GINNY JACKSON
REAL ESTATE GROUP

BAIRD & WARNER

Your guide to home **buying**

8 easy to follow steps to **buying your home.**

When it comes to buying a home, the entire process can be incredibly intimidating. Often, it's the dream of moving into a home, making it your own, and building a life there that drives the desire for home ownership, but figuring out how to take the first step can be daunting.

I'm here to ensure that your dream of home ownership becomes a reality. Here's a step-by-step look and what you can expect when working with me.

Ginny

STEP 1 **Buyer Planning Meeting**

- Timeline
- Goals
- Understanding the Process
- Buyer Agency Agreement

STEP 2 **Affording a Home**

- Find a Mortgage Broker
- Get Pre-Approved
- Costs Involved

STEP 3 **House Hunting**

- What are your Must Have's
- Activate an Automated Search
- Let's Look at Homes

STEP 4 **Submitting Your Offer**

- Determine Competitive Offer Price
- Components of Your Offer
- Sign Contract

STEP 5 **You're Under Contract - Now What?**

- Attorney Review
- Earnest Money
- Inspection
- Renegotiate Terms/Repairs
- Home Insurance

STEP 6 **Financing Period**

- Apply for your Mortgage
- Appraisal
- Clear to Close

STEP 7 **Getting Ready to Close**

- Transfer Utilities
- Final Walk Through
- Wire/Bring Cashiers Check

STEP 8 **Celebrate - It's Closing Day!**

- Sign Final Documents

You need a **real estate partner** to take the first step with you . . .

STEP 1 **Buyer Planning Meeting**

- Timeline
- Goals
- Understanding the Process
- Buyer Agency Agreement

Our first meeting is all about getting to know each other. I'll take the time to understand your vision for the ideal home, including your must-haves, wants, and deal-breakers. This is also a great chance for you to get comfortable with the home-buying process, learn about the local market, and ask any questions you have. **My goal is to help you find the perfect home for your needs and secure it at the best possible price.**

STEP 2 **Affording a Home**

- Find a Mortgage Broker
- Get Pre-Approved
- Costs Involved

Find a Mortgage Broker

Recommended Mortgage Broker

Your lender is one of the most crucial pieces to this process, they play an important roll in reassuring the seller that you have the proper financial qualifications.

KEVIN NAPOLEON
My Key Mortgage
630-956-2648
kevin.napoleon@mykeymortgage.com

MARCI SZOPINSKI
My Key Mortgage
773-220-0248
marci.szopinski@mykeymortgage.com

How can I purchase my next home when I need the money from the sale of my current home?
Many people need the funds from their current home to purchase their next home.

Here are some options:

- You can make your offer contingent on the sale of your current home: This means that you have yet to sell your house.
- You can make the contract contingent on the closed sale of your current home: Which means that you have received a contract for your home and are just waiting for the house to close.
- Take a short-term loan from your 401K.
- Borrow money from a relative/friend.
- Take out a home equity loan on your current home

Get Pre-Approved

Gaining LOAN APPROVAL guides our search parameters and lets sellers know you are serious about purchasing a home.

Paying in Cash

If you're planning on paying cash, please gather and send me your "proof of funds" so we'll be ready when you find a home you want to make an offer on.

STEP 3 **House Hunting**

- What are Your Must Haves
- Activate an Automated Search
- Let's Look at Homes

What are Your Must Have's

When searching for a home, focus on these must-haves:

Location - proximity to work, schools, amenities.

Property Features - size, layout, kitchen, bathrooms, storage, and outdoor space.

Condition & Age - roof, HVAC, plumbing, electrical, and structural integrity.

Financials - price, taxes, HOA fees, insurance, and potential renovation costs.

Resale Value – market trends, curb appeal, and school district quality.

Prioritizing these will help you find the right home!

Activate an Automated Search

Based on your wants and needs I will create a search for you. We will use the home search tool Zenlist for your search. It has all the public and private listings available, and it allows us to communicate right in the app with direct messages.

Let's Look at Homes!

When you find a property you want to visit, I coordinate with the seller's agent to coordinate a day and time that works with your schedule.

Tips for finding the right home

- Look past easy-to-fix details like décor and paint colors. EASY fix!
- Location, Location, Location - a good location will make your home more valuable in the future.
- Pay attention to what's happening in the community where you're looking. Are home values rising or declining? Are businesses booming or closing?
- Brand new homes may be lower in maintenance costs but can be higher in upfront expenses.
- There are no perfect homes. Is this home 85% perfect? 90%? Know what's most important to you and "give" on those things that aren't.
- Note the ages of the major mechanicals in the home, including HVAC, water heater, windows, and roof.

