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 | Suburban Life Realty
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.

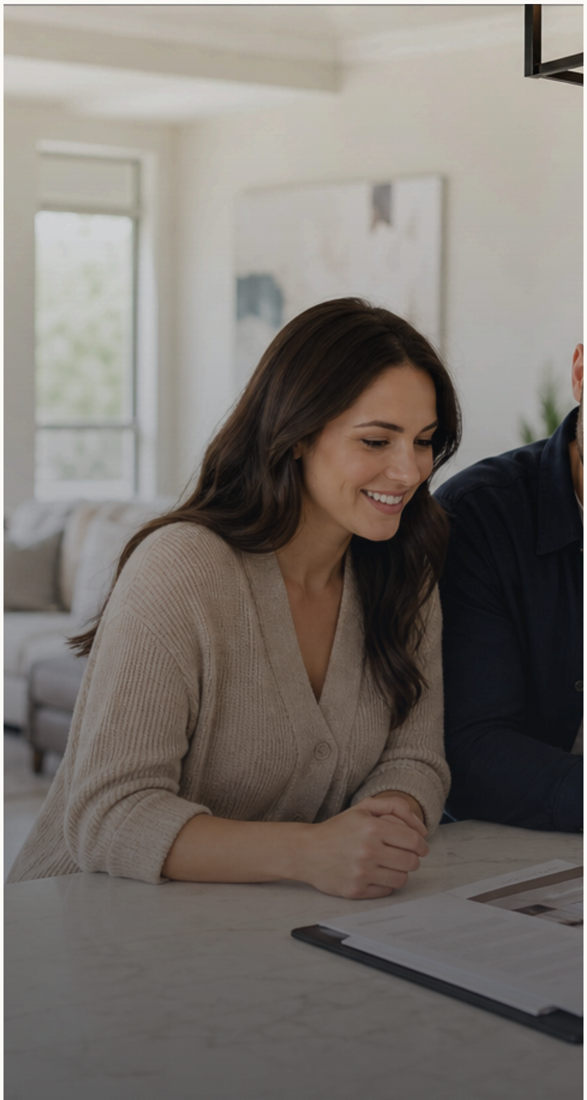
2 Have our intro call

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.

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

STEP 4

When we find the right home

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.

STEPS 5-6

Once the seller accepts

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

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. If the result is 4.0 pCi/L or higher, we will talk with your attorney about requesting mitigation or another appropriate solution.

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.

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

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.**

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?

Text or call Brandon Capetillo
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brandoncapetillo@gmail.com
BrandonGetsItSold.com

BUYER NOTES

Questions, must-haves, and next steps

Use this page for homes you liked, lender questions, inspection notes, closing reminders, or anything you want to talk through together.

Notes: