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HOME BUYER'S RESOURCE GUIDE

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UNITED REAL ESTATE CHICAGO

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#1 GET FINANCIALLY READY

KNOW YOUR BUDGET

BEFORE YOU FALL IN LOVE WITH A HOME, TALK TO A TRUSTED LENDER TO UNDERSTAND WHAT YOU CAN AFFORD.

COMPARE LOAN OPTIONS

EXPLORE MORTGAGE PROGRAMS LIKE FHA, CONVENTIONAL, VA, OR USDA TO FIND WHAT FITS YOUR GOALS.

GET PRE APPROVED

A PRE-APPROVAL LETTER SHOWS SELLERS YOU’RE SERIOUS AND GIVES YOU A CLEAR PRICE RANGE TO SHOP WITHIN.

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#2 DEFINE YOUR HOME GOALS

FOCUS ON THE 80%

LOOK FOR HOMES THAT MEET ABOUT 80% OF YOUR MUST-HAVES — LAYOUT, LOCATION, AND FUNCTIONALITY THAT TRULY FIT YOUR LIFESTYLE.

BE FLEXIBLE WITH 10%

THERE WILL ALWAYS BE 10% THAT ISN'T PERFECT — MAYBE THE CARPET COLOR, FIXTURES, OR SMALLER DETAILS. BE OPEN TO COMPROMISE.

PLAN TO IMPROVE 10%

THE FINAL 10% CAN BE CHANGED LATER THROUGH SIMPLE UPGRADES, ALLOWING YOU TO MAKE THE HOME TRULY YOURS OVER TIME.

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#3 SEARCH & TOUR HOMES

START ONLINE

NARROW DOWN YOUR OPTIONS WITH PHOTOS, VIDEOS, AND 3D TOURS.

TOUR STRATEGICALLY

VISIT MULTIPLE HOMES IN A DAY TO COMPARE CLEARLY.

TAKE NOTES & PHOTOS

HOMES CAN BLEND TOGETHER — TRACK WHAT STOOD OUT IN EACH.

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#4 MAKE A STRONG OFFER

BE COMPETITIVE

IN A HOT MARKET, OFFERING LIST PRICE OR ABOVE MAY BE NECESSARY.

KEEP IT CLEAN

FEWER CONTINGENCIES MAKE YOU MORE ATTRACTIVE TO SELLERS.

SHOW FLEXIBILITY

OFFER TO ADJUST CLOSING TIMELINES OR PROVIDE RENT-BACKS IF IT HELPS THE SELLER.

#5 NAVIGATE NEGOTIATIONS

EXPECT COUNTERS

SELLERS OFTEN COUNTER FOR HIGHER PRICES OR DIFFERENT TERMS.

STAY CALM

DON'T LET EMOTIONS CLOUD JUDGMENT. FOCUS ON YOUR GOALS AND BUDGET.

LEAN ON YOUR AGENT

THEY'LL GUIDE YOU THROUGH INSPECTION RESULTS, CONTINGENCIES, AND FINAL TERMS.

#6 CLOSING & MOVING IN

COMPLETE YOUR LOAN PROCESS

STAY RESPONSIVE TO YOUR LENDER FOR FINAL APPROVAL.

DO A FINAL WALKTHROUGH

CONFIRM THE HOME'S CONDITION MATCHES THE AGREEMENT.

GET KEYS & CELEBRATE

WELCOME TO YOUR NEW HOME!