

THE HOME BUYING PROCESS



Mueller Dante Homes | Baird & Warner

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**BAIRD &
WARNER**

Mueller Dante Homes | 847.278.0308 | MuellerDanteHomes@bairdwarner.com

About The Team



Clients First

Our approach to Real Estate is to provide you with the information you need to make an informed home-buying or selling decision. Whether that means providing you with an accurate market value for your current home or helping you research neighborhoods to help land your dream home, we do our homework so you don't have to.

Sandy Mueller

Realtor Sandy Mueller has been helping buyers find their dream home and sellers get the price they want for their property 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 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 Dante

Patience, persistence, and understanding are hallmarks of the service Chicagoland REALTOR® Vince Dante brings to his clients. Vince also brings diverse experience and education in construction, HVAC, cyber-security, and Internet technology. 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. 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.



Sandy Mueller | Vince Dante

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Who You Work With Matters

Designations:

ABR - Accredited Buyer's Representative,
B&W President's Club, CREN - Certified Real Estate Negotiator, CRS - Certified Residential Specialist,
Military on the Move Certified, Named a Five Star Real Estate Agent in Chicago Magazine, Ninja Selling,
RENE - Real Estate Negotiation Expert,
SRES - Seniors Real Estate Specialist, SRS - Seller Representative Specialist, eTeam Agent - Northwest
Suburban,
LeadingRE Relocation Specialist

Our Goal is to Make This Your Best Real Estate Experience

Office: Baird & Warner
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Phone: 847.278.0308

Why MuellerDanteHomes?



Baird & Warner is a recognized leader of listing and selling homes throughout the Chicago Land Area.

Monthly Local Market Update for October 2024

A Research Tool Provided by Illinois REALTORS®



Entire State of Illinois

Key Metrics for All Properties	October			Year to Date		
	2023	2024	Percent Change	Thru Oct 2023	Thru Oct 2024	Percent Change
Closed Sales	10,920	11,129	+ 1.9%	113,330	110,633	- 2.4%
Previous Month's Closed Sales	11,691 <small>in September 2023</small>	10,845 <small>in September 2024</small>	- 7.2%	102,410 <small>in September 2023</small>	99,504 <small>in September 2024</small>	- 2.8%
Median Sales Price*	\$264,000	\$285,000	+ 8.0%	\$270,000	\$290,000	+ 7.4%
Inventory of Homes for Sale	21,076	22,576	+ 7.1%	--	--	--
Days on Market Until Sale	25	27	+ 8.0%	29	27	- 6.9%

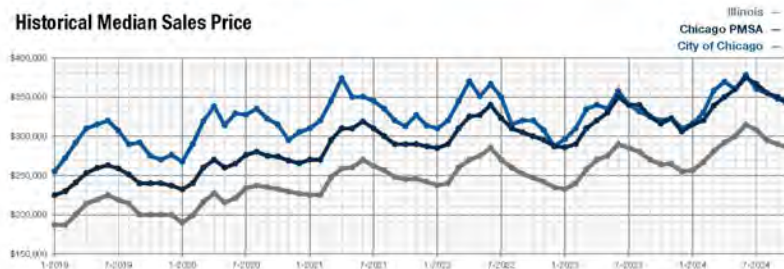
Activity by Property Type for October 2024

Closed Sales

Median Sales Price



Historical Median Sales Price



How we help you buy your home



Helping you find and purchase a home is only one facet of my job. In addition, we will:

- Explain real estate principles, contracts and documents
- Refer you to a reputable lender that can help you assess your financial situation and pre-approve you for a loan
- Help you determine the types of neighborhoods that most fit your needs
- Arrange tours of homes that meet your criteria
- Provide you with detailed information about homes you're interested in
- Assist you in writing and negotiating a mutually-accepted purchase and sale agreement
- Accompany you to the inspection
- Coordinate necessary steps after inspection
- Work with the escrow company to ensure all needed documents are in order and completed in a timely manner

Step 1: Buyer Consultation



This will take 30-60 minutes and can be a conference call, a cup of coffee, or an office visit; whatever works for you! This meeting gives us a chance to talk about the process, the current market conditions, and what you are looking for in your perfect home. We will set up an automatic email so that when a new listing hits the market we both see it right away.

We want to make sure you don't miss anything.



Step 2: Get Pre-approved



KEY MORTGAGE

You can use any lender you wish. Many of my clients have raved about:

Joanna White - Key Mortgage

Cell: (847) 224-1366

joanna.white@keymortgage.com

Michael Polera - Key Mortgage

Cell: (847) 818-6029

michael.polera@keymortgage.com

The reason we want you to get pre-approved is it will give you a competitive advantage in this market and we don't want you to fall in love with a home that is not within your price range.