STEP 4

Submitting Your Offer

- Determine Competitive Offer Price
- Components of Your Offer
- Sign Contract

Once you've found "the one," we begin putting together the offer. I will start by providing you with a market analysis to help determine a competitive offer price.

Determine Competitive Offer Price

Our Market Analysis will consider:

- How much other similar homes have sold for.
- Are there other offers coming in?
- How long has the home been on the market?
- What is the overall market like?

Components of Your Offer

- Price
- Earnest Money
- Closing date
- Financing Contingency

Sign Contract

I'll walk you through the contract, including going over various contingencies to ensure that you understand the contract and your obligations as a buyer.

Tips for writing a winning offer

A great offer isn't just about how much you offer (although that does matter!). It's also about other terms you can offer.

Here are some terms and conditions sellers are interested in:

- Are you flexible with your closing date?
- How much of a down payment do you have?
- Are you paying cash? (This is less risky and less time for sellers to wait)
- Keep your offer clean and simple. Don't ask the sellers for items or exceptions.
- Increase the amount of your Earnest Money, otherwise known as your "good faith deposit."
- Taking the property "as is"
- Offering a rent back to the seller

Again, those are just a few. But those are also not things every buyer can accommodate.

I recommend having everything in order when we submit an offer:

- The contract is filled out thoroughly and properly.
- Have your pre-approval ready and attached with the offer. (Ideally from a reputable lender that will be responsive and available when we need them).
- Be ready and responsive during negotiations.

Often, the agent who's the most organized and reliable, along with their clients who also appear organized and reliable, have their offer accepted simply because the seller or their agent trusts that the transaction will be smooth and close on time. I've seen this pay off even if it is less money than someone else may offer in multiple offers.

STEP 5 You're Under Contract - Now What?

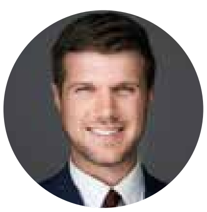
- Attorney Review
- Earnest Money
- Inspection
- Renegotiate Terms/Repairs
- Home Insurance

Congratulations! We are officially under contract after buyers and sellers have signed the documents.

Recommended Real Estate Attorneys

It is crucial that an attorney who specializes in residential real estate reviews your contract, coordinates with your loan officer, works with the seller's attorney, and oversees all of the critical documents that you will need to close on your new home. The approximate cost is $650.

MARK HERRICK
630-210-8781
mah@ah-lawyers.com
ah-layers.com



GRANT SIMMONS
630-420-8228
grant@kuhnheap.com
kuhnheap.com

Attorney Review

I'll be with you every step of the way, ensuring you meet all deadlines and understand the process. The five business days after contract acceptance are the attorney/inspection review period, during which you can inspect the home, renegotiate terms, or cancel the contract if needed.

Next Steps:

- Schedule a home inspection with a professional to assess the property.
- Submit your earnest money deposit within the contract's timeline.
- Start gathering insurance quotes.
- Begin your loan application with your lender.
- Send your contract to your attorney for review.

FAQ

How long will it take to close on a home?
Once you find the home you love, make an offer- and your offer is accepted, it is generally 30-45 days before you get the keys. During this time you will conduct your inspections, do your due diligence on the home, and get your loan in order.

Inspection

During the inspection period, you can hire a professional to assess the home's condition. This takes 2-3 hours, costs $350-$700 (depending on size), and includes you, your agent, and the inspector.

You can also add a radon test for about $250 to check for this invisible but hazardous gas common in the Midwest.

If major issues arise, you can ask the seller to:

- Fix them
- Ask for a credit or price reduction
- Cancel the contract

Inspection reports can feel overwhelming, but I'll guide you on what to request for repairs and what's worth overlooking.

Recommended Inspector

ZAC LESH
Home Sweet Inspection Company
708-305-2187
homesweetinspection.com

Renegotiate Terms/Repairs

If your home inspection ends up with issues that are deal breakers we can negotiate those items with the seller (unless your contract is "as is").

Home Insurance

Start contacting insurance companies for quotes.

