

**The Indispensable**

# **Homeseller's Guide**



Courtesy of Carol O'Connor Cadiz, Attorney at Law  
[www.cadizlaw.com](http://www.cadizlaw.com)

# Steps to Selling Your Home



**Make it Official with your Realtor!**

**Realtor Markets Your Home**

**Negotiations with Prospective Buyer**



**Buyers work on Mortgage**

**Contract to Lawyers**

**Accepted Offer**



**Inspection Requests (if any) & Attorney Review Negotiated**

**Title Work, Sale Docs, Survey etc Prepared**

**Loan Approval**



**Attorney attends your Closing  
You Receive \$\$ Proceeds!**

**Final Walkthrough**

**Schedule Closing**

# I've Decided to sell my House.... Now What?

Deciding to sell your home is a big decision and once made, there's so much to do that it can be hard to know where to start. Let this Guide GUIDE you!

## TOP FIVE Things to do Before You List Your House

### 1. Getting your Home "Show Ready" & Looking Its Best!

Most people begin by getting their house ready to be shown. Your Realtor is the best resource for letting you know what items specific to your home should be done before listing it for sale. Whether you have a showcase home to sell or a fixer-upper, there are some simple adjustments that can make any home more attractive to buyers. This is mostly psychology. Potential buyers don't want to be distracted by your stuff (as nice as it may be) because they are trying to envision *their* stuff in your home. For that reason, Realtors always suggest de-personalizing the home as much as possible. That is not to say that you need to empty out your home, not by any means, but do get rid of clutter. The room should look beautiful and pleasing to the eye in an overall sort of way. In 2015, my husband and I went out looking for a new house and I can tell you that the biggest turn-offs to us were houses that were either dirty or had junk lying around all over the place. It was too hard to see past. Strong odors (cooking, pets) are also a turn-off, no matter how nice the house. When we sold our place, which became too small as our family grew, we had to do a lot of

de-cluttering. Don't take it personally. Depending on your circumstances, you may need to rent storage space like we did and/or have the house professionally cleaned to make sure that the house looks its best right before going on the market. Some Realtors recommend professional "staging" (think fancy table settings and plants in empty corners).

The way your house looks is only the first part. It is like looking good on a first date - if you want it to go further, then it has to do more than just look nice. Your potential buyer will want to do a home inspection as a condition of going through with the deal (more on that later). If you know about defects, depending on what they are, you may wish to fix them before a buyer calls you out on them. Your realtor or your attorney can help advise you in that regard. That being said, you are legally required to disclose certain known defects in writing.

## 2. Assembling a Winning Team



### Your Realtor

We all know that you can't sell unless you have someone to sell *to*, which is why you need a good Realtor who will market your home, help you find the right buyer, facilitate negotiations, let people in, obtain signatures, etc. Realtors are professionals who know what to do to get your home sold. Fees are usually around 6% of the sale price and will be explained in the Listing Agreement that you will both sign for services. Make sure that you understand what you are signing (I can help with that). Using a Realtor is the best money you will ever spend- trust me. A good Realtor is worth their weight in gold!

### How do I find a Realtor?

Ask around. Do you know anyone who has moved recently? Find out who their Realtor was and whether or not they were happy with the service they received. Real Estate is a service industry and

you will want to work with someone you are comfortable with. I like to work with people who are friendly, have the right attitude and are responsive when a question comes up. Just as important is selecting someone familiar with your neighborhood. He or she will know the market trends and know what dollar amount to list your house for. Don't pick a Realtor from Rockford if you live in the Chicago suburbs. Ask your Realtor at the outset how your home will be marketed so that you know what to expect. Open communication is key.

## Your Attorney

Every now and then people ask if they really need an attorney to sell their house. It's a fair question because in some states real estate transactions are conducted without attorneys (until someone gets sued), which just blows my mind. A real estate transaction is two parties entering into a legally binding contract with hundreds of thousands of dollars at stake. In Illinois, most Realtors and Title Companies will not even work with individuals who don't have an attorney for the closing. The Illinois Supreme Court has also said that the consequences are too significant in real estate to not have a lawyer, and that a Realtor is prohibited from performing the functions of a lawyer (Case of *The Chicago Bar Association v. Quinlan and Tyson, Inc.*)



