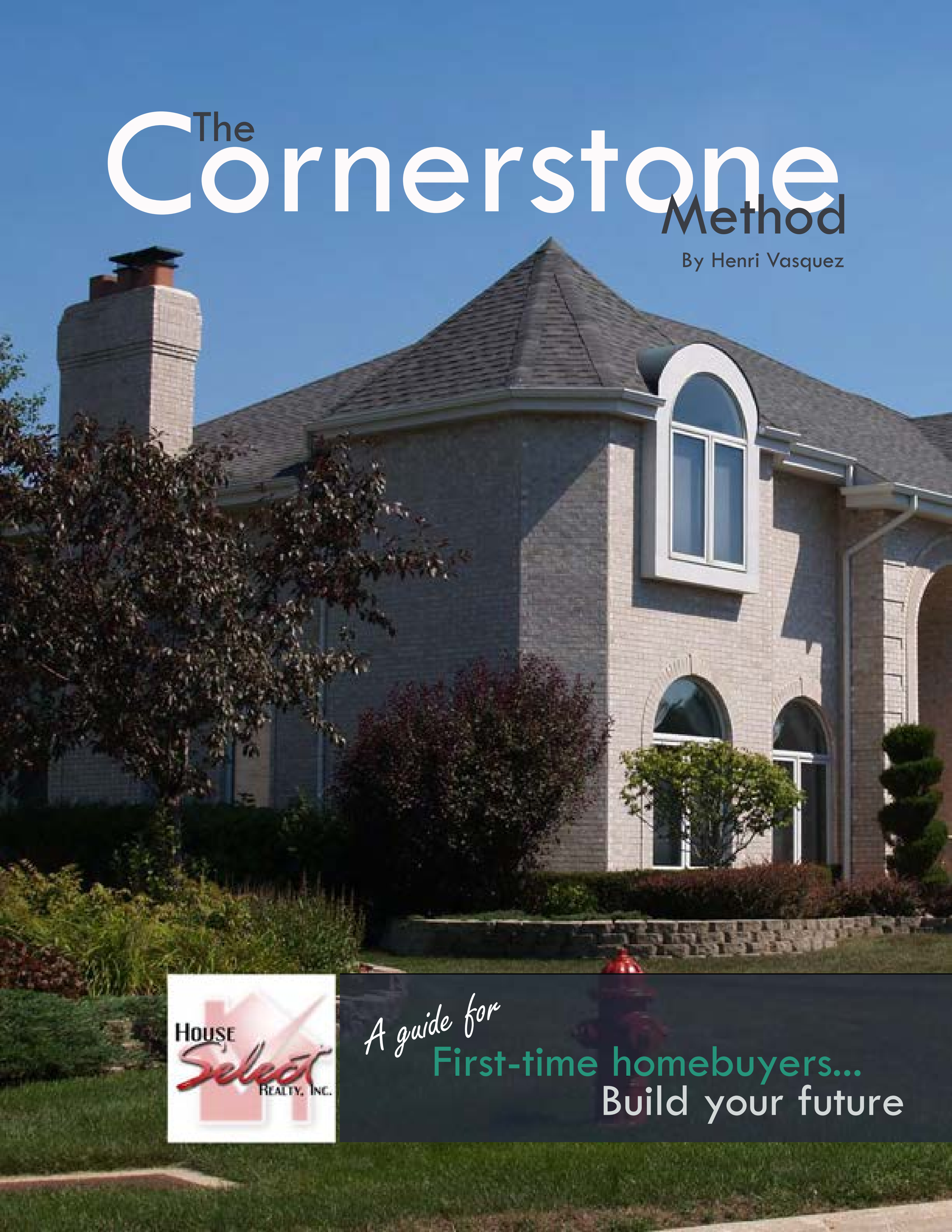
The Cornerstone Method

By Henri Vasquez

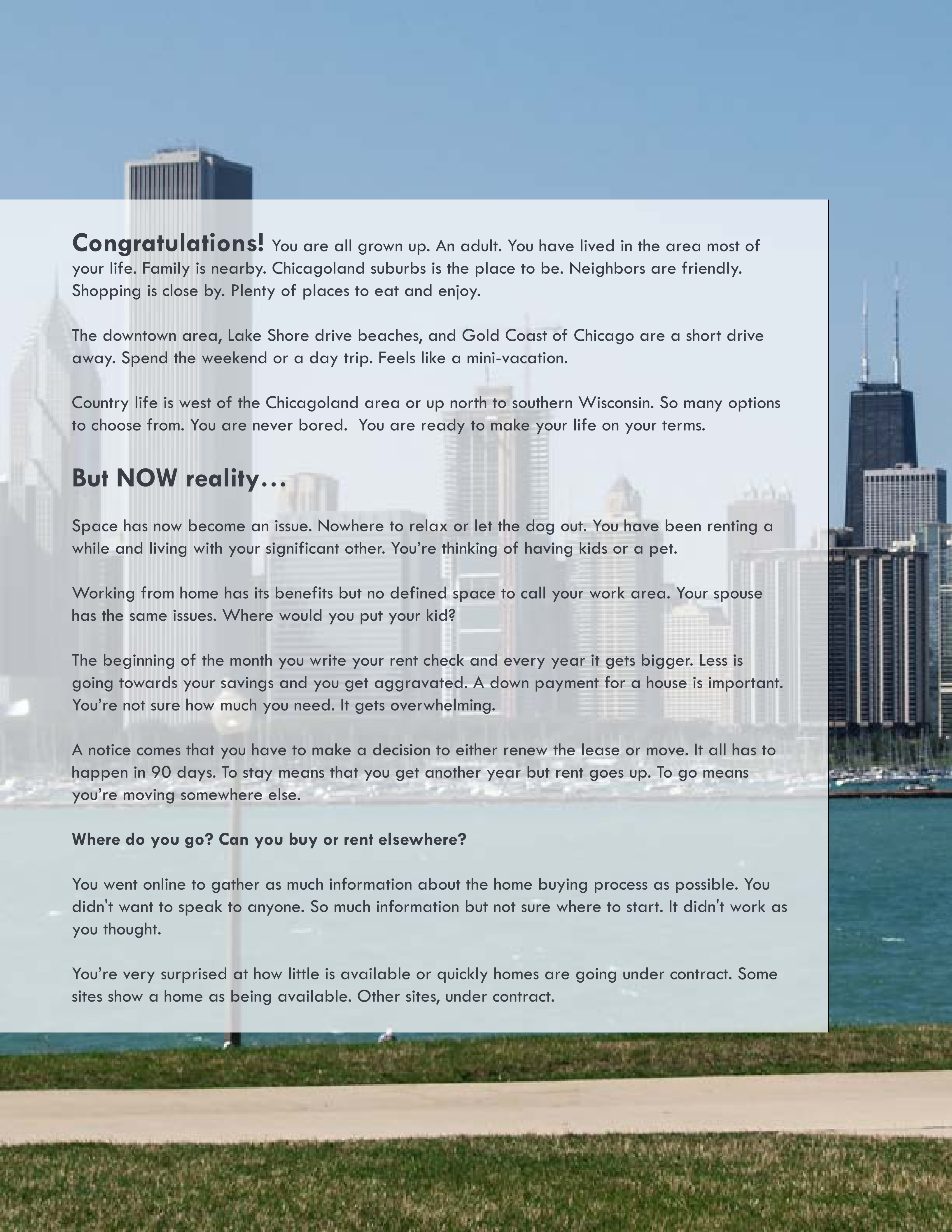


House Select Realty, Inc.

A guide for

First-time homebuyers...

Build your future



Congratulations! You are all grown up. An adult. You have lived in the area most of your life. Family is nearby. Chicagoland suburbs is the place to be. Neighbors are friendly. Shopping is close by. Plenty of places to eat and enjoy.

The downtown area, Lake Shore drive beaches, and Gold Coast of Chicago are a short drive away. Spend the weekend or a day trip. Feels like a mini-vacation.

Country life is west of the Chicagoland area or up north to southern Wisconsin. So many options to choose from. You are never bored. You are ready to make your life on your terms.

But NOW reality…

Space has now become an issue. Nowhere to relax or let the dog out. You have been renting a while and living with your significant other. You’re thinking of having kids or a pet.

Working from home has its benefits but no defined space to call your work area. Your spouse has the same issues. Where would you put your kid?

The beginning of the month you write your rent check and every year it gets bigger. Less is going towards your savings and you get aggravated. A down payment for a house is important. You’re not sure how much you need. It gets overwhelming.

A notice comes that you have to make a decision to either renew the lease or move. It all has to happen in 90 days. To stay means that you get another year but rent goes up. To go means you’re moving somewhere else.