Estimated Buyer Costs/Fees

Description	Amount	When Paid
Earnest Money	Approximately 1% of sale price	After negotiations completed credited back at closing
Inspection(s)	$500-$750	Paid at time of inspection (within 5 days of offer acceptance)
Attorney	$500-$700	At closing
Transfer Tax	Varies by town, seller pays county and state (Naperville=$1.50/500 paid by buyer, Aurora paid by seller, Plainfield no tax.)	At closing or a few days before
Title Fees	$3,000-$4,000 (estimated)	At closing
Agent Compensation	2.5% of purchase price	At closing (can ask seller for a credit to offset this expense)
Lender Fees	Determined by lender Includes Homeowners Insurance for first year	There will be a fee at time of application, the remainder paid at closing

Note: *At closing a credit will be issued to you for taxes due for the previous year and your earnest money will be credite towards closing costs. Because of this, the amount you need to bring is almost always less than your planned down payme*

Standard Home Purchase Timeline

Day 1: Initial offer on home is presented

Day 1-2: Offer negotiated and agreement reached

Day 1-2: Final contract signed and earnest money delivered

Day 2: Attorney review period begins when contract is fully signed (lasts for 5 business days)

Day 2-7: Loan application and loan process begins

Day 2-7: Inspection completed. Contract review and repair items requested by Attorney, if desired/applicable

Day 7-10: Agreement reached on requested repairs/credits

Day 7-14: Appraisal, if applicable

Day 30-45: Mortgage contingency date, final loan approval due Day

30-60: Closing and possession

What my clients are saying . . .

"**Ginny was an excellent real estate agent to work with.** *She always looked out for my best interest. She never denied requests I had and is someone who does what the customer wants. I really appreciated all of her hard work through the entire process. I would strongly recommend Ginny to anyone who is looking for a 10/10 real estate agent."* **Jimmy B,** *- Aurora*

STEP 7 Getting Ready to Close

- Transfer Utilities into Your Name
- Final Walk Through
- Wire or Bring Cashiers Check for Funds to Close
- Sign Final Documents at Closing

STEP 6 Financing Period

- Apply for your Mortgage
- Appraisal
- Clear to Close

Apply for your Mortgage

You must apply within ten business days of your offers acceptance. During the finance contigency period, your lender will work to finalize your loan.

Appraisal

If you're securing a home loan, your lender will require an appraisal to confirm the home's value supports the loan amount. The lender orders the appraisal on your behalf.

Clear to Close

These magic words - which mean the mortgage underwriter has officially approved all documentation required to fund the loan.

Transfer Utilities in to Your Name

A week prior to closing be sure to set up new utilities for your new home. You can look on your cities website to get all the information.

Final Walk Through

Before you head to the closing table, we will conduct a final walk-through. This is usually done the morning of the closing or the evening before.

We'll ensure that the home is in the same condition as when you agreed to purchase it.

We'll be looking to make sure that:

- There was no significant damage done since you first agreed to purchase it
- The owner has entirely moved out and hasn't left anything behind that you don't want.
- The home is in "broom clean" condition
- Everything the owner contractually agreed to leave behind is still there.
- That all the major appliances are in working order.

Wire or Bring Cashiers Check for Funds to Close

Your attorney will provide all final figures, so you'll know the exact amount for your check. The attorney and title company will coordinate your closing and notify you about the time and location approximately five days in advance.

GINNY'S TIPS

It is important to avoid making any major job changes, opening a new credit account, or taking on more debt once you're under contract. Any of these activities could alter your qualifications for a loan.

STEP 8 **Celebrate - It's Closing Day!**

- Keys will be handed to you at closing

Sign Final Documents at Closing

You'll have many documents to review and sign, but your attorney will go over everything with you in detail.

Here are a few things you should do before you head to the closing table:

- Make sure you have your checkbook or have made arrangements to wire funds.
- Bring proper identification: Your drivers license
- A rested wrist - you will be signing a lot of documents.

After the closing, there will still be much going on behind the scenes. Your mortgage, the deed, and other legal documents will all be recorded. Once complete, the final documents will be mailed to you.

GINNY'S TIPS

Sellers often rush to move out by closing day, so the home may not be as spotless as you'd hoped. Unless it's in truly poor condition, it's best to expect some imperfections—and if it's pristine, consider it a bonus! If there are issues like leftover items or damage, we can address them with the closing attorney. That said, most sellers are considerate, and the final walk-through is usually quick and smooth.

What my clients are saying . . .

"**We can't recommend our realtor, Ginny, highly enough.** *From the very beginning, she was incredibly kind, patient, and thoughtful as we were in the market for our first home and nervous about the process. She never pushed us toward properties that didn't feel right for us. In a market as competitive as Naperville's, it was a huge relief to have someone so honest and grounded on our side. Ginny was upfront about homes that needed maintenance or extra work, and she always had our best interests at heart.*

What truly set Ginny apart was not only her reputation in the area, which is stellar, but also the trusted network she brings with her. She connected us with a fantastic lender, Kevin, whose experience and professionalism matched hers perfectly. In a tough market with multiple offers on nearly every home, having Ginny and Kevin in our corner made all the difference. Their guidance, strategy, and advocacy helped us land our dream home, and we're so grateful. If you are buying a home in Naperville, you want someone who is well respected, knowledgeable, and genuinely cares about helping you find the right place. That is Ginny. We could not be happier with our experience." **Emily C.** - *Naperville*

Buyers' **pledge of performance**

I am committed to preparing you to be an educated buyer, I will.....

