

CASTRO

YOUR GUIDE TO A STRESS-FREE REAL ESTATE PURCHASE



BUYER GUIDE

“I recently purchased my first condo with Christian and his team. He was extremely patient from start to finish as he helped me navigate the complexities of a home purchase including determining my budget, scheduling tours, strategizing offers, understanding financing, and finally the closing process. His team also helped connect me with an inspector and attorney who were a pleasure to work with. Thanks to Christian the process was as smooth as possible and I was able to close within three weeks. I strongly recommend Christian if you are in the market for a home purchase!”

- FRANCO

“Christian was a great help throughout the home buying process! As first time homebuyers the process seemed daunting from afar, but Christian helped make sense of it all and was with us through every step of the process!”

- AUSTIN & EMMA

“We felt so lucky to have Christian as our realtor. He went above and beyond to help us find our first home and made the whole closing process really smooth. Christian is kind, dedicated to his clients and provides a level of expertise that exceeded our expectations. I would recommend him as a realtor time and time again.”

- BROOKE & DAVID

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ABOUT ME



My passion for real estate goes beyond buying and selling homes. It is rooted in guiding professionals and families with clarity, strategy, and genuine care, creating a stress free and personalized experience built around their goals, not the transaction. I believe real estate should feel thoughtful, supportive, and aligned with the life you are building.

I first discovered the power of real estate in college, where I learned how it could create long term stability and financial freedom. My appreciation for homes started much earlier, spending summers helping my father care for beautiful properties throughout the North Shore community. Those early experiences shaped my respect for both the emotional and practical sides of homeownership.


From purchasing my first home while completing my real estate coursework to growing my business, I have always approached real estate as more than a single moment. My goal is to make every client feel part of a strong and resourceful network, with access to trusted professionals, fast solutions, and meaningful connections that extend beyond the transaction.

Before real estate, I built a career in cyber security consulting, which strengthened my ability to communicate clearly, stay proactive, and approach each situation with a strategic mindset. With dual degrees in Accounting and Management Information Systems, I bring financial insight and data driven perspective to help clients make confident and informed decisions.


Since the start of my real estate career, I have been fortunate to have the support of Keller Williams, which helped shape my client first approach. Fluent in English and Spanish, I naturally connect with people from all backgrounds and focus on creating a process that feels calm, clear, and well guided from start to finish.

If you are looking for more than a real estate agent and want an advisor who prioritizes your goals and guides you with care every step of the way, I would love to connect.

LET'S CONNECT!


 (224) 595-2739


 Christian@castrorealty.co

 www.castrorealty.kw.com

 2211 N Elston Ave #400, Chicago, IL 60614

 @castrorealtor

 @christiancastrorealtor

 @ccastro98

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MY COMMITMENTS TO YOU

1. I will always provide you with expert advice and consulting so that you can make the best decision for yourself and your family.
2. I will always be 100% forthcoming about a home's price, condition, and what it will take to secure it in a competitive market.
3. I will always give you the truth, regardless of the situation.
4. I will always act in your best interest.
5. I will fight to ensure you find the right home at the best possible price and terms.
6. I will always use the most effective home-buying strategies tailored to your needs.
7. I will always communicate with you proactively.
8. I will always respond to your calls, emails, and text messages with urgency.
9. I will proactively search every day for the best opportunities that match your goals.
10. I will never lock you into a long-term contract.

THE BUYING PROCESS AT A GLANCE

Whether you're buying your first home or your next investment, the journey can feel overwhelming, but it doesn't have to be!



BUILD YOUR TEAM

KEY PARTNERS INVOLVED

Understanding the key professionals involved in your purchase helps keep the process organized, proactive, and stress free. While not everyone is needed at the same time, identifying your team early ensures the right experts are ready when needed, timelines stay protected, and decisions are made with clarity and confidence from contract to closing. If you do not already have someone in mind for any of these roles, I am happy to connect you with a trusted professional when the time is right.



