



Home Buyers & Sellers Survival Guide

Your Real Estate Roadmap

Compliments of



McHCAR

McHenry County Association of REALTORS®

www.McHCAR.com

815.893.5100 phone

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Looking for a Home Service Provider?

Who are these home service providers?

The enclosed names of providers go above and beyond their specific service by holding membership in the McHenry County Association of REALTORS®.

Why should we use these service providers?

These members work closely with local REALTORS® to provide the highest level of services and products. They have a vested interest in performing well to maintain their membership with the Association and, thereby, earning the business of our real estate professionals.

What do I get out of this?

First, some of the service providers listed will offer you a discount on their services if you mention that you saw them in this booklet.

However, even if no discount is available, you have the satisfaction of knowing these providers think enough of the real estate business to give back by joining the REALTOR® Association.

Legal disclosure.

This Home Service Providers Booklet is provided as a reference resource only. Although every effort has been made to ensure the accuracy of the information herein, the McHenry County Association of REALTORS® assumes no responsibility for errors or omissions in this book. Inclusion of service providers does not imply endorsement, recommendation or approval by the McHenry County Association of REALTORS®. The MCHENRY COUNTY ASSOCIATION OF REALTORS® MAKES NO WARRANTIES (EXPRESS OR IMPLIED) WITH RESPECT TO THE PRODUCTS OR SERVICES OF THE SERVICE PROVIDERS LISTED IN THIS PUBLICATION and disclaims all responsibility for all loss and damage suffered by readers or third parties in connection with the information contained in this booklet.

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* Indicates a member of Affiliate Committee

April 2010

Professional Services for your Successful Real Estate Sale

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- Marketing (p. 18)
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Contract

- Attorney (p. 8)
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After the Sale

- Investment Consultation (p. 17)

Professional Services for your Successful Real Estate Purchase

Preparing to Buy Checklist

- REALTOR®
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Contract

- Attorney (p. 8)
- Home Inspector (p. 15)
- Environmental Testing-
(Mold/Radon) (pp. 9,20)
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After the Sale

- Investment Consultation (p. 17)
- Marketing (p. 18)



So you're buying or selling a home! Congratulations on this big step.

While this "transaction" is often known as the "biggest financial decision" in your life, it is also a very emotional one. It's not just an investment, it's where you rest your head every night, where you raise your family and/or otherwise make memories while living your life. And while this important decision weighs on you emotionally, it also gets more and more complicated every year with the necessary required disclosures, inspections, and so on.

As REALTORS® it is our job to help you navigate this process. So we've prepared this resource guide to help you find professionals in the included categories. Your Designated REALTOR® should be able to help you understand all the steps of the process and this guide can assist in keeping it all straight.

If you ever have any questions, contact your REALTOR®, category specialist or the McHenry County Association of REALTORS®.

Don't let the process overwhelm you; take it one step at a time and ENJOY IT. It can be fun.

Warm Regards,

Jim Haisler, RCE, CIPS, e-PRO
Chief Executive Officer
McHenry County Association of REALTORS®

Appraisers

The appraisal process has undergone a lot of scrutiny recently. Many laws and policies have changed with respect to appraisals. Be certain your home is being appraised by a licensed appraiser who is familiar with your market area. Appraisals may also be privately purchased to dispute your property assessments, to acquire a second mortgage, or to remove your property tax escrow requirement, for example.

Accredited Realty Services

Neil R Bottenfield
Crystal Lake
815-765-1800
neil@accreditedrealtyservices.com

ADL Real Estate

Daniel A Laino
Carpentersville
847-551-3298
dlaino@ameritech.net

ADL Real Estate

John R Weyland
Carpentersville
847-551-3298
john@crystallakeappraisal.com
<http://crystallakeappraisal.com>