## WHAT YOUR ATTORNEY WILL DO FOR YOU

- ☐ REVIEW your contract, look for RED FLAGS, & NEGOTIATE changes (the buyer's attorney will want a laundry list of changes to the contract)
- ☐ Ensure that the EARNEST MONEY is sufficient and review the terms of the buyer's mortgage
- ☐ Review buyer's INSPECTION DEMANDS and give you advice on the response
- ☐ Handle all CORRESPONDENCE with Buyer's Lawyer
- ☐ Make sure that all MUNICIPAL REQUIREMENTS are met (every city/town/village is different)
- ☐ Provide ADVICE with respect to any deadline EXTENSIONS buyer may request
- ☐ Order the Title and perform TITLE WORK, making sure that you are giving over clear title to the buyer and acting as your TITLE AGENT (clear title is required or you can't close!)
- ☐ Coordinate the TITLE INSURANCE that you are required to purchase
- ☐ Order the PROPERTY SURVEY that you will need to provide, or- in the case of CONDOMINIUMS, coordinate all of the requirements needed before the association lets you sell
- ☐ Prepare the Bill of Sale, the Deed, Alta Forms, State and County Tax Forms, and other required CLOSING DOCUMENTS
- ☐ Order PAYOFF STATEMENTS from your existing mortgage lender
- ☐ Monitor DEADLINES & make sure everyone is on track
- ☐ Prepare the FINANCIAL STATEMENTS and make sure that all of the numbers are correct, looking for HIDDEN FEES which can be removed
- ☐ ATTEND CLOSING with you (or *for you*, if you wish to not attend)
- ☐ Make sure that YOU UNDERSTAND everything and that all of your questions are answered

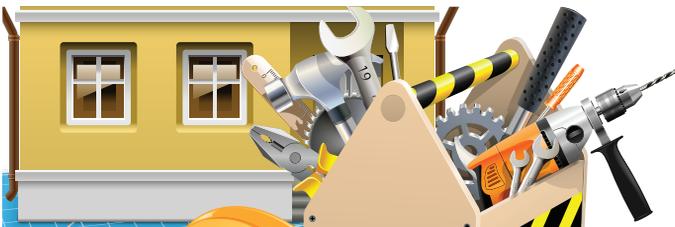
### 3. Gather Your Documents

One of the Most important questions that your Realtor will ask you is how much you still owe on your house. This includes not only the mortgage but also any home equity lines of credit or past due property taxes or liens. This will help him or her calculate how much money you may walk away with at a given sales price. In addition to looking at your most recent mortgage statements, you should also gather warranties, manuals and receipts for work that has been done on the house.

### 4. Landscaping

The term used is “curb appeal” and it is the first impression that others will have of your home. No matter how lovely inside, if the outside does not give an inviting impression, potential buyers may not even want to see any further. Unless it is winter, be sure that the grass is cut. Make sure that the outside does not look unkempt or neglected. Avocado green garage door from 1960? Its amazing what a paint job just to the garage door can accomplish in one afternoon.

### 5. Obtain Repair Estimates



If you know that something is defective and will cause concern to a buyer (ie: mold on a wall, broken windows, toilet that doesn't work), you may wish to either repair it before it is an issue or at the very least, obtain a repair estimate so that you know what you may be up against.

# Under Contract: Do we have a Deal??

You have an offer! Likely the call came in from your Realtor. All offers to buy your property have to be in writing. Sometimes you may have multiple offers from different people. The natural tendency is to accept the offer for the highest price. Be careful, the highest price isn't always the best offer because you won't get any money if the deal doesn't close. Look at terms and consider how likely it is that the potential buyer can actually come through. Financing contingencies are the norm, but terms vary- as I'll explain below.

The contract will also indicate whether or not the buyer needs to sell their home before they can close on buying yours. Discuss the offer with your Realtor and/or your Attorney and once you have decided to accept an offer, the next step is your signature which makes it legally binding. Your Realtor will deliver the signed offer to the buyer. Its official! But wait, there are still ways for both of you to legally back out, which you need to be aware of.

