



YOUR GUIDE TO

Homebuying

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Let me introduce myself.

Mandy Montford is a trusted real estate professional serving McHenry County. As a consistent Top 20 agent in the county and a Founders Club honoree at Baird & Warner for the past 7 years, Mandy has built a reputation for delivering exceptional results with integrity and care.

Her approach is rooted in both strategy and service. Before entering real estate, Mandy owned a successful print and digital marketing firm in Chicago, working with well-known brands in home design and construction. That background gives her sellers a distinct advantage. She doesn't simply list a home — she creates a tailored marketing plan designed to attract the right buyers, generate strong demand, and maximize value.

In addition to her marketing expertise, Mandy brings hands-on real estate investment experience to the table.

Having purchased, renovated, rented and sold many properties herself, she understands the true costs of ownership and the realities of construction and renovation. A graduate of Northwestern University and former collegiate athlete, Mandy approaches negotiations with focus and determination, while maintaining a calm, steady presence. She is known for being patient, honest, and solutions-oriented — someone who can navigate challenges without creating unnecessary stress.

Many of Mandy's clients are navigating important life transitions, whether downsizing, relocating, or finding a home that better fits their current needs. She takes time to understand their goals and financial considerations, prioritizing clear communication and proactive planning so they feel confident every step of the way. Deeply rooted in the McHenry County community, Mandy combines local insight with the strength and global reach of Baird & Warner. Above all, she is a dedicated advocate for her clients, honoring her fiduciary responsibility with transparency, diligence, and a genuine commitment to achieving the best possible outcome.

Your trusted advisor.

As your advocate, I take the time to get to know your wants and needs, likes and dislikes, and any concerns you may have about the buying process. I keep all of this in mind as I guide you through each step — all so you can feel confident in your choices from beginning to end.



“Compassionate, patient and understanding of her clients' needs separates her from all the other Realtors. Time and time again she has looked out for me as we go through the process of finding my forever home. Her attention to detail and knowledge of the Crystal Lake, Lakewood and entire McHenry County area have been invaluable. I am so glad that I had been recommended to Mandy from several of my old neighbors who worked with her to sell their homes. I can't recommend her enough!

Lynn B.

Backed by a brokerage

BUILT IN CHICAGOLAND.

For 170 years and counting, 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.



KEY MORTGAGE



**BAIRD &
WARNER**

**GoodWill
Works**

1855

The company records its first transaction, a \$5,000 mortgage loan.

1871

Helped our city rebuild after the Great Chicago Fire.

1920s

Published the first property book to make it easier for buyers to search for a home.

1960s-70s

Led the fight for fair housing in Chicago.

1988

Established Key Mortgage to bring buyers a better lender.

1990s

Became the first brokerage to put listings online for easier house hunting.

2003

Est. Baird & Warner Title Services, making B&W the first one-stop shop.

2020

Launched Good Will Works, the latest evolution of our charitable arm. More than \$4.5 million donated since 2002.

2021

Achieved \$13+ billion in sales companywide.

Today

Innovating and adapting to make real estate easier.



Navigating the buying process.

I am here to take the first step with you — and every step after that.

1. FINANCE YOUR HOME SEARCH

- Determine budget
- Review your preapproval with Key Mortgage

2. BUILD THE RIGHT STRATEGY

- Discuss long-term goals, wishlists and individual timeline

3. FOCUS YOUR HOME SEARCH

- Find homes using Zenlist and my network of agents
- Start looking at and assessing homes
- Use strategies to help assess homes

4. SUBMIT THE STRONGEST OFFER

- Review recent comparable sales
- Gather personal letters and preapproval proof of funds
- Navigate issues like multiple bids

5. NEGOTIATION

- Negotiating on your behalf to find agreeable price and terms



6. THE TRANSACTION

- Deliver initial earnest money
- Retain attorney
- Schedule and attend home inspection
- Complete due diligence, including condominium document review, if applicable
- Attorney requests contract modifications and home inspection requests
- Pay balance of earnest money
- Submit loan application and appraisal

7. PREPARE TO CLOSE

- Coordinate final steps and logistics
- Maintain constant communication to ensure closing happens on time

8. CLOSING DAY

- Meet with sellers to officially transfer ownership of the property to you!



