

Buyer Guide



EXIT Strategy Realty
2935 N. Clark St., Chicago, IL, 60657



MEET

Ramona
VASSEL
WEBBER

WHAT YOU CAN EXPECT FROM ME

- Honesty & Integrity
- Loyalty & Respect
- Responsive & Timely
- Expert Guidance





RAMARA VASSEL WEBBER

Real Estate Broker, Chicago IL®
ADTV Host
Business Owner of Creative Sippin'

My entire family worked in property management and I started answering telephones in my parent's office at 7 years old, I have been a licensed agent for 20 years and I love all things that are associated with Real Estate.

I managed a portfolio of 9 Billion dollars and sold over 200 million in gross sales throughout my Real Estate career. I have worked for top developers in the industry (Jameson Sothebys, and Equity Marketing). I believe my 20 years of experience and extensive experience in higher price point sales have given me an overall advantage in the industry.

I eat, sleep and dream Real Estate, but when I am not working I am the Director for a Non-profit Youth Enrichment Group named Belle and Beau and I am a trustee at my church "In my father's House there is Abundance Ministries."

I enjoy traveling and I try to keep a good work-life balance so I travel outside of the country at least 2x a year.

Let's Connect



Ramara

Real Estate Broker

ADTV Host

Vassel Webber

• Creative Sippin Business Owner



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Ramara The Realtor



ramaratherealtor



*'I make dreams come true.
One Client at a time.'*

A modern two-story house at dusk. The house features a combination of stone, dark wood siding, and large glass windows. The interior lights are on, and the exterior is illuminated by warm lights. The text is overlaid on the upper part of the image.

**I AM HERE TO GUIDE YOU
THROUGH THE PROCESS, EVERY
STEP OF THE WAY**

Let's Find Your Dream Home

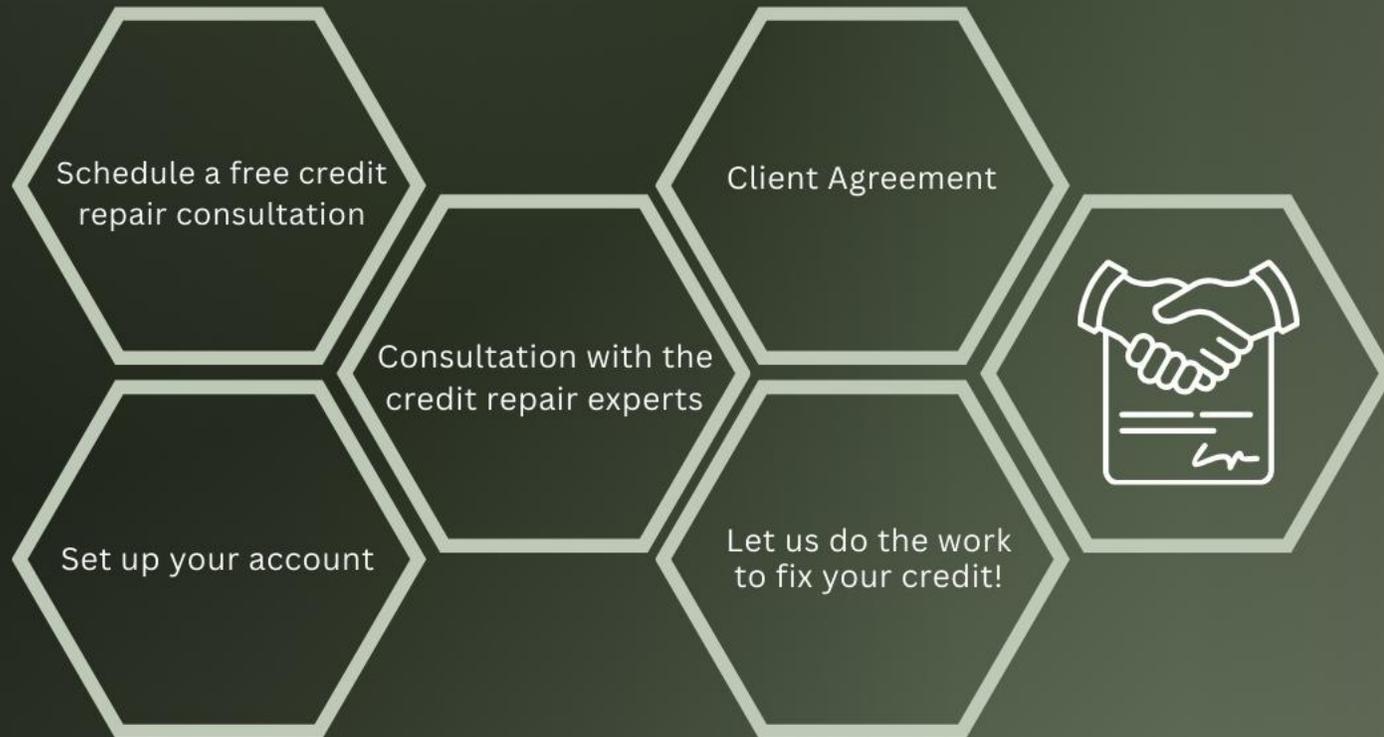
The Home Buying Process



- MEET WITH YOUR AGENT
- GET PRE-APPROVED
- FIND YOUR HOME
- MAKE AN OFFER
- ORDER INSPECTION & APPRAISAL
- PREPARE FOR CLOSING
- GET YOUR KEYS!



Build Your Credit Score



Preparing to Buy

Determine HOW MUCH YOU CAN SPEND

Save FOR A DOWN PAYMENT

Check YOUR CREDIT

Get Pre Approved FOR A HOME LOAN



**GET PRE-APPROVED FOR A LOAN FIRST SO YOU CAN
BE READY TO MAKE AN OFFER WHEN YOU FIND A
HOME THAT YOU LOVE.**



Home Shopping is an exciting one!

PRE-QUALIFIED VS PRE-APPROVED

PRE-APPROVED

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get preapproved.

Know the difference



Which LOAN is right for you?

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

Which LOAN is right for you?

TYPE OF LOAN	DOWNPAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
Conventional	3-20%	15-30 Years	On downpayment under 20%	620
FHA	3.5-20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640

Questions to Ask **WHEN CHOOSING A LENDER**

INTERVIEWING

This is an important step in determining what type of home loan is best for you.

LENDERS

Not all lenders are the same, and the type of loans available, interest rates, and fees can vary. Here are some questions to consider when interviewing lenders:

What will my interest and annual percentage rates be?

What estimated closing costs can I expect to pay?

Which types of home loans do you offer?

Do I qualify for any special programs or discounts?

What is your average loan processing time?

Home Loan Application

DOCUMENTS CHECKLIST

TO DETERMINE LOAN ELIGIBILITY Lenders typically require the following types of documents from each applicant

INCOME

- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

ASSETS

- Bank statements: 2 most recent checking and savings account statements
- 401(k) or retirement account statement and summary
- Other assets: statements and summaries of IRAs, stocks, bonds, etc.

OTHER

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2-5 years and landlord's contact info if applicable
- Student loan statements: showing current and future payment amounts
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits



LET ME HELP YOU MAKE YOUR DREAMS COME TRUE

Thank You!

QUESTIONS? SCAN MY CODE

