



YOUR GUIDE TO
Homebuying

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.

Let me introduce myself.

With over 20 years of Real Estate experience throughout the Chicagoland, I know the importance of taking my clients through a detailed process of defining the criteria in home selling and buying to accomplish the desired results.

I have lived in the Chicagoland Area since 2001 and my knowledge and marketing experience has helped me assist buyers and sellers in the area to find and/or to sell their home.

I received my Bachelor's degree in Finance from Elmhurst College (now University) and my Master's of Business Administration from Keller Graduate School of Management of DeVry University



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REAL ESTATE
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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 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.

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.

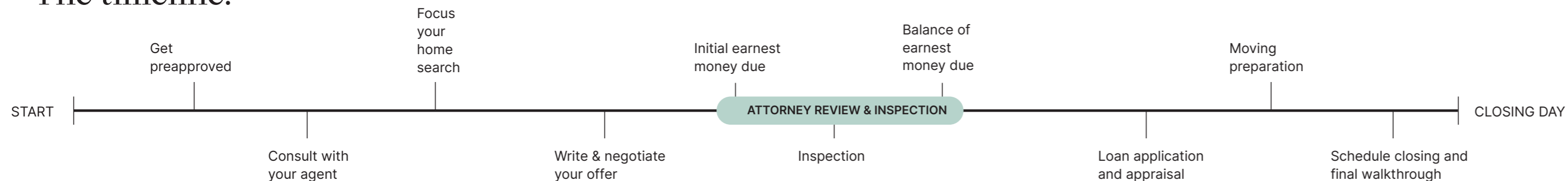
Schedule closing & final walkthrough.

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 — 2.5-3% of purchase price

Attorney Fees — \$500 – \$750

Property Inspection — \$350 – \$750

City of Chicago Tax Stamps — \$7.50 per \$1,000

Homeowner's Insurance — Varies

Settlement of Escrow Closing Fee (paid to title company)

- \$1,900 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 are an estimate. Please confirm with your lender.