

NEW BUYER ORIENTATION



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THE CARMEN & TONY TEAM



When we began working in real estate, our children were small, our dreams were big, and our client list was short. More than twenty-five years have since passed.

Then, as now, we know how important real estate is as an asset, but we also know the true value of home. When we work with clients, our objective is to make sure their goals become a reality, whether moving up, moving out, or finding an ideal new place to call home.

We hope when you learn more about us, you'll feel confident trusting us as your residential real estate partners.

Carmen & Tony



We cannot over-recommend Carmen and Tony... Al + Janice

ABOUT

WWW.CARMENANDTONY.COM

RECENT AWARDS

BY THE NUMBERS



Percent of List Price 2023
102%

Average Market Time 2023
31 DAYS

Market Share Neighborhood Sales
2015-2023

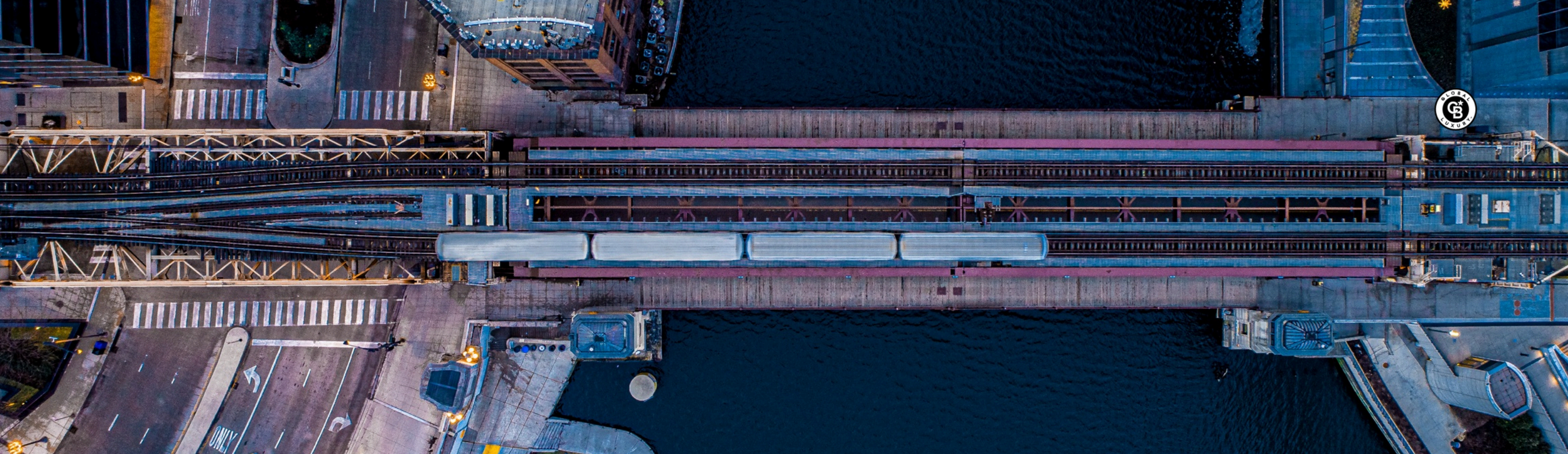
Volume in Sales
\$110M+

Total Units Sold
300+

Percent Repeat or Referral Business
94.5%

YoY Volume Sales Growth 2021-24
110%

YoY Sales Price Growth 2021-24
120%



CHICAGO

A joy to work with... Bev.

