

HOME BUYING GUIDE



Dear Valued Client,

Thank you for taking the time to learn more about our brand of Real Estate. At the Celebrate Your Home Team, *you are the most important part of what we do*. From the beginning to the end of each transaction, *we strive for a five-star experience* for all of our clients.

Whether this is your first home purchase or you've been through the buying process before, we know that every situation requires an *individualized approach*. That is why our team will take the time to listen to *your story* & find out *your WHY*. Once we understand your *unique needs* we provide you with the *high level of service you deserve*. We deeply value our clients and cherish the relationships we cultivate with each transaction, as we aspire to serve as your trusted Realtors and advisors for many years to come. With a proven track record of success, we give a *100% guarantee* that lives up to our promise offering you the level of service you deserve. We judge our success on how well we meet your needs. Thank you for your consideration - we truly look forward to working with you!

-Celebrate Your Home Team

THE ROLE OF A BUYER'S AGENT

Then vs Now



NEWSPAPER AGE

Potential buyers contacted agents to see homes currently on the market and to get pricing of those homes.



DIGITAL AGE

Client demands forced real estate companies to publish their listings on their websites. The publishing of ALL listings, not just their own listings, quickly followed.



NEXT-GEN TECHNOLOGY

Any home that is listed on the Multiple Listing Service is at your fingertips through mobile and emerging technology. You can search for homes, pricing, photos, & more without ever contacting a Realtor.

WHAT NEXT-GEN TECHNOLOGY CANNOT PROVIDE

- An individualized approach to suit your personal needs
- Exclusive and off-market properties - Realtors have the networking capability to seek out homes that aren't accessible otherwise
- Current local market explanations
- Analysis of all the available information
- Connecting the dots and letting you know if now is a good time to buy or the right time to sell



THE NEW WAY OF DOING REAL ESTATE

TEAM APPROACH: We believe our clients can receive consistently *better service* from a team of specialists rather than an individual. We are *dedicated* to catering to every buyer's *unique needs*.

YOU DESERVE MORE

We do more than help people buy homes. We solve problems. We create solutions. We connect the dots. We are the space between where you are and where you are going. With our team, you'll achieve:

- a personalized experience
 - better communication & accessibility
 - superior support
 - collective knowledge & experience
 - proven strategies to win a bid
 - a network of trusted professionals
-

WHO YOU WORK WITH MATTERS

TRACK RECORD OF SUCCESS

38

YEARS IN
BUSINESS

550+

FAMILIES
SERVED

\$275M

SALES
VOLUME

*We made
the list!*

Celebrate Your Home Team is featured on the 2023 America's Best list for exemplary sales production in 2022, which earned the number 56 rank in the state of NY!!



550+

Happy clients served on Long Island, NY

38+

Years of combined real estate experience working for you!

275+

Our clients love us! Check out our recent reviews on Google, Zillow, Yelp, and Facebook!

GIVING BACK

Pledged thousands of \$ to charitable organizations each year!

EXTENDED TEAM

Each transaction is seamless when you work with our extended team of vetted professionals

TEAM > 1

We have a team of real estate professionals working for YOU!

ADDED VALUE

FREE professional photography and home staging



We offer a white-glove concierge service to our clients and have created many lasting relationships throughout the years!

INSIDE SCOOP

We've got a list of exclusive upcoming homes for sale!

BUYING TIMELINE

1: INITIAL CONSULT WITH CELEBRATE YOUR HOME

- Strategy session
- Listen to your WHY and devise a winning plan
- Assess needs, goals, budget

2: GET PRE-APPROVED

- All mortgages are not created equal
- Avoid common mistakes when choosing a lender
- Ask us about all the available options.

