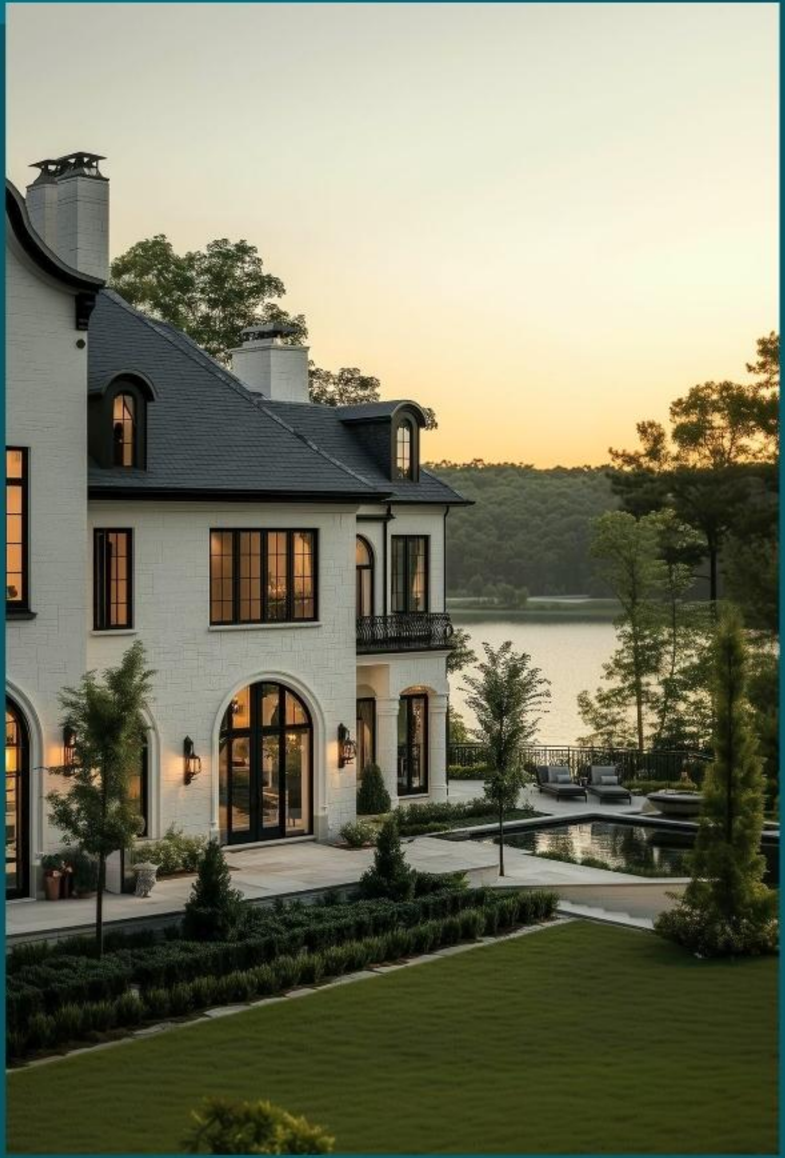
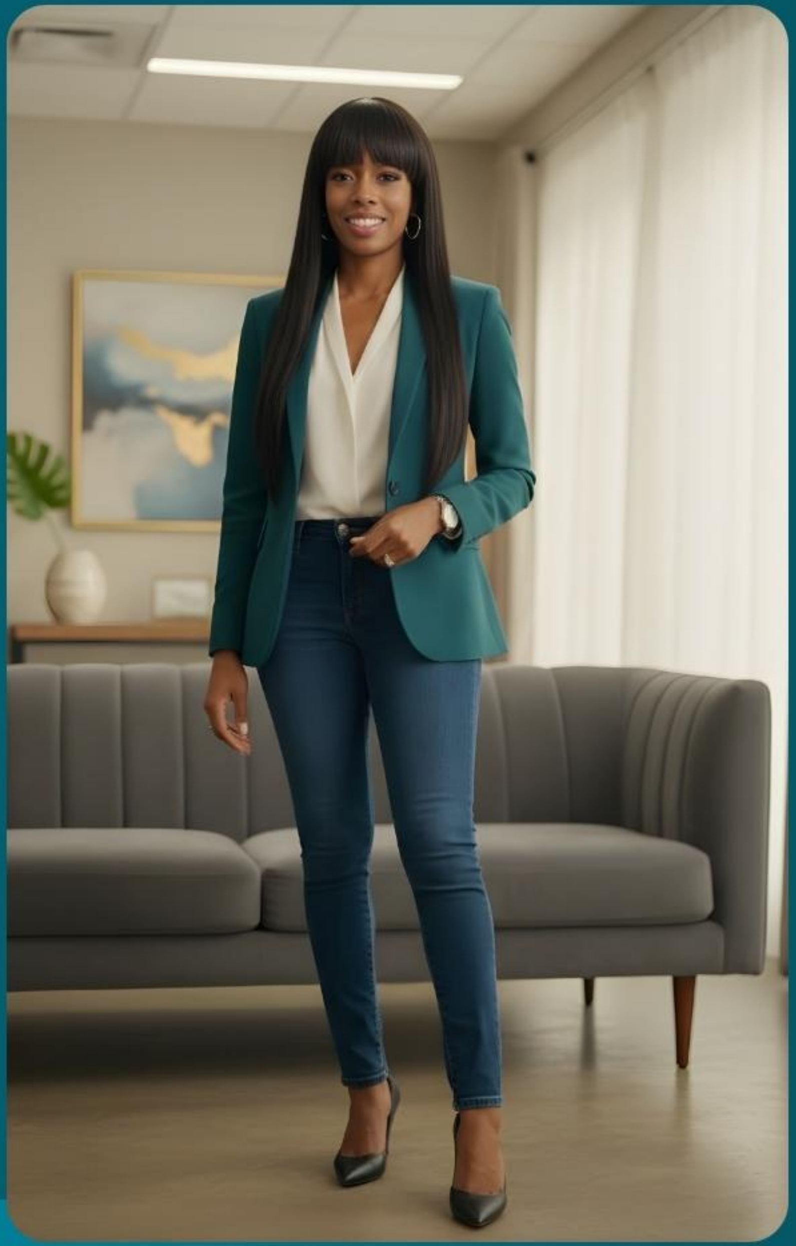
Buyer Guide