AND NEARBY AREAS SERVED

Albany Park -Andersonville -Avondale -Beverly -Big Oaks -Bowmanville Bucktown
-Edgewater -Edison Park -Evanston -Gold Coast -Hyde Park -Irving Park -Kenwood -
Lakeview -Lincoln Park -Lincoln Square -Lincolnwood -Logan Square -Mayfair -
North Center -North Park -North Mayfair -Norwood Park -Old Irving Park -
Peterson Park -Portage Park -Ravenswood Manor -Rogers Park Roscoe Village -
Skokie -The Villa -West Ridge -West Rogers Park

WWW.CARMENANDTONY.COM

CIVIC ENGAGEMENT

Carmen

Founding Member, Chicago Civic Collaboratory, Chicago Community Trust and Citizens University 2018; Member, 39th Ward Participatory Budget Committee 2020, Founding Sponsor, North Park Community Market 2017; Presidential Search Advisory Committee, Board of Trustees, Northeastern Illinois University 2018, Chair, Fair Housing Forum, Chicago Association of Realtors 2017

Tony

Northeastern Illinois University Alumni Association Advisory Board President - 2019- Present; Founding Member, North Park Chamber of Commerce, 2019; Member Hollywood/NorthPark Community Association -1998 - Present; Albany Park Community Center Student Mentor - Volta Elementary 2019

THE CARMEN & TONY TEAM

Carmen and Tony were amazing to work with from start to finish. [T]hey prepared a detailed presentation walking me through their process...a thorough market study, asked questions to understand my priorities, and provided their own knowledge of the market to set expectations... Throughout the listing process, they kept me updated and were quick to respond to questions. They are also great people. I cannot recommend them highly enough.

Geoff, Executive Director

We put our trust in Carmen and Tony and it paid off... They have decades of experience, and it shows. They are organized, accessible, friendly, patient, knowledgeable, tactful, and professional. They are also very much in tune with current market trends. We sold our home two weeks after listing for an incredible price, all thanks to Carmen and Tony.

Brendan, Teacher

The brief version of this review is that Carmen and Tony are extraordinary in their ability to collaboratively plan, execute said plan, be unfailingly responsive and unwavering in their confidence while they lead you through the exceedingly complex and unpredictable world of real estate. The longer version is that you gain partners who genuinely care about your vision of a home and what it means while helping you cultivate that vision into something even more special.

Brianna, Doctor

Our family has had a lot of experience with relocating and moving over the years and we have worked with many different realtors with each move. And, oh my goodness, we can confidently say that Tony and Carmen are hands down the BEST realtors we have EVER worked with—what an amazing dynamic duo!!

Joni, Homemaker

WHAT THEY SAID

Highly recommend the team of Tony and Carmen. The combination of their skill sets resulted in a unique, wonderful experience in selling our home of 35 years. Because of their resources, we were able to come up with a plan to update our house that made the most sense to us. We could then move out of state prior to the update starting. We felt comfortable with their comprehensive oversight of the updating process, which took a contractor over a month to complete because of the scope of work that was done. Their communication and attention to detail throughout the entire process was extraordinary. In addition, their sense of design and strategic knowledge of the market resulted in a house that showed wonderfully. The result was a price higher than we could have expected. Once the updating was complete, their marketing skills led to over 50 showings in 3 days with 12 written offers.

Kevin, Chairman

Professionalism to the highest level.

Mandra, Retired

As a licensed real estate broker myself, it was my honor to work with them. They are experts in their area of Chicago, professional, and extremely diligent. My husband and I would most definitely recommend them!

Tera, Broker

I can't say enough about Tony and Carmen. They provided us with timely, quality counsel every step of the way. They thoroughly explained the selling process, provided advice on how to best present our house, worked tirelessly to stage it and marketed gorgeous, quality photos! In three days our house had multiple bids. And we were done! They are simply the best!

Michelle, HR Analyst

PROCESS

We wouldn't have our home if it weren't for Carmen and Tony... Dale & Dez



- Initial consultation and needs assessment
- Financial planning and estimated cost itemization
- Team building with individualized service referrals
- Info packet with process and timeline review
- Guided priority list and implementation plan
- Buyer Agency Agreement
- Customized search with multi-filter system
- On-going assessment and communication
- Logistics and transition planning assistance
- Ancillary service referrals, as needed

PREPARE TO PURCHASE

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- The fiduciary relationship between a licensed real estate broker and their client provides for client care, obedience, loyalty, disclosure, accounting, and confidentiality.
- The *services* a broker provides to their buyer may vary, but the requirements of *agency* are uniform, and based upon established license law.
- Fees for services are delineated in a buyer agency agreement.

