



My Town Realty Group is dedicated to exceeding our clients' expectations, while exhibiting the utmost standard of transparency, honesty, loyalty, and integrity. Our experienced real estate experts will guide your experience through providing comprehensive information, savvy advice and attention to detail, ensuring a smooth transaction.

Learn some more about your main points of contact who will be available to assist you with every step of the transaction.

## MEET YOUR *buyers team*

### JEROME WITTE, MANAGING BROKER

Jerome's real estate journey began in 2010, when he decided to pursue a career that would combine two of his passions: building community and helping people. Prior to jumping into real estate, Jerome worked in the insurance industry, while also having spent time in business to business sales. Jerome has always had a service focus, whether he was coaching youth sports, or running after-school programming for Chicago high school students. Jerome and his family spent his early years in west suburban Lombard, and his formative and college years in Normal, Illinois, where he attended Illinois State University. Jerome and his wife Monica live in Chicago's Edgebrook neighborhood, along with their daughter, Autumn and sons, Gabriel and Patrick.



### SUPPORTED BY:

#### JAMIE RENZ, TRANSACTION MANAGEMENT MARKETING

Jamie has worked for My Town since 2015. She was born and raised in western Pennsylvania and graduated from Kent State University with a BA in Interior Design in 2007. She and her husband recently purchased their first home in the western suburbs. Lucky, their rescue pup, chose the house with the best lawn.



**My Town Realty Group  
Chicago, Illinois**

**Team: 773-360-0456  
Team@MyTownRealtyGroup.com**



@MYTOWNREALTY

# OUR CLIENTS ARE SAYING...



Jerome was great through our whole process, making sure that we understand what issue might arise and making sure we have possible solution beforehand ... I also like how on day one he met us and set expectation. You can feel his passion during our discussion...making sure that we find the perfect home for us and not him, even if it takes 7 months from the initial offer... I could not have found a more perfect realtor.

**- Nam H.**



Jerome truly took into consideration our needs, wants, budget, commutes, future plans and pinpointed the perfect area for us. We love our new home and are 100% certain we never would have ended up there without Jerome's insight. As first-time home buyer, he patiently led us through the negotiation, contract and closing processes, which was immensely appreciated.

**-Timothy W.**



...he has been very accommodating and goes out of his way to make the whole process smooth and problem-free. I have found Jerome to be extremely trustworthy, reliable, knowledgeable and efficient. I would 100% recommend him!

**-Karen N.**

*Check us out!*

@MYTOWNREALTY



**My Town Realty Group  
Chicago, Illinois**

**Team: 773-360-0456**

**Team@MyTownRealtyGroup.com**





# How to

# PREPARE FOR HOUSE HUNTING



## Know that there's no "right" time to buy.

If you find the perfect home now, don't risk losing it because you're trying to guess where the housing market and interest rates are going. Those factors usually don't change fast enough to make a difference in an individual home's price.

## Don't ask for too many opinions.

It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it much harder to make a decision. Focus on the wants and needs of the people who will actually be living in the home.

## Accept that no house is ever perfect.

If it's in the right location, the yard may be a bit smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus in on things that are most important to you. Let the minor ones go. Also, accept that a little buyer's remorse is inevitable and will most likely pass.

## Don't try to be a killer negotiator.

Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price or refusing to budge may cost you the home you love.

## Remember your home doesn't exist in a vacuum.

Don't get so caught up in the physical aspects of the house itself that you forget about important issues such as noise level, access to amenities, and other aspects that also have a big impact on your quality of life.

## Plan ahead.

Don't wait until you've found a home to get approved for a mortgage, investigate insurance, or consider a moving schedule. Being prepared will make your bid more attractive to sellers.

## Choose a home first because you love it; then think about appreciation.

A home is still considered a great investment, but its most important role is as a comfortable, safe place to live.

REALTOR® Magazine | RealtorMag.Realtor.org  
Copyright 2015. All rights reserved.



