



HOMES

Who you work with Matters

The Selling Process



**BAIRD &
WARNER**



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2026 Economic & Housing Market Forecast

U.S Economy

As of January 2, 2026, the U.S. economy is characterized by a "K-shaped" expansion where overall growth remains robust, but individual financial sentiment is deeply divided. While official figures show the economy outperforming most other developed nations, many Americans are struggling with persistent affordability issues and a cooling labor market.

Key Economic Indicators

GDP Growth: Real GDP surged at an annual rate of 4.3% in the third quarter of 2025, significantly higher than the 3.8% recorded in the second quarter. This growth has been primarily fueled by strong consumer spending—particularly among high earners—and massive infrastructure investments in Artificial Intelligence.

Inflation: Core consumer prices rose 2.7% year-over-year in November 2025. Although this is an improvement from previous peaks, it remains above the Federal Reserve's 2% target, keeping the cost of living a primary concern for households.

Labor Market:

The unemployment rate rose to 4.6% in November 2025, reaching a four-year high. Job growth slowed significantly, with only 64,000 payroll jobs added in November after a loss of 105,000 in October.

Interest Rates: The Federal Reserve cut interest rates for the third time in 2025 during its December meeting. However, officials remain divided on the frequency of further cuts for 2026 due to the ongoing "tug-of-war" between cooling inflation and a softening job market.

Emerging Trends & Policy Impact

Tariff and Trade Policy: Sweeping global tariffs imposed under the Trump administration have narrowed the trade deficit to its lowest level in five years as of September 2025. However, analysts warn that businesses are beginning to pass these costs on to consumers, which may hinder future inflation reduction.

The "K-Shaped" Reality: Wealthier Americans continue to drive the economy through high spending, while lower-income households face rising utility costs (up 12% in the last year) and shrinking savings.

Data Reliability: Recent economic data for late 2025 was slightly obscured by a 43-day government shutdown (October 1 – November 12), which disrupted data collection by the Bureau of Labor Statistics and the Bureau of Economic Analysis.

2026 Outlook

Economists expect the U.S. to maintain its lead among major global economies with a projected growth rate of roughly 2.25% for the full year of 2026. Key tailwinds include a potential non-inflationary boom driven by AI productivity gains and further tax cuts, though risks of a global stock-market crash or policy errors remain high.

Economists expect 'a reset' for housing in 2026, 'not a rebound'

We've reached the point at which real estate economists start rolling out their forecasts for the year ahead — but the unpredictability of the U.S. economy is making the task tough this time around.

A year ago, economists weren't too far off when it came to their predictions for 2025: 30-year mortgage rates did stay above 6%, as most expected, and home sales price growth did slow. Predictions about home sale growth varied, as many economists were overly optimistic.

Depending on how the final weeks of December pencil out, 2025 is shaping up to be either flat or slightly above 2024 in terms of home sales.

For 2026, the main theme from real estate economists' first batch of forecasts is that the housing market should continue to slowly improve for buyers and sellers — even with persistent economic uncertainty.

"Buyers are benefiting from more inventory and improved affordability, while sellers are seeing price stability and more consistent demand. Each group should have a bit more breathing room in 2026," said Mischa Fisher, chief economist at Zillow.

Here's a look at what economists from Zillow, Redfin, Realtor.com, Bright MLS and the National Association of Realtors are predicting for 2026, with a focus on three key statistics: sales, mortgage rates and prices. Several other real estate economists are expected to unveil their own forecasts for the year ahead in the next week.

No consensus on home sales

Existing home sales are expected to rise — but by how much depends on who you ask:

Existing home sales will rise 3%, bringing the annualized sales rate to 4.2 million (Redfin).

A 4.3% increase would bring the year's existing home sales total to 4.26 million (Zillow).

A conservative 1.7% rise would put annual sales slightly lower at about 4.1 million (Realtor.com).

Sales could jump by 9%, which would bring annual sales up to 4.5 million (Bright MLS).

A more optimistic forecast anticipates that existing home sales could rise by 14% (NAR).

Mortgage rates expected to steadily decline

Real estate economists generally agree that 30-year rates will drop slightly in 2026:

Mortgage rates will fall to 6.15% by the end of 2026 (Bright MLS).

The rate will average 6.3% for the year, down from a 2025 average of 6.6% (Redfin, Realtor.com).

A more optimistic forecast pegs the 30-year fixed-rate mortgage average at around 6% (NAR).

It's unlikely that rates will fall below 6% in 2026 (Zillow).

Home price growth to stay mostly flat

Most forecasters expect home prices to be muted in 2026:

Persistently high mortgage rates and high home prices will prevent the median home sales price from rising more than 1% (Redfin).

As the housing market moves toward a healthier state, prices will grow 1.2% (Zillow).

Overall home appreciation will increase by 2.2%, though inflation may outpace this uptick (Realtor.com).

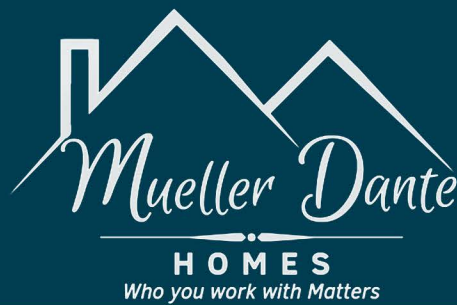
The national median home price will rise to \$417,560, a 0.9% increase (BrightMLS).

Other economists believe home prices could climb by 4% in 2026 (NAR).