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

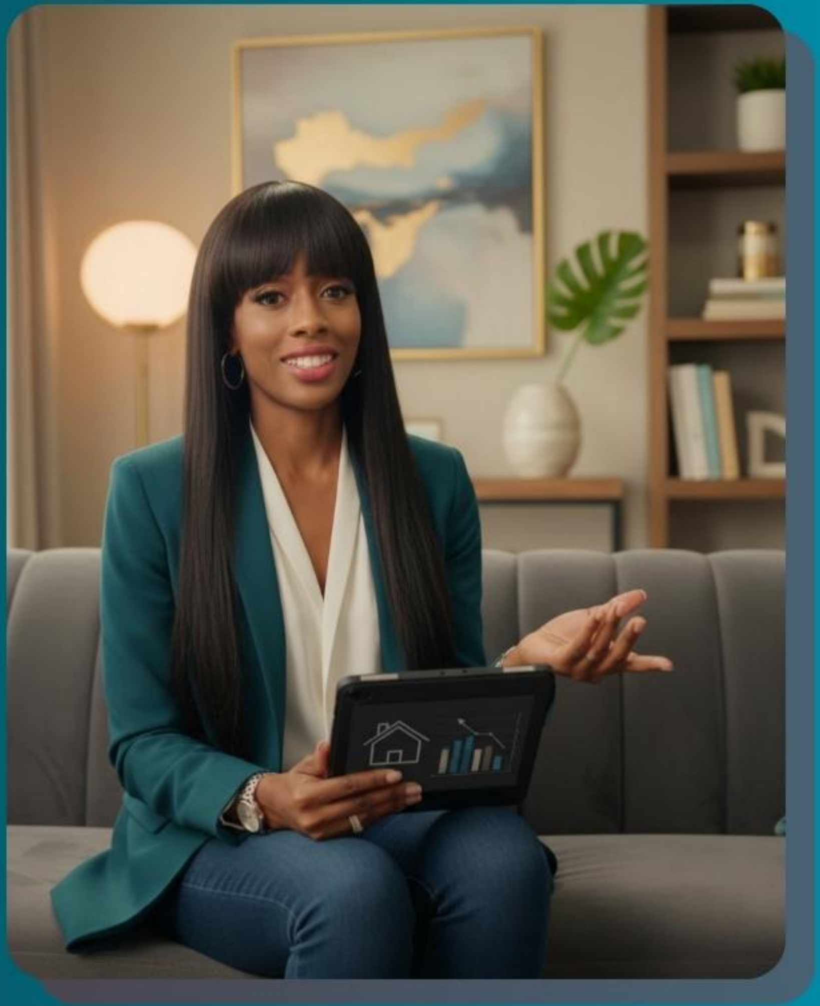
MEET

Ramara VASSEL WEBBER



WHAT YOU CAN EXPECT FROM ME

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



RAMARA VASSEL WEBBER

REALTOR® | EXIT Strategy Realty