- Buyers may choose to incorporate cost of buyer agency in the offer to purchase, via credit or payment at close.
- In the case of seller contribution, Buyers need to determine how such credit/payment aligns to both to the buyer's desired purchase price, lender pre-approval, and the seller's acceptable bottom line.
- Fees are due to the sponsoring broker when the designated agent's responsibilities have been fulfilled, and are payable at closing.



BUYER AGENCY

- Securing the financing for your new home purchase is the first step in defining your home search criteria.
- Loan applications begin with a mortgage pre-approval, which requires the buyer to provide basic identification and financial information for submission to a desktop underwriting review.
- Supporting documents are delivered once a buyer is prepared to complete a loan application and submit to a full underwriting examination.
- Not all loans are the same; pre-approval will take into consideration the buyer's eligibility for special programs, grants, etc.



LOAN PRE-APPROVAL

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A modern living room with large windows, a grey sofa, and a potted plant. The room is bright and airy, with sunlight streaming in through the windows. The text "SEARCH, OFFER," is overlaid on the image in a large, white, serif font.

SEARCH, OFFER,

- Review listings and attend selected showings
- Review listing/lien history, comparable sales, tax records
- Prepare offer to purchase with variables and contingencies
- Multi-channel communication
- Guided counter-offer preparation
- Timeline/deadline management
- Execution support and logistics planning

NEGOTIATE

- Contingency deadline management - mortgage, attorney review, and inspection
- Attendance and assistance during inspection visit
- Review and consultation regarding inspection results
- Management of on-going communication among parties, including lender, attorneys, agents, and ancillary service providers
- Scheduling additional site visits including post- inspection review and final walk-through

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ATTORNEY REVIEW

Buyer and seller have an attorney review contract and negotiated terms/conditions. Attorneys may request modifications to boilerplate language, negotiate credits or repairs based on inspection results, and assist parties to clarify points of inquiry. The attorney review period remains open until both sides agree to all terms by signature.

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INSPECTION

The inspection report is not a catch-all, but an overview. The sales contract speaks to specific items of concern that may be addressed when an inspection report uncovers an issue that was not known to buyer or seller at the time of offer/disclosure, and which may affect health and safety or buyer's interest in completing purchase.

MORTGAGE

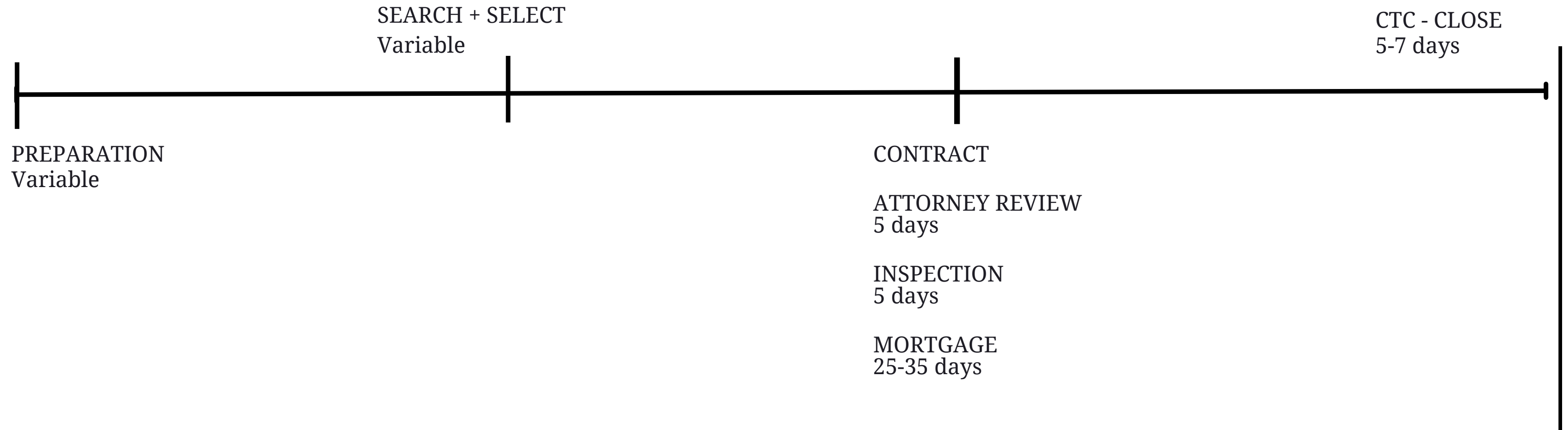
Permits buyer to complete loan application and submit all documents needed for approval during the contract-defined period agreed by the parties. May also include an appraiser's visit to the property to ensure value aligns with sale price and loan amount. Upon completion of applicant and appraisal documents, the lender's underwriting issues a Clear to Close (CTC), the final step prior to scheduling closing.



