



Cross Street



Ready to buy your dream home?

Let's get started on your journey together.

info@yourcrossstreet.com

yourcrossstreet.com

[@yourcrossstreet](https://www.instagram.com/yourcrossstreet)

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Buyer's Timeline

Your Guide to the Closing Table

Get expert help

Buying a home can be an exciting process, but let's be real, it's not all smooth sailing; there are ups and downs that can get frustrating. That's why having a team of experts is key to finding your dream home. As your broker, I'll be by your side and guide you through the process from start to finish. And I've got a handy 10-step guide for you.



01 Get pre-approved

Getting pre-approved is important because it showcases your commitment to potential sellers and gives you a competitive edge in the housing market. Your lender should be able to quickly determine how much you can afford with a tax return and a simple credit check. Consider it a tool to establish your budget and streamline your search.

02 Consult with your agent

We'll cover your goals, preferences, and must-haves, helping you narrow down potential properties. I'll detail the homebuying process for you, ensuring you feel confident and informed every step of the way.

03 Focus on your home search

Once we have your list of must-haves, we'll narrow down potential properties and arrange tours for any homes you find promising, including off-market opportunities.

04 Write and negotiate your offer

When you've found "The One," we'll work together to draft an offer that stands out in a competitive market. I'll leverage my market expertise to negotiate terms that align with your best interests. 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.

05 Attorney review & inspection

Over the next five business days, a certified inspector will conduct your home inspection and your attorney will review the terms of the contract. Attorney fees are usually fixed, while inspection costs depend on the property size.

06 Condominium documents review

If you're purchasing a condo, your attorney will assist you in reviewing all relevant HOA documents, ensuring full transparency and understanding of the property's regulations and financials.

07 Loan application & appraisal

During attorney review, complete your loan application. The lender will order an appraisal of the property to confirm its value matches the purchase price.

08 Moving preparation

Plan ahead for your move by scheduling movers and arranging utilities in advance. I can offer suggestions for moving companies, storage options, and places to obtain moving supplies.

09 Schedule closing & final walkthrough

Upon loan approval, we'll arrange your final walkthrough. This is your opportunity to confirm the property's condition post-seller departure. Typically lasting 30-45 minutes, it's a final check, not a comprehensive inspection.



10 Closing

You've finally made it! Time to head to the title company and sign the official paperwork. Remember to bring your ID and schedule the wire transfer for your down payment and closing costs 12-24 hours ahead. Once your documents are signed and funds have cleared, congratulations, you're officially a homeowner!

Closing Costs



Attorney Fees: ~\$600-1,000

Property Inspection: ~\$350+

Homeowner's Insurance: ~\$50+/mo

Loan Application/Appraisal: ~\$350-500

Mortgage Related Costs: ~\$1,200

Document Prep/Recording Fee: ~\$200

City of Chicago Transfer Tax Stamps:
~\$7.50 per \$1,000 in purchase price (0.75%)

Title Fees: ~\$1,500

* Plan to budget ~ 2-3% of your purchase price in closing costs.
Please note that fees are subject to change.