ADTV Host
Business Owner of Creative Sippin'
Lifestyle Expert

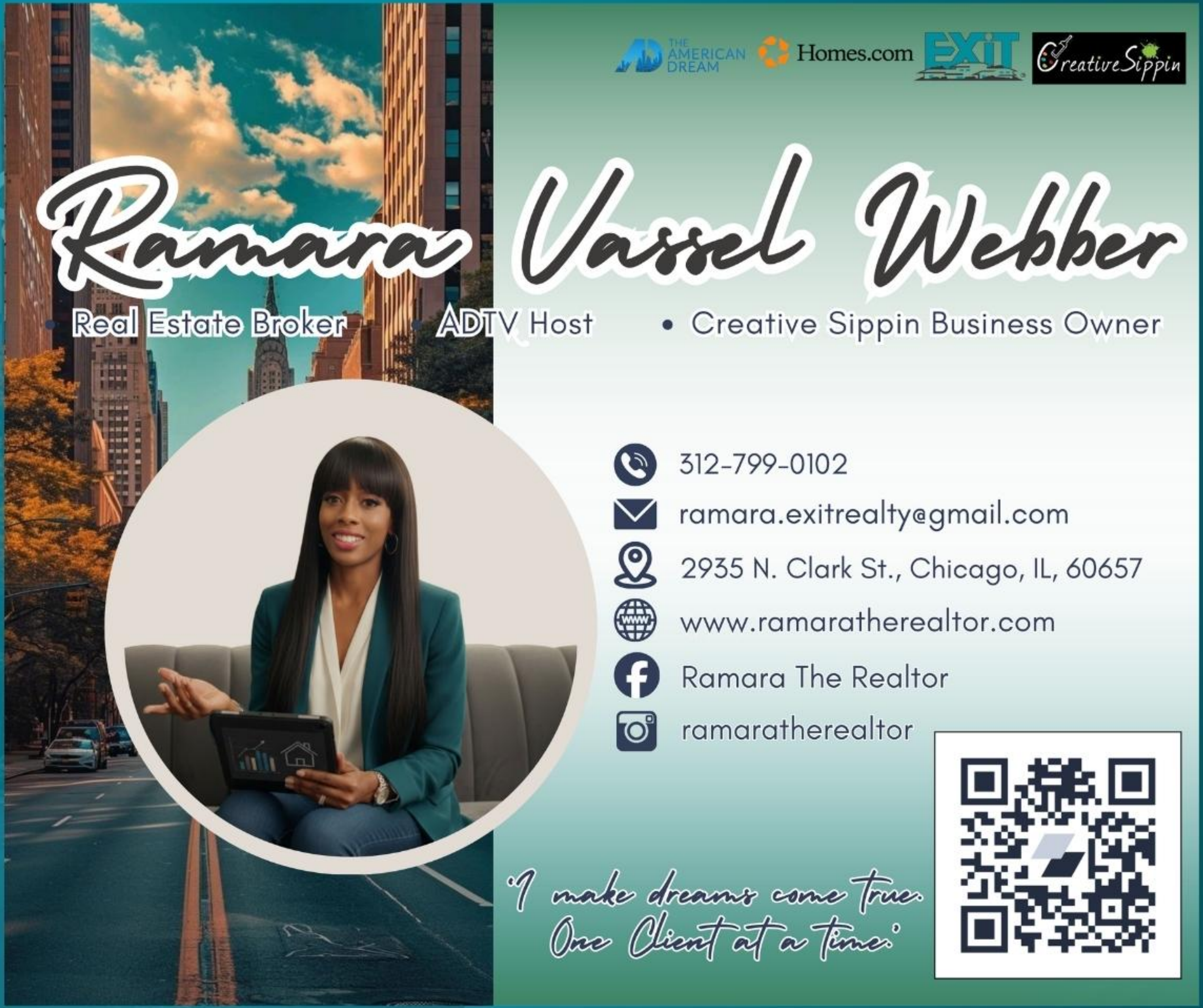
26 years of combined Real Estate Experience in Luxury Development Sales, Development Management, Commercial Acquisitions, Buyer and Listing transactions.