1. FINANCE YOUR HOME SEARCH

Let's discuss your financing.

Whether you're buying in cash or planning to get a mortgage, it's important to determine your budget before we begin house hunting. If you're unsure what you can afford, a preapproval from a qualified lender, like Key Mortgage, will help get us started.

Key Mortgage

As a Baird & Warner agent, I have an in-house mortgage team on my side to help make the buying process easier. They can help you get preapproved, find niche loans that work for you or even review a preapproval you already have from another lender. As part of my team, they're just a phone call away whenever we need them.





Developing your plan.

Before we start looking at houses, we'll work together to determine a strategy that works. We'll talk about your long-term goals, wish lists and identify your wants and needs. From there, I can leverage my hyperlocal expertise to help evaluate the neighborhoods you're interested in — we'll look at things like schools, transportation, upcoming developments and local culture.



Headline here.

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3. FOCUS YOUR HOME SEARCH

Finding a home you love.

Now that your real estate strategy is in place and we know what communities you like, we can focus on finding the right home for you.

- First, I review all properties available to purchase including off-market opportunities so I can guide you through the process.



Get started with Zenlist.

- Next, you get access to my home search tools like the highest tier of Zenlist. It has all the public and private listings available, and it allows us to communicate right in the app with direct messages, texts or emails.
- Access to RealReports gives you comprehensive information about every home we see, with data gathered from over 30 different sources.

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



Evaluating properties.

What vs. Why

Asking "What?" vs. "Why?" will help you identify your needs and not miss out on homes that may be a great fit.

Your Perfect Home

We'll rate the homes we tour — any that meet 85% or more of your ideal criteria are ones we should seriously consider.



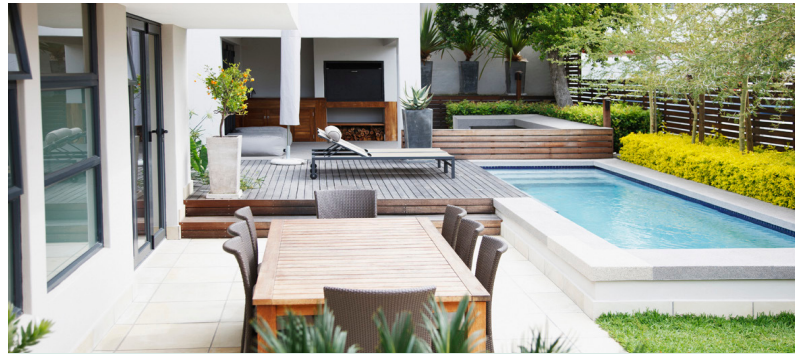
4. SUBMIT THE STRONGEST OFFER

Writing a winning offer.

Putting in an offer can be one of the most exciting parts of the homebuying experience. More goes into writing an offer than many people realize — it requires an understanding of the marketplace and comparable listings, knowledge of how to leverage negotiable terms in every contract and having a good rapport with other agents. As your advocate, I'll work with you to craft a sound offer strategy. I can even help you navigate any issues that may arise, such as multiple bids. This is where my experience and market knowledge come into play — I know how and when to pull out the right tool for any situation.

My strategy.

Winning offers start with understanding the seller's needs and motivations. I make sure to have a thorough conversation with the listing agent before submitting an offer. That way, I know what's most important to their client and I can advocate for you as a buyer.



Negotiable terms.

1. Price
2. Dates
3. Inclusions/exclusions
4. Contingencies
5. Other provisions



The art & science of negotiation.

With a strong offer strategy in place, I'll use my expertise to get the best possible outcome. If the offer is accepted or they send back a counteroffer, I'll negotiate with the seller's agent to find the contract terms and solutions that work for you. Negotiation goes beyond simply agreeing on a price, so this can sometimes take a bit of back-and-forth.

Navigating the process.

Agents can tell their own story of how they handled a tricky negotiation. This is an opportunity to demonstrate personal skill/experience level with a tricky negotiation.





Managing the complexities.

Once the seller accepts your offer, there are contingencies, deadlines and communications with all parties to get through before we get to the closing table. Rest assured, I will actively manage each step to ensure you're informed, protected and confident every step of the way.



