



CROTTY
GROUP

it's your
move.

Discover the
Difference with Our
Crotty Concierge
Buying Program

“We could not have asked for a better home-buying experience! The Crotty Group was highly recommended to us by our friends, and we are so lucky that they put us in touch with Curtis. To quote them exactly, ‘You are going to love working with Curtis’ and this could not have been more accurate. We absolutely loved working with Curtis!

He took time to learn what we were looking for in a home for our family, and it was obvious that he truly listened to our interests and preferences the entire time. We felt incredibly supported throughout the entire home-buying process. We could not be more grateful for the home that we ended buying, all thanks to Curtis' help, wisdom, and relentless passion for ensuring our satisfaction.

Curtis is a true professional, and it is very obvious that he truly cares about his clients. There is no question that my family and I would work with Curtis again, and we have already recommended him to all of our family and friends who are entering the buying or selling process.

Thank you, Curtis, for helping our family find the home of our dreams, we are forever thankful we had the privilege to work with you these past few months!”

- SHOBHA & JAGAN



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THE CROTTY GROUP



\$100M+
in homes sold

300+
clients served


Our team is led by a passion for real estate and a commitment to excellence; we approach things with a client-first mentality. Our mission is to provide top-tier service and support, helping our clients navigate the complexities of the real estate market with ease and confidence.


With our expert knowledge, unwavering dedication, and a unique team dynamic - we aim to exceed the expectations of those we serve, making every transaction as seamless and enjoyable as possible.



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ABOUT CURTIS

With a background in financial services and consulting, Curtis fell in love with the analytical and relationship aspects of real estate. He started his real estate career working with new construction developers and learning about real estate from the ground up. From land deals to landing deals, this gives him an advantage over his competitors, and provides his clients with the leg up they need to capitalize on their home sale.

THE PROCESS

Whether you're a first time home buyer or seasoned investor, the path to home ownership can be confusing.

1 Meet With A Realtor
Discuss your budget, the type of home you're looking for, location & formalize your partnership by signing a Buyer Representation Agreement.

2 Get Pre-Approved
Work with a mortgage broker to get pre-approved for a mortgage loan. Knowing what you can afford is critical to a successful home buying experience.

3 Search & Tour
The fun part! Use Zenlist to search listings, save listing notes, send me tour requests for listings you want to see in person, & more!

4 Submit An Offer
Prepare an offer based on the price & terms you choose. The seller may return with a counter-offer which you can accept, reject, or make another counter-offer.

5 Contract
In most cases this provides you with a timeline to obtain financing & inspect the physical condition of the home.

6 Attorney Review & Inspection
Order the appraisal, conduct an inspection, & review terms with the lender. You'll finalize your loan, review documents, & discuss findings from the inspection.

7 Escrow Process
The home is effectively held for you until closing. Escrow typically lasts 30-45 days

8 Closing
The transfer of funds and ownership facilitated by an independent 3rd party. Typically a title company or an attorney.

9 Home Ownership!
Congratulations, you're a homeowner!



BUYING WITH US

Buying a home is the largest and most complex transaction most people will make in their lifetime, with volumes of property, neighborhood, transaction, legal and regulatory details to navigate. Having an expert, local professional manage the process is more important than ever.

**WHERE WE
PROVIDE
VALUE**

Navigating The
Process

Market
Knowledge

Community
Insights

Legal
Relationships &
Support

Financial
Support &
Guidance

WE ARE YOUR ADVOCATE

Expert real estate agents save home buyers time and help take stress out of the process. In fact, 90% of home buyers say they would engage their real estate agent again or recommend them to others.

FINANCES OF BUYING

Before you start your home search you need to set a realistic budget based on your financial assessment and pre-approval from a lender. Consider not only the maximum amount you can afford to borrow but also what monthly mortgage payment comfortably fits within your budget without straining your finances.

01

Budgeting for Success

Understanding your financial capacity is the first step towards finding your dream home. We help you outline a realistic budget, factoring in all potential costs—from down payments to closing fees—ensuring no surprises lie in wait.

02

Mortgage Pre Approval

Securing a mortgage pre-approval is crucial in today's competitive market. It not only defines your budget but also strengthens your position as a buyer. Our agents have established relationships with top mortgage brokers and lenders in Chicago, ensuring you get the best rates and terms tailored to your needs.

03

Understanding Loan Options

Whether you're a first-time buyer or looking to invest, knowing your mortgage options is key. Fixed-rate, adjustable-rate, FHA loans, or VA loans—the choices are many. We demystify these options, helping you choose the one that best suits your financial scenario.

FACTORS IMPACTING YOUR MORTGAGE



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.



CUSTOMIZE YOUR SEARCH



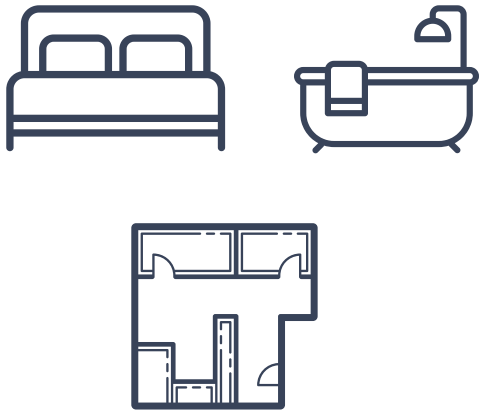
TYPE OF HOME

Single Family Home?

Condo?

High-Rise or Mid-Rise?

Multi-Unit / Investment?



SIZE & LAYOUT OF HOME

How Many Bedrooms?

How Many Bathrooms?

How Big of A Home and/or Yard?

Open Concept or Separated Living?



LOCATION & COMMUNITY

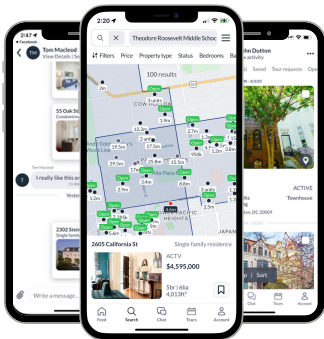
Do You Have A Neighborhood In Mind?

What would you like to see in your new community?

Closer to the water or transit?

SUPERIOR SEARCH WITH THE CROTTY GROUP

ZENLIST



Take your home search to the next level with Zenlist, an easy-to-use tool that gives you as 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 The Crotty Group, 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.

Our connections with other leading agents in the region ensure that you have the most comprehensive selection of homes at your fingertips, often including exclusive early access to listings before they hit the market. Our collaborative approach means we leverage these relationships to your advantage, facilitating smoother transactions and better deals.



MAKING AN OFFER STAND OUT

While the price of a home is often the focus, several other factors can significantly impact the attractiveness of your offer.

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.

NAVIGATING 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.



COST OF BUYING A HOME

In addition to your down payment, you should expect to pay somewhere between 2-5% of the purchase price in additional closing costs.

Lender Fees

- Origination Fee
- Application Fee
- Appraisal
- Discount Points (if applicable)



Title Fees

- Title Exam/Closing Fee
- Title Insurance Premium
- Recording Fees
- Prorated Property Tax Escrow
- Prorated HOA Dues (if applicable)

Taxes & Service Fees

- State & County Transfer Tax
- Attorney Fee
- Real Estate Agent Fee (if not paid by seller)



BEYOND THE CLOSING TABLE

Our relationship with you doesn't end when you receive the keys to your new home—it's just the beginning. We pride ourselves on building lasting relationships with our clients, providing ongoing support and expertise for all your real estate needs. Here's what you can expect as a valued client:



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.

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

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