



2017

# BUYERS GUIDE

# HOME BUYING MADE EASY

## EXPERIENCE...

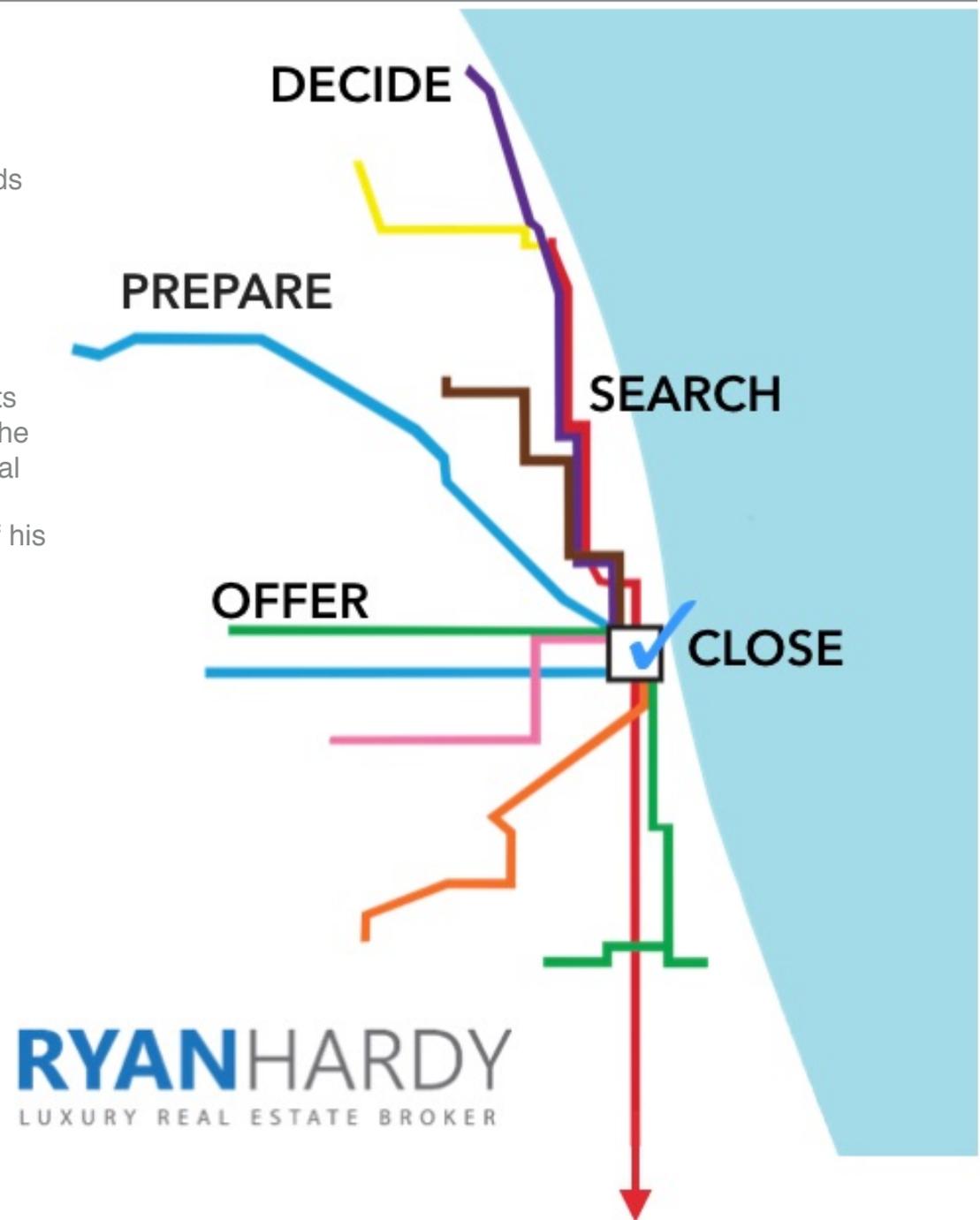
With 10+ years of real estate experience in Chicago and hundreds of successful transactions, Ryan has the skills, resources and knowledge necessary to make your real estate goals a reality.