Attorney, inspector & lender

I'll connect you with an attorney and an inspector. A thorough inspection establishes the condition of the home before you purchase, while your attorney will oversee all the important documents you'll need to close.

To secure financing, your lender will hire an appraiser to assess the home's value — this could affect the terms of your loan. No matter the outcome, I'll be here to walk you through the options and next steps.



The home stretch.

As we head towards closing, I'll help with things such as sourcing movers, assisting with utility transfers and final closing preparations. Throughout this whole process, my team is in constant communication with me so we get to the closing table no matter what.





The closing table.

On closing day, our team gathers at the title company to sign the paperwork and officially transfer ownership. By the end, you'll have the keys to your new home. Congratulations!



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Jennifer S.

Estimated costs at closing.

Closing costs are expenses beyond the downpayment that you have to pay when you close your mortgage. To help you prepare for all the costs of buying a home, here is a list of estimated closing costs including my compensation. Keep in mind, these are just estimates and can vary per transaction.

Agent Buyer Representation Fee
3% of purchase price

Attorney Fees
\$500 – \$750

Property Inspection
\$350 – \$750

Transfer Taxes
Varies

Homeowner's Insurance
Varies

Settlement of Escrow Closing Fee
(paid to title company)

- \$1,900 for properties priced up to \$500,000
- \$1,900 plus \$50 per additional \$50,000 of purchase price, for properties over \$500,000

Loan Application/Appraisal
\$350 – \$500

Mortgage Related Costs
\$1200

Document Prep or Recording Fee
\$200

*Closing costs are an estimate.
Please confirm with your lender.



My role as your agent.

Consultative activities

1. Conduct a thorough needs assessment with you
2. Explain agency laws and present the buyer representation agreement
3. Explain how broker compensation is paid, who pays it, and what the buyer's options are for paying it
4. Understand your budget and what will be needed financially
5. Assist in examining how much you can afford to spend and why
6. Introduce you to a trusted loan officer for financial services and/ or second opinion
7. Introduce you to a trusted attorney partner
8. Set up your accounts on tools/ tech needed for a successful home search

Preparing for the home search

9. Explain the general timeline for house hunting, mortgage approval and closing
10. Explain local market conditions and how that impacts your leverage/position
 - a. List to sale price ratios
 - b. Average days on market
 - c. Explain the concept of absorption rate
 - d. Month's supply of inventory

Home Search & Identification

11. Provide best-in-class home search tools and instruction on how to effectively use them
12. Match your needs with available property
13. Partner with you to identify suitable properties for consideration
14. Constantly re-evaluate your needs and refocus property search and showings to fit those needs
15. Utilize the funnel process of elimination for effective/ efficient search

16. Generate off-market opportunities when necessary:

- a. Source unlisted homes as needed/necessary
- b. Network with other agents to source properties not yet in their local MLS broker marketplaces
- c. Contact homeowners in focus areas to see if they are considering selling
- d. Research FSBOs

17. Check applicable zoning and building restrictions when appropriate

18. Help you decipher public property and tax information

19. Collect and share pertinent data on values, taxes, utility costs, etc.

Educating the buyer

20. Explain Federal and State Fair Housing laws
21. Explain what to look for in applicable property disclosures
22. Explain fiduciary responsibility, keep all your information confidential
23. Disclose all known material defects in homes when known
24. Direct you towards reliable third- party sources of information on neighborhoods, crime statistics, schools, etc.
25. Assist you in analyzing the loan estimates and out-of-pocket costs to complete the purchase
26. Help you account for the complete costs of homeownership
27. Coordinate with lender
 - a. Assist in comparing different financing options
 - b. Identify down payment assistance options when/where applicable and appropriate
28. Review the sales contract with you so you are prepared when it comes time to make an offer
29. Educate on the momentum/speed/urgency in the marketplace

Showing properties

30. Schedule showings and provide access to all listed properties as soon as they become available
31. Preview and research properties before showing as needed
32. Arrange a tour of areas, source contact info for schools and key points of interest
33. Provide resources containing neighborhood information on municipal services, schools, etc.
34. Inform you of possible negative aspects like nearby venues, heavy traffic, busy roads or operations that may result in issues that could impact quality of life, value and resale value.