## Inspection

Once you have an offer, your buyer will likely want to hire a professional inspector to come take a careful look at your home. Don't take it personally, it is a normal part of the home buying process. The buyer wants to understand exactly what they are buying (ie: is the electrical up to date? Is the fireplace safe?). After the home inspection and within five days under contract, most buyers will have their attorney send over a laundry list of things

that they want the seller to fix before closing- or in the alternative, they may want a money credit given to them so that they can take care of the repairs themselves after closing. The “inspection clause” is *not* meant to address cosmetic issues or items of routine maintenance; nor is it supposed to be the buyer’s way of getting a perfect house. Safety concerns or items that are truly broken are usually seen as valid but that does not mean that you have to fix everything that the buyer wants. This process is a negotiation done through the attorneys. As long as both seller and buyer are within their time frames, the contract can be legally broken if there is no agreement on inspection issues. It is rare for a deal to completely fall apart over inspection issues, but it does happen. Some sellers decide in advance that they are not willing to fix anything, and will list their home “as is”. Even with an “as is” contract, buyers still have the right to conduct a property inspection and get out of the contract if they are not happy with the condition of the property. Inspection issues are resolved early on. The contracts are written in such a way that if it is not going to work out, the parties will learn so relatively quickly so that everyone can move on and the seller can re-list the home.

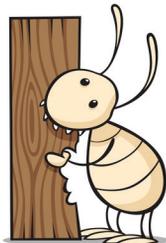
**So, what should I fix?** I hate to sound like a lawyer, but it depends. It really does! You’ll want to see the inspection report and the attorney letter so that you understand *exactly* what is being requested. Is it a minor fix? Is it a matter of safety? What is the cost of the repair? Is it something that the next buyer who comes along is likely to want done? Is it the only repair that is being requested or one of many? These and other questions are part of what you will want to consider. There are some defects that most buyers will want addressed and if you are aware of them, you might consider fixing them ahead of time such as leaks or seepage, larger plumbing or electrical issues, mold and gas. If your buyer is seeking FHA financing, the lender may require certain repairs before they agree to fund the loan for your buyer. Once you are aware of defect, you have to disclose it to any future potential buyers that you may have. That’s the law.

## Caveat: You've got GAS!

Some houses have gas, radon gas. It is a cancer causing radioactive gas that cannot be seen or smelled. The only way to know about it is to have a test. The EPA has indicated "acceptable" levels to be under 4pCi/l (unit of measurement) which means that most sellers won't take care of the problem if testing comes in lower than 4. That is not to say that under 4 is "safe" as "safe" is subjective and really about an individual's comfort level, but I digress. Some home buyers will want a radon test and some won't. If you had a radon test and it came in at acceptable levels when you bought your home, that doesn't mean that you have the all clear. Like everything in nature, things can change. If your buyer conducts a radon test and it comes in at 4 or over, be prepared to shell out some money for "mitigation" and a re-test. I have seen it usually in the \$1,200 to \$1,800 range. Once a buyer learns that there is radon, they are going to want it fixed. In my nearly 20 years of doing this, I've never seen anybody let this one go. Radon is the second leading cause of lung cancer, according to the Surgeon General.

## Caveat: Termites

If the home that you are selling has a fair share of wood, your buyer may want a termite inspection. Watch out, they may request in the contract that *you* pay for this inspection. Be careful about what you initial in the contract - not just when it comes to termites- but as a general rule. I can go over it with you. If you know that you have termites or any kind of a pest, this is one of those things that you should probably have taken care of before you list your home for sale.



## Attorney Review

Within the first few days of having a contract, your attorney will be receiving a letter from the buyer's lawyer. If you don't have an attorney, the lawyer will probably send the letter to you directly and hope that you "blow it" by not answering. The attorney review letter from a buyer is usually 2-3 pages long with suggested changes. This needs to be answered sooner rather than later and once the parties have successfully negotiated attorney review and inspection, they are one step closer to a successful closing!

## Financing Contingencies

Every now and then you will have a "cash buyer" but more likely than not, your buyer will need to take out a mortgage before they can buy your house. The contract will provide an 'out' to the buyer if they cannot get financing of a certain type by a certain date. Most real estate contracts have a 6 week turn around time (approximate) so that the buyer can get his or her financing in order. A loan may take longer and if this happens, your lawyer will try to find out why. Underwriting may just be backed up- or maybe there has been a stumbling block. As a seller, while not necessarily a cause for concern, you will want to know why & act accordingly.

## Home Sale Contingencies

The home sale contingency is not an issue in every contract. But, some buyers simply *need* to sell their house before they can buy yours. If this is the case, you will know it when they present their written offer. These deals can sometimes take longer to complete as you are waiting for another house to sell- for which there may or may not already be a contract pending. The contract will specify a date by which they have to sell their house. If their house isn't sold by then, either one of you can cancel the contract or else they may ask you for more time. The decision is then yours as to whether or not you are willing to wait or if you want to put the home back on the market. You should discuss the circumstances surrounding any such request with your team in order to weigh your options.