## INTEGRITY...

Ryan makes his clients the priority and looks out for their interests over his own. The numerous repeat customers and the referrals he receives are a testament to his honest, **client-first approach** to real estate. He is intuitive, attentive, dedicated, and humble: qualities that allow him to successfully prioritize and manage the needs of his clients.

## RESULTS.

2016, Top Producer Award- Chicago Association of Realtors  
2015, Top Producer Award- Chicago Association of Realtors  
2014, Top Producer Award- Chicago Association of Realtors



Get started at: [www.RyanHardyChicago.com](http://www.RyanHardyChicago.com)

# SUCCESS STORIES

Representing the buyers of the city's most desirable condominiums and homes, Ryan's expertise spans all of downtown Chicago including the Gold Coast, River North, Streeterville, Lincoln Park, Lakeview & Bucktown/Wicker Park.

## EXPERIENCE AT ALL PRICE POINTS

Ryan makes his clients his priority. Forging strong relationships with his clients gives him insight into their aspirations, while his confidence and unwavering work ethic allow them to become a reality.



1874 N BURLING

**\$3.75M**



800 N Michigan

**\$2.725M**



1437 N Dearborn

**\$2.650M**



118 E Erie

**\$775K**



2424 N Southport

**\$515K**



1145 W Drummond

**\$1.3M**



1716 N Dayton

**\$2.4M**



1160 S Michigan

**\$880K**



676 N Kingsbury

***Pending***



2626 N Lakeview

**\$587K**



600 N Lakeshore

**\$1.5M**



340 E Randolph

**\$750K**



843 W Buckingham

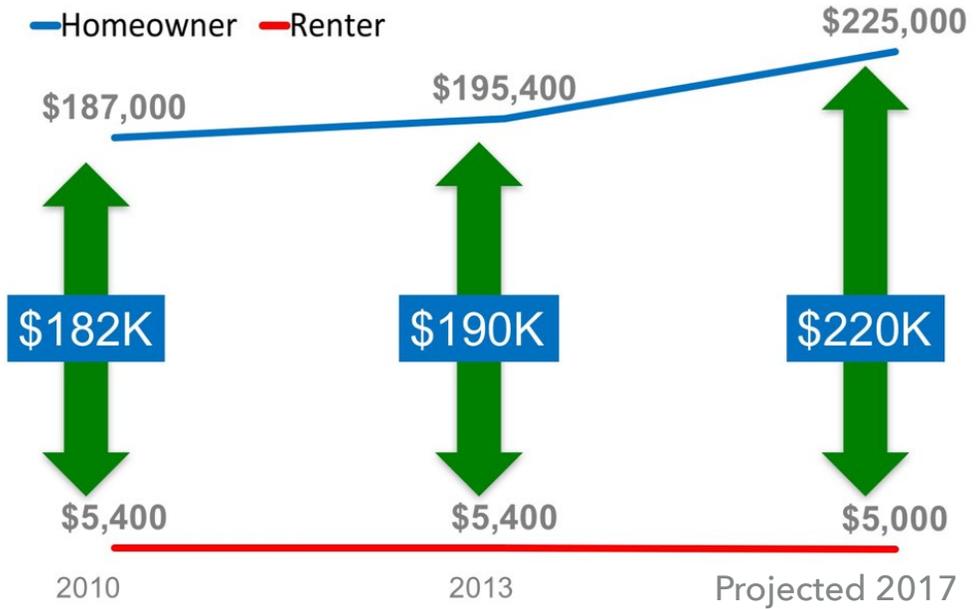
**\$669K**

# DECIDE

**Define your goals. Research your options. Make your plans.**

Given that buying a home is such a big step, it's important for you to educate and prepare yourself as much as possible in advance. This means clearly determining why you're buying and what kind of home you're looking for. And because buying and financing a home are so closely related, it also means examining your current financial situation and projecting how much you can afford.

# Increasing Gap in Family Wealth



NAR

“Homeowners pay down their principle balance and increase equity. Rent payments add to your landlords equity.”