Thou Shalt Not..... (until after closing)

- Change jobs, become self-employed, or quit your job
- Buy a car, truck, motorcycle or van
- Use credit cards excessively (more than normal)
- Stop paying bills
- Spend money you have set aside for closing
- Omit debts or liabilities from your loan application
- Buy furniture
- Originate any inquiries into your credit (apply for new CCs, etc.)
- Make large or cash deposits without checking with your loan officer
- Change bank accounts
- Co-sign a loan for anyone
- Change marital status

Each of these will jeopardize you receiving your mortgage. If unsure, call your loan officer and ask before doing any of the above.

Step 3: Education Day



On this day, we schedule several hours to go and see around 4-6 properties. We consider this our chance to get educated about the things that you like and dislike. This is also an opportunity for you to get a better idea of what you can get in different areas in your price range.

“Buyers typically searched for 10 weeks and looked at a median of 10 homes.”

-National Association of Realtors

In our experience, it can take anywhere from a day to a year to find the right home. Your time frame is my time frame.

Step 4: Find Your Dream Home



Once we find a home or condo that meets your criteria, we will discuss our strategy for making a successful offer. This will depend on how competitive the market is in that neighborhood for that property at that specific time.

We will do a market analysis to make sure you don't overpay.

Step 5: Due Diligence



Monthly Local Market Update for October 2024

A Research Tool Provided by Illinois REALTORS®



Chicago Metro Area

Includes Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry and Will Counties

Key Metrics for All Properties	October			Year to Date		
	2023	2024	Percent Change	Thru Oct 2023	Thru Oct 2024	Percent Change
Closed Sales	7,237	7,362	+ 1.7%	77,155	74,909	- 2.8%
Previous Month's Closed Sales	7,732 <small>in September 2023</small>	7,006 <small>in September 2024</small>	- 8.6%	69,918 <small>in September 2023</small>	67,637 <small>in September 2024</small>	- 3.3%
Median Sales Price*	\$316,000	\$340,000	+ 7.6%	\$325,000	\$350,000	+ 7.7%
Inventory of Homes for Sale	14,349	15,125	+ 5.4%	--	--	--
Days on Market Until Sale	23	24	+ 4.3%	27	24	- 11.1%

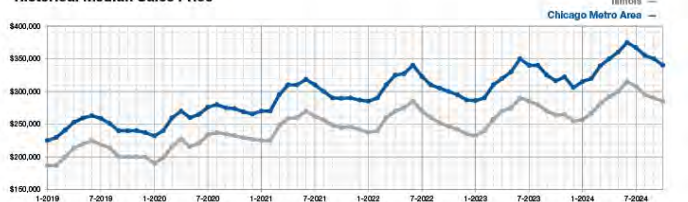
* Does not account for seller concessions; † Activity for one month can sometimes look extreme due to small sample size.

Activity by Property Type for October 2024



† For Closed Sales, All Properties is not necessarily a sum of Single-Family and Condo.

Historical Median Sales Price



Current as of November 7, 2024. All data from the multiple listing services located in the state of Illinois. Report © 2024 ShowingTime Plus, LLC. Percent changes are calculated using rounded figures.

We will do the following to make sure this is really the best home for you:

- Get your questions answered regarding the neighborhood
- Explore schools, commute times, public transit options and more
- Do a thorough tour of the home (going back for a second review if needed)
- Work with your mortgage professional to be sure that you are comfortable with the price of the home

Walking you through inspection

**BAIRD &
WARNER**



847.650.9138



630-319-5801



1.844.438.2739

Home inspections are a critical part of the home buying process. Inspections take the mystery out of buying a home and may make it easier for you to imagine yourself living there. We help you:

- Find a reputable inspector and home repair contractors
- Prepare for when unknown problems are discovered
- Review inspection options
- Negotiate fair and appropriate solutions, if necessary
- A home inspection benefits all parties involved by providing insight into the condition of the home, thereby making you an informed buyer

