. Continuous education, market research, and vast experience are combined with an excellent team of real estate professionals to find you the perfect home quickly. I will take care of all the hassles of every day real estate transactions for you. We let you concentrate on your full-time job, while we help you find a home, present your contract offer, negotiate, and close!

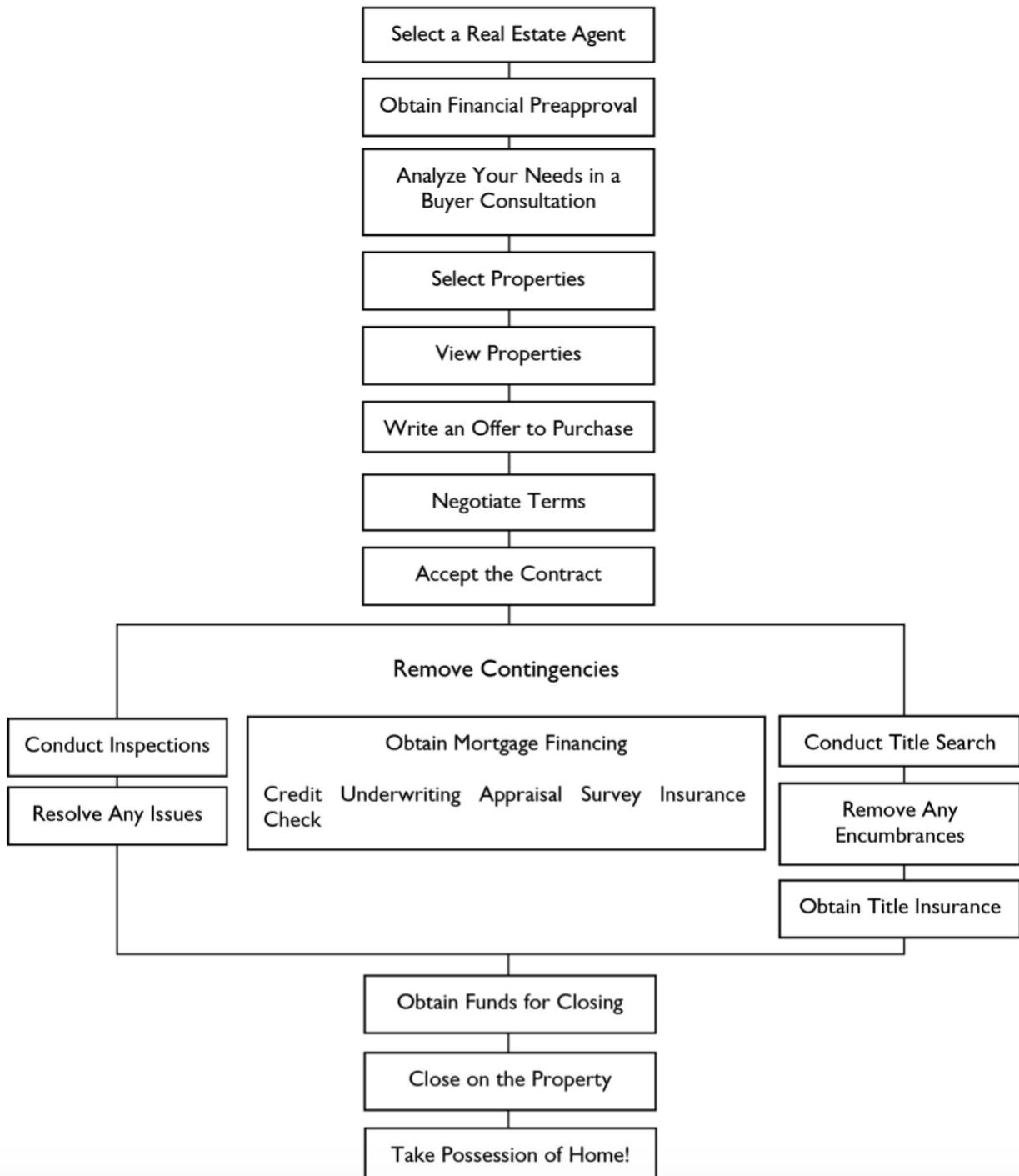
✓ You get a personal specialist who knows your needs

The advantage to signing a Buyers Agent Agreement with me is that you will have a professional working to find and secure the perfect home for you exactly when you need it. It is nearly impossible to find a home that meets your needs, get a contract negotiated, and close the transaction without an experienced agent. When you tour homes with your professional Buyers Agent, you will already know that the homes meet your criteria for bedrooms, garage space, square feet, neighborhood, etc. Also, your Agent will ensure you are looking at homes that are in your price range.

Just as your accountant, doctor and mechanic get to know your needs through a steady relationship, your Buyers Agent gets to know your real estate needs and concerns. This type of relationship is built by open communication at all times and by touring homes with your Agent so as to get a good idea of your feedback and concerns about each home. If you try to jump from agent to agent, you will not receive the best real estate services possible, and you will be violating your agreement to your agent. There is nothing to gain from trying to find and tour homes on your own, and you will save a lot of time when your agent can tell you everything about any home before you see it.



The Home Buying Process



The Mortgage & Loan Process

1. Financial pre-qualification or pre-approval

Application & interview Buyer provides pertinent documentation, including verification of employment Credit report is requested Appraisal scheduled for current home owned, if any

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan Approval

Parties are notified of approval Loan documents are completed and sent to title

4. Title Company

Title exam, insurance and title survey conducted Borrowers come in for final signatures

5. Funding

Lender reviews the loan package Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.



KEY MORTGAGE

Your Home Search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Baird & Warner**

I have the systems in place to streamline the home buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the Internet**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**



Making an offer and beyond

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a very low offer, just to see if the seller will accept, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offers over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

Typically you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I will work together to review each specific area of the counter offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



Closing 101

Prepare for it

Closing day marks the end of your home buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to closing company.
- Photo IDs

Own it

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

Will you inform me of homes from all real estate companies or only Baird & Warner?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available in the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision.

On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



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Getting Started

Basic Information

Primary Contact:

Name

Phone

Email

Best time to contact

Preferred method of contact

Name

Phone

Email

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?



Your Lifestyle Interview

Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



Your Home Wish List

General

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

Structure/Exterior

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



Your Home Wish List

House – Interior

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

Bathrooms

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



Your Home Wish List

Living Room/Family Room

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

Summary

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



Moving Checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

_____ Electric
_____ Telephone
_____ Water
_____ Cable
_____ Gas

Professional Services:

_____ Broker
_____ Accountant
_____ Doctor
_____ Dentist
_____ Lawyer

Government:

_____ Internal Revenue Service
_____ Post Office
_____ Schools
_____ State Licensing
_____ Library
_____ Veterans Administration

Clubs:

_____ Health & Fitness
_____ Country Club

Insurance Companies:

_____ Accidental
_____ Auto
_____ Health
_____ Home
_____ Life
_____ Renters

Business Accounts:

_____ Banks
_____ Cellular Phone
_____ Department Stores
_____ Finance Companies/Credit Cards

Subscriptions:

_____ Magazines
_____ Newspapers

Miscellaneous:

_____ Business Associates
_____ House of Worship
_____ Drug Store
_____ Dry Cleaner
_____ Hair Stylist