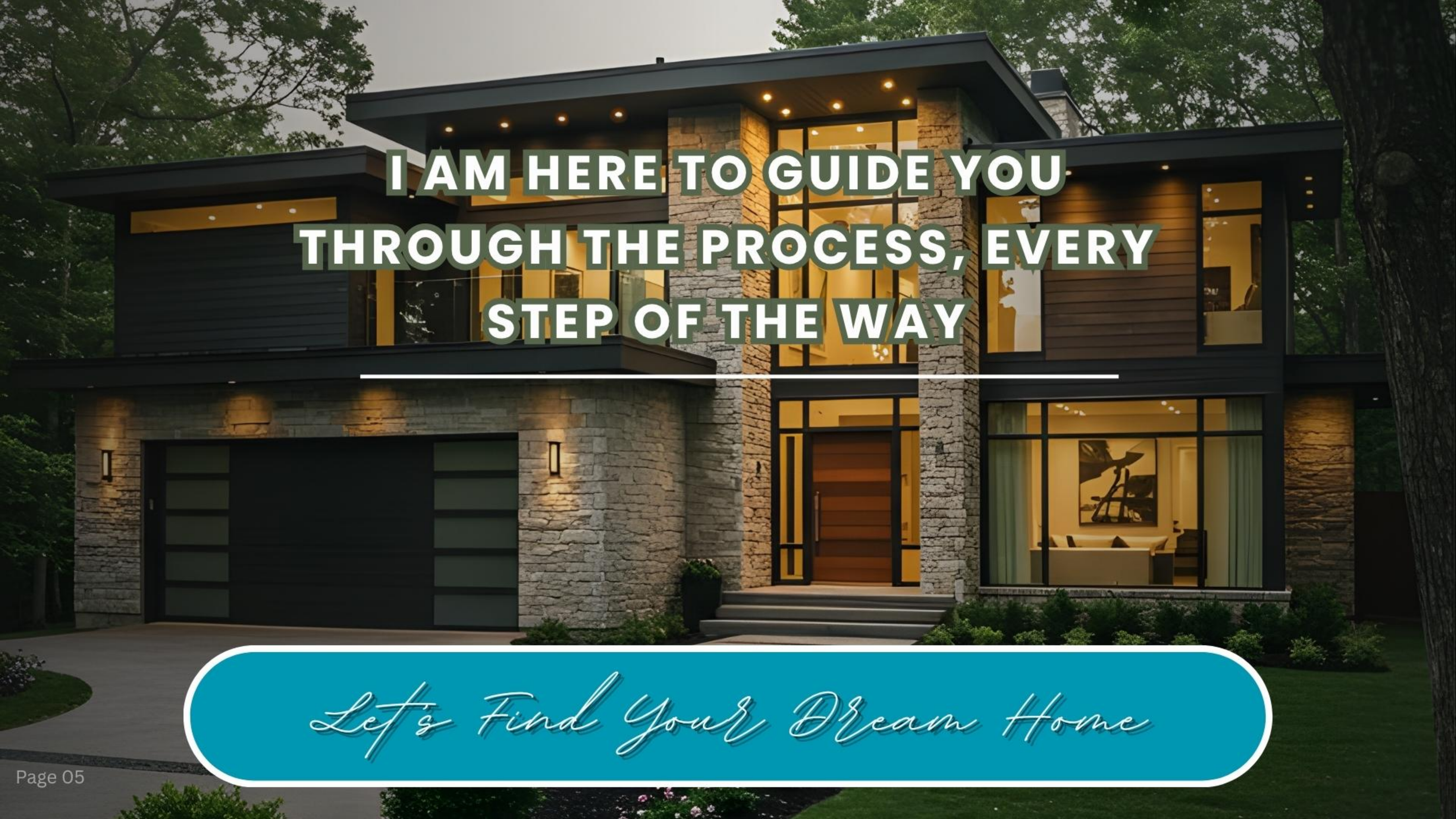
Career highlights include:

- Director of Sales for Two of Chicagolands most successful Condo Conversions 474 N. Lake Shore Drive and 400 N. Lasalle.
- Project Manager for the Grand Opening and lease up of the famous Jeanne Gangs mix used stellar luxury Property "City Hyde Park" located in Hyde Park.
- Development Manager for Jameson Sotheby's Luxury Development Portfolio.
- Commercial Acquisition Manager and Owners Representative navigating the sale of 317 unit Property located in the Illinois Medical District and a 102 unit building located in Hyde Park.
- Director of Property Management for a non-profit company with a portfolio of units including market rate and subsided units.
- Television Host for Emmy and Telly award winning American Dream Television featuring neighborhoods throughout Chicago Land area and all over America.
- A dedicated and detailed oriented full-service realtor servicing the Chicagoland and Northwest Indiana.

Home Types: House, Townhouse, Co-op, Multifamily, Condo
Years of Experience: 26
Education: BA, Loyola University, Organizational Development and Leadership, Summa Cum Laude
Awards and Designations: Highest Occupancy recognized by Illinois Housing Development Authority Other Experience: Distressed Properties, First Time Home Buyers, Luxury Homes, New Construction, Property Management, Short Sales
Agent License: Illinois #475149447

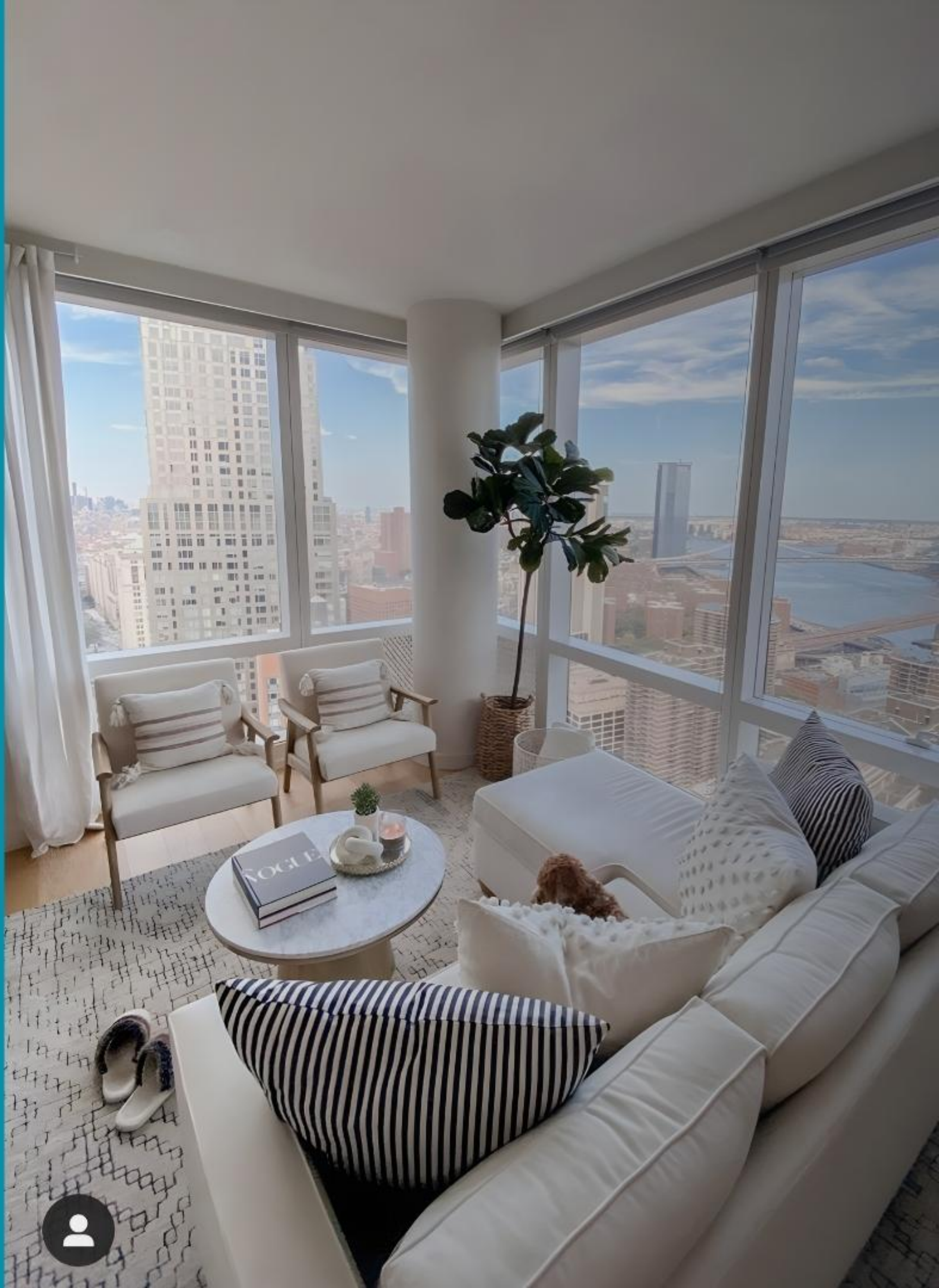
Let's Connect




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

Schedule a free credit repair consultation

Consultation with the credit repair experts

Client Agreement

Set up your account

Let us do the work to fix your credit!