“Build wealth. Making mortgage payments is a form of forced savings.”

“The cost of waiting. Increasing interest rates decrease your buying power.”

“Homeowners are able to deduct mortgage interest and property taxes from their income.”

# Interest Rates

30 Year Fixed



|      | 2015 Q1 | 2015 Q2 | 2015 Q3 | 2015 Q4 | 2016 Q1 | 2016 Q2 | 2016 Q3 | 2016 Q4 | 2017 Q1 | 2017 Q2 | 2017 Q3 | 2017 Q4 |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rate | 3.7     | 3.8     | 4       | 3.9     | 3.7     | 3.6     | 3.5     | 3.8     | 4.2     | 4.4     | 4.5     | 4.5     |

Freddie Mac

# PREPARE

**Educate yourself about your options. Examine your financial situation. If necessary, get pre-approved for financing.**

Unless you're paying cash, it is generally recommended that you get pre-qualified for a loan before you start viewing homes and making offers. The pre-approval process is painless and can be done over the phone with the lender of your choice. Your current financial situation and credit history will determine the amount you qualify for and set the budget for your home search.

# SEARCH

**New listings hit the market everyday! Start your search [HERE](#) or tell Ryan what you're looking for and get the best new listings delivered straight to your inbox. Select the properties that interest you most, then visit them in person.**

Keep your objectives in mind when visiting a home. Create a list of the features that you need and want in a home. Judge each home by the list instead of by minor details that could distract you from your end goal. Working together, go over the pros and cons of each home.

Ryan will help you stay on track while still keeping his eyes out for great new properties.

# SEARCH

[www.RYANHARDYCHICAGO.com](http://www.RYANHARDYCHICAGO.com)

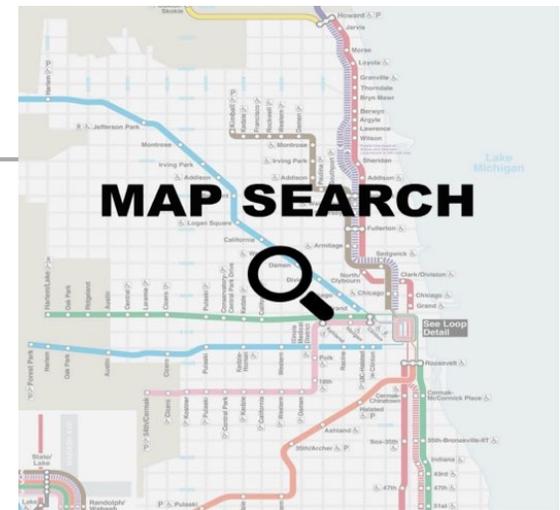
Utilize the map search, sort by neighborhood, condo buildings and more

Intuitive fully customizable search function on any device.