Real Estate Agent

As your advisor, I will provide strategy, guidance, negotiation, and coordination while keeping timelines on track and ensuring every decision is made with clarity and confidence.

1

Real Estate Attorney

Involved during attorney review and through closing. They review and negotiate the contract, address legal and title matters, and protect your interests throughout the transaction.

2

Lender / Mortgage Professional

Applicable when financing is involved. They confirm buying power, secure loan approval, manage underwriting and appraisal, and ensure funds are ready for closing.

3

Inspectors

Engaged once under contract. They assess the home's condition and identify material issues, with additional inspections such as radon, sewer scope, or termite recommended when appropriate.

4

Insurance Agent

Applicable prior to closing. They secure the required insurance coverage for the property, which is necessary to finalize financing and protect your home from day one.

5

Home Warranty

Optional and typically considered before closing. Provides coverage for major systems and appliances, offering added peace of mind during the first year of ownership.

6

THE COSTS OF PURCHASING REAL ESTATE

Buying a home involves more than just the purchase price. From down payments and closing costs to inspections and potential repairs, understanding these expenses is key to avoiding surprises. As your guide, I help you navigate the financial aspects, ensuring you're prepared for every step of the journey with clarity and confidence.

EARNEST MONEY DEPOSIT(S):

The initial amount you put to secure the home for our offer ranges from 1% to 5% and is reduced from your final down payment amount. It can be made in one deposit or split into multiple payments. Beyond the numbers, earnest money also helps strengthen your offer by signaling serious intent and meaningful commitment to the seller, especially in competitive situations.

INSPECTIONS:

Home inspections are important when buying a home to ensure that we can find any red flags or issues with the home. A general home inspection is a must, but you can elect other inspections, such as a termite/pest inspection, radon inspection, water inspection (if well water), septic inspection (if on-site septic), stucco inspection, and lead paint inspection (there are others depending on the property).

APPRAISAL (IF APPLICABLE):

All homes with mortgages require an appraisal to ensure that they are valued correctly. An appraisal is done strictly for the lender and costs between \$400 and \$575. It will be paid upfront but will be reduced from your total closing costs.

DOWN PAYMENT:

This is not due in full until closing day! Down payments typically range from 3.5% with an FHA loan to 20%, with many options in between, and some programs require no down payment at all.

CLOSING COSTS:

Closing costs are the fees needed to close on your new home, such as lender fees, transfer tax, escrow (including your taxes), reimbursements, and homeowners insurance. They typically range from 2% to 5% of the purchase price of the home.

MORTGAGE PROCESS

PRE-APPROVAL

Obtaining a pre-approval letter from a mortgage lender is essential, giving you a strong foundation to move forward with confidence.

COMMON TYPES OF LOANS

● Conventional Loan

The most common type of home loan, which is offered through private lenders. These typically require at least 5% down (although some first time homebuyer programs offer as little as 3%)

● Federal Housing Administration (FHA) Loan

Backed by the government, FHA loans are designed to help first-time homebuyers and those with lower credit scores. They often require a lower down payment and have more lenient qualification criteria.

● Veterans Affairs (VA) Loan

Exclusively for eligible veterans, active-duty service members, and their families, VA loans offer competitive interest rates, no down payment requirements (in many cases), and no private mortgage insurance (PMI).

● Debt-Service Coverage Ratio (DSCR) Loan

Designed for real estate investors, these loans assess the property's income potential rather than personal income. Lenders typically require a minimum DSCR of 1.0 to 1.5, indicating the property's income sufficiently covers debt obligations.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3-20%	15-30 Years	On down payments under 20%	Typically 620
FHA	3.5-20%	15-30 Years	Required for the life of the loan	500
VA	None	15-30 Years	None	Varies by lender; often 620
DSCR	20-25%	Varies	Not Typically Required	Varies by lender; often 640

**These are the common loan types when financing a home, but other options may be available based on your unique situation. Consult with a mortgage professional to explore the best fit for you.*

MORTGAGE PROCESS

IMPACTING FACTORS



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better your interest rate.

YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



YOUR ASSETS AND DEBTS

Lenders look at your debt-to-income ratio to know if you can make each loan payment with the income you earn.

MORTGAGE PROCESS DO'S & DON'TS



There are certain “Do’s and Don’ts” which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until the time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents.

MAKE SURE THAT YOU DO NOT:

- **Don't** make large purchases (such as cars, appliances, or furniture) that could impact your debt-to-income ratio.
- **Don't** change jobs or start a new business, as this can affect your loan approval.
- **Don't** switch bank accounts, as lenders need a consistent financial history.
- **Don't** discard important financial documents, as they may be required for verification.
- **Don't** miss or make late payments on any bills—this can lower your credit score.
- **Don't** apply for new credit cards or allow anyone to check your credit, as inquiries can impact your loan eligibility.

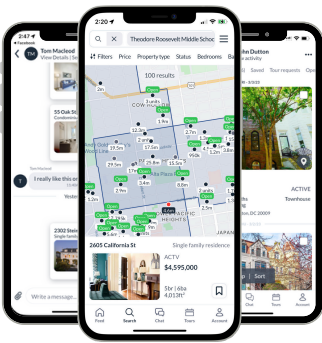
MAKE SURE THAT YOU DO:

- **Do** keep all accounts current, including mortgage, car loans, credit cards, etc.
- **Do** contact both your lender anytime a question may arise
- **Do** make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan
- **Do** return phone calls from your agent, loan officer, Settlement Company, or anyone else involved in your transaction ASAP!

YOUR SEARCH THE FUN BEGINS!

I will set you up on Zenlist, a collaborative home search platform that gives you real-time access to the latest listings, including exclusive off-market opportunities. You'll also benefit from my connections within Top Agent Network and my extensive professional network at Keller Williams ONEChicago for access to pocket listings.

ZENLIST



Take your home search to the next level with Zenlist, an easy-to-use tool that gives you as a buyer access to the largest inventory of both active and pre-market listings. With alerts for new listings and an intuitive platform that makes it easy for buyers and agents to collaborate in real time, Zenlist puts the power of the market in your hands.



TAN is the only online community built exclusively for verified top 10% real estate agents. While nearly every agent claims to be a "top producer," TAN independently verifies that each member is a local top 10% agent.

When you work with me, you get insider access to off-MLS properties and the most qualified buyers in the area. This gives you a huge advantage in a competitive market.

SOME QUICK TIPS

- **USE FILTERS WISELY** – DON'T NARROW YOUR SEARCH TOO MUCH; KEEP YOUR WANTS VS. NEEDS IN MIND AND STAY OPEN TO MORE LOCATIONS.
- **CHECK THE SURROUNDINGS** – GOOGLE STREET VIEW OR A QUICK DRIVE-BY CAN REVEAL MORE THAN LISTING PHOTOS.
- **PRIORITIZE LOCATION & LOT** – THESE CAN'T BE CHANGED, SO MAKE SURE YOU LOVE BOTH. AVOID BEING THE PRICIEST HOME ON THE BLOCK.
- **LOOK PAST DECOR & STAGING** – FOCUS ON STRUCTURAL ASPECTS AND LAYOUT, NOT TEMPORARY AESTHETICS.
- **TAKE YOUR TIME** – IF A HOME FEELS RIGHT, LET ME KNOW SO WE CAN EXPLORE IT THOROUGHLY BEFORE MAKING A DECISION.

THE OFFER

WINNING STRATEGIES

So you think you've found "the one" and are ready to make an offer that will be irresistible to sellers. Let's discuss making an offer that stands out.

Purchase Price

In competitive markets, a strong and well-researched offer price can set you apart. While every market is different, making a compelling offer—aligned with current trends and seller expectations—can increase your chances of success.

I'll provide guidance on the best approach based on local conditions.