# SPECIAL CIRCUMSTANCES

**The Double Closing** If you are selling your house and buying a new one at the same time, this is what I call a Double closing. Sometimes things are set up to close on the same day- sell your house in the morning and buy a new one in the afternoon. When they work out just right, you have the convenience of just sending over a moving truck and not having to worry about where you will sleep. HOWEVER.... have a backup plan! It can often be difficult to get the buyer of your house and the people who are selling to you to all agree on the same date. This is not because people don't want to make your life easier, but because of everything that rides on a closing date. The mortgage has to be "clear to close" and ready to go! Title Companies have to have an open time slot. The other families you are dealing with are going to have their own agendas. And if either your buyer or your seller are trying to coordinate their own double close, it becomes a chain of transactions where everyone's timing must line up. That being said, your Realtor and your Attorney will do everything possible to try and make things as smooth as possible for you and will try to get the dates that you need. Your contracts will have closing dates in them and while everyone must try to meet that date, sometimes a shift will become inevitable. That is why it is so important to have a good attorney on your side who is willing to keep lenders and everyone else on their toes in terms of deadlines and your expectations.

**Divorce** Are you selling your house due to a divorce? This comes up more than you would think and I've had people ask me if the closing has to be handled any differently. It shouldn't. While husbands and wives obviously have conflicting interests within their divorce, the same doesn't usually hold true when it comes

to selling the home because they presumably both want the same thing- maximum profit to divide up however they have agreed to share it. I have represented many sellers who are going through a divorce and sometimes, it just turns out that I need to relay everything to each of them separately if they are not talking with each other. That is okay. I understand. Sometimes their divorce lawyers have to get involved with the sale (holding funds or providing instructions). If you are going through a divorce, you must let your attorney know right away in case circumstances warrant handling anything differently. I bought my house from a couple who were getting divorced and while things took a long time because they wouldn't talk to each other- in the end it all worked out. They sold, and I bought the home that I wanted. Patience and cooperation is required.

**Short Sales** A short sale means that due to the market value of your house compared to what you owe on it, the sale of your house will not generate enough money compared to what is actually *needed* to pay off your existing mortgage(s) and also to cover your closing costs. No money comes to you out of the sale, and you are essentially “short” on cash at the end of the deal. Rather than bringing money to the closing and paying money out of pocket just to get rid of a home, some sellers attempt a short sale. I use the word “attempt” because nothing is guaranteed in a short sale until your mortgage lender approves the sale which usually takes a lot longer than a standard buy-sell transaction. Why does your bank need to give you permission to sell? In a short sale, you are asking the bank to absorb the amount that you are “short” in order for your transaction to “zero out”. If you are attempting a short sale, it is critical that you speak to someone who is used to handling these as you need to understand the terms and how it works in terms of the portion that you are “short”, as there are tax consequences and possible other ramifications that you need to be aware of with respect to the note on your loan. I can help you understand your options in a short sale scenario.



# UNDERSTANDING THE MONEY!

While everyone knows that if you sell your house for \$400,000.00, you aren't going to walk away with a check for \$400,000.00, many people only have a vague idea as to how the money works when selling a house because it isn't something that they do every day! Let's break it down! Don't shoot the messenger! As you are about to see, it is expensive to sell your house.

Everything revolves around the dollar amount that your eventual buyer is willing to pay for the house, or the contract price. That may be a figure that you don't have yet, if your house is not yet under contract. In this guide, you will find a worksheet which can be photocopied for use of multiple scenarios. The calculation is not going to be exact, but by filling out the worksheet, you will have a close estimate as to what your net proceeds will be.

Subtracted from your contract price, will be the following deductions and costs:

1. REAL ESTATE COMMISSION: Typically, this sum will be around 6% of the contract price. While it will be the largest of your closing costs, it is money well spent. Realtors know how to market your home, show it at its best, and obtain the best price for you. Unless you already have a buyer lined up, don't skimp on this.

2. MORTGAGE AND HOME EQUITY PAYOFFS: This amount is going to be somewhat higher than the amount that is listed as the outstanding balance on your statement because interest and a nominal payoff fee still needs to be added on. The figure is sent to your attorney from the bank and is calculated to the exact date of closing, with a few additional days added on to account for mail and processing time by the bank. Remember, that the amount of the outstanding balance that you see today will likely be reduced by several hundred dollars by the time you get to the closing table because, depending on where you are at in the process, you still may have a month or two of mortgage payments to make before you arrive at the closing table.