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How We Help You Sell Your Home

PRICE

- Provide Market Overview
- Produce Comparative Market Analysis
- Design Price Strategy
- Help determine inclusions & exclusions

REPAIRS & UPGRADES

- Recommend home improvements to increase value
- Recommend staging and provide and schedule a staging consultation to optimize the best way to showcase your home for photos and potential clients
- Recommend repairs to home

SAFETY

- Install lock-box for controlled broker access
- Document all showing activity
- Make safety & anti-theft recommendations

MARKETING

- Design & implement marketing plan

- Hire & schedule:
 - Professional cleaner
 - Professional Photographer
- Schedule:
 - Sign installation
 - Pre-inspection (as applicable)
- Strategically input home into the MLS system
- Produce property brochure
- drive by traffic
- Send home information to syndicate websites
- Send "Just Listed" postcards as applicable
- Send email blast to REALTORS & industry professionals
- Promote within office
- Promote to our business network
- Host open houses
- Invite neighborhood to open houses to increase traffic and draw activity
- Follow up communication with visiting brokers who have potential buyers

CONTRACTS

- Explain Contract to Buy & Sellers
- Explain listing agreement
- Explain required disclosure documents
- Explain deeds
- Explain title work
- Assemble HOA documents for potential buyers
- Qualification letter

COMMUNICATION

- Conduct pre-listing interview to determine needs
- Guide through inspection process
- Guide through appraisal process
- Explain closing procedure
- Schedule & manage vendors for any work orders
- Guide through TRID requirements
- Track due diligence deadlines
- Provide a weekly showing report

- Coordinate with:
 - Lenders
 - Appraisers
 - Inspectors
 - Title company

NEGOTIATION

- Price
- Dates
- Contingencies
- Inspection resolution
- Appraisal resolution
- Title resolution
- Multiple offers
- Earnest money
- Inclusions & exclusions
- Conditional sale contingency
- Survey resolution
- Due diligence resolution
- Closing & possession date



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Keys to Marketing



Photography

High Dynamic Range Professional Photography is the cornerstone of excellent marketing. People are more visual and busier than ever before. Buyers want to see what your home looks like before they decide to visit. They need visual images to imagine themselves living there. To enhance the exposure of your home, we create an on-line photo album (or virtual tour) of your home, showcasing all the best features, both inside and out. We employ a professional to capture images that will draw Internet browsers to your listing, and potential buyers to your home.



Online Marketing

The MLS is the most powerful tool we have to get your listing in front of as many brokers and buyers as possible. 95% of buyers are searching on-line, and we need them to see your property. In addition to the MLS and Baird&Warner.com, your home will also be available to view on popular home search sites such as REALTOR.com, Zillow, Trulia, and dozens more locally, regionally, nationally, and even internationally. A qualified buyer will have to work hard to NOT see your property!

Social Media

With your permission, your listing will be shared using high-impact photography on social media.



facebook

 **Zillow**[®]
Your Edge in Real Estate

 trulia

realtor.com



Open Houses

Open houses are an important part of my property marketing plan. We use these to get the most buyer eyes on your property and to get the most interested parties in the door. Creating a “Competitive Atmosphere” is the result!



Print Marketing

To appeal to buyer’s visual and emotional nature, we provide professional marketing materials they can take with them. This leaves a quality impression of your home they won’t be able to forget. Also included is a Home Book which covers information on property taxes, boundaries, schools, and the surrounding amenities showcasing the lifestyle lived in this location. We also market to the neighbors who often love to “choose their neighbors” and you can bet that they’ll spread the word!



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Is Staging Really Worth It?

According to the 2025 National Association of Realtors Study

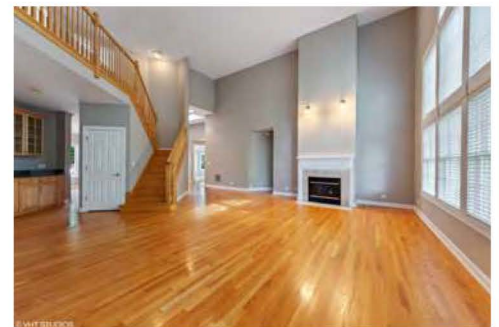
1. 83% of Buyer's Agents said staging a home made it easier for a buyer to visualize the property as a future home
2. The most common rooms that were staged included the living room (93%), kitchen (84%), master bedroom (78%), and the dining room (72%)
3. Only 6% of Buyer's Agents said that staging has no affect on Buyers
4. 42% of Listing Agents said that a staged home increased the value by 1% or more.
5. Only 12% of agents make a point to NOT stage a home

6 Points to Consider

6. Buyers will form an opinion about a home with the first 15 seconds of entering it. In many cases, buyers may choose to not even view a property based on the on-line photos.
7. 9 out of 10 home buyers have a difficult time visualizing furnishings in a vacant space. At the same time if you home has too much furniture, it's hard for the buyers to see the space, and imagine that it is the right size for their needs
8. Staging a home often creates an emotional connection for the home buyer. As the saying goes, "Buyers buy on emotion and back up their decision with fact."
9. Staging a vacant home is a worthwhile investment which will be far less costly than the price reductions that may result due to a lack of connection with buyers.
10. Buyers are not interested in home YOU live in the home. They are interested in how THEY can live in the home.

De-cluttering

Remove clutter. Since you are going to be moving anyway, now is the best time to pack and get rid of what you can. "When in doubt, take it out." Try to make each room look as large as possible.



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Pricing Your Home

Two Important Metrics when it comes to pricing your home

1. Comparable homes

Data that an appraiser would use to compare your home to other homes in the area that have sold

Factors include:

- Location
- Size
- House Style
- Neighborhood
- Age
- Condition
- Quality
- Amenities
- Bedrooms
- Baths
- Floor-plan
- Updates
- Etc...



Pricing Your Home

Two Important Metrics when it comes to pricing your home

2. Market Conditions

Data from PAST and PRESENT conditions to indicate the “market heading” or FUTURE of the market

Factors include:

Absorption Rate—to understand time-on-market expectation—to fit your sales timeline.

Inventory—an indicator of time-on-market

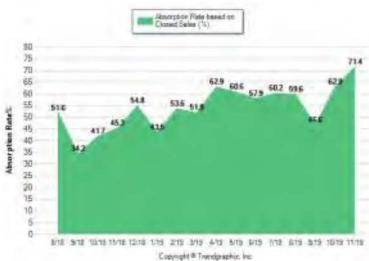
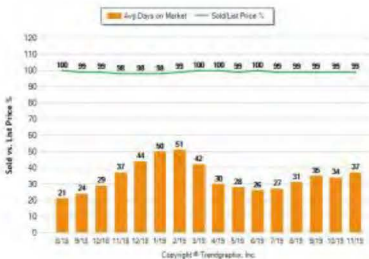
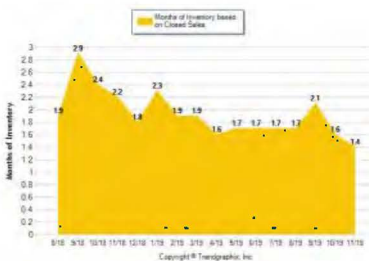
Days on Market—indicating market pace and demand