**My Town Realty Group**  
4879 North Lincoln Avenue  
Chicago, Illinois 60625

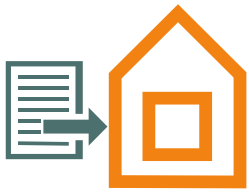


**Team@MyTownRealtyGroup.com**  
**Office: 773.360.0456**  
**Fax: 888.745.0936**

*Check us out!*



**@MYTOWNREALTY**



# How to

# PREPARE TO BUY A HOME



## Talk to mortgage brokers.

Many first-time home buyers don't take the time to get prequalified. They also often don't take the time to shop around to find the best mortgage for their particular situation. It's important to ask plenty of questions and make sure you understand the home loan process completely.

## Be ready to move.

This is especially true in markets with a low inventory of homes for sale. It's very common for home buyers to miss out on the first home they wish to purchase because they don't act quickly enough. By the time they've made their decision, they may find that someone else has already purchased the house.

## Find a trusted partner.

It's absolutely vital that you find a real estate professional who understands your goals and who is ready and able to guide you through the homebuying process.

## Make a good offer.

Remember that your offer is very unlikely to be the only one on the table. Do what you can to ensure it's appealing to a seller.

## Factor maintenance and repair costs into your buying budget.

Even brand-new homes will require some work. Don't leave yourself short and let your home deteriorate.

## Think ahead.

It's easy to get wrapped up in your present needs, but you should also think about reselling the home before you buy. The average first-time buyer expects to stay in a home for around 10 years, according to the National Association of REALTORS®' 2013 Profile of Home Buyers and Sellers.

## Develop your home/neighborhood wish list & select where you want to live.

Compile a list of three or four neighborhoods you'd like to live in, taking into account nearby schools, recreational facilities, area expansion plans, and safety.

REALTOR® Magazine | RealtorMag.Realtor.org  
Copyright 2015. All rights reserved.



**My Town Realty Group**  
4879 North Lincoln Avenue  
Chicago, Illinois 60625



**Team@MyTownRealtyGroup.com**  
**Office: 773.360.0456**  
**Fax: 888.745.0936**

*Check us out!*



**@MYTOWNREALTY**

# Worksheet

## DEFINE YOUR DREAM HOME



Write in your preferences and rate them: 3 = Vital, 2 = Very Important, 1 = Neutral, 0 = Not important

| LOCATION                         | PREFERENCES | RATE |
|----------------------------------|-------------|------|
| Neighborhood                     |             |      |
| School district                  |             |      |
| Near public transportation       |             |      |
| Near airport                     |             |      |
| Near expressway                  |             |      |
| Near shopping                    |             |      |
| Great views                      |             |      |
| TYPE                             |             |      |
| Single-family / condo / townhome |             |      |
| Minimum / maximum property age   |             |      |
| Willingness to renovate          |             |      |
| Architectural style              |             |      |
| Open floor plan                  |             |      |
| SIZE & MAKEUP                    |             |      |
| Minimum # of bedrooms            |             |      |
| Minimum # of bathrooms           |             |      |
| Eat-in kitchen                   |             |      |
| Family room                      |             |      |
| Formal dining room               |             |      |
| Formal living room               |             |      |
| Garage (number of cars)          |             |      |
| Outdoor space (size/use)         |             |      |
| Laundry room                     |             |      |
| AMENITIES                        |             |      |
| Wood floors / carpeting          |             |      |
| Heating / cooling system types   |             |      |
| Fireplace                        |             |      |
| Pool                             |             |      |
| Other special needs/preferences: |             |      |
|                                  |             |      |
|                                  |             |      |

REALTOR® Magazine | RealtorMag.Realtor.org  
Copyright 2015. All rights reserved.



**My Town Realty Group**  
4879 North Lincoln Avenue  
Chicago, Illinois 60625



**Team@MyTownRealtyGroup.com**  
**Office: 773.360.0456**  
**Fax: 888.745.0936**

*Check us out!*



**@MYTOWNREALTY**