All Chicagoland Appraisals

Thomas H. Bulmer
Chicago
815-382-0127
cfa04@comcast.net

All Chicagoland Appraisals

Larry Pandocchi
Cary
815-382-0127
larrypa@comcast.net

B. Huebner Appraisals

Brian G. Huebner
Algonquin
847-609-6188
nbchuebner@msn.com

Bagby, Sharon & Associates

Sharon Bagby
Crystal Lake
847-639-9404
sbagby@comcast.net

Baldwin Appraisal Group

Christin H. Baldwin
Crystal Lake
815-356-5017
cbaldwin424@gmail.com

Baldwin Appraisal Group

Keith A. Baldwin
Crystal Lake
815-356-5017
keithbwin@aol.com

Certified Appraisers & Consult

Michael Chody
Round Lake
224-805-3337
michaelchody@aol.com

Cristy Lynn Webb Appraiser

Cristy L. Webb
Woodstock
815-337-0832
cwebb429@aol.com

Express Appraisal Service

Dennis R Tonge
McHenry
815-385-5320
expressappraisal3@earthlink.net

G. Mason Appraisals

Gerald A. Mason
Huntley
847-767-5697
gmasonappraisals@aol.com

(Continued on next page)

Appraisers (cont.)

Gibbas, Vivian Appraisal

Vivian Gibbas
Aurora
847-338-6945
gibbas@sbcglobal.net

Harrison & Associates

Frank E Harrison
Woodstock
815-338-3004
appraise@mc.net

Heisler, Wilma

Wilma Heisler
Crystal Lake
815-459-2059
w_heisler@sbcglobal.net

Independent Contractor

Ronald J. Boksa
Algonquin
847-542-0379
rjboksa@comcast.net

Karth, Frank & Associates

Frank J Karth
Woodstock
815-338-8282
fjkkarth@hotmail.com

KC Appraisal

Kevin Carrico
McHenry
815-578-8332
kca@mc.net

Laurie Webster Appraisals

Laurie Webster
Cary
847-980-6850
appraisals4u@ameritech.net

Leslie Kruse Appraisal

Leslie Kruse
Chicago
773-590-6546
les.kruse@gmail.com

Makay Appraisal

Jennifer Ray
Lake In The Hills
847-693-0898
jen.makayappraisal@gmail.com

Meador, Brad & Associates

Brad Meador
Crystal Lake
815-455-0706

Meador, Brad & Associates

Thomas C. Palmer
Crystal Lake
815-455-0706
tompalmerappr@comcast.net

Meador, Brad & Associates

Gay Wilson
Crystal Lake
815-455-0706
glcwilson@hotmail.com

Miroslav Medanovic

Miroslav Medanovic
Vernon Hills
847-573-9122
miromed@comcast.net

Nillen, Daniel & Associates

Daniel Nillen
Woodstock
815-338-5090
dannillen@att.net

Peterson Appraisals PC

Byron Peterson
Woodstock
815-334-1885
peterasonapr@gmail.com

Powers, Jim Real Estate

Jim Powers
Stockton
815-923-1000
jgp9231000@yahoo.com

(Continued on next page)

Appraisers (cont.)

Real Estate Services

Sheryl VerVynck
Crystal Lake
815-455-7456
SherylV@realestatesrvcs.com

Reckamp, John & Assoc.R.E.App.

John Reckamp
Crystal Lake
815-455-0064
JONRIA@sbcglobal.net
<http://www.relivonline/cellebratelifelife>

Schaid, K.D. Appr. & Realty

Kathleen D Schaid
Crystal Lake
815-344-7676
kdschaid@mc.net

Total Value Appraisals

Terry Vincent
East Moline
309-755-0022
totalvalueappr@sbcglobal.net

Ward Appraisal Service

Russ Ward
Crystal Lake
815-455-7881
rward001@ameritech.net

Williams, Jack Appraisals

Jack L. Williams
Huntley
847-515-8235
jlapw@cs.com

Witek Real Estate

Jerome P Witek
Marengo
815-568-7913
jpwbjw@owc.net

Assessors

One of the best methods for having a fair property assessment is to have a good rapport with your township assessor. They encourage dialogue and questions regarding your property's value and assessment. Know who yours is, even if they aren't listed below and be in touch with them.