Preset searches by neighborhood, Property Type & Price Point

Request floorplans and more info

Set up Property Alerts, Save Your Favorites properties and Request Showings



# OFFER

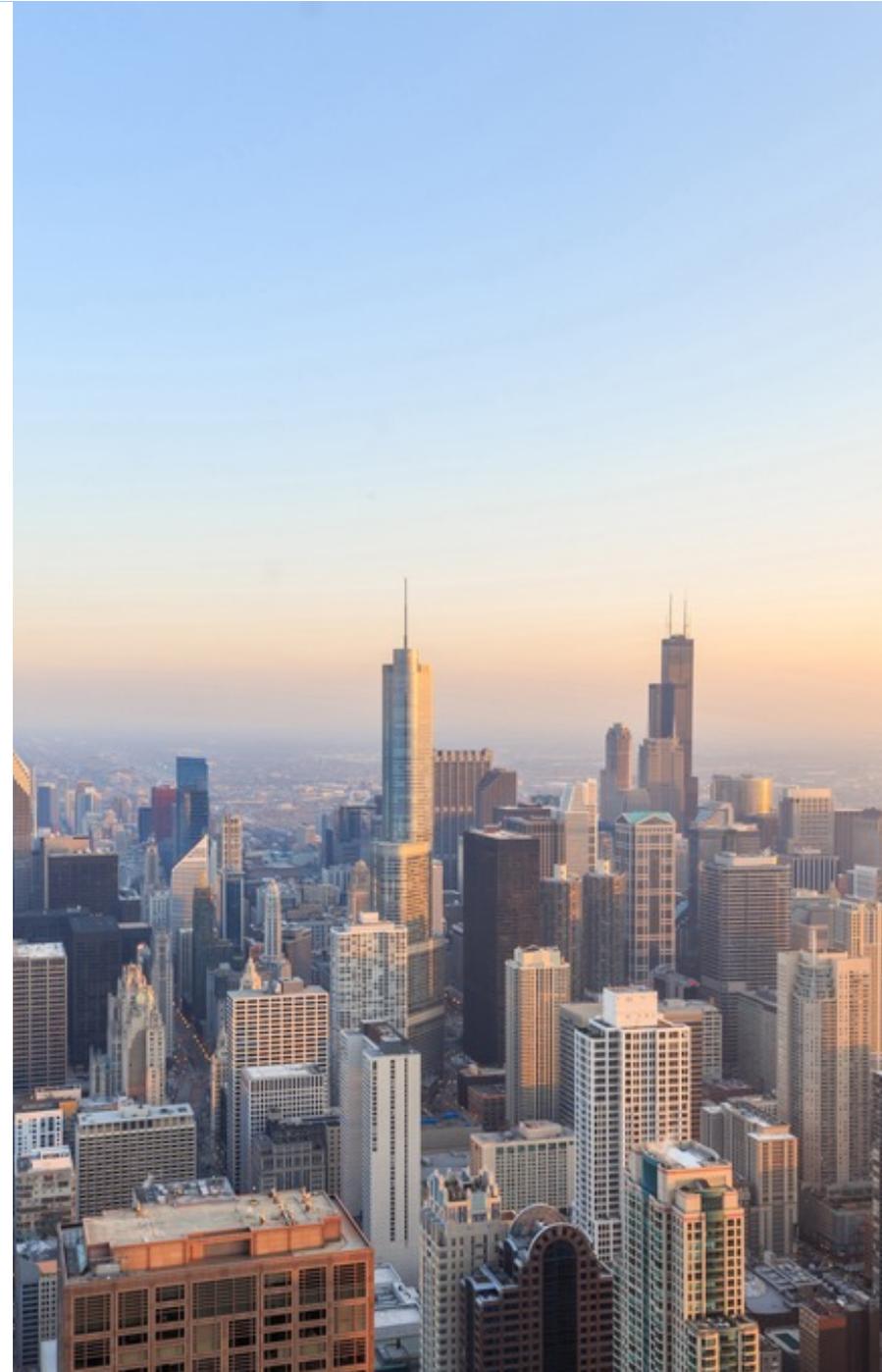
**Strike a balance - Motivated, but not too eager. It's important that you don't tip your hand to the listing agent. Save your excitement for later.**

Now that you've found the home, it's time to make an offer. Every negotiation is unique, but if you can justify your offer price with recent market research, you are in a strong position. Familiarize yourself with recent sales in advance, so you can negotiate from knowledge. Draft your offer to demonstrate that you're a serious buyer - the kind sellers look for.

## OFFERS & NEGOTIATING *for with Dummies*

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- ▶ Understand how much you can afford.
- ▶ **Act fast & make a solid offer.** Now that you've found "The One" don't let it get away.
- ▶ Preparation and **having a plan is key.** Discuss how you will respond to counter offers prior to receiving one.
- ▶ **Be prepared to negotiate.** Explain how you determined your offered price using market based facts.
- ▶ Negotiations are a give and take process. Work to create options for mutual gain. **Both sides should budge a little.**
- ▶ Don't dismiss a seller's objections to your offer. Keep the lines of communication open and try to understand the seller's point of view and motivations.
  - Remember your goals.