3: MAKE AN OFFER

- Prepare by doing your homework
- Initial offer amount
- Proposed earnest money
- Financing, copy of pre-approval letter/proof of funds
- Inspection, appraisal, contingencies
- Closing & possession date (30-day window)
- Buyer's letter to the seller
- Choose an attorney

4: DUE DILIGENCE/HOME INSPECTIONS

- The GOOD, the BAD, the UGLY
- 48-72 hours after acceptance of an offer
- A team member attends with you to review results with an inspector
- Verify taxes, obtain surveys/COs on file
- Review inspection results & explore options

5: UNDER CONTRACT

- Deliver earnest money & sign a formal contract
- Status updated to PENDING
- Attorneys will review and negotiate final contract details
- Secure lender & start financing process
- Finance, appraisal, & other contingencies begin



6: APPRAISAL AND TITLE REPORT

- The appraisal is paid for in advance (approx \$400-500) and ordered by your lender
- Your title report is ordered by your attorney and submitted to your bank for review and clearance

7: MORTGAGE COMMITMENT

- Finalize lender requirements
- Obtain final loan commitment
- Clear to close from lender

8: PRE-CLOSING

- Get closing confirmation date from Attorneys
- Final walk-through within 24 hours of closing
- Final oil tank reading - buyers pay for remaining oil at closing
- Schedule utility switch-over approximately one week prior
- PSEG takes 48 hours
- Arrange for garbage/carting service

9: CLOSING DAY

- CELEBRATE your new HOME
- Attend closing in person
- Receive keys, manuals, documents, etc

10: HOME OWNERSHIP

- Settle in and spread the word
 - Ask about our Trusted Recommendation list
 - Stay in touch - we hope to be your trusted advisers for years to come!
 - Review us on Zillow!
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FIRST CONSULTATION

STEP 1

We want to understand your WHY. At an initial meeting, we take the time to listen to your story and set up a plan that best suits your exact needs.

MOTIVATION

- What is the reason for your move?
- What will make this move a success?
- What is your timeline?
- What is your budget?
- Do you have a home to sell? If yes, do you need to sell it first?
- Cash or financing?
- Have you been pre-approved?
- What past real estate experience do you have?

DEFINE YOUR WISH LIST

- New home must-haves...
- Schools?
- Location?
- Yard?
- Beds/Baths?
- Features?
- Pool?
- Willing to update baths? Kitchen?
- Garage? Basement? Attic?
- First-floor master?

PRE-APPROVAL

- Pay stubs and bank statements to start loan application
- Continue to pay debts and loans on time
- Don't make any large credit card purchases
- Don't open new credit cards
- Don't change your job

UNDERSTANDING THE CURRENT MARKET

- Average list price to sales price ratio
- Average days on market
- Seller's market, buyer's market, balanced
- What to expect in your price/neighborhood range

BUYER BROKERAGE

- You pay nothing for our service, the seller pays our commission
- Review & sign the agency disclosure and buyer brokerage agreement once we agree to work together.

FINDING YOUR HOME

STEP 2



WHAT WE WILL DO FOR YOU

- Set up a search on [cyhrealty.com](https://www.cyhrealty.com) to receive notifications of new listings and price changes
- Research For Sale By Owner properties
- Contact homeowners that have intentions of selling soon - off-market properties that may match your needs
- Utilize private agent groups to stay in the know about upcoming listings
- Call neighborhoods you've identified to find your potential home

ESTABLISH YOUR OFFER

- Evaluate condition, length of time on the market, buyer activity, urgency of seller
- Low balling isn't always the smartest choice.
- Utilize DOTLOOP electronic software for easy and efficient signatures on contract paperwork.
- Communicate thoroughly with all parties; lender, listing agent, and attorney

PROTECTING YOUR INTERESTS

- We will answer all your questions that we know
 - We will find the answers to all your questions that we don't know
 - If you see a property that catches your eye call us!
 - We will explore ALL available homes
 - Request copies of property survey/COs, verify taxes, oil tank abandonment certificates, & termite warranty
 - Verify HOA dues
 - Review comparables to determine an offer strategy, and devise a winning plan
 - We will accompany you on the home inspection and review results (allow 4 hours)
 - Be prepared for home inspection fees
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UNDER CONTRACT

STEP 3

ATTORNEY'S ROLE

- Negotiates contract particulars
- Makes sure all discussions are verified on the contract. The contract will prevail. The contract of sale is the critical legal document that governs the real estate transaction.
- Further verify cos and zoning
- Holds the earnest money deposit
- Obtains covenants and restrictions, etc for HOAs
- Oversees all contingencies
- Protects the purchaser in case financing can not be obtained.

