

## Practice Scenario 1

Use the MLS sheet and pre approval on the next 2 pages. Pretend the MLS listing is active and use today's date.

Sam Adams is looking to buy this townhome. Sam wants to offer \$220,000. His pre approval is attached. Sam wants to close in 35 days and will give 1% of the purchase price in Earnest money. He is concerned about the age of the appliances and wants a home warranty from American Home Shield.

Questions:

How much would a warranty cost for this home? \_\_\_\_\_

Where did you find the information? \_\_\_\_\_

Who is responsible for obtaining condo/townhome docs(bi laws, covenants, restrictions, rules, and any special assessments? \_\_\_\_\_

what section of the contract conveys this? \_\_\_\_\_



3D Tour

**Attached Single**  
**Status:** **CLSD**  
**Area:** **30**  
**Address:** **941 Manchester Cir , Grayslake, IL 60030**  
**Directions:** **Washington St W to Atkinson Rd S to Cambridge Dr E to Manchester Cir N**  
**Sold by:** **Alexandre Stoykov (147785) on behalf of Mkt. Time (Lst./Tot.): 28/82**  
**Alex Stoykov Group (T22393) / Compass (87291)**  
**Closed:** **10/26/2022** **Contract:** **09/26/2022** **Concessions:**  
**Off Mkt:** **09/26/2022** **Financing:** **Conventional** **Contingency:**  
**Year Built:** **1995** **Blt Before 78:** **No** **Curr. Leased:** **No**  
**Dimensions:** **1762**  
**Ownership:** **Fee Simple** **Subdivision:** **College Trail** **Model:** **Fairfield**  
**w/ HO Assn.**  
**Corp Limits:** **Grayslake** **Township:** **Avon** **County:** **Lake**  
**Coordinates:** **# Fireplaces:** **1**  
**Rooms:** **6** **Bathrooms** **2/0** **Parking:** **Garage**  
**(Full/Half):**  
**Bedrooms:** **2** **Master Bath:** **Shared** **# Spaces:** **Gar:2**  
**Basement:** **Full, English** **Bsmnt. Bath:** **Yes** **Parking Incl. In Price:** **Yes**  
**Waterfront:** **No** **Appx SF:** **1666** **SF Source:** **Landlord/Tenant/Seller**  
**Total Units:** **4** **Bldg. Assess. SF:**  
**# Stories:** **2** **Unit Floor Lvl.:** **1** **Bd Apprvl:** **0**  
**% Own. Occ.:** **% Cmn. Own.:** **Fees/Approvals:**

**Mobility Score: -**

Remarks: You will fall in love with this bright, spacious, and freshly updated end unit that offers you all of the commodities of a townhome, while still providing you with the feel of a single family home! As you enter you will be welcomed by high ceilings and lots of light, beautiful WOOD floors and an open floor plan, that leads you into a large kitchen with new SS appliances and GRANITE countertops. The kitchen opens up into your dining room and allows you to enjoy the beautifully maintained courtyards from the privacy of your own porch. In the living room you find plenty of space to entertain with large windows and a FIREPLACE that will provide you with warmth during the cool winter days. The Large Master Bedroom offers wood floors, vaulted ceilings and a walk in closet, as well as access to the large shared bathroom. Downstairs you will find a full bathroom, laundry room and a fully finished English basement with carpet as well as access to your large 2 car garage that will provide you with plenty of storage as well as parking. This home include all of the updates you need, including: fresh paint throughout. Washer (2021), furnace, countertops refrigerator ceiling fixtures, flooring in living room/dining room Nest thermostat (2020), dryer (2016), water heater (2015). New garage door and transmitter. View the Virtual 3D Tour to preview the home easily.

<b>School Data</b>		<b>Assessments</b>		<b>Tax</b>	<b>Pet Information</b>
Elementary: <b>Avon Center (46)</b>	Amount: <b>\$245</b>	Amount: <b>\$6,361</b>		Pets Allowed: <b>Cats OK, Dogs OK</b>	
Junior High: <b>Frederick (46)</b>	Frequency: <b>Monthly</b>	PIN: <b>06243010680000</b>	<b>/ Mult PINs: No</b>	<b>Max Pet Weight: 00</b>	
High School: <b>Grayslake Central (127)</b>	Special Assessments: <b>No</b>	Tax Year: <b>2021</b>			
	Special Service Area: <b>No</b>	Tax Exmps: <b>None</b>			
	Master Association: <b>No</b>	Coop Tax Deduction:			
	Master Assc. Freq.: <b>Not Required</b>	Tax Deduction Year:			