Where do you go? Can you buy or rent elsewhere?

You went online to gather as much information about the home buying process as possible. You didn't want to speak to anyone. So much information but not sure where to start. It didn't work as you thought.

You’re very surprised at how little is available or quickly homes are going under contract. Some sites show a home as being available. Other sites, under contract.

You're not quite sure what you can spend. And you're not sure who you can trust to give you proper advice. Rates and payments seem to be all over the place and change daily. You're not sure what is current or old.

You start second-guessing everything and everyone. What do you do now?

You start to call around and try to reach the listing agent for each house thinking that is the best solution. Panic begins to set in. Heart begins to race. You feel overwhelmed. Not sure where to start or who to ask.

Finally, you reach a person. He/she tells you the home is under contract. They begin to grill you on what you're looking for and probe for answers to get you to buy something else with them. You feel like you're being sold. That is what you were trying to avoid in the first place.

"So how DO you solve this problem? Here's the answer…"

I break things down into chunks. There is so much information that is available and will be overwhelming all in one fell swoop. I don't expect anyone to remember everything.

What is important is that you remember that I am there to be your guide. Through my process I will be able to help you every step of the way and answer any questions I can.

STEP ONE. Interview

We'll begin by getting to know each other. We'll talk about homes that pique your interest.

I'll create a search that best reflects you and your desired home. You'll get an insider's view of the market. It'll give you a chance to ask questions about anything related to your new home.

I want to get to know you and I want you to get to know me. My experience and expertise in this area will be helpful.

I'm here to help and inform you about the process and pitfalls. I'm not here to sell you a home as crazy as this may sound. You'll want me to know as much as possible about what you want so that you can make the best possible decision.

STEP TWO. Ideal home

We'll talk about the type of home you want based on your wants and needs. There will always be must-haves and that'll be important to know.

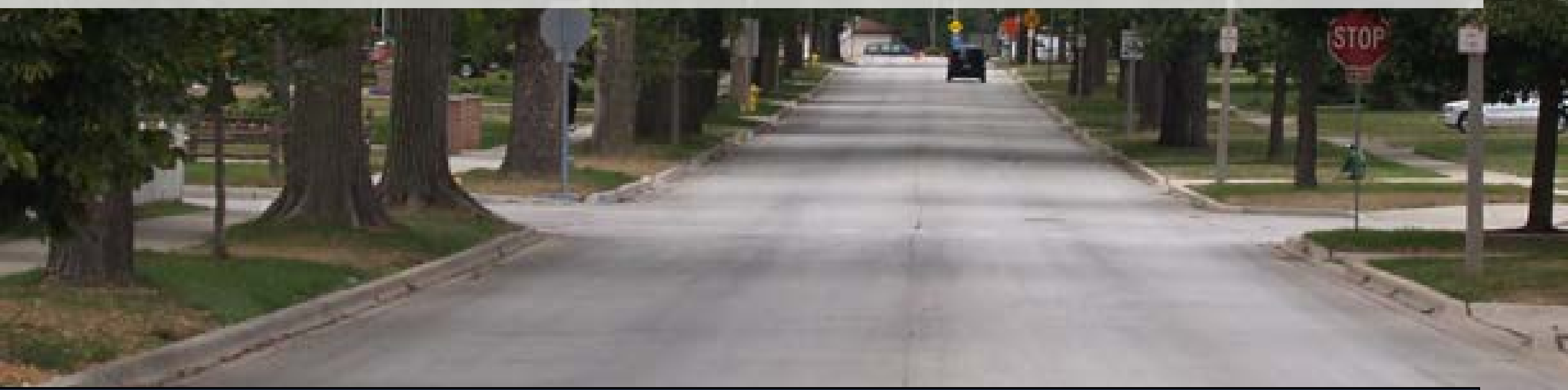
You'll also select or introduce homes that are of interest to you. I'll go over the homes with you and discuss how these homes compare. You'll help me drop the ones you feel are not in your best interest. We'll focus on the homes that are in line with your wants and needs.

Your time is valuable. You'll see homes online that are very appealing.

I'll compare what we see online with the detailed information I have in the MLS. My goal is to help you see homes that make sense. Sometimes pictures are deceiving. A kitchen may appear bigger than what it is, Bedrooms are not quite as spacious as they appear.

I have experience going through many homes like those. This'll help me describe what the actual feel and size may be like to you.