BUYER CLOSING COSTS

These are the estimated costs associated with purchasing residential property on Long Island. You should consult with your real estate attorney and/or loan officer for specific costs pertaining to you.

FEES

Home Inspection: \$500-600

Property Survey, if needed: \$600-1000

Buyer's Attorney: Typically \$1500-2000

Title Insurance: Approx. \$450 per \$100K of sales price under \$1M, +15% on \$1M or more

Recording Fees: \$250-\$750

Municipal Search: \$350-\$500

Real Estate Tax Adjustment: Pro-rated depending on when the tax is collected

MORTGAGE CLOSING COSTS

Bank Fees: \$750

Application Fee: \$350

Processing Fee: \$330

Appraisal Fee: \$300-\$1500

Bank Attorney: \$650-\$750

Tax Escrow: 2 to 10 Months

Mortgage Title Insurance: Approx. \$130 per \$100K of the mortgage amount

Mortgage Tax – Nassau & Suffolk (paid by borrower): 1-3 family home or condo: 0.80% of the loan amount

Short-Term Interest: Equal to the interest for the balance of the month in which you close
Costs do vary from lender to lender

ADDITIONAL REAL ESTATE EXPENSES

Common charge adjustment for condos: prorated for the month of closing

Miscellaneous condominium charges: vary by building

*Peconic Bay Tax: Only applies to properties in the townships of Southampton, East Hampton, Riverhead, Southold, and Shelter Island.



PROPERTY CLOSING

STEP 4

Staying involved will ensure a successful outcome for your home-buying process!

CLOSING DATE

- Attorney will coordinate and notify all parties regarding the closing date
- Attorney will provide final amounts to bring to closing
- You will be notified only a few days in advance

WALK THROUGH

- Schedule the walk-through within 24 hours of closing
- We will accompany you at the walk-through
- Verify negotiables were completed

UTILITIES

- Prior to closing, approx 72 hrs
- turned on in your name
- We've created a Utility Resource guide for your convenience

CONTINUED RELATIONSHIP

- The best compliment is a referral
- Take a few minutes to spread the word about your experience on Zillow, Facebook, Yelp, and/or Google



HOMEWORK

- Obtain pre-approval
 - Study the listings that we email to you
 - Drive by the homes & neighborhoods you like on the weekends when activity is in full swing.
 - Talk to neighbors and ask questions about living in communities that interest you
 - Check out school rankings: GreatSchools.org
 - We will provide you with business cards to take to any open houses you attend
 - Call us with any questions about properties you see online
 - We will schedule showings for all properties of interest
 - Be loyal to our team and our process
-



HOW CAN I WIN IN A MULTIPLE-OFFER SITUATION?



Winning in a multiple-offer situation in real estate can be challenging, but there are several strategies that can increase your chances of success.

- ***Work with an experienced real estate agent:*** An experienced agent can guide you through the process, provide valuable advice, and help you craft a winning offer.
- ***Get pre-approved for a mortgage:*** Having a pre-approval letter from a reputable lender demonstrates to the seller that you are a serious buyer and have the financial means to complete the transaction.
- ***Act quickly:*** In a competitive market, time is of the essence. Submit your offer as soon as possible to avoid missing out on the property.
- ***Offer a competitive price:*** Research the local market and consider offering a strong, competitive price. This may involve bidding above the asking price to make your offer more attractive to the seller.
- ***Include an escalation clause:*** An escalation clause allows your offer to automatically increase by a predetermined amount above competing offers up to a maximum limit. This can help you stay ahead of other bidders without overpaying.
- ***Limit contingencies:*** Contingencies are conditions that must be met for the sale to proceed. Limiting the number of contingencies or making them more favorable to the seller can make your offer more appealing.
- ***Be flexible with the closing timeline:*** If possible, accommodate the seller's preferred closing timeline to make your offer more attractive.
- ***Write a personal letter:*** Crafting a heartfelt letter to the seller explaining why you love the property and how it would be a perfect fit for you and your family can help establish an emotional connection and set your offer apart.
- ***Be prepared to negotiate:*** In some cases, the seller may counteroffer or request changes to your offer. Be open to negotiation and work with your agent to find a mutually beneficial agreement.