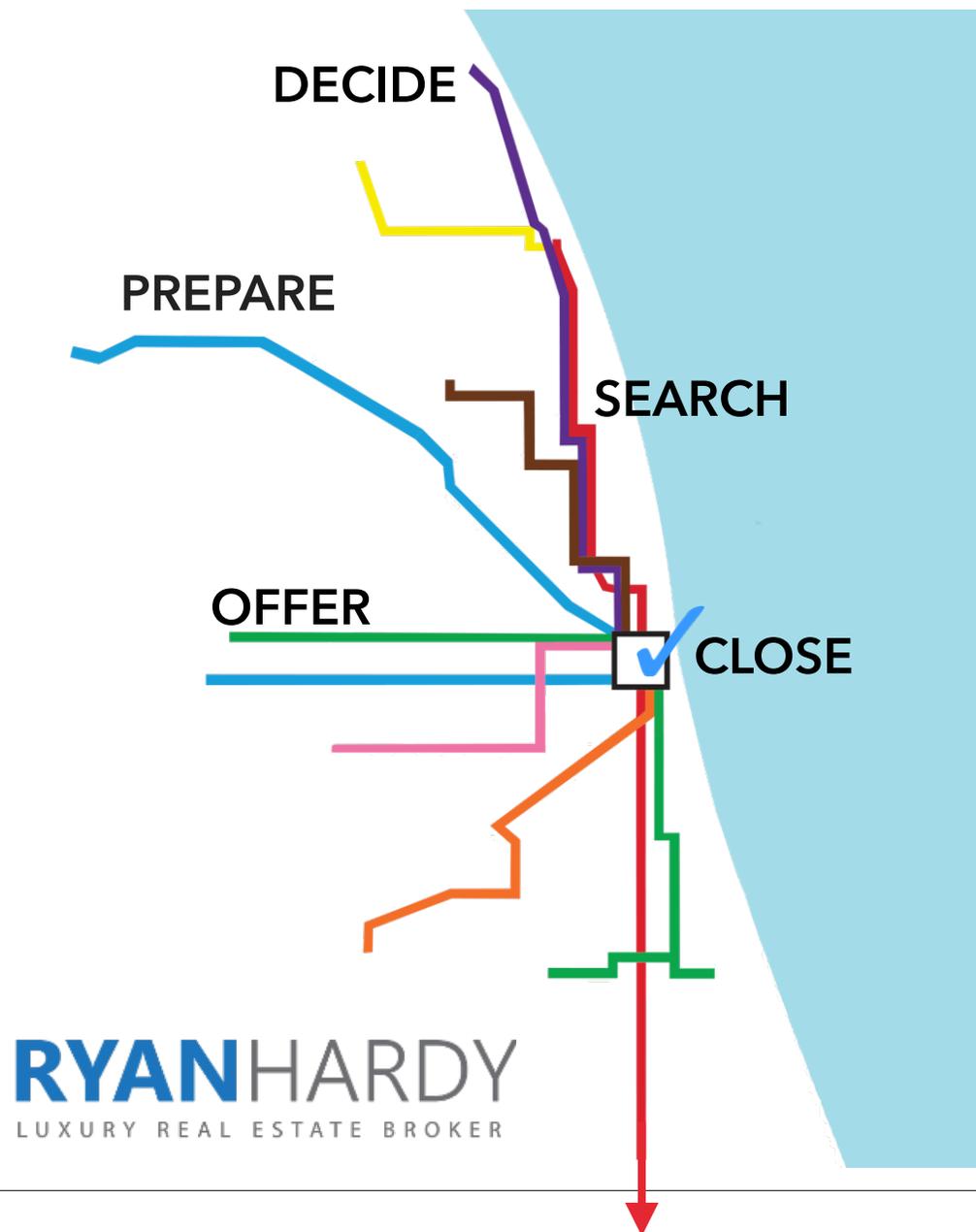
## CLOSE

**From start to finish, Ryan will guide you through every step of the sales process, ensuring you get the best deal on the home of your dreams.**

When you're ready to take the first step towards buying a new home or condo, Ryan is ready to help. Buying a new home can be stressful, requires making many important financial decisions and the negotiations can be an emotional charged process. It helps to have an expert in your corner.

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