Listing vs. Pending Ratios—to track the market’s most recent trend

Appreciation Analysis—so you can see where you’ve been

Area Market Share Analysis—to understand what the market is currently buying

Sold Price vs. List Price Analysis—to determine the level that homes are selling above or below their list price



We review all the market data specific to your property prior to recommending a listing price range



Included Key Services

LISTING YOUR HOME—BEFORE

- **Consultation and Prep** - Determine condition and best use of a budget for refreshing the house for sale, help collect bids and help manage contractors
- **Paperwork** - Prepare all seller paperwork and disclosure documents
- **Title** - Baird&Warner title—a buyer has the future in mind when they buy a house, but with homeownership comes the need to protect the property against the past as well—this provides buyer peace of mind
- **Pricing** - Preview all active comparable properties, research sold listings, consult with other agents on recent comparable sales, run all market analysis
- **Cleaning Service** - We provide a \$250 cleaning allowance to be used either before listing or after your move so you don't have to worry about cleaning for the buyer
- **Staging** - Consultation with professional stager and discussion of staging options if needed
- **Marketing** - Create a comprehensive marketing plan and individually brand your home, including a unique narrative, neighborhood highlights, special feature cards and a home book prepared for visitors
- **Photos** - Professional High Dynamic Range photography
- **Presentation** - Custom color flyer's printed and brochures on thick card stock placed inside your home for guests/potential buyers

LISTING YOUR HOME—DURING

- **WEB** - Zillow, Redfin, Bairdwarner.com, Facebook, Trulia, Realtor.com, Homes.com, MLS and dozens more
- **E-Key** - Bluetooth, electronic keybox access with daily monitoring for feedback on all showings and home security purposes—only licensed RE brokers are allowed access during the showing hours you approve
- **Connection** – Invite local brokers and colleagues to view the listing via email
- **Preview Competition** - Set up a digital area search providing us alerts for all competitive market inventory before and during our listing
- **Active Pricing** - Monitor listing activity and competition and recommend adjustment of items we control to meet seller objectives/goals
- **Open Houses** - Advertise and hold strategic open houses to invoke maximum activity and provide open house reports to seller
- **Pre-offer Communication** - Communicate with showing brokers for buyer feedback and provide constructive feedback to seller that give us clues to adjust items that are in our control
- **Offer Review** - Organize offer(s) for seller review—Qualify each potential buyer—Communicate with lenders on buyer's qualifications and ability to successfully close—Discuss with seller the merits of each offer in terms of Price, Terms, Dates, Inclusions/Exclusions and Contingencies
- **Negotiation** - determining through various proprietary methods the highest price and best terms a particular buyer is willing to pay

Included Key Services

LISTING YOUR HOME—AFTER

- **Earnest Money** - Confirm delivery and receipt of buyer's funds into escrow
- **Inspection** - Confirm when inspection is scheduled—Help you negotiate the inspection—Help you handle repairs and weigh solutions to home issues that may come up
- **Appraisal** - Help you negotiate the appraisal if required
- **Buyer Lending** - Communicate with buyer's lender to confirm that their financing is timely moving forward—Watch each step as lender makes possible from application to inspection to appraisal to 2nd submittal and full loan commitment to drawn documents to the signing table—I will do everything I can to scrutinize the buyer so that we don't go back on the market due to buyer's inability to obtain their financing
- **Escrow** - There may be other issues that need to be addressed before closing—These could be ownership or lien issues with title, HOA issues and even determining payoff amount with your mortgage company—As we work through each issue, we get one step closer to the close of your transaction
- **Cleaning** - arrange for house cleaning after move-out if applicable
- **Utilities** - Prepare and deliver utilities documents to escrow for final meter readings and the settlement statement as applicable
- **Mortgage Pay-Off** - Help escrow obtain mortgage information to ensure complete payoff at closing
- **Settlement Statement** - Review settlement statement—Make myself available for your questions and concerns
- **Signing** - Ensure all parties have signing appointments with escrow for closing documents
- **Correspondence** - There is usually last minute correspondence necessary between parties that I will handle
- **Keys** - Arrange for keys and garage door openers to be made available for the buyer

COMMUNICATION AND RELATIONSHIPS

You will benefit from our relationships with other brokers and industry professionals. Like many industries with low-barrier-to-entry, ours is littered with inexperience and apathy that can affect all parties in a negative way. Strong reputations among industry piers often benefit the transaction via mutual respect and a broker's desire to “do business again” with a broker “on the other side” who works in a professional manner.

The effect is that good brokers will bring good buyers to you.

“Vince and Sandy helped us through a sale involving a long-distance move combined with a slow market. Their helped us in prepping the house for sale, marketing it, babysitting the property as we relocated and getting to a quick close.”

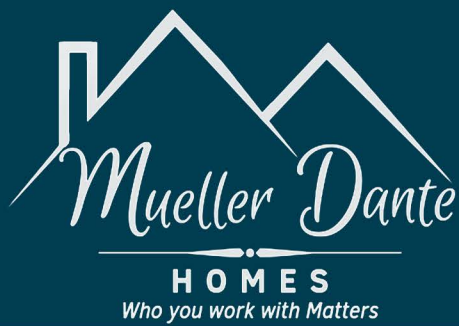
~Gerald & Sandy Paquette



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Platinum Service

- Pre-inspection by agent or Inspector
- Property staging consultation
- House cleaning before listing and after move out
- Eight page glossy color brochure
- Professional Photography
- 3D Virtual Tour
- Baird&Warner award winning website
- Window washing, gutter and carpet deaning if needed
- Furnace service if needed
- Roofing company Inspection, if needed

Gold Service

- Pre-Inspection by agent or Inspector
- Staging consultation (this will not cover that actual staging costs)
- House cleaning after move out
- Four page color brochure
- Professional Photography
- Standard advertising
- Baird&Warner award winning website

One half of the commission goes to the buyer's agent and they share that with their brokerage house (I.e. Baird&Warner, John L Scott, Coldwell Banker Bain etc ...) The other half of the commission goes to us and we share that with Baird & Warner.