Remember, winning in a multiple-offer situation is not guaranteed, as it ultimately depends on the seller's preferences and priorities. However, by following these strategies, you can *improve your chances of success*.

Client Testimonials



"Anthony was professional, available, friendly, and knowledgeable. He really cares about his clients as well as the community and neighborhood he lives in. His advice and support through closing were invaluable. We could not have done it without him."

Kelly Rutigliano



"Anthony was absolutely incredible from the moment we met! He is patient, understanding, empathetic, knowledgeable, and responsive...He helped us through an extremely difficult, complicated and stressful first home purchase and he was nothing short of amazing throughout the whole process...We could not be happier!"

Meghan Spanjer



Anthony Vitta was our outstanding realtor in purchasing a home on LI in 2022. Being a Long Island native himself, he brought invaluable insight to each property we viewed. Anthony was never pushy but was very patient and worked very hard to give us all of the information we needed to make the right decision. We would highly recommend Anthony!"

David Ann



"Amanda is the best. She has a lot of insider information that she articulates well to help you make smart decisions about buying or selling a home. She is friendly, kind, honest, and energetic. Her team is very professional and responsive. I highly recommend Amanda and her group."

Michael Demaria

ESSENTIAL GUIDE TO HOME INSPECTIONS

Buying your first home is an exciting milestone, but it's crucial to make an informed decision. A home inspection is an essential step in the process. We'll guide you through the key aspects of home inspections, helping you approach it confidently.

WHY ARE HOME INSPECTIONS IMPORTANT?

A home inspection is a comprehensive examination of a property's condition. It uncovers hidden problems like structural concerns, water damage, or faulty wiring.

AREAS INSPECTED

- Structural components
- Electrical systems
- Plumbing systems
- Heating and cooling systems
- Appliances
- Exterior components
- Safety features

YOU'LL GAIN USEFUL INFORMATION

Uncover Hidden Problems: Identify issues not apparent during a casual viewing, saving you from unexpected expenses.

Negotiating Power: Use inspection findings to negotiate repairs or a lower price, ensuring you invest in a satisfactory property.

Future Planning: Understand the property's condition for repairs, maintenance, and long-term investment integrity.

HOW LONG DOES A HOME INSPECTION TAKE?

Leave yourself about three to four hours depending on the size of the home.

DO YOU HAVE A HOME INSPECTOR YOU RECOMMEND?

Absolutely! As part of our white glove concierge service, we have created an extended team of professionals that we recommend and trust to provide top-quality service throughout the home-purchasing process.



CYH TEAM PREFERRED VENDOR/HOME INSPECTOR
LOUIS BARBELLA (917) 418-8836



FINANCING YOUR DREAM OF HOMEOWNERSHIP



Becoming a homeowner might be much easier than you think. Here are just some of the benefits of purchasing your new home with CMG Home Loans:



LOW MONEY DOWN

We offer loan programs, such as the FHA Loan, that can help you acquire your dream home with little upfront cash.



DIVERSITY

We offer a variety of different loans to fit a variety of buyers. Whatever your lending needs may be, we can help you get the one that's right for you.



TRANSPARENCY

Integrity and transparency are at the core of everything we do. With us, you'll see how your home loan is handled every step of the way.

John Trama is a veteran of the mortgage industry with over 20 years of experience helping borrowers reach their home financing goals. He's done so by offering a broad range of home loan options to residents in his home state of New York as well as Florida.