Negotiation

35. Research the seller as thoroughly as possible
36. Communicate with the listing agent to understand seller motivation
37. Prioritize contract negotiation goals with you
38. Create and execute an effective negotiating strategy
39. Understand and utilize creative strategies such as an escalation clause to maintain a competitive offer
40. Prepare you for negotiation by setting appropriate expectations
41. Prepare a comparative market analysis (CMA) in advance of making an offer

42. Assist you in getting the best property at the best price
43. Explain common contract contingencies and include protective clauses in the purchase offer (risk mitigation)
44. Ensure that you receive and understand all required disclosure forms
45. Recommend optional contingencies and explain the pros and cons of using them
46. Utilize experience, local knowledge, expertise and strong communication skills to assist the buyer in being the successful

Due diligence/risk mitigation

47. Recommend high-quality home inspection and other due diligence service providers
 - a. Radon, lead paint, mold, etc.
48. Review and discuss inspection reports to identify concerns
49. Advocate for you throughout the entire due diligence process
50. Negotiate repair requests from home inspection
51. Work with the attorney during the Attorney Review period to make sure your risk is minimized through contract modifications

Revisiting my role as your agent. *(continued)*

Managing the transaction

52. Ensure you meets all contract deadlines

53. Coordinate and facilitate communications from all parties involved (lender, appraiser, inspector, listing agent, attorney, etc.)

54. Assist with the transfer of utilities

55. Assist with locating moving services as needed

62. Confirm the closing date, time and location — notify parties if there are changes

63. Gather all required forms and documents for closing

64. Review closing statement to ensure accuracy

65. Advise on best practices like rekeying locks and to consider a one-time cleaning service or landscaping before moving day

66. Support you in any final closing preparations and activities

Preparation for closing

56. Help you prepare for closing day

57. Explain wire fraud risks and emphasize the importance of following wiring instructions best practices before transferring funds

58. Schedule final walkthrough

59. Accompany you on the walkthrough and advocate as needed if problems

60. Confirm clear-to-close with the lender

61. Ensure all parties have all forms and information needed to close the sale

Post-closing services

67. Assist as needed with recommending vendors

68. Assist as needed with other requests

69. Set up a market report so you stay informed of neighborhood sales activity and values

70. Provide annual real-estate review



Your designated agent.

Defining agency

Agency is a relationship formed when one person represents the interests of another. Under Illinois law, once a real estate licensee and a client have entered into an agency relationship, the real estate licensee owes his/her client certain duties and must act in the client's best interest.

What are agency duties?

A real estate licensee owes to their client the duties of confidentiality, disclosure, loyalty, obedience, accountability, skill and care. A real estate brokerage also owes clients the duties of confidentiality, disclosure and accountability. Your Baird & Warner broker associate will provide you with a detailed explanation of how their performance of these duties will help you achieve your goals in your real estate transaction.

No agency relationship is formed when a licensee only performs acts that are clerical or informative in nature. If a Baird & Warner broker associate will not be representing you, they will present you with a form, which describes this in greater detail.

What is designated agency?

In 1995, Illinois changed its law governing real estate agency. The legislature repealed the law of sub-agency, in which all licensees represented only sellers and buyers did not have any representation. The legislature replaced that law with one based on "Designated Agency." This law allows real estate brokerage companies, like Baird & Warner, to assign or "designate" its broker associates to represent buyers and sellers. With Designated Agency, your broker associate is your legal agent — not Baird & Warner and not the other agents associated with the company. Baird & Warner may appoint or "designate" other Baird & Warner broker associates to act as the legal agents of other buyers and sellers.

What is a designated agent?

Designated agents are chosen by a managing broker to represent individual clients in a real estate transaction. The designated agents give their clients full representation, with all of the attendant fiduciary duties.

What is a buyer's designated agent?

A Buyer's Designated Agent is a Baird & Warner broker associate who acts in the best interest of a buyer client, from the beginning of the buyer's search for a home to the closing. At Baird & Warner, Buyer's Designated Agents are assigned as early as possible to ensure buyers receive the maximum benefit from their broker associates' expertise and advice.