Homes are selling fast. I don't want you to waste your time with homes that are not your first choice.



STEP THREE. Finance

It's important to know whether you'll buy in cash or with a mortgage. With a mortgage, there are certain challenges that you need to be aware of. Not because of how much you buy but whether the home is financed with a mortgage. All mortgages need a move-in type home. An FHA mortgage is very strict about the condition of the home. A conventional mortgage is not as much.

We'll talk about those details on the homes you want to see.

Having a pre-approval before seeing homes is always important. Preparation is even more important now. Homes can be gone in a matter of hours. Placing an offer with a pre-approval is the best way to win a bidding war. Financing has to fit the home.

STEP FOUR. Discovery/Offer

We'll talk about the neighborhood and its condition. We'll go through the house and discuss how it feels and what things are a risk. You'll tell me how the home feels to you and whether you see yourself in it. I'll discuss the issue or risks I saw and whether they can or will be fixed.

Seeing the home has given us a good idea of what is there. It's time to see what similar homes are selling in the area.

We'll go over the pros and cons with each to compare with the home you desire. A clearer idea of value should begin to appear. The important part here is to determine how aggressive you should be with your offer. This will give you the best chance of being the winning bid.

This allows you the time to digest what you have seen. It's fresh in your mind and we can go back in to see something a second time.

It's also a good time to ask any questions about the process as it relates to the home. You now have a clear picture of the home you desire. This will help when comparing with others in the same neighborhood. This will give you the approach you should take. I always try to view a home as if there is little interest in it.

I look to see if the seller is willing to negotiate by giving an offer that would benefit you. A higher offer may be better if we see that there are very few homes available in the area. We'll use this method when homes are selling fast.

STEP FIVE. Closing and Beyond

You have now done the home inspection, finished loan prep and appraised the home. All that's left to do is close on your home.

It'll seem as though everything is coming at you fast. Don't worry, I and my team will be there to walk you through the process. You'll get continual updates on everything that you need to do. All closing should be is an afterthought. You'll talk to the attorney, hand over the down-payment, sign paperwork, and get the keys to your new home.

That is it!

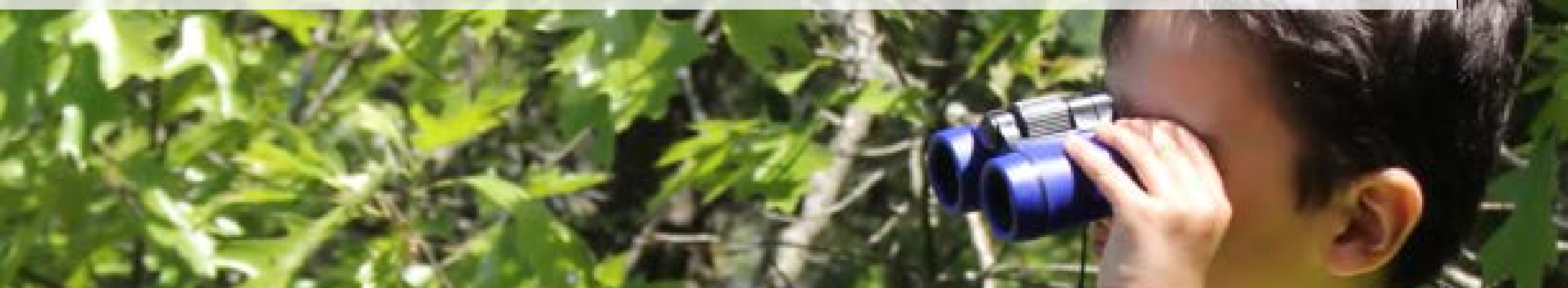
Sometimes bumps in the road happen. I, along with your attorney, will help you solve any issues. Moving into the house should be your only concern at this point.

I want you to know that my service does not end there. You will have questions later and I'll be there to answer them.

Here is what the CORNERSTONE METHOD will do for you.

You'll now have more space to work, to play and relax. You can enjoy your home both inside and outside. You are free to decorate them that suits you best!
You now feel a little more financially confident. You know how much your payment is each month. You are not worried about it going up every year. And you don't have the stress of having to find a new home. You are finally building some equity.

Your home will no longer be a dream. The illusion will now be real and you can build your future. You can work to pay down your mortgage on a home you own. You're no longer building someone else's dream. You're creating your own dream.