Algonquin Township

Robert Kunz Jr.
Crystal Lake
847-639-2700
rrkunz@atasr.org

Attorneys

Buying or selling a home is likely the largest financial transaction of your life. Be smart and hire an attorney to represent your interests. A skilled real estate attorney knows the current laws, disclosures, title processes, survey requirements, tricks of handling a foreclosure or short sale transaction, that are critical to a successful real estate transaction.

American Property Realty, LLC

Adam Diamond
Crystal Lake
815-245-4638
adam@dlfirm.com

Andrew Szocka, P.C.

Andrew Szocka
Crystal Lake
815-479-8499
szocka@sbcglobal.net

Clark & McArdle

Charles Clark
Crystal Lake
815-455-7990
clarkmcardle@sbcglobal.net

Jackson, Richard H., Attorney

Richard H Jackson
Crystal Lake
815-477-7424
rjlawonthelake@sbcglobal.net

Michling Hofmann Vinton Plaza and Wick, PC

Melissa A. Wick
Woodstock
815-338-9600
mwick@woodstocklawpros.com

The Garry Law Firm, P.C.

Rita W. Garry*
Crystal Lake
815-356-8581
rgarry@garrylaw.com

Zanck, Coen & Wright, P.C.

Mark Saladin
Crystal Lake
815-459-8800
msaladin@zewlaw.com

Builders

When looking at new construction, not only is it wise to have a REALTOR® help you through the process but having a good rapport with your builder is imperative. Call one of these professionals.

Moveout Makeovers

Bill Westmoreland*
Palatine
877-222-6210

bwestmoreland@moveoutmakeovers.com

Credit Improvement

Are you concerned about items on your credit which should not be there due to: aged credit, inaccuracies, payment lates, or personal identification errors (Jr./Sr./aka). Improving your credit scores can directly impact your ability to get approved for a mortgage.

Ray of Hope Negotiations, Inc.

Gary S. Sookikian

McHenry

815-271-5600

gary@rayofhopenegotiations.com

Environmental Consulting

What's in your home? Is it hazardous to you? For instance, not all molds are dangerous, do you know the difference? Did you know mold is in the air we breathe daily? These professionals can break it all down for you.

Raber, John A. & Assoc., Inc.

Preston Rea

McHenry

815-344-4020

prestonrea@gmail.com

Raber, John A. & Assoc., Inc.

Michael W Tryon

McHenry

815-344-4020

Estate Management

Have you inherited a property? Don't know what to do with all that furniture? What's valuable? What's not? Let one of these experts help you breeze through what might otherwise be an overwhelming chore.

Caring Transitions

Bruce Treadway

Woodstock

815-308-5532

Financial/Lenders

Financing a home today is more complicated than ever. Call one of the professionals listed below to ensure your loan is right for you. You need to compare apples to apples; a “good faith estimate” will help you compare the entire package.

Allied Home Mortgage Capital Corporation

Barbara J. Mikula
Spring Grove
815-675-0646
bmikula@mc.net
<http://www.barbmikula.com>

Avelo Mortgage, LLC

Jeffery Rauland
Chicago
727-825-3870
jeffrey.rauland@gs.com

CL Bank & Trust/WinTrust Mortgage

Brent Burns
Crystal Lake
815-788-3255
brent@mchenrycountyhomeloans.com

Fifth Third Mortgage

Michelle Meyer*
McHenry
815-482-9864
michellem.meyer@53.com

First Federal Savings Bank

Diane L. Porto
Elgin
847-468-1214
dporto@firstfedsavingsbank.com

Fox Valley Financial, LLC

Helene Toal
Algonquin
847-960-7300
helene@foxvalleyfinancial.com

Harris Bank

Kathleen Powers*
Crystal Lake
815-459-7913
kathleen.powers@harrisbank.com

Harris Bank

Carol Spallino
Crystal Lake
815-301-6255
carol.spallino@harrisbank.com

Home State Mortgage Group, Inc.

Jerry DuPaw Jr.*
McHenry
847-815-5628
jdupaw@homestbk.com

Home State Mortgage Group, Inc.

Jim Sorenson
Crystal Lake
815-788-7861
jsorenson@homestateonline.com

Inlanta Mortgage

Mary Gustafson
Crystal Lake
815-455-5554
marygustafson@inlanta.com

Northwest Mortgage Services Inc.