**Square Footage Comments:**

Room Name	Size	Level	Flooring	Win Trmt Blinds, Screens	Room Name	Size	Level	Flooring	Win Trmt Blinds, Screens
Living Room	16X12	Main Level	Hardwood	None	Master Bedroom	12X15	Main Level	Wood Laminat	ENERGY STAR Qualified Windows, Screens
Dining Room	10X9	Main Level	Hardwood	None	2nd Bedroom	10X10	Main Level	Carpet	ENERGY STAR Qualified Windows, Screens
Kitchen	12X10	Main Level	Wood Laminat	None	3rd Bedroom		Not Applicable		ENERGY STAR Qualified Windows
Family Room	14X22	Lower	Carpet	Blinds, ENERGY STAR Qualified Windows, Screens	4th Bedroom		Not Applicable		
Laundry Room	8X5	Lower	Vinyl	None					

Interior Property Features: **Vaulted/Cathedral Ceilings, Hardwood Floors, Wood Laminat Floors, Walk-In Closet(s), Some Carpeting, Some Wood Floors, Dining Combo, Granite Counters**

Exterior Property Features: **Balcony, Patio, Private Entrance, End Unit**

<b>Age:</b> <b>26-30 Years</b>	<b>Laundry Features:</b> <b>In Unit</b>	<b>Sewer:</b> <b>Sewer-Public</b>
<b>Type:</b> <b>Townhouse-2 Story</b>	<b>Garage Ownership:</b> <b>Owned</b>	<b>Water:</b> <b>Public</b>
<b>Exposure:</b>	<b>Garage On Site:</b> <b>Yes</b>	<b>Const Opts:</b>
<b>Exterior:</b> <b>Vinyl Siding, Brick/Stone Man Pred</b>	<b>Garage Type:</b> <b>Attached</b>	<b>General Info:</b> <b>School Bus Service, Commuter Bus, Commuter Train</b>
<b>Air Cond:</b> <b>Central Air</b>	<b>Garage Details:</b> <b>Garage Door Opener(s), Transmitter(s)</b>	<b>Amenities:</b> <b>Park/Playground, Sidewalks, Street Lights</b>
<b>Heating:</b> <b>Gas, Forced Air</b>	<b>Parking Ownership:</b>	<b>Asmt Incl:</b> <b>Common Insurance, Exterior Maintenance, Lawn Care, Snow Removal</b>
<b>Kitchen:</b> <b>Eating Area-Table Space, Granite Counters</b>	<b>Parking On Site:</b>	<b>HERS Index Score:</b>
<b>Appliances:</b> <b>Oven/Range, Microwave, Dishwasher, Refrigerator, Washer, Dryer, Disposal</b>	<b>Parking Details:</b>	<b>Green Disc:</b>
<b>Dining:</b> <b>Combined w/ LivRm</b>	<b>Parking Fee (High/Low):</b> /	<b>Green Rating Source:</b>
<b>Bath Amn:</b> <b>Separate Shower</b>	<b>Driveway:</b> <b>Asphalt</b>	<b>Green Feats:</b>
<b>Fireplace Details:</b> <b>Attached Fireplace Doors/Screen, Gas Logs</b>	<b>Basement Details:</b> <b>Finished</b>	<b>Sale Terms:</b>
<b>Fireplace Location:</b> <b>Living Room</b>	<b>Foundation:</b> <b>Concrete</b>	<b>Possession:</b> <b>Closing</b>
<b>Electricity:</b> <b>Circuit Breakers</b>	<b>Ext Bas/Fnd:</b>	<b>Est Occp Date:</b>
<b>Equipment:</b> <b>CO Detectors, Ceiling Fan</b>	<b>Roof:</b> <b>Asphalt/Glass (Shingles)</b>	<b>Management:</b> <b>Manager Off-site</b>
	<b>Disability Access:</b> <b>No</b>	<b>Rural:</b> <b>No</b>
	<b>Disability Details:</b>	
	<b>Lot Desc:</b> <b>Common Grounds</b>	

# LBM Lender Bender Mortgage

**“Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.”**

Date: Today.

