

WHAT TO EXPECT

When You Work With Brandon

A simple roadmap for buying your home, from pre-approval to keys. My job is to keep the process clear, organized, and moving forward.

Brandon Capetillo

Realtor | HomeSmart Connect

Text or call: 847-312-8556

brandoncapetillo@gmail.com

BrandonGetsItSold.com



THE WHOLE PROCESS

Your home buying roadmap

This is the big picture. You do not need to know every detail on day one. I will keep you focused on the next step and the next decision.

1**Pre-approval**

Get approved so we know your budget and can make a strong offer.

2**Intro call**

We talk through your search, timing, questions, and must-haves.

3**Tour homes**

You text me the homes you like and the times you are available.

4**Write offer**

I review comps, explain strategy, and walk you through the terms.

5**Accepted offer**

Earnest money, attorney review, inspection, and radon testing start.

6**Inspection review**

We review the home and decide what, if anything, should be addressed.

7**Clear to close**

You stay in touch with the lender until the loan is fully approved.

8**Final walk-through**

I schedule the walk-through for the morning of closing.

9**Closing day**

You sign, the transaction funds, and you get the keys.

Best way to send homes:

Text the addresses to 847-312-8556 with the days and times you are available.

You will always know what is happening, what matters, and what decision comes next.

STEPS 1-3

Start with a clear plan

1

1 Get pre-approved

Before we start touring homes, get pre-approved with a reputable lender. I recommend Tony Abazi with Neighborhood Loans. This helps us understand your budget, payment, and loan options.

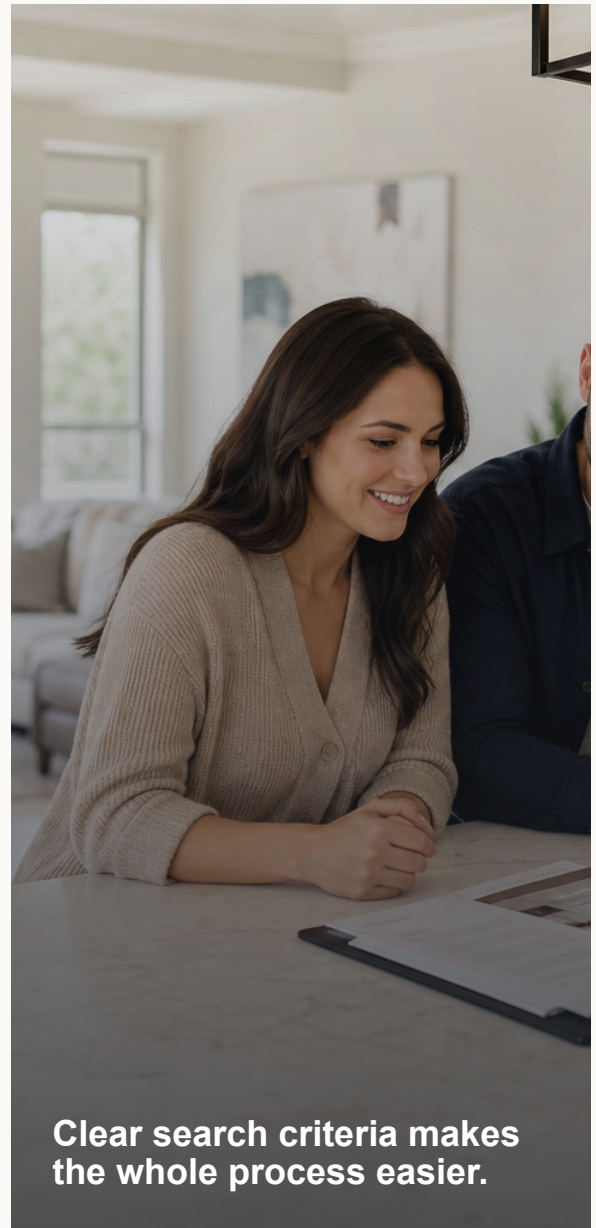
2 Have our intro call

We will talk through your ideal area, price range, bedrooms, bathrooms, must-haves, nice-to-haves, deal breakers, timing, and questions.

3 Start viewing homes

I will send properties to review. When you see homes you like, text me the addresses and your available days/times. As we tour, I will help narrow the search.

