



COMPASS

THE BUYER'S GUIDE

Finding — and *winning* — the right home.

A look inside how I help buyers move with confidence: from your first search to the keys in your hand. Consider this the overview — the real strategy happens when we talk.



Jon Khomutov

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★★★★★ Rated 5.0 on Google

Buying a home is a big deal. I make it feel like one you've got handled.

I got into real estate after watching my own family go through some genuinely difficult experiences buying and selling homes. I saw how much stress the wrong agent creates — so I built my entire approach around doing the opposite. Here's some of what that looks like for you:

- ✓ Real-time market insights on comparable homes, so every offer you make is well-informed
- ✓ A curated, private collection of listings matched to exactly what you're looking for
- ✓ Access to **on- and off-market homes** — including private listings most buyers never see
- ✓ Local, on-the-ground expertise across Lake, Cook, McHenry, Kane & DuPage counties
- ✓ A vetted "buyer team" — trusted lenders and vendors — assembled around you
- ✓ Hard, strategic negotiation to get your offer accepted on the best possible terms

The quote I hold myself to: "I believe in creating value and providing industry-leading service while maintaining the highest level of integrity."

THE PROCESS AT A GLANCE

9 steps to your new home.

Every purchase follows the same proven path. This is the map — I walk you through each step personally, so you always know exactly where we are and what's next.

01 Buyer Consultation

We connect to discuss what you want in your next home and your goals.

02 Buyer Representation Agreement

A transparent agreement laying out exactly how I represent and protect you.

03 Get Pre-Approved

We connect you with a trusted lender so your offers carry real weight.

04 Find the Right Properties

A custom collection + showings, refined around your feedback.

05 Submit & Negotiate the Offer

We craft a competitive offer and I negotiate hard on your behalf.

06 Sign Contract

Price, terms, dates, and earnest money — all clearly defined.

07 Inspections & Due Diligence

I coordinate inspections, disclosures, and any repair negotiations.

08 Loan & Appraisal

We guide your file all the way to "clear to close."

09 Closing & Welcome Home

Final walk-through, signatures — and the keys are yours.

THE COMPASS ADVANTAGE

Tools that put you a step ahead.

You deserve an agent backed by the best technology in real estate. Here's what I bring to your search:

Private Exclusives

Off-market homes shared agent-to-agent — never listed publicly. As your agent, I get you visibility into listings most buyers never even know exist.

Compass Collections

A live, visual workspace of listings curated to your taste, with real-time market activity and a direct line to me.

Compass CMA

AI-powered market analysis so you're confident your offer is competitive — and never overpaying.

Compass Search

Exclusive listings you won't find anywhere else, plus instant alerts the moment a match hits the market.

#1

Brokerage in the U.S.

\$1.5B

Invested in technology

37K+

Top agents nationwide

That last one matters more than it looks: a 37,000-agent network means access to homes — and information — long before they reach the public market.

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BEHIND THE SCENES

A few of the 50+ things I do for you.

Most of an agent's real work happens where you never see it. Here's a small sample of the checklist I run on every purchase:

- Complete a buyer questionnaire to pinpoint your needs
- Research off-market opportunities for hidden inventory
- Build a custom Collection of matching listings
- Pull market-trend data across the broader region
- Reach out to listing agents to gauge demand & traffic
- Prepare a Comparative Market Analysis (CMA)
- Align on offer strategy and prepare it on your behalf
- Negotiate terms in writing with the listing broker
- Coordinate & confirm inspection and appraisal
- Run the closing timeline and final walk-through

...and 40+ more. The full list is part of how I make sure nothing falls through the cracks. Ask me for it when we connect — I'm happy to walk you through every line.

BEFORE YOU START

One number worth knowing.

Pre-approval is where smart buying begins — it tells us your real budget and makes your offers far stronger. A quick rule of thumb lenders use:

The 32 / 40 rule: Your total monthly debt generally shouldn't exceed **40%** of your income, and housing alone shouldn't exceed **32%**. What that 32% actually buys varies a lot by where you're looking — which is exactly the kind of thing we'll map out together.

It can be discouraging to learn your budget won't stretch as far as your dream home. Often the smart move is a great home now, and the dream home in a few years. I'll help you find the line that's right for *you*.

This is the overview. Let's build your plan.

Everything here is just the map. The real value is a strategy built around your goals, your budget, and the homes — including off-market ones — that fit your life. That part starts with a conversation.

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Let's find your home →

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