**BAIRD &
WARNER**

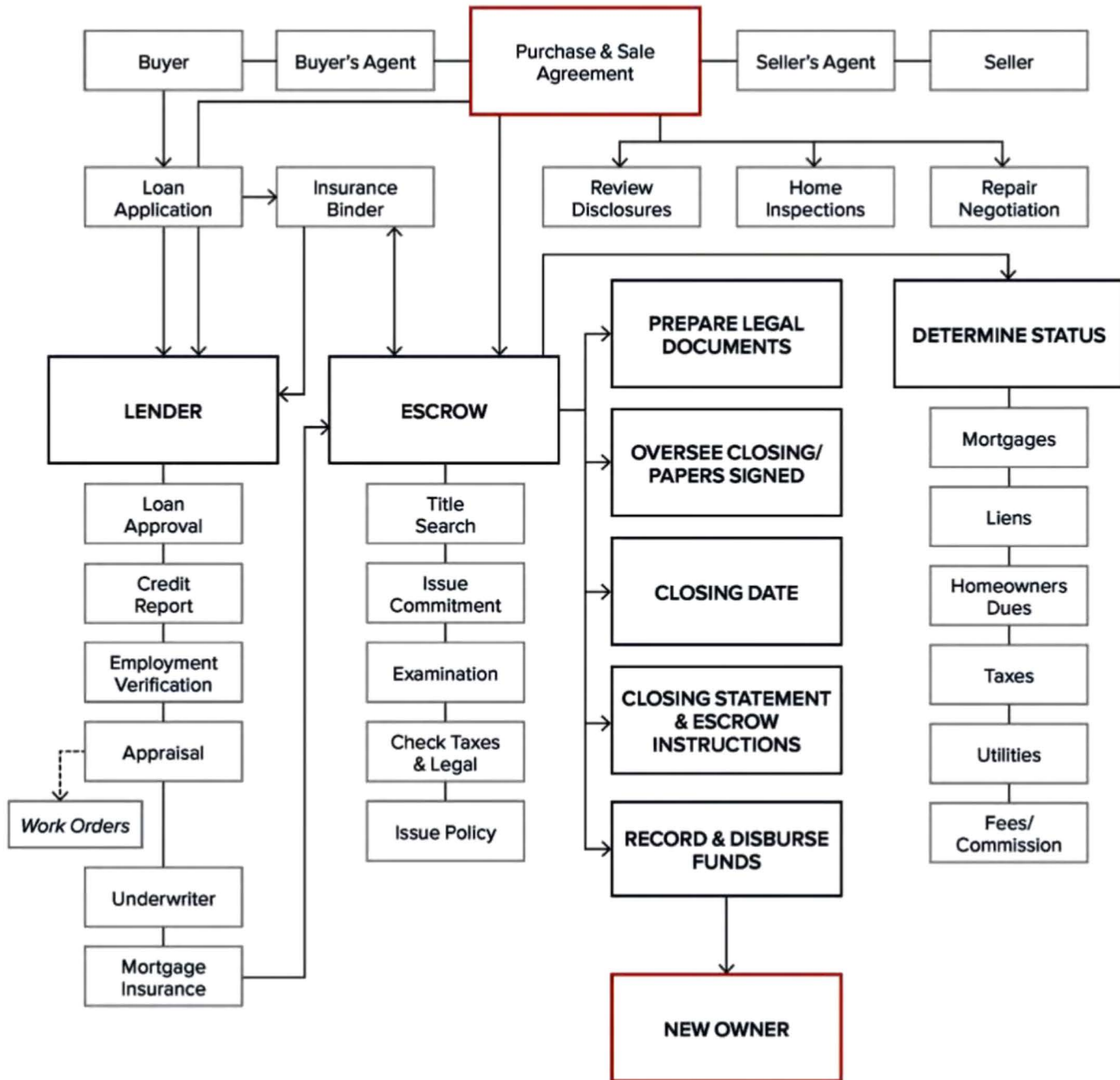


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Keys to Coordinating the Closing



Closing Costs

Closing Costs are shared between Buyer and Seller.
Here is a detail of typical costs associated with buying and selling

The SELLER could generally be expected to pay for the following based on City:

Real Estate Commission

Document preparation fee for Deed any city

Transfer/Conveyance Tax

Transfer Taxes (stamps)

State of Illinois Transfer Tax:

| | |
|--------|--------------------|
| Seller | \$1.00 per \$1,000 |
|--------|--------------------|

Cook County Transfer Tax:

| | |
|--------|--------------------|
| Seller | \$0.50 per \$1,000 |
|--------|--------------------|

Title Insurance Premium

- Escrow Fee (Seller's side)
- Payoff of all loans in seller's name
- Interest accrued to lender being paid off, Statement Fees, re-conveyance fees and any Prepayment Penalties
- Any judgments, tax liens, etc., against the seller
- Annual property tax proration (seller pays day of closing)
- Unpaid homeowner's dues
- Recording charges to clear all documents of record against seller
- Any delinquent taxes

The BUYER could generally be expected to pay for the following:

- Loan Origination fee
- Other lender fees (Credit, Appraisal)
- Title Insurance Premium
- Escrow Fee (Buyer's side)
- Document preparation fee
- Recording charges for all documents in buyer's name
- Annual property tax proration (buyer pays starting day after closing)
- Homeowner's dues (for condos, typically 2 months is paid at closing)
- Interest on new loan from date of funding to 30 days prior to first payment date



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Key Concepts in Home Preparation

As you prepare your home to be sold, it will benefit you to think of yourself going from:

Home Owner to Home Seller

There are 5 aspects to consider when selling your home:

Location — house controls

Financing — market controls

Marketing — broker controls

Sales Price — market controls

Condition — owner controls

YES

We *can* control :

- List Price
- Terms of Sale
- Condition of Property

NO

We *cannot* control:

- Location
- Competition
- Market Conditions

Home Condition

Maintenance:

Basic home maintenance: walk around your home with someone who can take note of things you might not notice in your own home. I'm happy to help in this area. Notice switch and outlet plates, burned out bulbs, holes in walls, sagging screens, stains in carpets, loose handles, squeaky handles, etc...

Major Repairs:

While this won't necessarily increase your property value, it preserves your property value. Anything that needs repair is best done prior to listing, so prospective buyers don't see an issue and then worry "what else is wrong with the place?" In addition, buyers tend to overestimate the cost of repair as they lower their offer price.

