

REDEFINED HOMES GROUP



BUYERS

THE ULTIMATE ROADMAP TO BUYING A HOME





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THE TEAM

We believe in a bespoke home buying experience, tailored to each client's needs.

KELSEY SHAH

BROKER



Kelsey takes a hands-on approach to personalized service that is the backbone of everything she does.

With over a decade of experience in luxury service and hospitality, she brings a unique perspective to customizing the real estate experience.

Exceeding expectations is her standard. As her client, you get her dedication, energy, passion, and knowledge from beginning to end. Building long-term partnerships that extend beyond the scope of work is the hallmark of her approach to business.

Kelsey joined the RH Group with the goal of delivering exceptional experiences and results.

IRIS KOHL

BROKER



Iris' focus has always been on expertly guiding her clients through the often emotional and challenging experience of buying or selling property. Driven by the desire to consistently achieve results and exceed expectations, Iris excels in representing her clients' best interests while smoothly navigating any necessary challenges that may arise during a real estate transaction. Her ability to expertly communicate has created a reputation that produces incredible advantages for her clients.

Iris' design instincts also give her clients a significant advantage in the home buying and selling market. Iris has the masterful ability to leverage her distinct skills to enhance the buyer/seller experience and generate the results her client needs, and even results they don't even know they want.

Iris founded RH Group on the guiding principles of empathy, and understanding, which gives her the unique ability to create a redefined home experience for each client that she has the honor to serve.

LINDSAY METZGER

BROKER



Lindsay is focused on creating a distinctive client experience that is born from her creative and energetic personality.

She believes that buying and selling property should be an advantageous investment and an experience that is filled with fun, delight, and humor.

Working to deliver results in one of the world's most highly regulated and professional industries is just the icing on the cake for Lindsay. She is driven to succeed in service to her clients and thrives in an environment that allows her to leverage her strong skillset in excellent negotiation skills, cutting-edge marketing, and invaluable connections to ultimately get the results her clients dream of.

Lindsay's personal and business principles are earmarked by authenticity, commitment, and honesty in an effort to create lasting relationships and one-of-a-kind experiences for each of her clients.

• THE STEPS

Let's take a closer look at the steps to buying a home.

**START
HERE**



**GET
PRE-APPROVED**

You'll want to make sure to get this process started asap, as getting pre-approved for financing is essential.



**CHOOSE AN
AGENT**

Choose an agent whose personality meshes with your own and whose experience can work in your favor!



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



**HOUSE HUNTING
BEGINS**

We'll take note of your requirements and start searching for properties that fit the bill!



MAKE A DEAL

We might receive a counter offer, We'll review it with you and decide on next steps.



MOVE IN!

Schedule the inspection, get the keys and move into your new home!



HOME!



”

Lindsay and Iris were fantastic! they were patient and walked us through everything, we found our dream home because of them!

-IAN & ALEX



BUY OR SELL FIRST

What's best? We break it down for you right here.

We like to examine a few factors before advising which is best for you and your unique situation. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

BUY FIRST

Works best when:

- There is a lot of competition in the market and property prices are rising.
- You're confident there will be a high level of demand for your existing property.
- You can negotiate or make it conditional on selling your own home.
- You're prepared to accept an offer that lets you move on or pay bridge financing.

SELL FIRST

Works best when:

- Property prices are flat or declining.
- if you want greater certainty about how much you have to spend on your next home.
- If you're moving locations and buying in a different and slower market.
- If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

HOME OPERATING COSTS •————



TAXES

Property taxes are a major source of community income and are used to help pay for city services. Cook County determines their own tax rate every 3 years.

UTILITIES

Utilities are the services required to run your home including: power, water, sewer and heating costs. The cost of utilities can vary widely from home to home and from season to season.



INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism and theft. Lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.



CHOOSING A NEIGHBOURHOOD

1



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research on what each type of home offers, and what will suit your needs.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking public transit? Do a test run before committing to a certain area.



3

OLD OR NEW HOUSES?

Older neighborhoods are great for their charm and character, but often older homes can require repairs, newer developments have modern finishes and less repairs needed.

4

COMMUNITY

How do you live within your community? Do you frequent coffee shops? Events? Outdoor activities? Whatever it is, write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.

6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? Those are just as important! If you hate noise ,you might want to steer clear of being near the freeway for example.



THE OFFER PROCESS

Let's talk about the offer process, here are the steps and what to expect.

DRAFT THE OFFER

We will present an initial offer that protects you and includes any necessary clause. Keep in mind that this offer is just an offer, until it is accepted.



ACCEPT



REJECT



COUNTER

The Seller may accept your offer - CONGRATS!!!!

The Seller may reject your offer.

The Seller may present their own counteroffer .

Time to celebrate, now we will move ahead with any conditions laid out in the offer like a home inspection.

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not, we move on and find the home you were meant to have!

In this case, we will review the terms with you and continue to negotiate until we have reached mutually agreed upon terms or If we can't agree, move on.

CLOSING COSTS

Everything you'll need to budget for.



BEFORE CLOSING

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION
- ATTORNEY'S FEE

AT CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- IMMEDIATE REPAIRS AND MAINTENANCE



”

We had no idea where to start
Iris & Lindsay helped us
through it all and made us
understand the whole process,
we couldn't be happier

KAYLA & TOM

FAQ'S •

HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford. The first step is making an appointment with a mortgage broker.





RH Group is dedicated to your success and we care about your real estate investment .

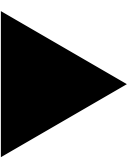
Real estate is timeless. Where you live becomes the center of your life; your “home base” and a place where memories are made. Homeownership gives you the opportunity to put down roots, become part of a community, and build wealth for your future. Even an investment property can have a profound effect on your life’s story. When chosen correctly, a well diversified real estate portfolio can be vital to your long-term financial freedom.

We’ve built our reputation on savvy negotiation skills, cutting-edge technology, and extensive knowledge of the Chicago real estate market.

Not sure if you’re ready, but have questions about the process? Don’t be shy—reach out to us! Think of the RH Group as your personal real estate concierge. We will work tirelessly to answer all your questions.



HOME BUYER'S CHECKLIST



From beginning to end, we've created a list of things you might not be thinking of.

TWO MONTHS BEFORE

- ☐ Start downsizing and donating old and unwanted items
- ☐ Start researching moving costs and companies
- ☐ Collect school records and transfer
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

2-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Defrost your fridge
- ☐ Clean as you continue to pack
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Do a final walkthrough
- ☐ Keep all receipts
- ☐ Pre-clean, seal any windows or doorways
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room

• THE WORDS

What our clients had to
say about our buying
process

”

Iris and her team were hands down the best realtors we've ever worked with, we will use them again and again and again...

-Gerry

”

Lindsay was proactive and helped guide us to find the perfect home for our needs. She is polished, professional & a joy to work with.

-Nora



”

Kelsey was the best realtor I could have asked for! The process was so smooth from the beginning. I would recommend Kelsey to anyone looking to find their perfect home!

- Katlyn

”

Working with Iris you know right away you are in good hands. She is always on the ball and always there every step of the way

-Ian & Alex



READY TO GET STARTED?

FOLLOW ALONG



@rhgroupchicago