



Your trusted advisor.

As your advocate, I take the time to get to know your wants and needs, likes and dislikes and any concerns you may have about the buying process. I keep all of this in mind as I guide you through each step — all so you can feel confident in your choices from beginning to end.

YOUR GUIDE TO Homebuying

Let me introduce myself.

As a broker for more than a decade, I have worked with hundreds of buyers and sellers, but my passion has always been for helping people.

I have deep knowledge of the Chicagoland market, having completed hundreds of transactions as both a buyer and listing agent.

I've also done special training to become an Accredited Buyer's Representative by the National Association of REALTORS and a certified Real Estate Negotiation Expert, which means I have the specialized expertise to give you the best buying experience possible.



Marjorie Allabastro
Real Estate Broker
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Check out my website!





The first steps.

Get preapproved.

It's important to determine your budget before house hunting. If you're unsure what you can afford, preapproval from a qualified lender, like my in-house team at Key Mortgage, will help us get started.

Consult with your agent.

Before looking at houses, we'll discuss your long-term goals, wish lists and identify your wants and needs. From there, I can dive into my hyperlocal expertise so you get to know the neighborhoods you're interested in.

Focus on your home search.

We work together to craft a sound offer strategy and navigate any issues that may arise, such as multiple bids. I'll use my expertise to negotiate with the seller's agent to find the contract terms and solutions that work for you.

Your perfect home.

Write & negotiate your offer.

We work together to craft a sound offer strategy and navigate any issues that may arise, such as multiple bids. I'll use my expertise to negotiate with the seller's agent to find the contract terms and solutions that work for you.

Attorney review & inspection.

I'll connect you with an attorney and an inspector. A thorough inspection establishes the condition of the home before you purchase, while your attorney will oversee all the important documents you'll need to close. I actively manage each step so you're informed and confident every step of the way.

Condo document review.

If applicable, we'll do a condominium document review with your attorney. These documents include rules and regulations, budgets, meeting minutes and bylaws.



The final details.

Loan application & appraisal.

During this time, you'll work with your lender to secure financing — the lender will hire an appraiser to determine the value of the home.

Moving preparation.

As we head towards closing, I'll help with things such as sourcing movers, organizing keys and assisting with utility transfers. Throughout this whole process, my team is in constant communication with me so we get to the closing table no matter what.

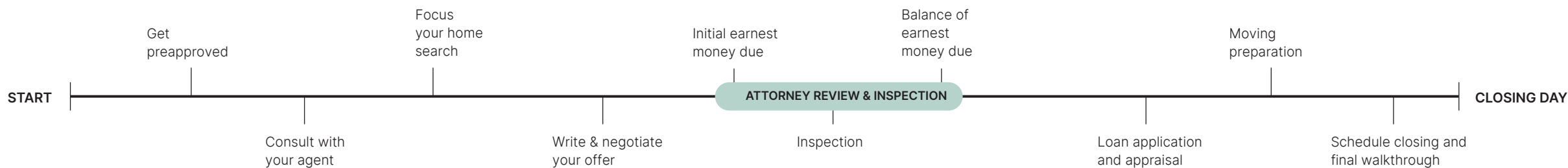
Schedule closing & final walkthrough.

When your loan is approved, I'll schedule a final walkthrough. This is your last chance to look at the property and ensure it's in the same condition after the sellers have moved out.

The closing table.

On closing day, our team gathers at the title company to sign the paperwork and legally transfer ownership. By the end, you walk away with the keys to your new home. Congratulations!

The timeline.



Estimated costs at closing.*

- Agent Buyer Representation Fee —**
3% of purchase price
- Attorney Fees — \$500-\$750**
- Property Inspection — \$350-\$1000**
- Transfer Taxes —** Varies by area
- Homeowner's Insurance —** Varies
- Settlement of Escrow Closing Fee —**
approx 2.5-3% (paid to title company)
 - \$1,900 for properties priced up to \$500,000
 - \$1,900 plus \$50 per additional \$50,000 of purchase price, for properties over \$500,000
- Loan Application/Appraisal — \$350-\$500**
- Mortgage Related Costs — \$1200**
- Document Prep or Recording Fee — \$200**
- Closing Costs — ~2.5-3% of Price**

*Closing costs are an estimate. Please confirm with your lender.