Consider your roof, ceiling stains and leaks, structural integrity, water damage, heating, electric, fixtures and appliance issues. Also, consider items like trim that needs caulking or refastening. You'll also need to be in compliance with mortgage requirements such as earthquake straps around hot water tanks and the installation of carbon monoxide detectors.

There are many items that are low-hanging fruit when it comes to increasing your net proceeds with comparatively minimal effort.

Key Concepts in Home Preparation

Curb Appeal is King

You need to sell your home 3 times:

- Once with the photos on the Internet.
- Second when the buyer drives by your home.
- Third when the buyer actually views your home, inside and out.

Without good curb appeal, you won't make it past the Internet viewing. Some preliminary planning will ensure your home makes it to the 3rd sale opportunity where your goals are met.

The Buyer's Visit and the Power of the “3 Firsts”

1. Curb Appeal—what buyers see in the photos on-line and then as they park during their visit
2. Standing on the Porch—While waiting for their Realtor to open the keybox, they are looking around the entry and front yard and their opinion is already forming
3. Entering—What do the buyers:

SEE (clutter or clean)

FEEL (too warm, too cold or just right—depending on outside temperature)

SMELL (pet odor or over-powering “air freshener”)

HEAR (noisy bath fan, road noise from open window or soft jazz)





Key Home Repairs and Cleaning

The details

EXTERIOR:

- Clean cobwebs and dirt in entry and from front door
- Remove peeling and chipped paint; replace with a fresh coat.
- Fix loose trim and fencing.
- Clear gutters and downspouts.
- Make sure there is good exterior lighting and all walkway lights and front-door lanterns work.
- Clean and repair the roof as needed.
- Clear garage of clutter and tidy shelves.
- Inspect chimney for cracks and damage.

YARD:

- Mow and trim grass; re-seed and fertilize where necessary 6 weeks prior to listing and remove yard leaves
- Prune all overgrown trees and shrubs, especially ones that cover the windows
- Keep walkway clear and remove/roll-up garden hoses
- Weed flower beds. Remove or replace dead or diseased plants, shrubs and trees.
- Clean grease and oil stains from driveway.

DECKS/PATIOS:

- Paint or stain worn areas on wood decks.
- Remove grass growing in concrete cracks; sweep off debris from shrubs and trees.
- Clean all deck rails and make sure they're secure; replace missing slats or posts.
- Clean outdoor furniture.

FRONT DOOR:

- Polish or replace the door hardware so it shines.
- Add a fresh coat of paint to get rid of nicks.
- Clean the glass on the storm door; make certain the screen is secure.
- Make sure the doorbell operates properly and there are no squeaks when the door opens and closes.

WINDOWS:

- Clean all windows inside and out.
- If needed, add a fresh coat of paint to the window trims and sills.
- Make sure all windows open and close easily.
- Replace cracked windowpanes and those with broken seals.
- Make sure window screens are clean and secure; replace any screens with holes or tears.

ENTRY:

- Clean entryway floors and area rugs.
- Downsize clutter in the entry and entry closet to give the appearance of spaciousness.
- Double-check entry lighting to make sure it works.

THROUGHOUT:

- Clean all floors, carpets, walls and trim.
- Replace burned-out light bulbs.
- Empty trash.
- Remove family photos, valuables, and pre-scription drugs.

KITCHEN:

- Make sure countertops, grout, and sinks are clean and stain-free. Replace grout as needed.
- Fix dripping faucets.
- Organize pantry and cupboards so they appear clean, neat and spacious.
- Make sure the refrigerator and freezer are defrosted and free of odors.
- Clean the oven and cook-top thoroughly.
- Set the table.

Key Home Repairs and Cleaning

The details

LIVING/FAMILY/DINING ROOMS:

- Give rooms a fresh coat of paint as needed.
- Repair cracks and holes in ceiling and walls.
- Make sure all wallpaper is secure.
- Repaint any woodwork that is worn or chipped.
- Clean or replace draperies and blinds; open them to maximize light.
- Make sure draperies and blinds open and close.
- Steam-clean carpets. Clean rugs and wood flooring, and re-move any stains or odors.
- Position the furniture to showcase the size and space of the room.
- Remove and replace any attached items, such as chandeliers and draperies, that you wish to move with you.
- Put away toys and hobby supplies; remove extra magazines and books from tables.

BATHROOMS:

- Make sure sinks, tubs, showers and countertops are clean and free of stains.
- Repair any leaky faucets.
- Remove grout and soap stains from tile.
- Replace any missing or cracked tiles or grout.
- Make sure all joints are caulked.
- Make sure all fixtures, including heat lamps and exhaust fans, are operating.
- Install a new shower curtain and buy matching towels.
- Store all supplies, such as toilet paper, shampoo bottles and cleansers, out of sight.

BEDROOMS:

- Repair cracks in ceiling and walls.
- Apply a fresh coat of paint if necessary.
- Make sure wallpaper is secure.
- Clean draperies and blinds; open them to maximize light.
- Put away toys, clothes, and clutter.
- Neatly make up the beds.

BASEMENT:

- Check for water penetration or dampness; call for professional repairs if necessary.
- Get rid of musty odors.
- Clean furnace, hot water heater, and drains.
- Make sure light fixtures work.
- Arrange storage area in a neat and organized manner.
- Make sure stairway handrail is secure.

TIDY EXTRAS:

- Use air fresheners or bake treats to make the house smell good.
- Plant flowers to brighten a walkway and enrich the entry.
- Remove any indoor houseplants that are brown or losing their leaves.
- Remove all “fixer” cars, campers and boats from the property.
- Discard the clutter of magazines on the coffee and end tables.
- Tidy and de-clutter all closets.
- Hide or get rid of worn-out throw pillows.
- Store pet supplies.
- At night, turn on the porch light and outdoor lighting. Buyers often drive by homes they are considering at various times of day.

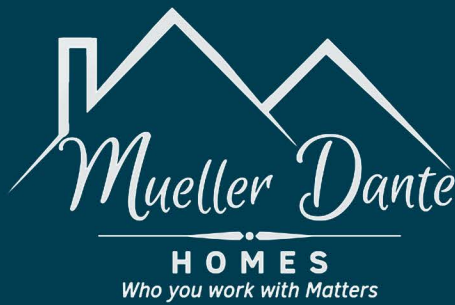
To some, this list may seem daunting. Remember that these are suggestions aimed at helping you maximize your investment and is simply a guide or tool for you to use in order to accomplish your goals.