Upon approval of buyer's loan application and issuance of clear to close (CTC) all parties will work to coordinate closing details with transaction participants including attorneys, lender, agent, title/escrow agent. Our team will work to ensure post-inspection issues have been addressed/credited, as agreed. We will further coordinate removal of staging material, as needed, and schedule and attend final walk-through. Our offices will prepare and submit broker's closing statement, and assist and attend closing, as permitted. As provided, we will further host the digital documents for the transaction in our system post-close for tax, appeals, and other filing needs.

CLOSING

TIMELINE



Preparation time will vary based upon strategic plan and time needed to prepare. Searching for a property is also dependent upon market conditions and buyer preferences. Once a contract has been signed, and unless otherwise agreed upon by the parties, typical lender processing time of 28-35 days will serve as control for total contract time. Once lender has issued CTC (Clear to Close), attorneys and title agents prepare for close and confirm within approximately one week.

NEXT STEPS



-
- Buyer Agency Agreement
 - Vet and Select Service Providers (Attorney, Lender, Inspector)
 - Secure Lender Pre-Approval and Establish Purchase Budget
 - With Budget Framework in Place, Establish Search Criteria

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FAQS



Q: DO I NEED AN ATTORNEY? A: Yes. Your attorney will work with the buyer's attorney to review the contract, respond to any requests for repairs or credits, assist you in preparing for closing, securing title and any necessary zoning, estate, or other clearances, and will attend and represent you during closing.

Q: I HAVE AN ATTORNEY I USE FOR PERSONAL BUSINESS. CAN I USE HER? A: It is important to work with someone on the sale of your home who specializes in real estate transactions. There are a number of time-sensitive processes and legal requirements specific to the real estate world that an attorney should have experience with in order to best represent you.

Q: HOW MUCH DOES THE ATTORNEY COST? A: Attorneys in other areas of practice often charge an hourly rate plus retainer for legal services. Real estate specialist attorneys, by and large, charge a flat fee, and can range from \$550-750 for a typical residential sales transaction.

Q: WHEN DO I TRANSFER UTILITIES?

A: After the date of closing. Premature transfer of utilities can present challenges in case of delays or disruptions to closing schedule.



Q: WHAT SHOULD I EXPECT FROM AN INSPECTION?

A: An inspection report contains notes on the condition of the property, any overt safety concerns or mechanicals/materials that may not be in working condition. The report is not a catch-all, but an overview.

Q: WHAT DO I SAY WHEN I'M CALLING TO INTERVIEW ATTORNEYS AND INSPECTORS?

A: Most real estate transaction partners have basic information they provide to prospective buyers, so say you are just getting started with your plans and want to learn about services, costs, and procedures.

Q: HOW MUCH SHOULD AN INSPECTION COST?

A: The typical single-family home inspection is completed in approximately 2.5-3 hours, interior and exterior included. Costs for inspection are charged in flat fee and can vary between \$550-700, with some variation for size, travel (if any), or additional components. Condos may be a bit less, 2-4 units more.