3. YOUR SHARE OF PROPERTY TAXES: As you know, property taxes are paid twice per year and are always paid one year in arrears. The county doesn't change the way it collects tax just because you have decided to sell your house. The tax bill will arrive at the property and your buyers will have to pay it, even though a portion of it will cover the time during which you owned the house. So, this is straightened out at the closing table by giving a credit to the buyer for your share of the tax bill. Give me a call and I can calculate it for you, but in a nutshell you will take the last known full year tax bill and add 5-10% to it. Then divide it by 365 (days) for your daily tax

liability, and then multiply that amount by the number of days in the year that you own. Depending on when during the year you are closing, you may need to give the buyer a credit for an entire installment for last year and this year.

4. TITLE INSURANCE AND FEES : Sellers in Illinois are required to purchase title insurance for the benefit of the buyer. Your attorney should be the one acting as your title agent and will be responsible for doing a title search and making sure that clear title gets turned over to the buyer, providing them with a title policy. By allowing your attorney to also act as title agent, you have the assurance of knowing that title is being handled by someone who knows what they are doing and is working only for you. This is how your attorney can also keep your attorney fee low, because your attorney will be paid a commission from the title insurance company, through their business relationship. Since your attorney is receiving a commission from the title policy and a portion of what the buyer has to pay for, what your attorney charges you for handling closing can be done at a fraction of what you would have to pay if an attorney were charging you hourly rates. The base cost for title insurance is roughly \$1,700.00 or so for a \$200,000.00 transaction. In addition to title insurance, there are approximately \$200 to \$500 in additional title company closing costs that you will be responsible for.

5. ESCROW FEE: If you have a buyer who is paying cash as opposed to taking out a mortgage, then the good news is that you did not have to worry about the buyer's loan coming through. The bad news is that the contract calls for a split between buyer and seller of the escrow fee if you have a cash

buyer (otherwise, this is absorbed by the buyer). Estimate around \$500-\$600 here if you have a cash buyer. Otherwise, it is zero.

6. PROPERTY SURVEY: You are required to purchase a property survey for the buyer, unless you are selling a condo. We work with a few reputable survey companies to get you the best deal. A typical survey cost is around \$450 but it could be more if you have a larger lot. You can't use the survey that you received when you bought unless it is less than 6 months old and you haven't altered the property.

7. ASSOCIATION DOCS: If you live in a condo or are part of an association, get ready to pay out the nose. Before you are allowed to close, you have to provide various documents to the buyer, pay an exorbitant amount for a letter from your association stating that you are current on your payments, and may have to pay other fees to the association. There is a wide variety in what different associations require and how much they charge but you can budget anywhere between \$500.00 to \$1,000.00 for this. Sorry.

8. MUNICIPAL STAMPS AND FEES: Not all, but most villages require a village stamp to be affixed to the deed at closing. The stamp is essentially a transfer tax. I can let you know your village's particular requirements.

Usually the stamp will cost anywhere between \$2.00 to \$10.00 per \$1,000.00 of the contract price. Some villages also require a village inspection before you can sell, adding approximately \$75.00 to \$100.00 to your costs.

9. ILLINIOS AND COUNTY TRANSFER TAX: You are selling and the government wants a piece of the action, at both the state and county level.

This is not to be confused with property taxes which are completely separate. For every \$1,000.00 in sales price, the State of Illinois will be paid

\$1.00, and the county gets 50 cents per \$1,000.00.

10. ZONING AND WATER CERTIFICATES: This cost is also dependent on where you live. Some villages and cities will require a zoning certificate (Chicago) but in most places, you need only pay your water bill. If you have to pay the zoning certificate, it will cost around \$275.00.

11. TESTS: Depending on your contract, you may agree to a termite test, well or septic test. This will, in large part, depend upon where you live and the kind of house you have. A termite inspection will cost around \$125.00 and a well or septic test, roughly \$300.00

12. ATTORNEY FEE: Most attorneys charge around \$450 - \$750 to handle your closing.

13. REPAIR CREDITS: Depending on the outcome of your buyer's property inspection, you may or may not have negotiated to give a repair credit to your buyer to take care of any valid requests made that you elected not to fix.



# FAQ's About Legal Representation or More Guides:

How can I hire you to represent me? Provided that you are in the Chicagoland area (city or suburbs in any of the following counties: Cook, DuPage, Kane, Will, Lake, McHenry), I would be honored to represent you. Just call my office or send me an email!