Janice M. Leider*
Crystal Lake
815-356-7890
JLEIDER@WE-MORTGAGE.COM
<http://www.we-mortgage.com>

Northwest Mortgage Services, Inc.

Gil Kerbashian*
Crystal Lake
815-356-7890
gilkerk@yahoo.com

US Bank Home Mortgage

Stephen DePolis*
Crystal Lake
815-479-9324
steve.depolis@usbank.com

US Bank Home Mortgage

Debra Norberg
Fox Lake
815-236-6708
Debra.norberg@usbank.com

Wells Fargo Home Mortgage

Jim Linnane
Wheaton
515-213-4291
mlsmemberships@wellsfargo.com

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Laura Perlman

847-274-4476



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The Affordable Way to Give Your Home That Designer Look



FRESH LOOK INTERIORS
Judy Pelinski
Home Enhancement Specialist
847.370.8268
www.freshlookredesign.com
freshlookredesign@comcast.net

Home Staging Interior Redesign Color Consulting
Interior Decorating Furniture Rental



Jan Leider, President
815.356.7890

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unique economic environment

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7808 Virginia Road Crystal Lake IL 60014

Dan Custardo
815.943.2742

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Pest - Radon - Mold

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Go to: www.mhcar.com/podcasts.php

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 Fifth Third Bank Michelle Meyer Loan Consultant 815.482.9864 <i>Whether you're buying your first home, looking toward retirement or somewhere in between, we have loan programs to meet your needs.</i> 2121 N. Richmond McHenry IL 60050	Mike Lange Licensed insurance broker 847.458.5111 See how much you can save!  FARMERS 1126 W Algonquin Road Lake in the Hills IL 60156
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Kathy Powers 815.459.7913  HARRIS 5545 Northwest Highway Crystal Lake IL 60014	<i>Providing financing solutions for all of McHenry County</i>
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Senior Partner

(815) 356-8581 **RGarry@GarryLaw.com**

805 S. McHenry Ave Crystal Lake IL 60014

*Representing, advising, and counseling
businesses and their owners*

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McHCAR Podcast Series

Listen to some of our Service Providers tell you about themselves:

Go to: www.mhcar.com/podcasts.php

Home Inspectors

A home inspection is a limited, non-invasive examination of the condition of a home, often in connection with the sale of that home. This is usually conducted by a home inspector who has the training and certifications to perform such inspections. The inspector prepares a written report, often using home inspection software, and delivers it to a client, typically the home buyer. The client then uses the knowledge gained to make informed decisions about their pending real estate purchase. The home inspector describes the condition of the home at the time of inspection but does not guarantee future condition, efficiency, or life expectancy of systems or components.

Americal Inspections

Samuel C. Jones
Sugar Grove
630-466-4779
americalconst@aol.com

Amerispec Home Inspection Serv.

Bernie Stein
Lake Villa
847-245-4171
berniestein@comcast.net

Beneficial Home Inspection

Steve Johnson*
Lake Villa
847-338-5099
sjohnson@beneficialhome.com
www.beneficialhome.com/

Brickkicker Home Inspections

Daniel A. Custardo*
Marengo
815-943-2742
dcustardo@brickkicker.com
<http://www.brickkicker.com/mchenry>

Complete Home Inspections, Inc.

Randy Gerdes
Crystal Lake
815-482-5859
randygerdes@att.net

Dunwell Home Inspections, Inc.

Joel Dunwell
Naperville
630-922-2569
joel@dunwellinspections.com

Holian & Son Inspections LLC

John Holian
Richmond
815-678-2153
gilbertjh@wishcom.net

Home Inspections Services

Ronald C. Mount
South Elgin
847-289-9980
rjmount@sbcglobal.net
<http://HOMEINSPECTIONSERVICES.BIZ>

Lifeline Inspections & Consulting, Inc.

Robert L. Claus
Oswego
630-546-0907
robclaus@att.net

Palmarium Home Inspection Services, Inc.

Lisa Cowger
Crystal Lake
815-342-9358
lccowger@sbcglobal.net

RCI Inspections, Inc.