In your Exclusive Buyer Representation Agreement, Baird & Warner designates a broker associate to act as your Buyer's Designated Agent. That broker associate will help you identify specifics about your new home search and will provide you with information about homes listed in a multiple listing service (MLS) that meet your specifications.

In addition, your Buyer's Designated Agent will provide you with financing information, assistance in determining a price range based on competitive market information, negotiate your offer and provide assistance with the important details during the period between the seller's acceptance of your offer and the day of closing on your new home.

What is a seller's designated agent?

A Seller's Designated Agent is a Baird & Warner broker associate who acts in the best interest of a seller client, beginning when you list your property for sale with Baird & Warner through to the closing. Baird & Warner designates a broker associate to act as your Seller's Designated Agent in your Exclusive Marketing Agreement. Your Seller's Designated Agent will provide you with a competitive market analysis and full-service marketing support using Baird & Warner's exclusive marketing tools. In addition, that agent will negotiate the highest sale price for your home and, once you have signed a sales contract, advise you on the important details leading up to your closing date.

What is disclosed dual agency?

This type of designated agency occurs when one broker associate is designated to represent both the buyer and the seller in the same transaction. Agents must disclose dual agency in writing and must obtain written consent from both the buyer and the seller to this agency relationship. Under the law, dual agents must limit the agency services they can provide to buyers and sellers. They must treat the interests of the buyer and seller equally and not disclose the confidential information of either party to the other. Buyers and sellers must act on their own behalf in negotiating the terms of the contract to purchase. Buyers and sellers must also consent to dual agency a second time, in the contract to purchase.

Vocabulary.

Agency — Any relationship in which one party (agent) acts for or represents another under the authority of the latter.

Appraisal — A written analysis of the estimated value of a property prepared by a qualified appraiser.

Annual Percentage Rate (APR) — A finance charge for a loan that includes interest, service charges, points, loan fees, mortgage insurance and other items, depending on the loan terms.

As-Is — A contract or offer clause stating that the seller will not repair or correct any problems with the property.

Assessed Value — The value placed on a property by a municipality for taxing purposes. It may differ significantly from appraised or market value.

Attorney and Inspection Review — Common contingencies in a contract that allow time for the buyer to hire an inspector and have an attorney review the contract.

Buyer Representation Agreement — An agreement that specifies the duties and the scope of services a buyer's representative agrees to provide to the buyer, as well as specifying the buyer's responsibilities.

Certificate of Title — A statement provided by an abstract company or attorney stating that the title to real estate is legally held by the current owner.

Closing — A meeting at the conclusion of a real estate transaction in which a sale of property is finalized by the buyer signing the mortgage documents (if applicable) and paying closing costs. The seller then transfers the deed to the property.

Closing Costs — The fees, costs and taxes associated with the purchasing of a home; the borrowing of money and the preparation of necessary paperwork to finalize the sale.

Comparative Market Analysis — An analysis provided by a real estate professional that surveys like properties in a given area or of a certain type for the purpose of determining the relative value of a given property.

Code of Ethics — The Code of Ethics and Standards of Practice of The National Association of REALTORS® establishes obligations that a real estate professional who is a member (a REALTOR®) must comply with to ensure that all parties to the transaction are treated fairly.

Comps (Comparables) — Properties that are comparable to the property being analyzed.

Condominium (Condo) — Real estate in which an owner has title to a specific unit and shared interest in the common areas that are part of a larger property.

Contingency — A condition in a contract that must be met or waived for the contract to be binding.

Contingent — A property status that indicates that a property has an accepted offer; however, successful closing may depend on conditions listed in the contract, such as passing a home inspection or obtaining financing.

Contract — The binding legal agreement between two or more properties that outlines the conditions for the exchange of value (e.g., money exchanged for the title to property).

Counteroffer — An offer made in response to the offer of another.

Deed — The legal document that formerly conveys title of a property from seller to buyer.

Designated Agent — The agent/broker chosen by the client to act as their representative in the purchase or sale of a property.

Disclosures — Information about the home that a seller must provide, by law, to a buyer.

Down Payment — A percentage of the purchase price, not borrowed from a lender, that the buyer pays in cash or check.