- Provide insight into current market conditions and their impact on you
- Disclose all known details about the properties I show
- Highlight the pros and cons of each home you view
- Prepare a Comparative Market Analysis for homes you're considering
- Research key factors such as flood zones, taxes, and location
- Walk you through all necessary documents
- Coordinate with your lender for a smooth process
- Guide you through every step of your home purchase

I am committed to helping you find and purchase the right property, I will...

- Create a home search based on your preferences
- Track new listings in your desired areas
- Keep an eye on private and off-market listings
- Network with colleagues about upcoming properties
- Tour new construction homes with you
- Arrange and provide access to showings as soon as homes become available
- Encourage you to explore the neighborhood before making an offer
- Prepare you to have the most attractive offer in the current marketplace
- Write and present your offer to the seller
- Negotiate on your behalf

I am committed to making sure you're protected, I will...

- Go over all property disclosures with you
- Outline required and optional inspections
- Provide a list of trusted attorneys, home inspectors, and service providers
- Ensure all legal documents are completed and signed
- Track important dates and deadlines in the contract

I am committed to you - my buyer- I will....

- Keep your personal information confidential at all times
- Stay in touch with you from the day you start your search until the day you move in
- Coordinate all aspects of the sale and closing
- Receive compensation only when we have a successfully closed transaction

I'm backed by **Baird & Warner**

CHICAGOLAND'S OLDEST & LARGEST INDEPENDENT REAL ESTATE COMPANY

Serving Sellers & Buyers for 170 years and counting.

Baird & Warner brings serious advantages to the table. I'm looking forward to putting all of them to work for you.

Baird & Warner has been inventing and reinventing the real estate business in Chicagoland. Their reputation for integrity and generations of experience mean that I have access to the tools, systems and support I need to deliver the very best service to you. I'm empowered to be a better real estate professional at Baird & Warner. I am proud to work in the Naperville office of Baird & Warner. Our office has been the #1 in sales volume and #1 in units sold in our area for the past ten years. This means we buy and sell more real estate in our area than any other real estate company.

SCAN FOR MY WEBSITE

The true Baird & Warner difference is that we have so many advantages built into the whole process - making buying your home easier, smarter, and more seamless at every step.

A Quick **Introduction.**

For the past 30 years, I have lived and raised my family in Naperville. Through the years, I have come to know and appreciate this town in so many ways - as a newlywed, a mom of 5 children, and now an almost empty nester. I love sharing my knowledge and enthusiasm about living in this community with others.

I enjoy spending as much time as possible outdoors in my free time. Whether running, biking, or walking on Naperville's many outdoor paths, hanging out in my backyard swimming, or spending evenings by the fire pit, this is what fills my soul. I love to travel, and some of my favorite places include the Virgin Islands, St. John and Virgin Gorda, Greece, France, and Vienna. I was born and raised in Michigan, and I continue to enjoy our annual trips with extended family to Northern Michigan every summer for lake life and winter for snow sports.

Education

Bachelor's Degree, Elementary Education, Elmhurst College

Before my career in real estate, I spent time in education. Having this background, my approach to real estate is with the heart of a teacher. My natural strengths from teaching have been a great crossover to my real estate career. My clients benefit from this because they thoroughly understand the process and can therefore make confident decisions.

Experience

Entrepreneur - Mystoryblankets.com

As a stay-at-home mom, I built a successful online business creating personalized embroidered baby blankets. Over 18 years, I crafted more than 7,000 security blankets for babies worldwide! Through this experience, I honed my marketing skills, mastered social media, and learned the value of exceptional customer service.

Baird & Warner Real Estate

I am proud to have been a part of Baird & Warner since 2017. The Naperville office buys and sells more real estate than any other company in the area, I am honored to work aside some of the most professional agents in the industry.

Awards & Achievements

Top of 1% of all agents in sales at the Naperville office
Top 1% of all agents in Naperville
Top 1% of agents in entire MLS area
5 Star Google and Zillow Agents

2025 Ginny Jackson Group Team Highlights

Over $45 Million in Real Estate Sales
Help Over 75 Families Buy or Sell Their Homes

Meet our **Ginny Jackson Real Estate** Team.

GINNY JACKSON - RENE, PSA, SRS, SSF, ABR
Your Trusted Real Estate Advisor
630-258-6390
ginny.jackson@bairdwarner.com
ginnyjacksonrealestate.com

ERIN O'CONNELL - RENE, ABR
Your Trusted Real Estate Advisor
630-881-3743
erin.oconnell@bairdwarner.com
erinoconnell.bairdwarner.com

BILL GHIGHI - RENE, PSA
Your Trusted Real Estate Advisor
630-742-9985
bill.ghighi@bairdwarner.com

MELISSA NOTO - GRAPHIC DESIGNER
Marketing, Social Media Specialist
& Transaction Coordinator
630-204-1974
melissa.noto@bairdwarner.com

Ginny Jackson - Principal Agent

Ginny began her career in education, where she built the communication and guidance skills that now set her apart in real estate. She later launched and ran an online custom baby blanket business, sharpening her strengths in marketing, client service, and creating a seamless customer experience. Known for her calm, clear approach, Ginny ensures her clients understand the process and feel confident in every decision they make. She has lived in Naperville for over 30 years with her husband, five children, and her pup, Ruby.

Erin O'Connell - Real Estate Agent

Erin became a real estate agent after three years of listing and transaction coordination for our team. She has an enthusiastic attitude and an ability to build strong relationships with the people around her. Erin's background in customer service and sales, mixed with her passion for excellence make her a great advisor for her clients. She is a lifelong learner and uses every opportunity to continue her education in real estate. Erin lives in Naperville with her husband, two beautiful daughters and her golden retriever Murphy.

Bill Ghighi - Real Estate Agent

Bill has been with Baird & Warner for his entire real estate career. Before real estate, Bill was a high school teacher and coach at Neuqua Valley High School, where he developed key skills in planning, communication and collaboration. His time as a Designated Managing Broker sharpened his leadership and market knowledge, helping him guide others to success. He is married to Kate, and they have three children: Brock, Baker, and Kailey.

Melissa Noto - Marketing, Social Media

Melissa has been a graphic designer for almost 30 years. Upon completion of art school she worked at several different marketing agencies, pivoting her career in 2001 to a freelance graphic designer to be able to raise a family. She has been helping a variety of clients for the past 24 years as a freelancer assisting Ginny Jackson for the past 8 years. As of recently Melissa has joined the Ginny Jackson Group as the Marketing, Social Media Specialist & Transaction Coordinator. Melissa has lived in Bolingbrook for 24 years with her husband and two boys.

Home buyers **must-haves helper**

Here's a list to help you start thinking about the must-have's for the purchase of your new home.

General Property Features

Safe neighborhood
Good school district
Close to work, family, or public transportation
Low crime rates
Strong resale potential

Exterior & Outdoor Space

Manageable yard size
Garage or sufficient parking
Fenced yard or privacy features if needed
Attractive curb appeal
Outdoor space for relaxing or entertaining

Home Layout & Size

Sufficient number of bedrooms
At least 1.5 to 2 bathrooms
Adequate square footage
Layout that suits your lifestyle (open floor plan, defined)
Plenty of storage and closet space

Interior Features

Functional and spacious kitchen
Good natural light
Preferred flooring type (hardwood, tile, etc.)
In-home laundry area
Office or flexible space if working remotely

Condition & Quality

Solid foundation and roof
Up-to-date plumbing and electrical systems
Efficient heating and cooling (HVAC)
No signs of mold, water damage, or pest issues
Move-in ready or within your renovation comfort zone

Financial Must-Haves

Within your purchase budget
Affordable property taxes
Manageable HOA fees (if applicable)
Homeowners insurance within budget
Room for property value appreciation

What my clients are saying . . .

*"**We were referred to Ginny through a former colleague who had relocated to the area.** We were moving to the Naperville area from out of state, and knew very little about the region. Our introductory phone call with Ginny was very informative, and she asked a lot of questions regarding what we were looking for in a home, neighborhood and surrounding amenities. We were in town for a week, hoping to find the perfect home, and with Ginny's help we found it! She guided us in making a strong first offer, then stood by us through the negotiation process, as there was another buyer vying for the property, and we got our home! We flawlessly closed in 30 days. My husband and I have purchased many homes, in various states, in the past 20 years, and Ginny is one of the most professional, knowledgeable, calm, efficient, responsive and nice realtors we have ever worked with. We would highly recommend her to everyone."*
Janet S. - *Naperville*

Buyers' **notes**

What my clients are saying . . .

"Ginny went above and beyond for us, accommodating a very narrow window of time to find a house. *And to her credit, that house she sent to us that we weren't interested in? Yeah, she was right, it was perfect for us and it's now our home!"* **Chris N.** - *Naperville*

Buyers’ **notes**