When should I call you? You don't have to wait until you have a contract, as many sellers will ask me to review the contract or the listing agreement before they sign it, or simply want the peace of mind in knowing that they already have representation lined up (one less thing to think about during a very busy time!) At the very latest, you need to have an attorney within a day or two of accepting an offer on your home because there are many things that happen in the first five days.

How can I contact you? You can call me at 847 306-6035 or send me an email at

[realestate@cadizlaw.com](mailto:realestate@cadizlaw.com)

My Realtor liked your booklet, can you send one to him or her? Yes, I would be happy to supply your Realtor with complimentary copies of this guide to help his or her clients. Just have them let me know how many they want.

Do you speak any other languages? Yes, I am fluent in Spanish which is my second language.

Where is your office located? It doesn't matter to most sellers, but my offices are in Itasca and Schaumburg- Schaumburg being where I live (near Collins elementary school). It isn't important to most sellers because the majority of our work before the closing is done over the phone and/or email. I will, of course, be at the closing – and that usually happens at a title company near where the house is located. If you live in the area, of course, you are welcome to come meet me in person! (Just call first in case I am out at a closing)

How long have you been doing Real Estate Closings? I have been a lawyer since 1996 and I begun handling real estate transactions in 2003.

Can you also represent me in my purchase of a new home? But of course! Ask about my discounted pricing for buyers when I am also handling their sale.

Don't I have to use the Real Estate attorney recommended by my Realtor?

No. It is your decision. That being said, your Realtor may have recommendations of attorneys whom he or she knows to be trustworthy. I have provided you with a second Golden Ticket (discount) that you may give to your Realtor if he or she would like to give it to someone else, and check out my services. Of course, there is one for you too!

I have a relative who is a lawyer- shouldn't I use him or her? If he or she routinely handles real estate transactions, then by all means! I would caution strongly against using a family member or friend who is not experienced in the complexity of real estate transactions. I have seen deals go sour when the other side is using someone who is not experienced in real estate, usually a friend.

## What is my Next Step?

Give me a call! The sooner you can have a Real Estate Attorney working for you, the better- to ensure that everything runs smoothly and that you have a complete understanding before you are asked to sign anything. Time limits are short in real estate transactions, it all happens quickly. You do not have to pay me anything until closing so there is nothing to lose by getting started. Call me at 847 306-6035 or by email at [realestate@cadizlaw.com](mailto:realestate@cadizlaw.com). I look forward to speaking to you and hope that you have benefited from this Guide. Thanks!

Brought to you courtesey of:

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So...the IL Bar is picky about what lawyers can and cannot do, and they require that I label this informational guide as "Advertising Material". There you have it: This is advertising material .

## ESTIMATED CLOSING PROCEEDS WORKSHEET

CONTRACT PRICE	\$ _____
	minus
Realtor Commission	\$ _____
Your Existing Mortgage	\$ _____
HELOC (Line of Credit)	\$ _____
Property Taxes	\$ _____
Title Insurance & Fees	\$ _____
Escrow Fees (Skip if buyer needs mortgage)	\$ _____
Property Survey (Skip if selling a Condo)	\$ _____
Association Docs (If applicable)	\$ _____
Village Transfer Stamp	\$ _____
Village Inspection (If applicable)	\$ _____
Village Zoning/ Water (If applicable)	\$ _____
Illinois Transfer Tax	\$ _____
County Transfer Tax	\$ _____
Tests (Termite, Well- If applicable)	\$ _____
Attorney Fee	\$ _____
Repair or Closing Cost Credit (If applicable)	\$ _____

ANTICIPATED MONEY TO YOU \$ \_\_\_\_\_

## ESTIMATED CLOSING PROCEEDS WORKSHEET

CONTRACT PRICE	\$ _____
	minus
Realtor Commission	\$ _____
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Property Survey (Skip if selling a Condo)	\$ _____
Association Docs (If applicable)	\$ _____
Village Transfer Stamp	\$ _____
Village Inspection (If applicable)	\$ _____
Village Zoning/ Water (If applicable)	\$ _____
Illinois Transfer Tax	\$ _____
County Transfer Tax	\$ _____
Tests (Termite, Well- If applicable)	\$ _____
Attorney Fee	\$ _____
Repair or Closing Cost Credit (If applicable)	\$ _____
ANTICIPATED MONEY TO YOU	\$ _____