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Moving Checklist

Six to Eight Weeks Prior to Moving Day:

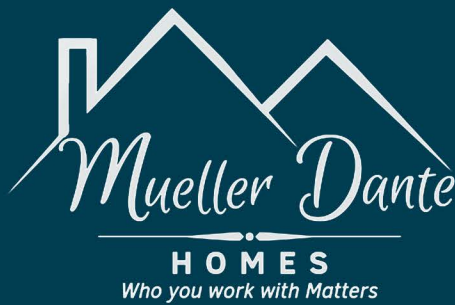
- If you are using a mover, get a few estimates from moving companies.
- If you are moving yourself, get costs from truck rental companies.
- Create a floor plan of your new home for furniture and appliance placement. (Inspection day is a fantastic time)
- Make an inventory of your household goods and begin to remove clutter. (start with basement, attic, garage, and other storage areas)
- Make a trip and donate all items you don't want. (If you are not planning to use the items in a moving sale.)
- Start a file for all of your moving paperwork. (estimates, receipts, etc.)
- Arrange to transfer school records.
- Get your new home ready: contact painters, carpenters, lumbers, roofers, etc., so your home is ready when you arrive. Remember to change the locks on all doors in your new home. Put utility expenses in your name.
- Record Serial numbers on electronic equipment, take photos, or a video, of all your belongings and create an inventory list.
- Obtain and fill out post office change-of-address cards.
- Make arrangement for storage if necessary.
- Ask your doctor or health plan provider for referrals, and obtain all medical records.
- Notify Insurance & other billing companies of change of address.
- Clean all closets and drawers.
- Start using foods and cleaning supplies that won't be moved.



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Moving Checklist

Four Weeks Prior to Moving Day:

- Schedule disconnection of all utility services at your old home (Phone, power, water), and connection of services at your new home. Be sure to disconnect the day after you leave and connect the day before you arrive. If you have “last month” deposits with services, such as telephone company, request your refund.
- If you are moving yourself, reserve a rental truck.
- If you are packing yourself, obtain packing materials and start packing items you won’t need after you arrive at your new house.
- Arrange for cleaning & repair of furniture, drapes, and carpeting.
- Check with your insurance company to see how your possessions are covered during transit.
- Collect your important records: gather personal and family records, (including medical and dental), veterinary and school records, legal and financial documents, birth certificates, passports and insurance documents.

Three Weeks Prior to Moving Day:

- Properly dispose of items that cannot be moved, such as flammable liquids.
- Prepare auto registration for transfer (if moving to another state).
- Make Child-care arrangements for moving day.
- Hold your moving sale.
- Donate or throw away any items unsold.
- Stop by the Town Hall for Local Service Schedules and Policies. (for recycle, trash, yard waste schedules, permit needs, etc.)



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Moving Checklist

Two Weeks Prior to Moving Day:

- Arrange for disposal of anything not sold at your moving sale.
- Return any borrowed items (including library books) and retrieve any loaned items.
- Cancel newspaper delivery.
- Update DMV with your new address within 10 days of your move.
- Notify any creditors of your move.
- Transfer prescriptions and be sure you have an adequate supply of medications on hand.
- Assemble a file folder of information's to leave for the new owner of your home.
- Change your address – One week before you move, send change-of-address cards to everyone who will need to contact you.
- Pick up laundry from dry cleaners.
- Pack a travel kit: Put aside critical items like a checkbook, credit cards, personal phone book, ID, Flashlight, keys, toiletries, tools, paper plates, cups, towels, travel alarm clock, aspirin, bandages and games for the kids. Also, pack a suitcase with clothing and other personal items.

One Day Prior to Moving Day:

- Disconnect and prepare major appliances for the move.
- Set aside anything that will travel in your car so it will not be loaded on the truck.
- Pack a box of items that will be needed first at the new house. Clearly mark this box “Load Last”.
- Obtain cash or checks for the trip and to pay the movers.
- Confirm arrival time of your moving van/truck.
- If moving yourself, dismantle beds and other large furniture.



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Moving Checklist

Delivery Day:

- Check your belongings carefully and note on the inventory paperwork any damaged items.
- On an interstate move, be prepared to pay the driver before your possessions are unloaded.
- Supervise unloading and unpacking.
- Be prepared to pay your mover with cash, certified check, or credit card unless other arrangements have been made in advance.
- Unpack the essentials (things you'll need for basic cooking & cleaning, toiletries, beds, couch, and anything else you need)
- Locate the fuse box, propane and/or oil shutoff, and the main water supply shut off
- Organize boxes by room

Moving Day:

- If using a mover, be sure someone is at the old house to answer questions.
- Note all utility meter readings
- If making a long-distance move, read your bill of lading (shipping document) and inventory carefully before signing.
Keep this paperwork in a safe place.
- Clean. (It's much easier to clean an empty house than one full of boxes)

After The Move In:

- Update voter registration
- Register for a new library card
- Update your address with all your magazine subscription, coupon, and catalog vendors.



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Moving Day & First Day Essentials

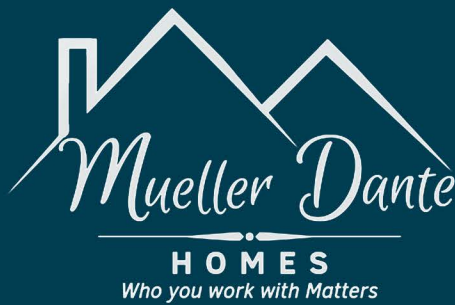
Moving Day:

- Furniture pads
- Screw driver, allen wrenches for last-minute disassembling furniture
- Hand truck or dolly
- Packing tape
- Bubble wrap
- Blankets
- Newspapers or packing paper
- Scissors
- Utility knife
- Labels
- Felt-tip markers
- Cornstarch packing “peanuts”
- Plenty of multiple-sized boxes

First Day:

- Scissors
- Screw driver, allen wrenches for assembling furniture
- Utility knife
- Coffee cups
- Teakettle
- Instant coffee or tea and a case of water & sports drinks
- Pencil and paper
- Soap
- Bath towels
- Trash bags
- Paper plates
- Paper towels
- Snacks
- Toilet paper
- Children’s toys and books
- Pet food and bowls





About Us

Experience, technology, and passion define the Mueller | Dante team. Sandy has been helping buyers find their dream home and sellers get the price they want for their property for over 16 years. Vince brings extensive knowledge in construction, HVAC, cyber-security, and internet technology. Together, with the support, tools, and legacy of Baird & Warner, they look forward to earning your trust and making sure your purchase or sale is a resounding success.