THESE OPTIONS INCLUDE:

Conventional Loans

First-time home buyer programs

VA, FHA, USDA Loans

Refinancing

Renovation Loans

Jumbo and Super Jumbo

**CONTACT ME TODAY TO FINANCE YOUR
DREAM HOME PURCHASE!**



JOHN TRAMA

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CMG HOME LOANS

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Branch NMLS ID# 2477720



NMLS# 1820

CMG Mortgage, Inc. dba CMG Home Loans dba CMG Financial, NMLS# 1820, is an equal housing lender. Licensed by the NJ Department of Banking and Insurance. Licensed Mortgage Banker-NYS department of financial services. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing and www.nmlsconsumeraccess.org. 1110394856

We create clients for life!

ENDLESS VIP PERKS

We highly value our clients and are committed to nurturing our relationship far beyond the closing stage. As a valued client, you will receive invitations to all our exclusive events and contests, gain access to our extensive network of trusted professionals, benefit from our referral network, and receive informative mailings throughout the year.



EXCLUSIVE CLIENT EVENT INVITES



EXCLUSIVE CLIENT GIVEAWAYS & CONTESTS

We host year round give-ways, scholarships, and contests that have included solo stoves, yeti coolers, dog houses, google minis, and an entrepreneurial scholarship!



NATIONWIDE RELOCATION NETWORK

If you are considering buying, selling, or investing across town, across the country, or overseas, we are here to help!! We've done the leg-work and have fostered strong relationships with like-minded and service-oriented agents worldwide. Just let us know where you are headed and we will connect you, or someone you know, with the right agent to help you achieve your goals.



ACCESS TO OUR TRUSTED LIST OF PROFESSIONALS

We hold our core values near and dear to our hearts and when we find professionals that are honest, fair, and offer a high level of service to their clients, we add them to our exclusive trusted professional list. So if you are ever looking for an attorney, contractor, etc we will confidently recommend the right person for the job! Please let us know if you have someone that you'd recommend to add to our list.



YOUR TEAM OF REAL ESTATE EXPERTS



Anthony Vitta Licensed Real Estate Associate Broker

Anthony is an ambitious real estate professional with over 7 years of experience across several dynamic markets in the North East. He is dedicated to offering a genuine and empathetic experience to his clients. Anthony is motivated by positive relationships and values being a part of each client's journey. Do not be surprised if he invites you over for a meal because there is nothing he loves more than sharing a great meal with friends and family! He also loves spending time with nature hunting, fishing, hiking, and exploring.



Amanda Eckart Licensed Real Estate Associate Broker

A certified One Thing facilitator and strategic business coach, Amanda Eckart is also a hands on real estate professional leading a top producing teams on Long Island, NY and the Gulf coast of Alabama, consistently achieving more than 50 Million in sales annually and recognized by Real Trends as one of the top small teams in New York state for the last 4 years in a row.



Beth Hayde Director of Operations, Lic. RE Salesperson

Beth is incredibly committed to making sure clients receive the level of service promised and works behind the scenes implementing marketing strategies and increasing brand awareness. She is also Certified as a Home Stager and utilizes her design eye when preparing each home for sale and ensures picture-perfect listings for her team. Beth enjoys all things outdoors and can often be found snowshoeing or skiing in the winter and paddle-boarding or hiking in the summer.



Dylan Galante Licensed Real Estate Salesperson

I'm proud to call Long Island, NY my home! I am passionate about fitness and sports, and also love hanging out with my dogs. My passion also stems to helping my clients here at the Celebrate Your Home Team as we focus on creating unique and personable experiences catered toward our clients specific needs.



Leilene Raymond-Taylor Lic. Real Estate Salesperson

My name is Leilene and I was born and raised in Hawai'i but I currently reside in New York. I am a Military Spouse and have two wonderful children. We have traveled across the US for the past 13 yrs due to military relocation. I'm no stranger to moving and relocating. This has helped me to learn and understand the constant changing in the housing market. I enjoy being outdoors and some of my favorite pastimes are fishing and spending time with family and friends.

Our team is continually evolving according to industry trends and may include additional Licensed Real Estate Sales Professionals.

Making people smarter about real estate



cyhrealty.com

CELEBRATE YOUR HOME TEAM

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