



I make  
**REAL ESTATE  
 EASIER**

With over 15 years overall of real estate experience in the city of Chicago and suburbs, I am an enthusiastic and knowledgeable resource ready to help you buy, sell or lease your property. I utilize the latest technology and market resources to guide my clients into making educated decisions in all of their real estate transactions. Whether this is your first venture into real estate or you're a seasoned investor, my goal is to listen to your needs and objectives while delivering you the most worry free and professional real estate experience possible. **Let's get started!**

**Buying your first home is one of the biggest decisions of your life — I'm here to help you navigate the process from beginning to end.**

When it comes to real estate, there's a lot you might not even realize you need to think about. That's where my experience and expertise come in. As an advocate for you and your family, I take the time to get to know your wants, needs, likes, and dislikes — and I fill you in on things you might not know you need to consider. I'm there to walk you through every part of finding and buying your perfect home.



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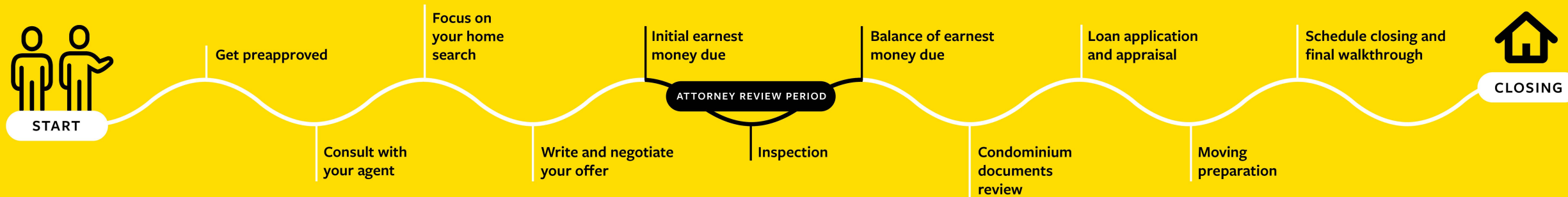


*Your home search starts here* →

It's *easier* here.



# Buyer's TIMELINE



## The First Steps

### 1 Get preapproved

A loan officer can help you with key three things: discover how much home you can afford, determine a monthly payment you are comfortable with, and most importantly – provide a preapproval letter that shows sellers you are serious and qualified when submitting an offer.

### 2 Consult with your agent

I'll meet with you early on to explain the home buying process, step by step, as well as review your goals, needs and wants to maximize efficiency with your search.

### 3 Focus on your home search

After reviewing active and off-market listings, we will set up showings to tour the best properties for you based on your criteria - whether it is your next home or an income-producing investment property (or both).

## Your Perfect Home

### 4 Write and negotiate your offer

Once you find “The One”, I will analyze comparable sales to review with you, along with any insight I have gained to craft a successful offer — which requires market knowledge and experience. If the offer is agreed upon, both you and the seller will sign the updated contract and you will officially be under contract to purchase your home!

### 5 Attorney review & inspection

This 5-7 day period is your window to deliver the initial earnest money, perform your inspections and have your attorney review the contract. Then you can propose modifications to the seller including inspection repair/ credit requests. Once you and the seller come to an agreement to move forward and your attorney review is closed, your additional earnest money will be due. Attorneys typically charge a flat fee and inspections are based on square footage. No worries, I have a list of trusted referrals for you to contact.

### 6 Condominium documents review

These documents typically include the rules and regulations, budgets, meeting minutes, and bylaws. You will want your attorney to review these with you, and if they aren't ready during Attorney Review, don't worry! Your contract will ensure you and your attorney will have the opportunity to review these documents once provided.

## The Home Stretch

### 7 Loan application & appraisal

After attorney review, you will also complete your loan application and your lender will order the appraisal to be performed on the property. This will let them know if the home is worth the amount you agreed to pay on the purchase contract and is a required step in the loan approval process. You will need to provide your loan officer with additional documentation as required, for example bank statements, pay stubs, etc. If you are buying your home with cash, then you are not required to get an appraisal.

### 8 Moving preparation

Prepare for your move by scheduling your movers and setting up your utilities ahead of time. I can provide recommendations for moving and storage companies, as well as places to get moving boxes and materials.

### 9 Schedule closing and final walkthrough

Once your loan is approved, we will schedule your final walk through. This is your last chance to look at the property and ensure it is in the same condition after the sellers moved out. This usually takes 15-30 minutes and is not another full inspection.

### 10 Closing

Whether in-person, drive-up, or virtual, your closing day will be full of excitement! Make sure to have your photo ID on you, and schedule the wire with your down payment and closing costs 12-24 hours in advance. Once you've signed all of the paperwork and your funds have been received by the title company, you are now a homeowner! Congratulations!

# CLOSING COSTS:

Buyers

- Attorney's fees — \$500-\$850**
- Property inspection — \$450-\$750\***
- City of Chicago Tax Stamps — \$7.50 per \$1,000**
- Homeowner's Insurance — Varies**
- Settlement of Escrow Closing Fee (paid to title company)**
  - \$1,450-\$1,650 for properties priced up to \$500,000
  - \$1,650 plus \$50 per additional \$50,000 of purchase price, for properties over \$500,000
- Loan Application/Appraisal \$350 - \$500**
- Mortgage Related Costs \$1,200**
- Document Prep or Recording Fee \$200**

Closing costs are an estimate and are subject to vary.  
\*Additional inspections may be recommended for an additional cost.