**You do not need every answer on day one.
We will refine the search as we go.**



**Clear search criteria makes
the whole process easier.**

Preferred lender

Tony Abazi | Neighborhood Loans
847-219-7999
tabazi@neighborhoodloans.com

A strong pre-approval helps us move quickly and confidently when the right home hits.

STEP 4

When we find the right home

Before we write, I review comparable sales and send them to you. Then we talk through the offer strategy together.

How much should we offer?

We look at closed comps, condition, asking price, and competition. I will tell you if there are multiple offers before we decide.

How much earnest money?

Earnest money is typically around 1% of the purchase price. More can look stronger when the situation calls for it.

Who pays my commission?

I always try to have the seller pay my commission. I will explain how it is being handled before we write.

When should we close?

If the home is vacant, sooner can help. If the seller lives there or has multiple offers, we may ask what date they prefer.

Lender and attorney info

If you are not using Tony Abazi or Salvador Lopez, I will need your lender and attorney information before we write.

Should we consider as-is?

In multiple offers, we may consider as-is with inspection rights. I will explain what that means before you decide.

Escalation clause?

This can automatically raise your offer above a competing offer up to a limit you choose. I will explain when it helps and when it may not.

Signing the contract

I will send DocuSign for the contract and disclosures: property disclosures, lead-based paint if applicable, and radon disclosures.

Offer strategy is not one-size-fits-all.

The right offer depends on the home, the comps, the seller's situation, and the competition.

You will understand the options before we make a move.

Once the offer is accepted, things move quickly. I will help keep the deadlines and next steps organized.

STEPS 5-6

Once the seller accepts

3 BUSINESS DAYS**Earnest money is due**

Earnest money is usually due within three business days of acceptance. I will help make sure you know where it needs to go.

INSPECTION**Home inspection gets scheduled**

I will schedule Echo Home Inspection Inc. unless you have another inspector you prefer.

RADON**Radon test gets scheduled**

I will schedule Bryan Roschi at Pro Radon Testing LLC unless you have another radon specialist you prefer.

5 BUSINESS DAYS**Inspection and attorney review**

In most cases, we have five business days for inspections. During this time, your attorney reviews the contract.

BEFORE REVIEW ENDS**Call your attorney**

Before attorney review ends, call your attorney to go over inspection items or concerns you want addressed.

Keep the team moving:

Schedule inspection and radon quickly, then talk with your attorney before the review period ends.

All preferred vendor contact information is listed together near the end of this guide.

STEPS 7-9

From loan approval to closing

The goal is simple: get your lender everything they need so we can reach clear to close.

Once clear to close is issued, your attorney coordinates the closing with the title company.

Your lender and attorney are key during this part. Fast communication helps keep the closing on track.

- 1 Send lender documents quickly**
Upload requested documents to your loan officer or processor as soon as possible.
- 2 Watch for lender conditions**
The lender may ask for updated paystubs, bank statements, explanations, or signatures.
- 3 Closing gets scheduled**
After clear to close, the attorney and title company confirm the closing time and location.
- 4 Final walk-through is set**
Once closing is confirmed, I schedule the final walk-through for the morning of closing.

You get the keys

On closing day, we do the final walk-through, head to closing, and sign the final paperwork. Most closings take about one to two hours.

After funding

Once everything is signed and funded, congratulations. You are officially a homeowner and the keys are yours.



TRUSTED CONTACTS

Preferred vendors

These are the contacts I commonly recommend during the buying process. You are always welcome to use your own lender, attorney, inspector, or radon company.

PREFERRED LENDER**Tony Abazi**

Neighborhood Loans
847-219-7999
tabazi@neighborhoodloans.com

PREFERRED INSPECTOR**Echo Home Inspection Inc.**

847-888-3931
echohomeinspections.com

PREFERRED RADON COMPANY**Pro Radon Testing LLC**

Bryan K. Roschi
630-589-4029
ProRadonTesting@gmail.com

PREFERRED ATTORNEY**Salvador Lopez**

Law Offices of Lopez & Affiliates, Ltd.
1101 W Irving Park Rd Suite 201
 Bensenville, IL 60106
312-437-7800
office@lawlopez.me

Questions during the process?

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