Preparing to Buy

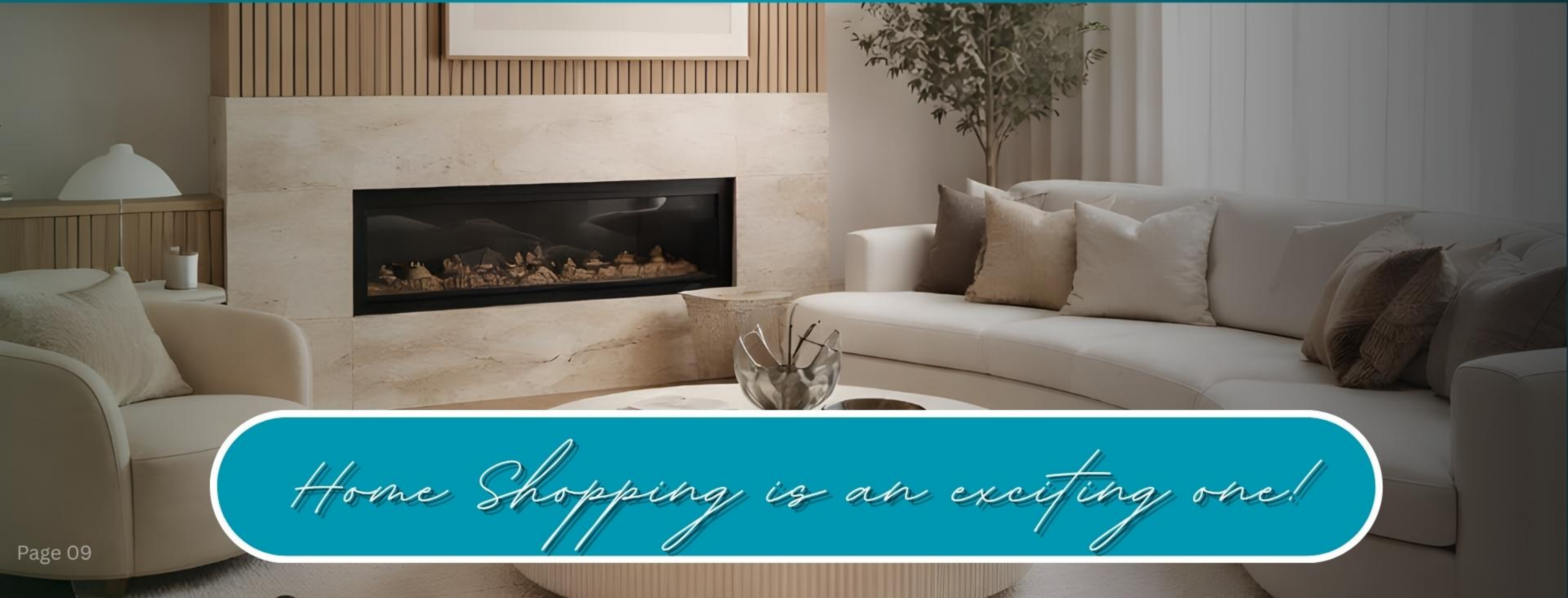
Determine HOW MUCH YOU CAN SPEND

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!

Which LOAN is right for you?

CONVENTIONAL LOAN