Realtor Sandy Mueller has been helping buyers and sellers with all their real estate needs since 2003. Sandy is a second-generation real estate broker, following in the footsteps of her mother, Flo Hoffman, who was a veteran realtor with Baird & Warner for over thirty years. Sandy has lived in the Northwest Suburban Chicago area her whole life, growing up in Des Plaines, IL, and has been a resident of Elk Grove Village, where she lives with her husband and two children, since 1989. Sandy and her very active family love boating, camping, downhill skiing, and spending time on their family farm in Indiana.

Sandy believes her success comes from the relationships she builds with her clients that enable her to understand client needs and cater specifically to client goals. As a real estate professional with a number of important designations, Sandy is a strong negotiator, and she is client-focused and tech-oriented to bring her clients the best results --- quick selling time, best price possible, and least amount of inconvenience.

Vince brings diverse experience and education in construction, HVAC, cyber-security, and Internet technology. This background gives him the knowledge to advise clients on many fronts – and to make full use of Baird Warner's extensive Internet marketing tools to promote his listings. Having rehabbed many homes, including his own, Vince can point out both concerns and possibilities for clients considering rehabbing or remodeling a home. Vince knows which projects are relatively easy, which are more challenging, and which are ill-advised. When not helping clients, Vince relaxes by spending time with his family and their Golden Retriever, Barney. They appreciate the outdoors and enjoy camping and fishing in the summer, and building snowmen and sledding in the winter. A life-long hockey player, Vince played college club and now plays year-round in a local hockey league.

He's also a big Red Sox fan. As a resident of Mount Prospect for the past 20 years, Vince loves the location and the people, and is quick to point out that in 2010 it was voted the best place to live and raise a family. He also serves as a member of the Mount Prospect Chamber of Commerce and is the President of the Mount Prospect Lions Club. and Mount Prospect Trustee.

While Vince resides in Mount Prospect, he is happy to serve the Northwest suburbs and the greater Chicago-land area.



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Testimonials

“Vince along with Sandy Mueller helped us through a sale involving a long-distance move combined with a slow market. They helped us in prepping the house for sale, marketing it, babysitting the property as we relocated and getting to a quick close. They advised us on which preparation steps would give us the best bang for the buck, including bringing in a color advisor for interior paint schemes. They provided skilled contractors to accomplish the work. And they worked with us to set an appropriate price. They went the extra mile in keeping track of things at the house as we traveled out and settled into the new house in the Pacific Northwest. Besides using the realtor private network to alert their peers on the upcoming property, when the house hit the market, there were 14 views in 2 weeks. Two of those resulted in offers with which we accepted one. We were very pleased with their professionalism and support to us before and during the sale. We would not hesitate to recommend them to others”. **Gerald & Sandy Paquette**

“Sandy along with Vince did an awesome job selling my town-home. They are very knowledgeable and easy to work with. Always available to answer any questions I had, and I had a lot, by phone, text or email. They helped get the house ready to sell with staging recommendations and great photos to post on-line. The team is always accessible when needed. They have recommendations for all the different people you may need for your sale. I highly recommend using the people they know and have worked with for many years for a quick and stress-free sale. I believe because of their professionalism and concern for details, we received an offer within 24 hours of posting on-line and closed in about 3 weeks”. **Dave Ryza**

“Vince and Sandy are wonderful. They are responsive and had helpful suggestions while we reviewed the property. They gave us a lot of their time and attention and answered questions about the area and their experience with similar properties. Although ours was not a high-value account we were treated as if we were a high-value account”. **Melissa Murphy**

“Vince and Sandy came prepared in our first meeting on April 19th with a comprehensive analysis of all aspects of planning for the sale of our home. They gave us a realistic range of sell price and time on the market we could expect. They listened to what we were looking for in a new home and location and gave us their insight and experience with home locations meeting our criteria. After several days of reflecting on what was presented to us, we agreed to go with Mueller Dante Homes as our agent both for the sale of our home and the purchase our new one. Per Vince and Sandy’s guidance, we did some de-cluttering, minor painting, and staging of furniture. Once this work was completed the home was put on the market and within the first week, we had seven showings and two strong offers among others very near our asking price. We accepted the highest offer. They guided us through all the steps in the selling process and within five weeks of putting the house on the market we closed on the sale. All the while we were going through the preparation for the sale of our home, they guided us through the search for our new residence. Within the first week of our search, we were able to choose our new home where our offer was accepted. Again though all the steps of purchasing our new home, they guided us smoothly. In the end, we closed on both the sale of our existing home and the purchase of our new home one day apart”.

Tom McNamara



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Testimonials

As a first time home buyer, I was nervous and did not know the first steps of how to even begin buying a house let alone choosing the right one for me. Vince was awesome!!!! He was responsive, and in tune with my specific needs of what I was looking for in a home. He was also honest and helped me with fine details I would not even think to pay attention to when buying a house. He was there with me every step of the way!!! Highly recommended! He is professional, patient, friendly, and an expert at his craft!

Kaye Dayao

Vince handled both the selling of my home and the purchase of my new home recently and I must say, it was an absolute pleasure to work with him. His knowledge in the industry is quite impressive. Not only did he sell my home very quickly, he also sold it for more than other comparable units in my building which helped set a new bar. During the search for my new home, he was very patient and made himself available anytime I found a home I wanted to see. He helped me search for homes on his own time based on the criteria I provided to him. He also made several suggestions which positively influenced my home choice. He was able to find me a beautiful home within my budget and in the exact area I desired. Both transactions went extremely smooth and I couldn't be happier. If you have any family and/or friends in need of an agent they can trust, I most definitely recommend Vince!

Kelly Furtado

Vince is very knowledgeable. He is very easy to work with, and answers concerns and questions without delay. He is never pushy, and he knows his stuff when it comes to the workings of a house, pulling out his flashlight and checking things out as needed. In giving his opinion regarding little things that need fixing, or how much life he felt was left on something, he provided honest answers, and if he didn't know the answer, he would go find the information. He made the buying process very easy. If you are looking for a thorough and honest realtor, I highly recommend working with Vince.