Step 6: Closing Calendar

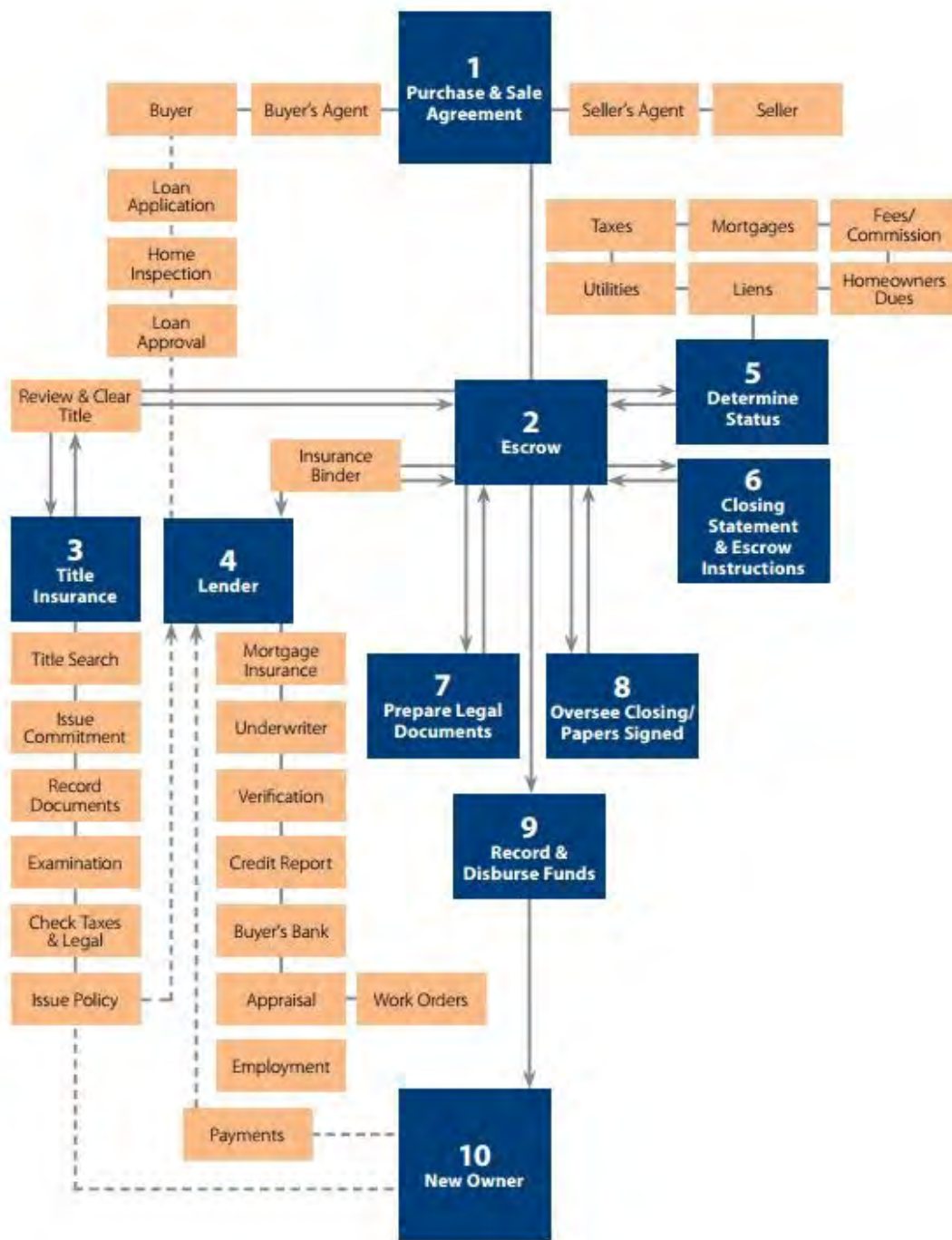
Calendar for Year 2025

January							February							March								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
1			1	2	3	4	5						1	9						1		
2	5	6	7	8	9	10	6	2	3	4	5	6	7	8	10	2	3	4	5	6	7	8
3	12	13	14	15	16	17	7	9	10	11	12	13	14	15	11	9	10	11	12	13	14	15
4	19	20	21	22	23	24	8	16	17	18	19	20	21	22	12	16	17	18	19	20	21	22
5	26	27	28	29	30	31	9	23	24	25	26	27	28		13	23	24	25	26	27	28	29
															14	30	31					
April							May							June								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
14			1	2	3	4	18				1	2	3	23	1	2	3	4	5	6	7	
15	6	7	8	9	10	11	19	4	5	6	7	8	9	10	24	8	9	10	11	12	13	14
16	13	14	15	16	17	18	20	11	12	13	14	15	16	17	25	15	16	17	18	19	20	21
17	20	21	22	23	24	25	21	18	19	20	21	22	23	24	26	22	23	24	25	26	27	28
18	27	28	29	30			22	25	26	27	28	29	30	31	27	29	30					
July							August							September								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
27			1	2	3	4	31					1	2	36	1	2	3	4	5	6		
28	6	7	8	9	10	11	32	3	4	5	6	7	8	9	37	7	8	9	10	11	12	13
29	13	14	15	16	17	18	33	10	11	12	13	14	15	16	38	14	15	16	17	18	19	20
30	20	21	22	23	24	25	34	17	18	19	20	21	22	23	39	21	22	23	24	25	26	27
31	27	28	29	30	31		35	24	25	26	27	28	29	30	40	28	29	30				
							36	31														
October							November							December								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
40			1	2	3	4	44						1	48		1	2	3	4	5	6	
41	5	6	7	8	9	10	45	2	3	4	5	6	7	8	49	7	8	9	10	11	12	13
42	12	13	14	15	16	17	46	9	10	11	12	13	14	15	51	14	15	16	17	18	19	20
43	19	20	21	22	23	24	47	16	17	18	19	20	21	22	52	21	22	23	24	25	26	27
44	26	27	28	29	30	31	48	23	24	25	26	27	28	29	1	28	29	30	31			
							49	30														