Jessie Cannoy Jr.*
Huntley
847-727-3782
rciinspections@comcast.net
<http://www.rciinspections.com>

World Inspection Network

John Frasier
Wonder Lake
815-653-0600
jfrasier@wini.com

What Does Your Home Look Like Through the Eyes of a Buyer?

Kitchen. *The kitchen brings you the best return on your investment.*

- Make the kitchen table bright and attractive.
- If cabinets are dull, paint them.
- Put up perky new curtains.
- If the flooring is badly worn, replace it. If a tile is loose, heat the tile with an iron covered with a soft cloth to soften the adhesive - replace the tile.
- Remove any appliances that you keep on the counters, like a toaster or coffee maker, can opener, etc. Clean counters make the room look larger.
- Leave a luscious smell in the kitchen (i.e., vanilla, cinnamon-apple tea, etc.)

Bathroom. *Second best return on your investment.*

- Repair dripping faucets.
- Clean any water stains (sinks, tubs, toilets, etc.) with vinegar or commercial lime and rust remover.
- Keep fresh towels in the bathrooms.
- Keep sinks and mirrors shining.
- If drains run slowly, unclog them. Don't wait for the home inspector to discover this problem!
- Keep a solid deodorizer in the bathroom area.
- Replace old caulking around bathtubs, showers, sinks, and backsplashes.

Living Areas. *Typically the last rooms to be upgraded - show them well.*

- Have all plaster in top shape. Cracks or nail-pops are easy to fix.
- Check ceilings for leak stains. Fix the cause of the damage, repair the ceiling, and paint.
- Apply a fresh coat of paint, using whites and other light and neutral colors.
- If you have a fireplace, clean it out thoroughly and place some fresh logs in it.
- Wash windows and replace any cracked or broken glass. Make sure all windows work properly.
- Replace burned out light bulbs. Use brighter bulbs.
- Be sure every light switch works.
- Make sure floors shine. Fix any creaking floor boards or stair steps
- Straighten up the closets. Get rid of excess. Store out of season clothes so closets look larger.
- Use room deodorants to eliminate any musty odors. Lubricate any sticking or squeaky doors.
- For doors that stick slightly, rub a block of paraffin against the surface that shows signs of wear.
- For sliding doors that stick, rub the tracks with paraffin or candle wax.

Basement, Attic, Garage. *Show how much storage you have.*

- Clean out basement, attic, and garage and dispose of everything you are not going to move.
- Package everything you won't need until you are settled in your new home.
- Make sure there is plenty of light on the basement stairs.
- If your basement is dark and gloomy, paint ceilings and walls light colors.
- Repair cracks in the floors with ready-mix concrete.
- Vacuum garage floors and rafters.
- Stack items neatly against walls to look larger.

Outside. *Make a good first impression.*

- Invest in landscaping where it can be seen at first sight. Clean walks and driveways as well.
- Cut back overgrown shrubbery that looks scraggly or keeps light out of the house.
- Paint your house if necessary. At least paint the front shutters, front door, and window frames.
- In winter, keep walks free of snow and ice.
- Inspect the roof, soffits, fascia, and gutters. Repair any damage. Replace missing shingles for sure.
- Consider putting flowers outside the front door.
- Keep lawn closely cut and edged. Consider hiring a maintenance service a month before selling.

Home Warranty

Protect your Sellers, Buyers and Investors with a home warranty to repair or replace breakdowns with their major mechanicals and appliances. Listings with home warranties sell approximately 3% closer to list price and up to 50% faster than homes listed without a home warranty.

American Home Shield

Lori Amato*

Wauconda

847-287-5760

lamato@ahslink.com

Home Warranty of America

Laura Perlman*

Lincolnshire

847-274-4476

lperlman@hwahomewarranty.com

Insurance

Lenders require homeowners insurance be purchased to protect their interest in your new home. Additionally, liability insurance is required in the event someone gets hurt or injured in the home. Beyond that these providers offer a wide range of insurance options often including health, life, auto and more.