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

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.

VA LOAN

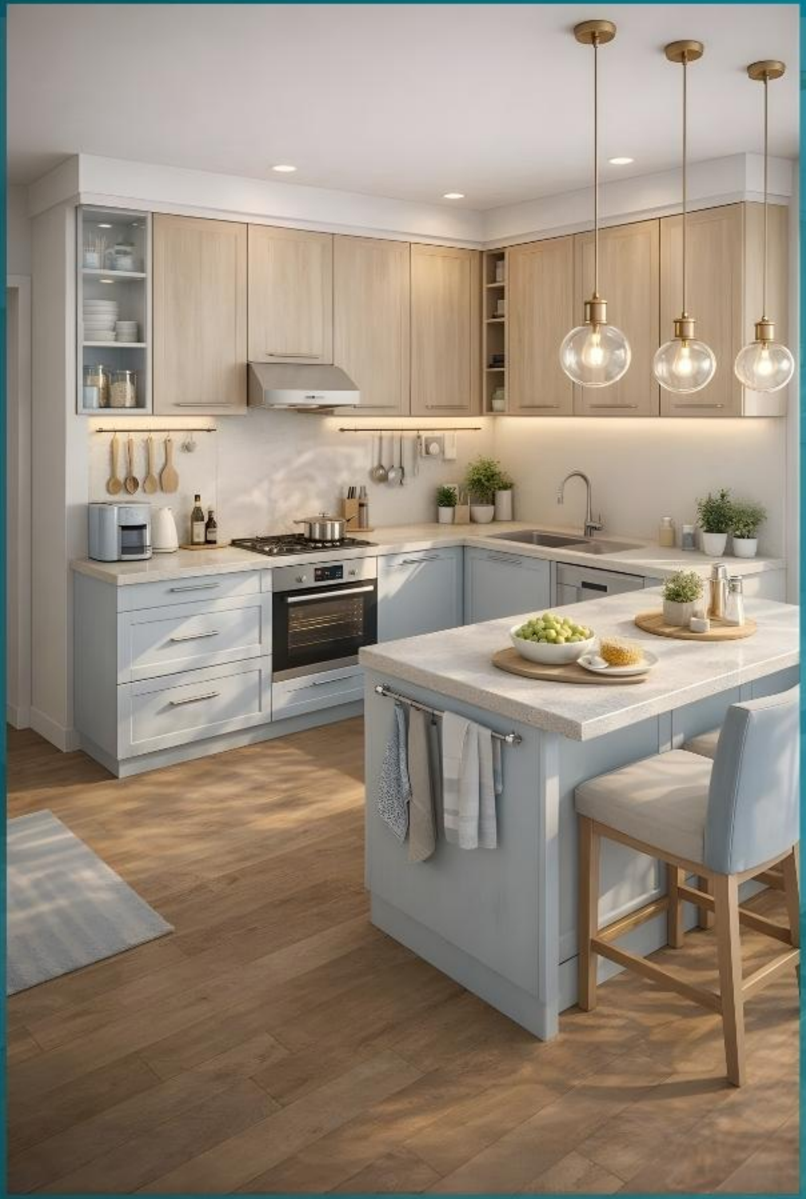
Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