Sam Adams  
123 main st  
Lindenhurst, IL 60046

Congratulations! I am pleased to inform you that you are pre-approved for a home loan based on the following terms:

Monthly payment of: **\$1,814.45\***

Purchase price of: **\$235,900.00\*\***

Down payment of: **\$22,000.00**

Program: **Conventional**

**First Lien** Mortgage

Loan type: **Fixed**

Term: **360** months

Property type & use: **1 Family – Primary Residence**

\*How much you are pre-approved to borrow is calculated based on the maximum total monthly payment you can afford, which includes: Principal, Interest, Taxes, Insurance, Mortgage Insurance, if applicable, and any other dues or fees associated with home ownership. You may elect to waive your escrow based on program selection and qualification requirements.

\*\* “Purchase Price” is only a rough estimate of the total cost of the home you can afford and does not take into account other influences on your monthly payment, such as taxes or insurance; your pre-approval amount is based solely on the maximum total monthly payment.

This pre-approval is **valid for 60 days** from January 31, 2023 assuming that there are no changes in your financial situation. This pre-approval should not be considered a commitment to lend until the conditions listed on the following page are met.

Thank you for your business! I am here to make your purchasing experience a pleasant one and welcome your calls at any time.

Sincerely,

*Bo Cephus*  
NMLS #8675309  
bo.cephus@lender.com

cc: Mike Welsch

## Practice Scenario 2

Use the MLS sheet and pre approval on the next 2 pages for reference and data. Use today's date, not the dates on the MLS sheet.

Jose Cuervo and his wife Tequila Rose are looking to buy their first home. Their lender has qualified them for up to \$380,000 with an FHA mortgage but they need an additional \$8,000 in credits to close, but they would like \$10,000 for a cushion. Earnest money of \$3500. After going through negotiations, the listing agent says the sellers want to net \$375,000 (before closing fees) and your buyers agree. They want to close in 45 days.

Follow up questions:

Based on the information given, if the appraisal comes in at \$378,000 what is are the 3 possible outcomes?

1. \_\_\_\_\_  
\_\_\_\_\_

2. \_\_\_\_\_  
\_\_\_\_\_

3. \_\_\_\_\_  
\_\_\_\_\_





Virtual Tour 3D Tour

**Detached Single**    MLS #: **11677501**    List Price: **\$369,000**  
 Status: **PCHG**    List Date: **12/01/2022**    Orig List Price: **\$389,000**  
 Area: **30**    List Dt Rec: **12/01/2022**    Sold Price:  
 Address: **923 Tyleron Cir , Grayslake, IL 60030**  
 Directions: **Rt 83 N to Washington W to Chesapeake Blvd N to Tyleron Cir W**  
 Sold by:  
 Closed:  
 Off Market:  
 Year Built: **1994**    Contract:  
 Dimensions: **74X109**    Financing:  
 Ownership: **Fee Simple w/ HO Assn.**    Bit Before 78: **No**    Mkt. Time (Lst./Tot.): **16/16**  
 Subdivision: **Chesapeake Farms**    Model:  
 Corp Limits: **Grayslake**    Township: **Avon**    County: **Lake**  
 Coordinates:  
 Rooms: **10**    Bathrooms: **2 / 1**    # Fireplaces: **1**  
 Bedrooms: **3**    Master Bath: **Full, Double Sink**    # Spaces: **Gar:2**  
 Basement: **Full**    Bsmnt. Bath: **No**    Parking Inc. In Price: **Yes**  
 Mobility Score: -

Remarks: You will love this waterfront Chesapeake Farms home! From the 20' x 40' INGROUND POOL, heated with natural gas and concrete patio to the spacious rec room, this house is perfect for entertaining. The main level has a sprawling foyer leading to the living room and dining room. The kitchen has a pantry closet, breakfast bar, and opens to the family room, complete with a cozy FIREPLACE and has views of the pool AND POND in back. The powder room and laundry room complete the main level. The 2nd level includes the MASTER SUITE with a spectacular view of the pond, a spacious closet, double sinks AND a beautiful DOUBLE walk in shower, plus 2 additional bedrooms and 2nd full bath. The basement boasts a large recreation area waiting for you to make your own. There's a large storage area as well as a bonus room that could be a home gym, an office, a playroom...whatever you desire. \*\*\*Updates & improvements include 20'x40' inground pool with patio, fence, dishwasher, garbage disposal, & sump pump (2020). New roof (2019), all bathrooms updated, and all new light fixtures (2018), 5" hickory flooring on 2nd level and paint (2017).\*\*\* This home has a pond in the back that wraps to the side and is only a short distance to the community path. It's located near shopping, restaurants, Metra station, and has easy access to major highways. View the Virtual 3D Tour to preview the home easily.