Earnest Money

This upfront deposit demonstrates your commitment to the transaction. Adjusting the amount can show sellers your seriousness about the purchase.

Closing Date

Flexibility or specificity in setting a closing date can appeal to the seller's needs, potentially making your offer more attractive compared to others.

Contingencies

These are conditions that must be met for the transaction to proceed, such as inspection and mortgage contingencies. Strategically managing these can make your offer stronger or provide necessary protections.

Financing

Unlike renting, homeownership offers the assurance of a stable housing situation without the risk of sudden rent increases or eviction.

Each aspect of your offer can be a strategic tool to enhance its appeal or meet specific needs. However, crafting the right combination requires deep understanding and experience.

This is where our team comes in. We'll guide you through each of these elements, ensuring your offer is not only competitive but also aligned with your interests and market dynamics.

UNDER CONTRACT

CONTRACT TO CLOSE

Throughout this process, our team acts as your advocate and guide, keeping the transaction on track and communicating openly with you, your attorney, and other parties involved. We understand the nuances of the Chicagoland real estate market and use our expertise to handle challenges efficiently.

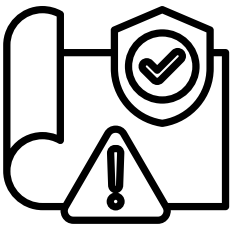


Attorney Review

In Chicago, real estate transactions often include an attorney review period. This is your opportunity to have legal professionals examine the contract and propose any necessary changes. Our team works closely with experienced real estate attorneys to safeguard your interests, ensuring all legalities are meticulously handled.

Home Inspection

An inspection allows you to assess the property's condition and identify any issues that may require resolution. We guide you in selecting trusted inspectors & help interpret their findings. Our experience enables us to negotiate repairs or adjustments effectively.



Managing Contingencies

Your offer may include contingencies that must be satisfied before the deal can close, such as financing and inspection results. Our team monitors these conditions closely, ensuring that all necessary actions are completed on time and keeping you informed every step of the way.

Financing

Securing financing is one of the most important aspects of purchasing a home. We coordinate with mortgage brokers and lenders to ensure that your financing proceeds without delays. Our proactive approach aims to anticipate and manage any potential issues before they become obstacles.



CLOSING

WHAT TO EXPECT

WHAT HAPPENS ON CLOSING DAY?

Sign all necessary documents and pay the remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

THE FINAL WALKTHROUGH

We will perform a final walkthrough on the closing day (or day prior to closing) to confirm that the seller made the agreed-upon repairs and to ensure that no issues have arisen while the property was under contract.

WHAT SHOULD I BRING TO CLOSING?

A photo ID and a cashier's check to pay any closing costs. Our team will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

Your journey in real estate is a long-term investment, and so is our relationship with you. Let's continue to grow together!



Post-Closing Support

Have questions after you move in? Need advice on home improvement or maintenance? Our team is just a call away, ready to assist you with practical advice and trusted professional referrals to help you settle into your new home comfortably.



Market Updates

Stay informed with regular updates on market trends and property values in your area. Whether you're considering a future sale or just want to know how your investment is performing, our finger is always on the pulse of the Chicagoland real estate market.



Referral Network

Through our extensive network, we connect you with top-notch service providers for everything from home repairs to financial planning. Plus, if you or someone you know is looking to buy or sell a home, we're ready to extend the same expert guidance and personalized service.



Client Appreciation Events

We love staying in touch with our clients and regularly host events to catch up, share insights, and give back to those who have trusted us with their real estate needs. These gatherings are not only enjoyable but also a great opportunity for networking with neighbors and community members.



Future Real Estate Needs

Whether you're looking to buy another property, considering selling, or exploring investment opportunities, our team is here to provide the expert guidance you need to make confident, informed decisions.

CASTRO

www.castrorealty.co

+1 224.595.2739

Christian@castrorealty.co

kw ONEChicago
KELLERWILLIAMS.