Jan 1 • New Year's Day	Apr 21 • Easter Monday	Oct 13 • Columbus Day
Jan 20 • Inauguration Day (DC, MD (partly), VA (partly))	May 5 • Cinco de Mayo	Oct 31 • Halloween
Jan 20 • Martin Luther King Jr. Day	May 11 • Mother's Day	Nov 4 • Election Day
Feb 14 • Valentine's Day	May 26 • Memorial Day	Nov 11 • Veterans Day
Feb 17 • Presidents' Day	Jun 14 • Flag Day	Nov 27 • Thanksgiving Day
Mar 17 • St. Patrick's Day	Jun 15 • Father's Day	Nov 28 • Black Friday
Apr 15 • Tax Day	Jun 19 • Juneteenth	Dec 24 • Christmas Eve
Apr 20 • Easter Sunday	Jul 4 • Independence Day	Dec 25 • Christmas Day
	Sep 1 • Labor Day	Dec 31 • New Year's Eve

Step 7: Getting to Sold

The Path to Closing



Step 8: You get the keys!



But it doesn't end there..

On the day of closing, buyers bring a form of picture ID, paperwork as needed, wire transfer receipts, certified funds made payable to title company and patience. Typically the documents are recorded at the county. You get title to your property, deed, bill of sale for personal items, and full package of closing documents and keys to your new home.

We will keep in touch to find out how things are going, and we're always happy to answer any questions you might have. We can also provide referrals (plumbers, electricians, etc.) and give you updates on the value of your home going forward.

We know you will be happy with our services and we would love to help your friends and family - we always have time for your referrals.



Below are the typical fees paid by a buyer in a real estate transaction

Buyer is responsible for...

- Lender's title insurance policy (around \$1,200 on a \$500,000 home)
- 1/2 escrow fee (around \$900 on a \$500,000 home)
- Property inspection (around \$400-\$700)
- Lender Fees including
 - Appraisal (around \$500)
 - Credit report (around \$30)
 - Loan origination fee (ask lender)
 - Loan interest
 - Private mortgage insurance (put 20% down and avoid this)

The only out of pocket costs (not financed in your loan) are typically home inspections, appraisal, and of course your down payment. A good rule of thumb is to budget around 2.5% of your loan amount as a total.

*Fees determined by sale price and/or loan amount. Payment of fees above can be negotiated within contract.

Testimonials



"We recently had the pleasure of working with Sandy and Vince in both buying our new home in the city and selling our house in the suburbs, and we can't say enough good things about our experience with both of them. Having a trusted advisor on your side is so important to navigating the complexities of the buying and selling processes, having ones available 24/7 and as responsive to our needs as they were was invaluable. When it came to shopping Sandy was eager to explore with us all over the area as we considered everything from suburban condos to lake houses to two-flats in the city. She was so patient showing us property after property, listening to us, and always putting our wants and best interests first. Vince's experienced eye helped us evaluate each property and he used the latest on-line tools to make the whole transaction process easy for us. Then when it was time to sell they set the right value, worked the market pre-listing, literally rolled up their sleeves staging us, got us multiple offers, had us under contract in 10 days, and then helped us negotiate all of the finer details so we could close without a hitch. Wow! These days finding people is hard, finding great people is even harder, but if anyone wants to find the best people then we suggest you simply call Sandy and Vince at Mueller Dante Homes." - Chris Hill

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

"Vince and Sandy are great. We moved out of state without our home being sold, and they made sure it was maintained and safe. They helped take care of some minor repairs needed after the inspection, so we could secure the sale. I can't thank them enough. " -Jennifer Chandler