Country Insurance

Andrew Ferrera

Algonquin

847-372-3655

andrew.ferrera@countryfinancial.com

Farmers Insurance

Mike Lange*

Lake In The Hills

847-458-5111

mike@mikelangeagency.com

Interior Redesign/Staging

Most people know to clear the “honey do” list before they sell but few realize just how much more money they can reap in the sale of their home when it is properly staged by a professional. Call one of these excellent companies to learn more about the process and for an estimate. There’s no charge for the phone call!

Fresh Look Interiors

Judy Pelinski*

Crystal Lake

847-370-8268

freshlookredesign@comcast.net

www.freshlookredesign.com

Investment Advisors

So you’re looking to buy or sell a home, be sure you are in the best position to financially benefit from the transaction. Call a professional listed below to get a financial “check up” early on in the process.

Ameriprise Financial

Walter Weiss*

St. Charles

630-762-6546

walter.weiss@ampf.com

Landscaping/Snow Removal

Studies show that a good investment in your landscaping will net you 200% return on your investment. Maybe you've already got a great yard, how about some help with our Midwestern snows? Give these people a call.

Green Skapes Lawn

Tim Ring*

Algonquin

847-867-2893

tring@greenskapes.com

Marketing

Whether you are a home seller looking for a buyer, or a REALTOR® looking to separate yourself from the pack, or stay in touch with your clients, marketing and advertising are critical to your success. Listed below are firms that can help you achieve your goals.

Home & Land Magazine

Gary Egger

St. Charles

630-584-6815

homesandland@notwires.com

Pyramid Advertising, Inc.

Thomas P. Van Zeyl*

Third Lake

847-687-1951

info@pyramidadvertising.net

www.pyramidadvertising.net

Moving/Storage

Perhaps the most dreaded part of buying and selling your home is having to move. Hiring a professional is much more affordable than you may think. Don't risk breaking your valuables while taking weeks to unpack, hire a professional and get it done right, quickly, and affordably.

Boyer-Rosene/Bekins Moving and Storage

Richard Duda*

Arlington Heights

630-936-1105

rduda@bekins.com

Tips On Moving: The Do's, Don'ts, and Don't Forgets

BEFORE YOU LEAVE:

Address Change

- Post Office: Give forwarding address
- Charge Accounts: Credit cards
- Subscriptions: Notice requires several weeks
- Friends and relatives.

Bank

- Transfer funds: Arrange check cashing in new city.
- Arrange credit references.
- Move lock box service.

Insurance

- Notify company of new location for coverage: Life, health, fire and auto.

Utility Companies

- Gas, light, water, telephone, fuel, garbage.
- Get refunds on any deposits made.

Delivery Service

- Laundry & newspaper: Change of service.

Medical

- Get referrals from doctor, dentist, & Vet.
- Transfer prescriptions, glasses, and X-rays.

Pets

- Ask about licenses, vaccinations, tags, etc.

AND DON'T FORGET TO:

- Empty freezer: Plan to use foods.
- Defrost freezer and clean refrigerator.
- Place baking soda to dispel odors.
- Have appliances serviced for moving.
- Clean rugs or clothing before moving; have them moving-wrapped.
- Arrange for bonded movers. Get boxes.
- Plan special care needs of infants and pets.

AND ON MOVING DAY:

- Carry enough cash and travelers checks to cover costs of moving services and expenses until you make banking arrangements.
- Carry jewelry and documents yourself or use registered mail.
- Plan route in detail and give to close friend or relative. Include overnight stops. Check in with them.
- Double check closets, drawers, and shelves to be sure they are empty.
- Leave all old keys needed by new owner with REALTOR® or neighbor.

AND AT YOUR NEW ADDRESS:

- Verify new services: telephone, gas, lights, water, garbage and cable.
- Check pilot light on stove, hot water heater, and furnace.
- Have appliances checked professionally.
- Ask mail person for any mail on hold.
- Update/obtain driver's license.
- Register to vote.
- Register car with new Village/City Hall.
- Transfer motor club membership.
- Register family in new place of worship.
- Register children in school.
- Arrange new doctor, dentist, & Vet.
- Post emergency phone numbers: 911?
- Ensure fire extinguishers are good and replace smoke detectors batteries (test).
- Test carbon monoxide detectors.