School Data	Assessments	Tax	Miscellaneous
Elementary: <b>Meadowview (46)</b>	Amount: <b>\$125</b>	Amount: <b>\$9,873.12</b>	Waterfront: <b>Yes</b>
Junior High: <b>Grayslake (46)</b>	Frequency: <b>Annual</b>	PIN: <b>06233070450000</b>	Appx SF: <b>1808</b>
High School: <b>Grayslake North (127)</b>	Special Assessments: <b>No</b>	Mult PINs:	SF Source: <b>Assessor</b>
	Special Service Area: <b>No</b>	Tax Year: <b>2021</b>	Bldg. Assess. SF: <b>3732</b>
	Master Association: <b>No</b>	Tax Exmps:	Acreage: <b>0.18</b>
	Master Ass. Freq.: <b>Not Required</b>		

Square Footage Comments:

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	12X11	Main Level	Carpets		Master Bedroom	14X15	2nd Level	Hardwood	
Dining Room	12X13	Main Level	Carpets		2nd Bedroom	10X14	2nd Level	Hardwood	
Kitchen	11X15	Main Level	Hardwood		3rd Bedroom	9X12	2nd Level	Hardwood	
Family Room	14X15	Main Level	Hardwood		4th Bedroom		Not Applicable		
Laundry Room	6X5	Main Level	Hardwood		Recreation Room	12X20	Basement	Other	
Bonus	12X16	Basement	Other		Storage	31X10	Basement	Other	
Theatre Room	13X14	Basement	Other						
Walk In Closet	11X6	2nd Level	Hardwood						

Interior Property Features: **Vaulted/Cathedral Ceilings, Hardwood Floors, 1st Floor Laundry, Walk-In Closet(s), Separate Dining Room, Some Wall-To-Wall Cp, Pantry**

Exterior Property Features: **Patio, Front Porch, Pool In-Ground, Storms/Screens**

Age: <b>26-30 Years</b>	Laundry Features: <b>In Unit</b>	Roof: <b>Asphalt/Glass (Shingles)</b>
Type: <b>2 Stories</b>	Additional Rooms: <b>Bonus, Recreation Room, Theatre Room, Storage, Walk In Closet</b>	Sewer: <b>Sewer-Public</b>
Style: <b>Contemporary</b>	Garage Ownership: <b>Owned</b>	Water: <b>Public</b>
Exterior: <b>Vinyl Siding</b>	Garage On Site: <b>Yes</b>	Const Opts:
Air Cond: <b>Central Air</b>	Garage Type: <b>Attached</b>	General Info: <b>School Bus Service</b>
Heating: <b>Gas, Forced Air</b>	Garage Details: <b>Garage Door Opener(s), Transmitter(s)</b>	Amenities: <b>Park/Playground, Pond/Lake, Curbs/Gutters, Sidewalks, Street Lights</b>
Kitchen: <b>Eating Area-Breakfast Bar, Pantry</b>	Parking Ownership:	Asmt Incl: <b>Other</b>
Appliances: <b>Oven/Range, Microwave, Dishwasher, Refrigerator, Washer, Dryer, Disposal</b>	Parking On Site:	HERS Index Score:
Dining: <b>Separate</b>	Parking Details:	Green Disc:
Attic:	Driveway: <b>Asphalt</b>	Green Rating Source:
Basement Details: <b>Partially Finished, Rec/Family Area, Storage Space</b>	Foundation: <b>Concrete</b>	Green Feats:
Bath Amn: <b>Double Sink, Double Shower</b>	Ext Bas/Fnd:	Sale Terms:
Fireplace Details: <b>Wood Burning, Gas Starter</b>	Disability Access: <b>No</b>	Possession: <b>Closing</b>
Fireplace Location: <b>Family Room</b>	Disability Details:	Occ Date:
Electricity:	Exposure:	Rural:
Equipment: <b>CO Detectors, Ceiling Fan,</b>	Lot Size: <b>Less Than .25 Acre</b>	Vacant:
	Lot Size Source: <b>County Records</b>	Relist:
	Lot Desc: <b>Fenced Yard, Lake Front, Pond,</b>	Zero Lot Line:

# LBM Lender Bender Mortgage

**“Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.”**

Date: Today.