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	580
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640



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

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?**
- **Which types of home loans do you offer?**
- **Do I qualify for any special programs or discounts?**
- **What estimated closing costs can I expect to pay?**
- **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

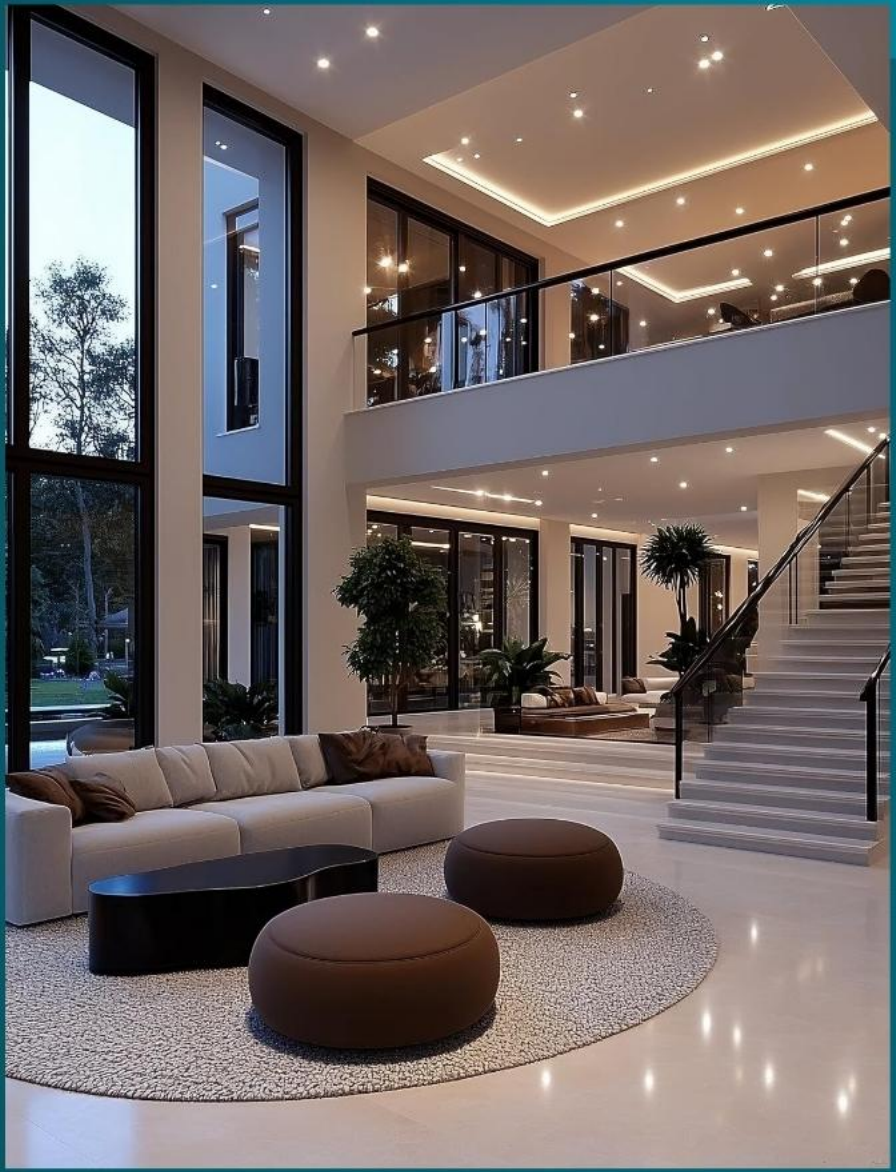
- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

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

EQUAL HOUSING OPPORTUNITY REALTOR® MULTIPLE LISTING SERVICE MLS THE AMERICAN DREAM