Q: CAN I GET MONEY FOR REPAIRS OR IMPROVEMENTS FROM THE SELLER AFTER THE INSPECTION?

A: Not necessarily. You need to review the inspection paragraph of your sales contract carefully to understand what constitutes a valid request for credit based on inspection. Your agent and attorney can provide guidance on this point, but it is important not to expect to re-negotiate the sales price upon inspection.

THE CARMEN & TONY TEAM

FAQS

REFERRALS

[Y]ou gain partners who genuinely care about your vision of a home and what it means... Brianna

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Chicago, IL 60606
Phone: 312-726-9060 ext. 2
Fax: 312-726-9248
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Evanston, Illinois 60203
Phone: 773-848-9916
Fax: 773-304-2554
khartatty@icloud.com

Jeffrey Marks
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27 North Wacker Drive
Suite 446
Chicago, IL 60606
(312) 208-7340 Direct Line
(312) 750-1211 Fax
bussepc.com

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(630) 531-1833
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HUNTINGTON BANK
773-474-0974
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LENDERS

THE CARMEN & TONY TEAM





Windy City inspections
847-926-4663
windycityhome.com

DLM Home Inspections
847-910-3755
dlmhomeinspection.com

City Home Inspectors
1-866-422-9843
www.cityhomeinspectors.com

INSPECTIONS

WWW.CARMENANDTONY.COM

FURNITURE/DISCARD
REMOVAL

Junk Kings
888-888-5865

Red's Hauling Service
redshaulingservice.com

Habitat for Humanity
gserna@gohabitat.org

HVAC

Pete Stavrakis
312-925-0511

Mark Lojek
708-979-9799

LANDSCAPING

Garden Care Inc.
847-863-0719

Salvador & Eli
773-206-7129

James Martin
847-287-7926

MOVERS

Blackhawk Movers
855-736-6118

New City Movers
800-733-6644

Two Men and a Truck
877-263-6444

PLUMBING

Green Tech Plumbing
847-518-5338

Parks Plumbing & Sewer
847-676-1931

ROOFING

Lindholm Roofing
773-283-7675

TAR Restoration
630-422-1589

TUCKPOINT

Fuller Building Services Inc.
708-867-7666

DECKS & MASONRY

IL Home Improvement
773.794.140

Abel Fernandez
773-450-2055

GARAGES

Barry Brownstone
847-305-3667

ADDITIONAL SERVICES

STAGING

Phoenix Rising Staging
312-450-8365

Haven Home Staging
312-380-1276

Signature Home Staging
847-854-9515

ESTATE SALES

Manderley Estate Sales
773-480-5239

Brie's Estate Sales
847- 253-3986

LANDSCAPING

Garden Care Inc.
847-863-0719

Salvador & Eli
773-206-7129

James Martin
847-287-7926

CLEANING

M&B Cleaning Service
773-671-7776 (Magda)

Manic Maids
www.manicmaids.com

Sparkly Maids
www.sparklymaid.com

CONTRACTOR/HANDYMAN

Galicia Painting & Tiling
773-617-0005

JGHMS Construction
773-267-9724

James Edstrom
773-844-1133

ELECTRICIAN

LMV Electric
773-575-8252

TBR Electric
847-366-9352

FLOORING

A-1 Custom Flooring
773-908-0172

FIREPLACE

Lindemann Chimney & Fireplace
847-73904199

Sol's Chimney Sweep
773-443-8847



SERVICES AND UTILITIES

GAS SERVICE

People's Gas
peoplesgasdelivery.com

NICOR Gas Service
nicorgas.com

ELECTRICAL SERVICE

Commonwealth Edison
comed.com/customer-service

CABLE AND INTERNET

Comcast
xfinity.com

Dish Network
dish.com

AT&T
att.com



THE CARMEN & TONY TEAM
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CONTACT

Professionalism to the highest level... Mandra