Jose Cuervo and Tequila Rose  
123 main st  
Lindenhurst, IL 60046

Congratulations! I am pleased to inform you that you are pre-approved for a home loan based on the following terms:

Monthly payment of: **\$4,000**

Purchase price of: **\$400,000.00\*\***

Down payment of: **\$19,000.00**

Program: **FHA**

**First Lien** Mortgage

Loan type: **Fixed**

Term: **360** months

Property type & use: **1 Family – Primary Residence**

\*How much you are pre-approved to borrow is calculated based on the maximum total monthly payment you can afford, which includes: Principal, Interest, Taxes, Insurance, Mortgage Insurance, if applicable, and any other dues or fees associated with home ownership. You may elect to waive your escrow based on program selection and qualification requirements.

\*\* “Purchase Price” is only a rough estimate of the total cost of the home you can afford and does not take into account other influences on your monthly payment, such as taxes or insurance; your pre-approval amount is based solely on the maximum total monthly payment.

This pre-approval is **valid for 60 days** from January 31, 2023 assuming that there are no changes in your financial situation. This pre-approval should not be considered a commitment to lend until the conditions listed on the following page are met.

Thank you for your business! I am here to make your purchasing experience a pleasant one and welcome your calls at any time.

Sincerely,

*Bo Cephus*  
NMLS #8675309  
bo.cephus@lender.com

cc: Mike Welsch

### **Practice Scenario 3**

Use MLS sheets and pre approval on the following pages for reference and all home data. Use today's dates. Please consider both homes as Active on the market for this scenario.

John and Jane Johnson are looking to buy the home at 2015 Oakleaf in McHenry. They want to offer \$155,000, with \$2,000 in Earnest Money. The pre approval from their lender is good for up to \$180,000 with a down payment of \$36,000. The pre approval is contingent on the Johnson's selling their current home at 1267 Black Wolf in Round Lake. The Johnson's are asking for 52 days get their home under contract. And a 72 hour kickout. The seller's agree to the terms but will only sell it "as-is".

Follow up Questions:

Could this deal work if the Johnson's use this type of mortgage?

Conventional: Y / N

FHA Y / N

VA Y / N

Can an FHA buyer purchase 1267 Blackwolf from the Johnsons? Y / N

# LBM Lender Bender Mortgage

**“Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.”**

Date: Today.

John and Jane Johnson  
123 main st  
Lindenhurst, IL 60046

Congratulations! I am pleased to inform you that you are pre-approved for a home loan based on the following terms:

Monthly payment of: **\$4,000**

Purchase price of: **\$180,000.00\*\***

Down payment of: **\$36,000.00**

Program: **Conventional**

**First Lien** Mortgage

Loan type: **Fixed**

Term: **360** months

Property type & use: **1 Family – Primary Residence**

**\*\*Contigent on buyers selling their current residence\*\*\***

\*How much you are pre-approved to borrow is calculated based on the maximum total monthly payment you can afford, which includes: Principal, Interest, Taxes, Insurance, Mortgage Insurance, if applicable, and any other dues or fees associated with home ownership. You may elect to waive your escrow based on program selection and qualification requirements.

\*\* “Purchase Price” is only a rough estimate of the total cost of the home you can afford and does not take into account other influences on your monthly payment, such as taxes or insurance; your pre-approval amount is based solely on the maximum total monthly payment.

This pre-approval is **valid for 60 days** from January 31, 2023 assuming that there are no changes in your financial situation. This pre-approval should not be considered a commitment to lend until the conditions listed on the following page are met.

Thank you for your business! I am here to make your purchasing experience a pleasant one and welcome your calls at any time.

Sincerely,

*Bo Cephus*  
NMLS #8675309  
[bo.cephus@lender.com](mailto:bo.cephus@lender.com)





**Attached Single**  
 Status: **CLSD**  
 Area: **73**  
 Address: **1267 W Black Wolf Rd , Round Lake, IL 60073**  
 Directions: **Fairfield/ Route 134 South to Falson West to Red Deer to Black Wolf to 1267.**  
 Sold by: **James Grekousis (248428) / Coldwell Banker Realty (8059)**  
 Closed: **05/17/2018**  
 Off Mkt: **04/04/2018**  
 Year Built: **2004**  
 Dimensions: **COMMON**  
 Ownership: **Condo**  
 Corp Limits: **Round Lake**  
 Coordinates: **N:34 W:25**  
 Rooms: **7**  
 Bedrooms: **2**  
 Basement: **None**  
 Waterfront: **No**  
 Total Units: **2**  
 # Stories: **2**  
 % Own. Occ.:

MLS #: **09890748**  
 List Date: **03/20/2018**  
 List Dt Rec: **03/21/2018**  
 List Price: **\$154,900**  
 Orig List Price: **\$154,900**  
 Sold Price: **\$154,900**  
 SP Incl. Parking: **Yes**

Mkt. Time (Lst./Tot.): **16/16**  
 Contract: **04/04/2018**  
 Financing: **Conventional**  
 Bit Before 78: **No**  
 Subdivision:   
 Township: **Avon**  
 Model:   
 County: **Lake**  
 # Fireplaces:   
 Parking: **Garage**  
 # Spaces: **Gar:2**  
 Parking Incl. In Price: **Yes**  
 SF Source: **1696**  
 Bldg. Assess. SF: **1696**  
 Unit Floor Lvl.: **1**  
 % Cmn. Own.:   
 Concessions:   
 Contingency:   
 Curr. Leased: **No**  
 Bd Apprvl: **0**  
 Fees/Approvals:   
 Mobility Score: **-**

Remarks: **One of the most unique homes in the neighborhood. You'll love coming home to feel of a single family house with the maintenance free living of a townhome. This end unit sits on a curve and has a large yard to give plenty of privacy and room for kids to play. Walking into this spacious townhome you'll be greeted by a lovely open floor plan with plenty of large windows to give you lots of light. The new paint and refinished hardwood is stylish and current. The kitchen boasts plenty of cabinets, lots of counter space for cooking, and newer appliances. Making your way upstairs you'll be amazed by the amount of space in the open, combined loft and family room. Versatile for all your needs be it an office, family room, kids play area, gaming area, or craft area. The newer carpet and paint throughout. Each bedroom has it's own bathroom and you'll love the size of the master bedroom and bathroom. Plenty of room to relax after a hard day. Newer A/C unit makes this a cool home you'll love!**

School Data	Assessments	Tax	Pet Information
Elementary: <b>(116)</b>	Amount: <b>\$166</b>	Amount: <b>\$4,847.61</b>	Pets Allowed: <b>Cats OK, Dogs OK, Pet Count Limitation</b>
Junior High: <b>(116)</b>	Frequency: <b>Monthly</b>	PIN: <b>06193030560000 /</b>	
High School: <b>(116)</b>	Special Assessments: <b>No</b>	Mult PINs: <b>No</b>	
	Special Service Area: <b>No</b>	Tax Year: <b>2016</b>	Max Pet Weight: <b>99</b>
	Master Association: <b>No</b>	Tax Exmp: <b>Homeowner</b>	
	Master Assc. Freq.: <b></b>	Coop Tax Deduction: <b></b>	
		Tax Deduction Year: <b></b>	

**Square Footage Comments:**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	13X13	Main Level	Hardwood	All	Master Bedroom	15X16	2nd Level	Carpet	All
Dining Room	10X10	Main Level	Hardwood	All	2nd Bedroom	12X10	2nd Level	Carpet	All
Kitchen	13X13	Main Level	Hardwood	All	3rd Bedroom		Not Applicable		
Family Room	15X12	2nd Level	Carpet	All	4th Bedroom		Not Applicable		
Laundry Room	6X8	2nd Level	Carpet	All	Loft	10X9	2nd Level	Carpet	Blinds

Interior Property Features: **Hardwood Floors, 1st Floor Laundry**  
 Exterior Property Features: **Patio, Storms/Screens, Private Entrance, End Unit**