Radon Detection

Radon is a potentially hazardous gas that exists to varying levels throughout the Midwest. Know what level of radon exists in your home before you sell it or as a part of your inspection options during the purchase.

HBI Inspections Inc.

Kathy Cook
Naperville
630-420-9900
radonbk@sbcglobal.net

Land America Property Inspection Services

Stephen R. Miller
Lake In The Hills
847-471-7504
stephenmiller@landam.com

Northeast Illinois Radon Testing

Nancy J. Cooper
Mundelein
847-566-1540
neirt@sbcglobal.net

Radon Detection Specialists, Inc.

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Reliable Radon Inspections, Inc.

James East
Plainfield
877-997-2366
jimeast@reliableradon.com

RKC Inspections Radon Testing

Karen Claus
Oswego
630-373-4229
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Telecommunications

Everyone needs to ensure their communications are fast and reliable at an affordable price. Ask these companies why they're the best for your situation.

Call One

Betty Wollenberg*

Chicago

312-681-8300

bwollenberg@callone.com

Title Insurance

Title insurance is critical to having a clean ownership interest in a property. Typically the seller's attorney will select the title insurance company, however, never be afraid to suggest they use one of the great companies listed here.

Heritage Title

Fred Roediger

Crystal Lake

815-479-8400

froediger@htc24x7.com



9 Facts You Should Know about Today's Illinois Real Estate Markets

Think locally and long-term and do your homework.

1. Best buying opportunity in years!

If you've been thinking about buying a home, your timing couldn't be better. With current inventory levels and prices stabilizing, plus historically low interest rates, you have an unprecedented buying opportunity.

2. Housing remains an excellent long-term investment.

Owning a home is how many families begin to accumulate wealth. Given the leverage you get in purchasing a home, the average return on a 5% down payment over 10 years is usually three to five times greater than stock market returns. And you can't live in a stock! In Illinois the median price in 2008 was 23% higher than it was 10 years earlier in 1998.

3. The Illinois market is cushioned from extreme highs and lows.

Our Midwest market did not experience the extreme increases (and declines) in home sales and prices during the real estate boom as did housing markets in California, Florida and the Southwest. In 2009, Illinois single-family home prices trended back to pre-boom levels (before 2001); condos back to 2004 levels.

4. Affordable, safe mortgages are available even for people with less-than-perfect credit.

A mortgage backed by the Federal Housing Administration (www.HUD.gov) can be the answer for first-time buyers who have a hard time getting financing and enough money for the down payment. Also, the Illinois Housing Development Authority (IHDA.org) offers Illinois residents special loan programs.

5. Interest rates have one way to go—UP!

Mortgage rates reached 50-year lows in 2009. This is an ideal time for buyers to save thousands of dollars by obtaining home financing at record-low rates.



6. It pays to own versus rent.

A typical homeowner's net worth is 49 times that of a renter's, according to the National Association of REALTORS® estimates using the latest figures from the Federal Reserve Board's Survey of Consumer Finances. Owning a home provides both equity and tax benefits over time, plus important social benefits such as shelter, security and independence.

7. Getting help from an Illinois REALTOR® is a smart financial decision.

It has never been more important than now to work with a REALTOR®, the local market professional, to properly gauge local neighborhood conditions. Some markets have two levels of pricing—distressed sales and traditional sales. REALTORS® can help both buyers and sellers navigate today's complex market conditions.

8. Sellers can recoup on the buy side.

To sell quickly in today's market make sure your home carries a compelling price, not just a comparable one. The low interest rates and price declines in today's market give trade-up buyers a unique opportunity. What a seller may lose on the sell side can be more than recovered on the buy side.

9. Current market conditions won't last long. In Illinois sales volumes are on the rebound. As sales increase, inventory levels will decrease and prices will begin to rise. Buy now for the long-term while you have the buyer advantage.

Do you want to be listed in this Booklet?

If you are a service provider and are not listed in this booklet, ask yourself, “why not”?

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- Advertising opportunities to further your presence to the REALTORS®
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