Dual Agent — A broker who works with both parties in a real estate transaction (e.g., buyer and seller, landlord and tenant).

Earnest Money Deposit — A deposit made by the potential home buyer after an offer has been accepted to show that he or she is serious about buying the property.

Equity — The amount of value of the property that is owned by the homeowner and is not held by a bank(s) as an outstanding loan.

Fair Housing Laws — Local, state and federal fair housing laws that prevent discrimination against any individual or group of individuals based upon race, color, religion, sex, disability, national origin or familial status, as well as other groups protected by various local and state fair housing laws.

Fixture — Personal property that has become part of the property through permanent attachment.

Foreclosure — A legal procedure resulting when a borrower, after defaulting on mortgage payments, loses their interest in a mortgaged property.

For Sale By Owner (FSBO) — A property for sale that is not listed by a real estate professional.

Home Inspection — A thorough inspection carried out by a licensed home inspector that evaluates the structural and mechanical condition of a property. A written report is then provided for the buyer.

Home Owners Association (HOA) — An organization of owners residing within a particular development or condominium formed for the purpose of maintaining and providing community facilities and services for the common enjoyment of the residents.

Home Warranty — A guarantee for mechanical systems and appliances, but not the structure, against repairs not covered by homeowner's insurance. Coverage is for a specific period of time.

Lien — The legal claim against a property that must be satisfied before the property may be sold.

Loan-to-Value (LTV) — The ratio of the amount of a mortgage loan to the appraised value or sales price of the property mortgaged, whichever is lower.

Multiple Listing Service (MLS) — A database of all properties for sale that is available to agents who have subscribed to the service.

Mortgage — A loan to finance the purchase of real estate, usually with specified payment periods and interest rates. Generally, the mortgage document pledges the mortgaged property to the lender as security for the loan.

Mortgage Insurance — A policy that insures the lender against loss caused by a mortgagor's default on a mortgage.

Offer — A proposal given by one party to another that states explicit price and terms.

Pending — The status of a home that was under contract, had contingencies waived or resolved and is now set to close.

PITI (Principal, Interest, Taxes and Insurance) — The four elements that form the basis for monthly mortgage payments.

PMI (Private Mortgage Insurance) — Coverage provided by a private mortgage insurance company to protect lenders against loss if a borrower defaults. Coverage is usually required for a loan with a loan-to-value (LTV) percentage in excess of 80 percent.

Preapproval — An estimate provided by the buyer's loan officer of how much financing a potential borrower might expect to obtain.

Real Estate Agent — A person licensed by a state to negotiate and transact the sale of real estate on behalf of a property owner/seller or buyer.

REALTOR® — A registered collective membership mark that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict Code of Ethics.

Sales Contract — The legally binding document that sets forth the terms of the sale, establishes the rights and obligations of the parties involved; specifies the actions to be taken in order to close the sale; and establishes the time frames for those steps to be completed. Also known as a purchase contract.

Settlement Statement — A document that lists all costs for both the buyer and seller.

Survey — A drawing or map showing the precise legal boundaries of a property, the location of improvements, easements, rights of way, encroachments and other physical features.

Tax Proration — A credit given from the seller to the buyer that covers the property taxes according to when the buyer will officially become the property owner. There can also be proration of homeowner's association dues and other assessments that are area specific, as well as transfer taxes in some locations.

Title Insurance — An insurance policy that protects against title holder loss from legal defects in the title, such as preexisting claims or liens against the property.

Title Search — A check of the title records to ensure that the seller is the legal owner of the property and that there are no liens or other outstanding claims.

Transfer Taxes — Taxes levied on the transfer of property by state and/or local jurisdictions. These fees may be incurred by the buyer, seller or both parties in a transaction depending on the municipality.

Underwriting — The process for evaluating a loan's application to determine the risk involved for the lender.

Walk-Through — A final inspection of a home before closing to verify that the condition of the property and its contents are as contracted.

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Jennifer S.



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Jennifer S.

BAIRD & WARNER

REAL ESTATE | MORTGAGE | TITLE | INSURANCE

It's *easier* here.®

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COMPANIES
OF THE WORLD.®

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