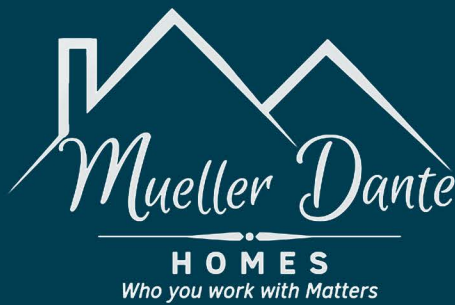
Jessica Putra



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Our Goal

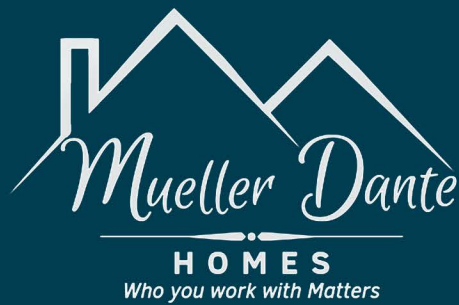
- Help you enhance the value of your property so you get top dollar for it
- Help you with a pricing strategy that nets you the most dollars
- Give your property maximum exposure in the marketplace to attract the most qualified buyers possible
- Help you negotiate the best contract
- Manage your transaction so it is as smooth as possible and gets you where you want to go on time



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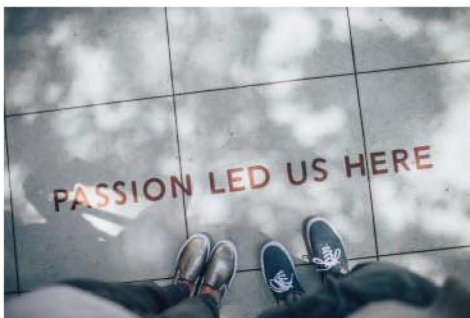
Commitment to Community

Baird&Warner understands the importance of giving back to our community. Enriching the neighborhoods in which we live and work is an integral part of how we do business.

That is why we donate a portion of our commission from every transaction to benefit the Good Will Network



We are also a Top Workplace



- Every Year Baird&Warner agents support local food banks by donating food
- We support and volunteer at My starving Children
- Delicate ourselves to local community service

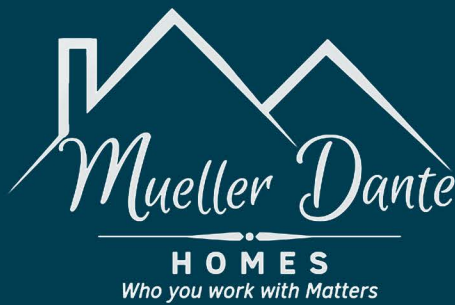
We are pleased to be a part of such a great company



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How we Help AFTER You Sell Your Home As part of our service to you:

- We offer the opportunity to sit down once a year and review your real estate holdings. I call this an Annual Property Review.
- We can be a resource when you get your property tax card in the mail. If you think your property tax assessment is too high, I have information that can help you to approach the county to get your value where it should be.
- When you need home repair and/or improvement professionals, we have many resources.
- When you're going to take on a home project and want to talk over the best approach to the project, most of our clients have found it helpful to reach out. "Should I add-on to my home?" Most contractors will immediately say, "Yes!" We'll give you an unbiased opinion.
- Neighborhood News: You'll get real time information about the market with a monthly Neighborhood News report. At the holiday and neighborhood parties, you'll be the one "in the know!"
- We're available when you want to make sure that a family member, colleague or friend has a great experience when they're looking to buy or sell a home. Refer me and I promise to do a great job and make you look good!



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Calendar for Year 2026 (United States)

| January | | | | | | | February | | | | | | | March | | | | | | |
|---------|----|----|----|----|----|----|----------|----|----|----|----|----|----|-------|----|----|----|----|----|----|
| S | M | T | W | T | F | S | S | M | T | W | T | F | S | S | M | T | W | T | F | S |
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| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | | 29 | 30 | 31 | | | | |

| April | | | | | | | May | | | | | | | June | | | | | | |
|-------|----|----|----|----|----|----|-----|----|----|----|----|----|----|------|----|----|----|----|----|----|
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| 5 | 6 | 7 | 8 | 9 | 10 | 11 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 26 | 27 | 28 | 29 | 30 | | | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 28 | 29 | 30 | | | | |
| | | | | | | | 31 | | | | | | | | | | | | | |

| July | | | | | | | August | | | | | | | September | | | | | | |
|------|----|----|----|----|----|----|--------|----|----|----|----|----|----|-----------|----|----|----|----|----|----|
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| 5 | 6 | 7 | 8 | 9 | 10 | 11 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 26 | 27 | 28 | 29 | 30 | 31 | | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 27 | 28 | 29 | 30 | | | |
| | | | | | | | 30 | 31 | | | | | | | | | | | | |

| October | | | | | | | November | | | | | | | December | | | | | | |
|---------|----|----|----|----|----|----|----------|----|----|----|----|----|----|----------|----|----|----|----|----|----|
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| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 27 | 28 | 29 | 30 | 31 | | |
| | | | | | | | 29 | 30 | | | | | | | | | | | | |

| | | |
|-------------------------------------|------------------------------------|-----------------------------------|
| Jan 1 • New Year's Day | May 10 • Mother's Day | Nov 1 • Daylight Saving Time ends |
| Jan 19 • Martin Luther King Jr. Day | May 25 • Memorial Day | Nov 3 • Election Day |
| Feb 14 • Valentine's Day | Jun 14 • Flag Day | Nov 11 • Veterans Day |
| Feb 16 • Presidents' Day | Jun 19 • Juneteenth | Nov 26 • Thanksgiving Day |
| Mar 8 • Daylight Saving Time starts | Jun 21 • Father's Day | Nov 27 • Black Friday |
| Mar 17 • St. Patrick's Day | Jul 3 • 'Independence Day' day off | Dec 24 • Christmas Eve |
| Apr 5 • Easter Sunday | Jul 4 • Independence Day | Dec 25 • Christmas Day |
| Apr 6 • Easter Monday | Sep 7 • Labor Day | Dec 31 • New Year's Eve |
| Apr 15 • Tax Day | Oct 12 • Columbus Day | |
| May 5 • Cinco de Mayo | Oct 31 • Halloween | |