Here is what my clients are saying…

Karla from Joliet, IL said

"As a first-time home buyer, this process was quite scary and we had difficulty trusting an agent because of fear. As silly as it might sound, we feared landing in the wrong hands of an inexperienced agent and possibly losing our dream home. This "fear" turned into just that, causing us to actually land in the wrong hands! After initially contacting Henri, we took it upon ourselves and tested the waters with two other agents. This was by far our worst mistake during the process. Not only did we lose multiple homes we were interested in, but we also lost valuable time. After this horrible experience, we were ready to through in the towel and call it quits. But, we took a leap of faith and decided to contact Henri once again and give it one last try. During our phone call, I poured out my fears, shared our previous experience, and his response is one I will never forget. "I promise you that I'm not here to do you wrong, I understand your fears, But I work hard to treat my clients like family." Those words reassured me that we were in fact in the right hands since day one. When we began working with Henri and scheduled our first viewing, his knowledge poured right out. As soon as we stepped foot into the home, Henri explained every single little thing he saw. From the flooring type to the type of windows that were installed, to what needed to be replaced and much more, we were speechless. He was like an actual home inspector and his years of experience definitely reflected upon that point. Henri was very honest with his opinions, showed sensitivity towards our feelings, and was always responsive to calls and texts even during late hours. Needless to say, we are overall beyond thankful for Henri's assistance and highly recommend him for your future purchase. If you are a first-time home buyer and have experienced the same insecurities/feelings we have, it's ok! It happens to the best of us! Finding the right agent is overwhelming, not knowing where to start looking alone is nerve-racking. But, we hope our story and our not-so-great experiences save you from making the same mistake. Henri is definitely who you want to go with, he's your guy, and trust me when I say that he will go that extra mile for you. May I also add that after a month working with Henri and all odds against us, we have finally closed on our first home! Thank you, Susan from Brookfield, IL “I really enjoyed working with Henri. He is awesome and was always quick to respond. He listened to what we needed and came through. He was always pleasant and professional. His knowledge of homes and how he cared not to just show you something for his benefit. I would highly recommend!!!”

Kathy and Brandon from Roselle, IL.

“Henri's knowledge of homes in the area along with his honesty, candor, and frankness was a breath of fresh air in the home buying and selling process. Not only did Henri help us in getting our house on the market and into a pending sale in only 3 days, he helped us get the home we bought into a pending sale in less than a week. Communication was easy with Henri as he was quick to respond to any inquiry I had - whether by phone, text, or email.