Age: <b>11-15 Years</b>	Laundry Features: <b></b>	Sewer: <b>Sewer-Public</b>
Type: <b>Townhouse-2 Story</b>	Garage Ownership: <b>Owned</b>	Water: <b>Public</b>
Exposure: <b>N (North)</b>	Garage On Site: <b>Yes</b>	Const Opt: <b></b>
Exterior: <b>Vinyl Siding, Brick</b>	Garage Type: <b>Attached</b>	General Info: <b>School Bus Service, Commuter Bus, Commuter Train</b>
Air Cond: <b>Central Air</b>	Garage Details: <b>Garage Door Opener(s), Transmitter(s)</b>	Amenities: <b></b>
Heating: <b>Gas, Forced Air</b>	Parking Ownership: <b></b>	Asmt Incl: <b>Common Insurance, Exterior Maintenance, Lawn Care, Snow Removal</b>
Kitchen: <b></b>	Parking On Site: <b></b>	HERS Index Score: <b></b>
Appliances: <b>Oven/Range, Microwave, Dishwasher, Refrigerator, Washer, Dryer</b>	Parking Details: <b></b>	Green Disc: <b></b>
Dining: <b>Separate</b>	Parking Fee (High/Low): <b>/</b>	Green Rating Source: <b></b>
Bath Amn: <b>Separate Shower, Double Sink</b>	Driveway: <b>Asphalt</b>	Green Feats: <b></b>
Fireplace Details: <b></b>	Basement Details: <b>None</b>	Sale Terms: <b></b>
Fireplace Location: <b></b>	Foundation: <b>Concrete</b>	Possession: <b>Closing</b>
Electricity: <b>Circuit Breakers</b>	Exst Bas/Fnd: <b></b>	Est Occp Date: <b></b>
Equipment: <b>TV-Cable</b>	Roof: <b>Asphalt/Glass (Shingles)</b>	Management: <b></b>
Additional Rooms: <b>Loft</b>	Disability Access: <b>No</b>	Rural: <b></b>
Other Structures: <b></b>	Disability Details: <b></b>	Vacant: <b></b>
Door Features: <b></b>	Lot Desc: <b>Corner, Landscaped Professionally</b>	Relist: <b></b>
Window Features: <b></b>	Lot Size Source: <b></b>	Zero Lot Line: <b></b>

Broker Private Remarks: **Had to cancel previous contract due to financing. The HOA let the FHA approval expire and didn't renew it in time. They recently reapplied but we do not have a date yet for when HUD will give final approval for FHA eligibility. So at the moment no FHA offers. If you have FHA buyers please have lender look into Homeready program from Fannie Mae. It's a 3% down conventional that is close to FHA requirements.**

Internet Listing: <b>Yes</b>	Remarks on Internet?: <b>Yes</b>	Addr on Internet?: <b>Yes</b>
VOW AVM: <b>Yes</b>	VOW Comments/Reviews: <b>Yes</b>	Lock Box: <b>Combination Box</b>
Listing Type: <b>Exclusive Right to Sell</b>	Holds Earnest Money: <b>Yes</b>	Special Comp Info: <b>None</b>
Buyer Ag. Comp.: <b>2.5%-\$295 (Net)</b>	Additional Sales Information: <b>None</b>	Broker Notices: <b></b>



**Detached Single** MLS #: **09918995** List Price: **\$155,000**  
Status: **CLSD** List Date: **04/17/2018** Orig List Price: **\$155,000**  
Area: **50** List Dt Rec: **04/17/2018** Sold Price: **\$155,000**  
Address: **2015 W Oakleaf Dr , McHenry, IL 60050**  
Directions: **Johnsburg Rd to Grandview to Oakleaf**  
Sold by: **Mike Welsch (241679) / Better Homes and Gardens Real Estate Star Homes (26203)** Mkt. Time (Lst./Tot.): **6/6**  
Closed: **05/29/2018** Contract: **04/22/2018** Concessions: **500**  
Off Market: **04/22/2018** Financing: **Conventional** Contingency:  
Year Built: **UNK** Bldg Before 78: **Yes** Curr. Leased:  
Dimensions: **7392**  
Ownership: **Fee Simple** Subdivision: Model:  
Corp Limits: **Mchenry** Township: **Mchenry** County: **Mc Henry**  
Coordinates: # Fireplaces:  
Rooms: **6** Bathrooms **1 / 1** Parking: **Garage, Exterior Space(s)**  
Bedrooms: **3** Master Bath: **Half** # Spaces:  
Basement: **None** Bsmnt. Bath: **No** Parking Incl. In Price:  
Mobility Score: -

Remarks: **Welcome to this charming and lovely ranch home that invites you in with the brightness and flowing floor plan. The home is located in a quiet neighborhood. You'll love the hardwood floors throughout the home with many updates throughout. Updates include: new furnace in '17, all new kitchen appliances and garage door in '15, and new A/C in '13. You enter the home and are welcomed into the Living Room that flows into the kitchen eating area and kitchen-which is wonderful for all of your entertaining needs. Three spacious bedrooms with nice closet space. Call today to schedule a showing!**

