

# START YOUR REAL ESTATE JOURNEY WITH CONFIDENCE



A CHICAGOLAND GUIDE TO BUYING, SELLING,  
& INVESTING WITH CLARITY

# Welcome to Your Real Estate Journey

## **YOU DESERVE CLARITY, CONFIDENCE, AND A GUIDE WHO MEETS YOU EXACTLY WHERE YOU ARE.**

I created this guide to help you take the next step toward owning, selling, or investing in real estate with confidence. Whether you're starting completely fresh, coming back after a setback, or finally ready to move with intention, you don't have to do it alone.

In these pages, you'll learn what truly matters, what to avoid, and how to position yourself for success—no pressure, no overwhelm, just real guidance from someone who understands the journey.

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*Your next chapter deserves a front door you own.*

*With the right guide, the journey is smoother and confidently navigated.*

LaTonya D. Somerville, REALTOR®  
LUXE Certified Luxury Home Marketing Specialist

# The Road to Homeownership

## A CLEAR, CONFIDENT PATH TO YOUR FIRST—OR NEXT—FRONT DOOR.

Buying a home doesn't have to feel overwhelming. Whether you're starting fresh or stepping back into the journey with more clarity, every successful home purchase follows the same essential steps. Below is a simple roadmap to help you understand the process from beginning to keys-in-hand:

### 1. Dream & Define Your Vision

Clarify what matters most: location, style, budget, lifestyle, and long-term plans.

### 2. Prepare Financially

Review your credit, savings, and monthly comfort zone before speaking to a lender.

### 3. Secure Pre-Approval

This is your buying power. It strengthens your position and sets real expectations.

### 4. Shop With Strategy

Tour homes with intention—focusing on value, condition, and potential, not just visuals.

### 5. Make a Competitive Offer

This is where timing, strategy, and expert guidance matter most.

### 6. Inspection & Negotiations

Understand the home's true condition and negotiate repairs or credits confidently.

### 7. Appraisal & Final Approval

Your lender confirms the home's value and finalizes your loan.

### 8. Closing Day

Sign, celebrate, and step into a home that now belongs to you.

*Every step becomes easier when you're guided by someone who knows the journey.*

# What You Can Afford (Without the Stress)

## UNDERSTANDING WHAT YOU CAN COMFORTABLY AFFORD

Your budget isn't just about numbers — it's about confidence.

Before you start touring homes, it's essential to understand what fits your financial comfort zone. A smart budget protects your peace, positions you for success, and keeps the journey stress-free.

### Key Considerations

- Monthly comfort range—not just what you qualify for, but what supports your lifestyle.
- Savings for your down payment—even small changes can expand your options.
- Closing cost—typically 2–5% of the purchase price.
- Emergency cushion—protects you after the keys are in hand.
- Future goals—Travel, business, family, investments

*Smart buyers don't stretch themselves thin—they position themselves to win.*

# Getting Pre-Approved Like a Pro

## WHY PRE-APPROVAL IS YOUR POWER MOVE

A lender letter turns curiosity into confidence.

Pre-approval is more than a formality — it's your competitive edge. It tells sellers you're serious, qualified, and ready to move. It also helps you avoid falling in love with homes outside your true buying power.

### What You'll Need

- Recent pay stubs
- W-2s or 1099s
- Two months of bank statements
- Employment history
- Credit review

### Why It Matters

- Strengthens your offer
- Speeds up the process
- Removes financial surprises
- Helps your agent negotiate confidently on your behalf

*A strong pre-approval can beat a higher offer from an unprepared buyer.*

# Touring Homes With Strategy

## Looking Beyond the Pretty: Touring With Intention

Beautiful homes catch your eye — smart homes build your equity.

When touring homes, excitement can be loud — but strategy should be louder. I help you see what others miss so you can make confident, informed decisions.

### Watch For

- Condition — roof, windows, foundation, mechanicals.
- Layout—does it fit your lifestyle, not just today's mood?
- Location — commute, neighborhood vibe, resale strength.
- Red Flags—moisture, cracks, outdated systems.
- Potential — small upgrades, big equity.

*Remember: Pretty is temporary.  
Value pays you back.*

# Crafting a Competitive Offer

## HOW TO STAND OUT IN TODAY'S MARKET

You don't need the highest offer — you need the smartest strategy.

The right offer balances confidence, data, and negotiation finesse. I assess the market, seller motivation, and competing offers to help you submit something compelling—without overpaying.

### Offer Tools

- Earnest money—shows commitment.
- Shorter closing timeline—attractive to sellers.
- Flexible terms—win without spending more.
- Inspection strategy—protects you while strengthening your offer.
- Appraisal awareness prevents surprises.

*A strategic offer speaks louder than an expensive one.*

# Inspections: What Really Matters

## UNDERSTANDING THE HOME INSPECTION

Every home has issues — we focus on what matters.

Inspections reveal the truth about a home—not to scare you, but to empower you. My job is to help you interpret the findings, know what's normal, and negotiate repairs or credits where appropriate.

Focus On:

- Structural integrity
- Roof age and condition
- Electrical & plumbing
- HVAC systems
- Safety hazards

What's Usually Not a Deal-Breaker:

- Cosmetic flaws
- Paint, trim, carpet
- Minor wear and tear

*Your takeaway: Inspections protect your investment, not perfection.*

# Appraisal & Closing: The Finish Line

## FROM ACCEPTED OFFER TO KEYS IN HAND

Once your offer is accepted, the lender orders an appraisal to confirm the home's value. After that, you move through final underwriting and prepare for closing.

### What to Expect:

- Appraisal ordered by lender
- Final document review
- Final loan approval
- Schedule closing
- Sign & get your keys



*Closing day is the moment your journey becomes your reality.*

# Welcome Home

## **WELCOME TO THE NEXT CHAPTER OF YOUR LIFE**

Your home is more than an address—it's a foundation.

Homeownership opens doors to stability, growth, and generational wealth. I'm honored to guide you into this chapter, and I'm here long after closing for anything you need—resources, upgrades, market updates, or your next move.

*You didn't just buy a home. You invested in your future.*

## About LaTonya

# MEET YOUR CHICAGO REAL ESTATE GUIDE

LaTonya Somerville is a Chicago-based Realtor® and LUXE Certified Luxury Home Marketing Specialist known for blending real estate expertise with lifestyle clarity. She empowers buyers, sellers, and investors to move with confidence—whether it's a first purchase, a fresh start, or a strategic upgrade. Her signature approach brings warmth, strategy, and elegant simplicity to every client experience.

*Your trusted guide in real estate.*

# Work With Me

## LET'S START YOUR REAL ESTATE JOURNEY WITH CONFIDENCE

If you're ready to take the next step—whether buying, selling, or investing—

I'm here to guide you with clarity, strategy, and care.

### CTA Options:

- Book a Consultation
- Get Pre-Approved
- Download Additional Resources
- Follow for Market Updates



[Book a Free Consultation](#)

Prefer email first? Reach me at  
[latonya@project55realty.com](mailto:latonya@project55realty.com)



Project55 Realty  
Brokered by Kale Realty  
773-701-8957  
[project55realty.com](http://project55realty.com)