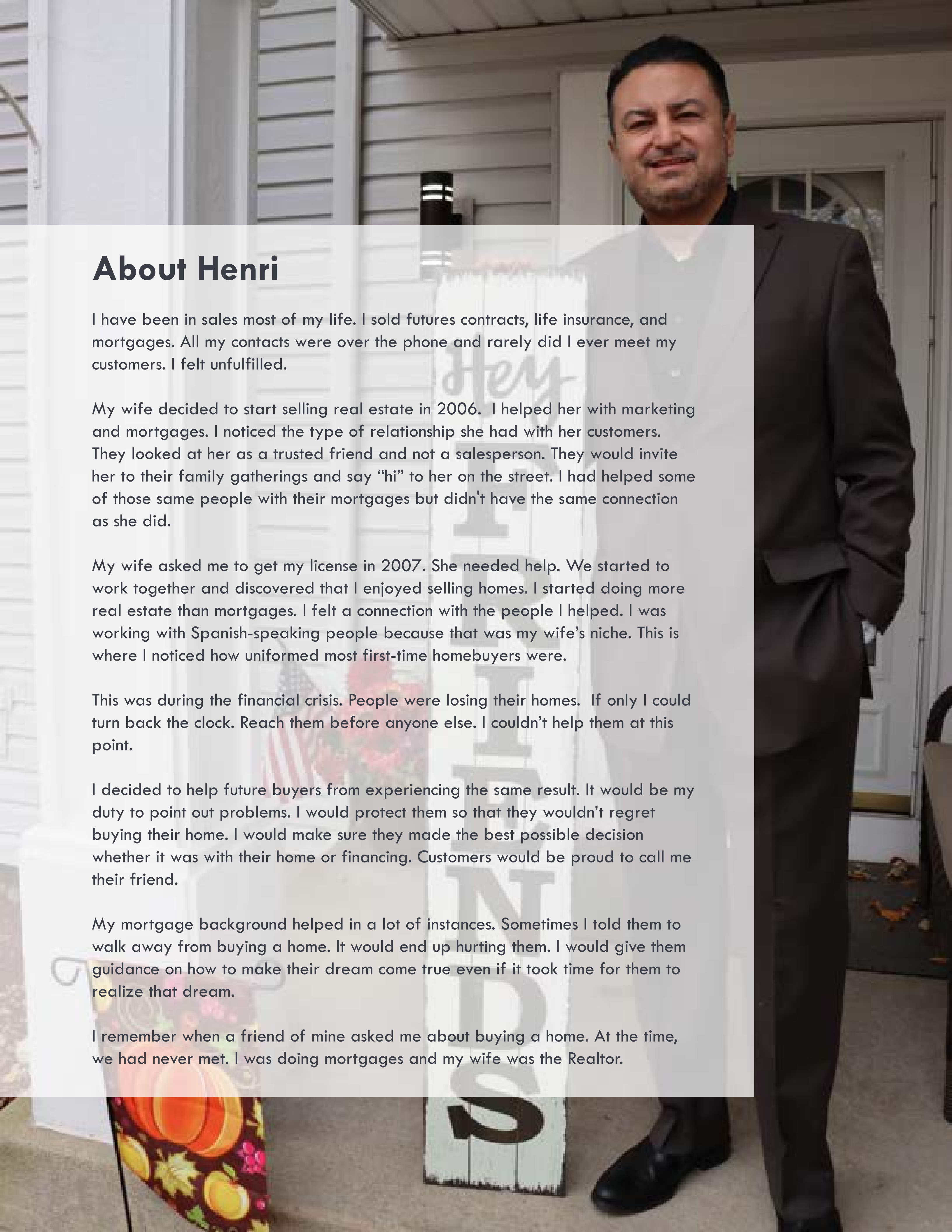
Overall, I recommend Henri Vasquez as a realtor if you're looking to buy and/or sell a home.”

Dan from Naperville, IL.

“Look no further. You have found one of the best in the field. Henri is an extremely trustworthy person who helped us look for a home in the Western suburbs of Chicago. He had sound knowledge of all the properties that he showed us. He was prompt and very patient throughout our search. We have a very high opinion of Henri and we strongly recommend him. He will not disappoint you.”

Do you have time to chat? Here is how we begin...

The next step is to set up a call or Facebook chat with me. It will only be about 15 minutes. If it goes longer, it’s only because that's what you wanted. Click here to see how simple it would be to live in your new home.



About Henri

I have been in sales most of my life. I sold futures contracts, life insurance, and mortgages. All my contacts were over the phone and rarely did I ever meet my customers. I felt unfulfilled.

My wife decided to start selling real estate in 2006. I helped her with marketing and mortgages. I noticed the type of relationship she had with her customers. They looked at her as a trusted friend and not a salesperson. They would invite her to their family gatherings and say “hi” to her on the street. I had helped some of those same people with their mortgages but didn't have the same connection as she did.

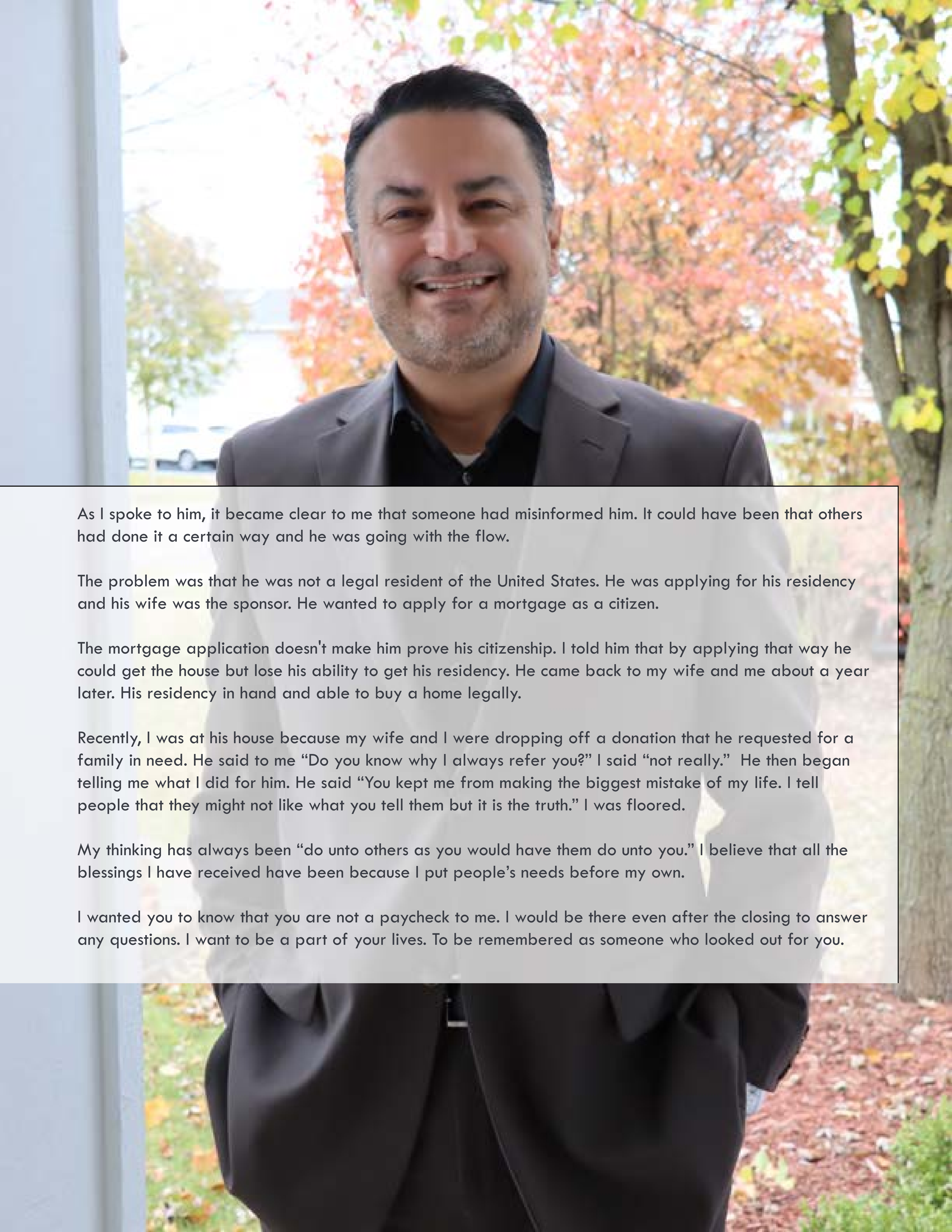
My wife asked me to get my license in 2007. She needed help. We started to work together and discovered that I enjoyed selling homes. I started doing more real estate than mortgages. I felt a connection with the people I helped. I was working with Spanish-speaking people because that was my wife’s niche. This is where I noticed how uniformed most first-time homebuyers were.

This was during the financial crisis. People were losing their homes. If only I could turn back the clock. Reach them before anyone else. I couldn’t help them at this point.

I decided to help future buyers from experiencing the same result. It would be my duty to point out problems. I would protect them so that they wouldn’t regret buying their home. I would make sure they made the best possible decision whether it was with their home or financing. Customers would be proud to call me their friend.

My mortgage background helped in a lot of instances. Sometimes I told them to walk away from buying a home. It would end up hurting them. I would give them guidance on how to make their dream come true even if it took time for them to realize that dream.

I remember when a friend of mine asked me about buying a home. At the time, we had never met. I was doing mortgages and my wife was the Realtor.



As I spoke to him, it became clear to me that someone had misinformed him. It could have been that others had done it a certain way and he was going with the flow.

The problem was that he was not a legal resident of the United States. He was applying for his residency and his wife was the sponsor. He wanted to apply for a mortgage as a citizen.

The mortgage application doesn't make him prove his citizenship. I told him that by applying that way he could get the house but lose his ability to get his residency. He came back to my wife and me about a year later. His residency in hand and able to buy a home legally.

Recently, I was at his house because my wife and I were dropping off a donation that he requested for a family in need. He said to me “Do you know why I always refer you?” I said “not really.” He then began telling me what I did for him. He said “You kept me from making the biggest mistake of my life. I tell people that they might not like what you tell them but it is the truth.” I was floored.

My thinking has always been “do unto others as you would have them do unto you.” I believe that all the blessings I have received have been because I put people’s needs before my own.

I wanted you to know that you are not a paycheck to me. I would be there even after the closing to answer any questions. I want to be a part of your lives. To be remembered as someone who looked out for you.