School Data	Assessments	Tax	Miscellaneous
Elementary: <b>(12)</b>	Amount: <b>\$20</b>	Amount: <b>\$2,568.44</b>	Waterfront: <b>No</b>
Junior High: <b>(12)</b>	Frequency: <b>Annual</b>	PIN: <b>1007302002</b>	Appx SF: <b>1100</b>
High School: <b>(12)</b>	Special Assessments: <b>No</b>	Mult PINs: <b>No</b>	SF Source: <b>Estimated</b>
	Special Service Area: <b>No</b>	Tax Year: <b>2016</b>	Bldg. Assess. SF:
	Master Association: <b>No</b>	Tax Exmps: <b>Homeowner</b>	Acreage: <b>0.17</b>
	Master Ass. Freq.:		

**Square Footage Comments:**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	<b>14X14</b>	<b>Main Level</b>	<b>Hardwood</b>		Master Bedroom	<b>12X11</b>	<b>Main Level</b>	<b>Hardwood</b>	
Dining Room		<b>Not Applicable</b>			2nd Bedroom	<b>10X10</b>	<b>Main Level</b>	<b>Hardwood</b>	
Kitchen	<b>11X10</b>	<b>Main Level</b>	<b>Ceramic Tile</b>		3rd Bedroom	<b>10X9</b>	<b>Main Level</b>	<b>Hardwood</b>	
Family Room		<b>Not Applicable</b>			4th Bedroom		<b>Not Applicable</b>		
Laundry Room									
Eating Area	<b>11X8</b>	<b>Main Level</b>	<b>Ceramic Tile</b>						

Interior Property Features: **Hardwood Floors, 1st Floor Bedroom, 1st Floor Laundry, 1st Floor Full Bath**

Exterior Property Features: **Deck, Porch**

Age: <b>41-50 Years, Rehab in 2018</b>	Laundry Features:	Roof: <b>Asphalt/Glass (Shingles)</b>
Type: <b>1 Story</b>	Additional Rooms: <b>Eating Area</b>	Sewer: <b>Septic-Private</b>
Style: <b>Ranch</b>	Garage Ownership: <b>Owned</b>	Water: <b>Public</b>
Exterior: <b>Frame</b>	Garage On Site: <b>Yes</b>	Const Opts:
Air Cond: <b>Central Air</b>	Garage Type: <b>Attached</b>	General Info: <b>None</b>
Heating: <b>Gas, Forced Air</b>	Garage Details: <b>Garage Door Opener(s)</b>	Amenities:
Kitchen: <b>Eating Area-Table Space</b>	Parking Ownership: <b>Owned</b>	Asmt Incl: <b>Other</b>
Appliances: <b>Oven/Range, Microwave, Dishwasher, Refrigerator, Washer, Dryer</b>	Parking On Site: <b>Yes</b>	HERS Index Score:
Dining:	Parking Details: <b>Driveway</b>	Green Discl:
Attic:	Driveway:	Green Rating Source:
Basement Details: <b>Crawl</b>	Foundation:	Green Feats:
Bath Amn:	Exst Bas/Fnd:	Sale Terms:
Fireplace Details:	Disability Access: <b>No</b>	Possession: <b>Closing</b>
Fireplace Location:	Disability Details:	Occ Date:
Electricity: <b>Circuit Breakers, 100 Amp Service</b>	Exposure:	Rural:
Equipment: <b>Water-Softener Owned, CO Detectors, Ceiling Fan</b>	Lot Size: <b>Less Than .25 Acre</b>	Vacant:
Other Structures:	Lot Size Source:	Relist:
Door Features:	Lot Desc:	Zero Lot Line:
Window Features:		

Broker Private Remarks: **Submit offers to [lcandyoffers@gmail.com](mailto:lcandyoffers@gmail.com). Listing office does not retain earnest money. EM will be held at the law office of seller's attorney. For questions-contact listing agents Steve at 630-935-0700 or Tim at 630-333-6393**

Internet Listing: <b>Yes</b>	Remarks on Internet?: <b>Yes</b>	Addr on Internet?: <b>Yes</b>
VOW AVM: <b>Yes</b>	VOW Comments/Reviews: <b>Yes</b>	Broker Notices:
Listing Type: <b>Exclusive Right to Sell</b>	Holds Earnest Money: <b>No</b>	Lock Box: <b>Combination Box</b>
Buyer Ag. Comp.: <b>2.5-\$199 (Gross Sale Price)</b>	Addl. Sales Info.: <b>None</b>	Special Comp Info: <b>None</b>
Showing Inst: <b>Use Show Assist for</b>	Cont. to Show?:	Expiration Date: