



www.costello.warrenhomes.com

Buyer Guide

Choosing the
Right Realtor
Makes all the
Difference



JULIE "JULES" COSTELLO
NYS & PA LIC. REAL ESTATE SALESPERSON

(C) 631-433-7702 • (O) 607-398-6416
JULES@WARRENHOMES.COM
2493 CORNING ROAD • ELMIRA, NY 14903



Meet Jules

Choosing the right representation matters...



- **2004:** Became a Licensed NYS Real Estate Salesperson
- **2016-Present:** Relocation & Marketing Specialist
- **2016-Present:** Board of Directors Chemung County Habitat for Humanity
- **2018-2021:** Elected to the ECBOR Board of Directors
- **2017-Present:** ECBOR Hospitality Committee Chair
- **2016-Present:** ECBOR Habitat for Humanity Golf Tournament Committee
- **2022:** Became a Licensed PA Real Estate Salesperson
- **2022-Present:** Team Lead of The Costello Team at Warren Real Estate

The Realtor[®] Advantage

Have you ever been through the selling process? Whether you have or not, a REALTOR[®] can help manage the intricate details involved.

Knowing the value of your home is crucial. A REALTOR[®] can provide a Comparative Market Analysis (CMA) where it breaks down the characteristics and location of your property in comparison to homes, like yours, in the area. Using this data, Your REALTOR[®] will pinpoint a price that will attract willing and able buyers in a reasonable amount of time.

The communication between you and your REALTOR[®] is key. Throughout the process, agents will continue to reach out to keep you informed, advise on the preparation and staging of your house, schedule open houses, monitor critical dates and deadlines, and assist and advise throughout all negotiations. Your agent will follow through from contract to closing.

The Warren Advantage

Choosing the right company makes the difference. Our success is directly connected to your success. Warren Real Estate is committed to the health and growth of our local community, leading our local market year after year. We are known for superior real estate services, top producing real estate professionals and superior results. Since 1953, Warren has been a successful and highly reputable force in the Southern Tier and Finger Lakes real estate business. Let our position in the market be your advantage!

- **Most Sold Listings in the Market**
- **Highest Avg. Selling Price**
- **Fewest Days on Market**
- **Highest Per Agent Production**



- **\$238M Annual Sales**
- **165+ Warren Agents**
- **7 Local Real Estate Offices**
- **Local Business Since 1953**



THE LOCAL CHOICE & MARKET LEADER

Family-owned business with deep roots in our area. Fully committed to the health and growth of our local community. #1 in real estate sales.



MOST SUCCESSFUL AGENTS

The average sales of a Warren agent outperforms the average agent sales of our largest competitor by more than double.



LATEST TECHNOLOGY

Top producing agents that utilize the latest technology, marketing strategies, and sales techniques.



Meet the Costello Team



VALERIE CLARK

Lic. Real Estate Salesperson - NY & PA



For over ten years, Valerie has impacted the lives of numerous community members throughout the Southern Tier of New York. Before becoming a full-time real estate salesperson, Valerie soared her way through management of a nationwide dental service organization, assisting clients in obtaining the care they desperately needed and managing, developing, training, and growing dedicated and reliable teams. Valerie's skill set goes far beyond your typical encounter, successfully managing a multi-million-dollar organization.



NICOLE CHORNEY

Lic. Real Estate Salesperson - NY



Turning real estate dreams into reality, one home at a time. Nicole, a seasoned TV industry veteran turned licensed real estate agent, is here to guide you through the exciting journey of finding your perfect home. With over 2 years of experience and an unwavering passion for helping others, Nicole is dedicated to making your real estate dreams come true. Born and raised in the Southern Tier, she knows the area like the back of her hand and will go above and beyond to help you explore all its hidden gems. Let Nicole be your trusted ally in this exciting chapter of your life!

SCAN THE QR CODES TO READ MORE ABOUT OUR TEAM MEMBERS



WHY WORK WITH THE COSTELLO TEAM?

PROCESS, TRUST & GUIDANCE

Our team of real estate experts will help you navigate the process, so you can focus on what matters most – exploring your new home.

Our services include:

- Data-driven searches enhanced by unmatched expertise on market trends.
- Connections to an extensive network of service providers.
- Comprehensive explanation and consultation of all documents and processes.
- Clear and consistent communication of each step with routine updates and tracking of all contract contingencies after the property is under contract..

COSTELLO TEAM 2022



VOLUME
\$24.5M



**CLIENTS
REPRESENTED**
117

JULES COSTELLO 2022 STATISTICS



LIST TO SELL RATIO
97%



**TOP PRODUCING
TEAM IN THE
SOUTHERN TIER**



BUYING ESTIMATES

WHAT SORT OF COST MAY OCCUR DURING THE BUYING PROCESS?



Buyers and sellers can often feel lost when it comes to the flow of a transaction and can benefit from a primer. The closing process can take 30 – 60 days from the date of contract acceptance. Let our real estate professionals help you understand the importance of each step. These buying tips provide knowledge that better prepares buyers and sellers to expect the unexpected. Before embarking on your next real estate contract, reviewing the process can help make real estate very easy.

Earnest Money - Deposit Made With Your Offer

Cost - Expect 1% of Sale Price

Down Payment - Purchase Price Less Mortgage Amount Less Earnest Money Deposit

Cost - Varies Depending on Contract Terms

Structural Inspection

Cost - \$400 to \$600+

Attorney Fee

Cost - Generally \$1,000 to \$1,500 - Dependent on Attorney

Recording Fees

Cost - Approximately \$150

Equalization Form

Cost - Usually \$75 - County Clerk Determines

Tax Adjustment

Cost - Depends on Closing Date - Ask your Realtor or Loan Officer to help you estimate

Home Owners Insurance

Most banks require the first year premium to be paid prior to closing.
Check with your insurance agent for an estimate

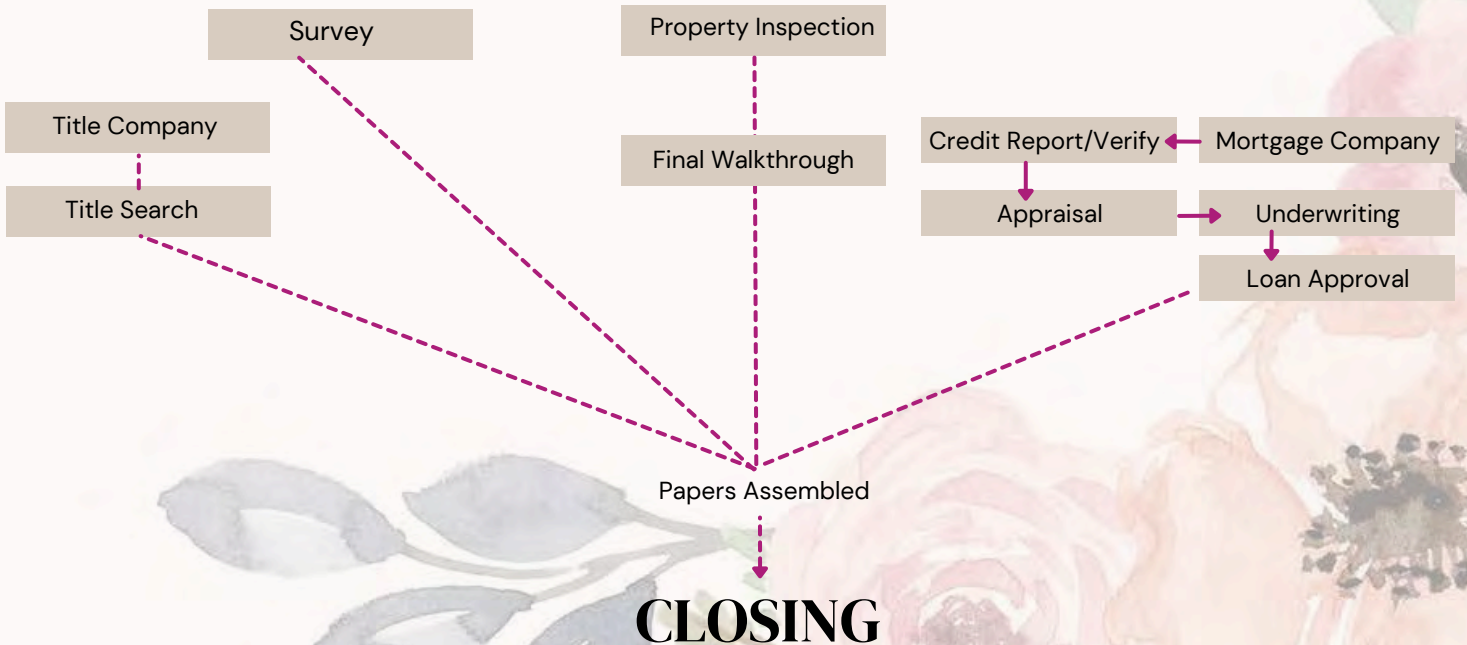
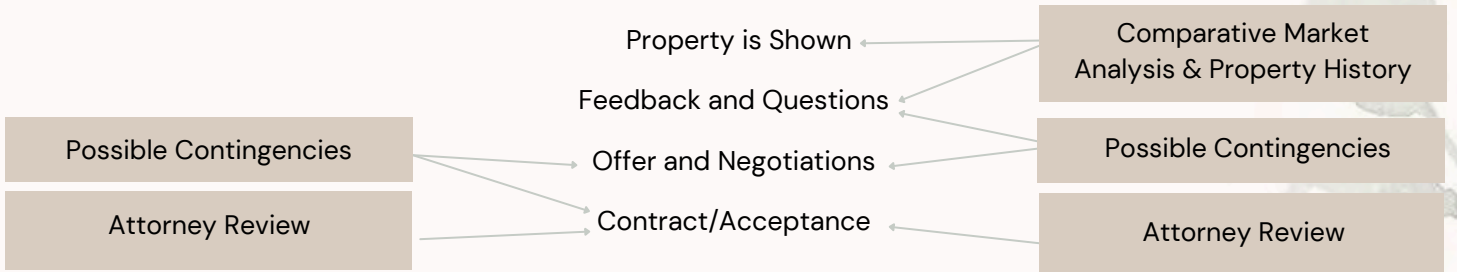
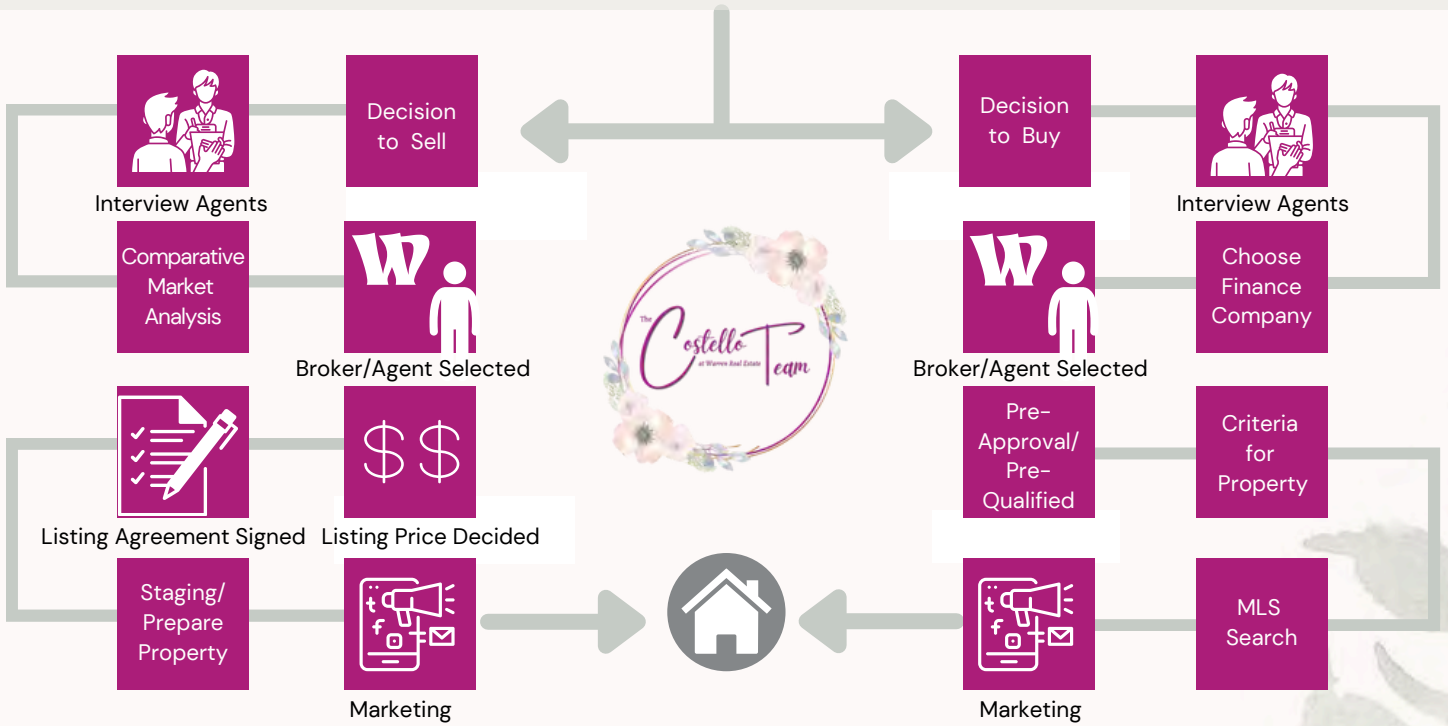
Mortgage Closing Costs

All banks vary with closing costs. When you visit your loan officer to get pre-qualified be sure to ask for an estimate of closing costs. Some typical fees are: Application fees, Origination fees, Appraisal fees, Credit report, Bank attorney, Flood insurance, Title insurance, Escrow account, PMI insurance, FHA/VA insurance

Miscellaneous Fees

Unanticipated Costs

THE REAL ESTATE PROCESS





GETTING STARTED

DECISION TO BUY

Deciding to buy a home is a major decision and one that can be motivated by a number of factors. Regardless of your reasons, your end goal is to find a home that fits your needs in a reasonable timeframe. To ensure you achieve that goal it is important that you choose the Costello Team.

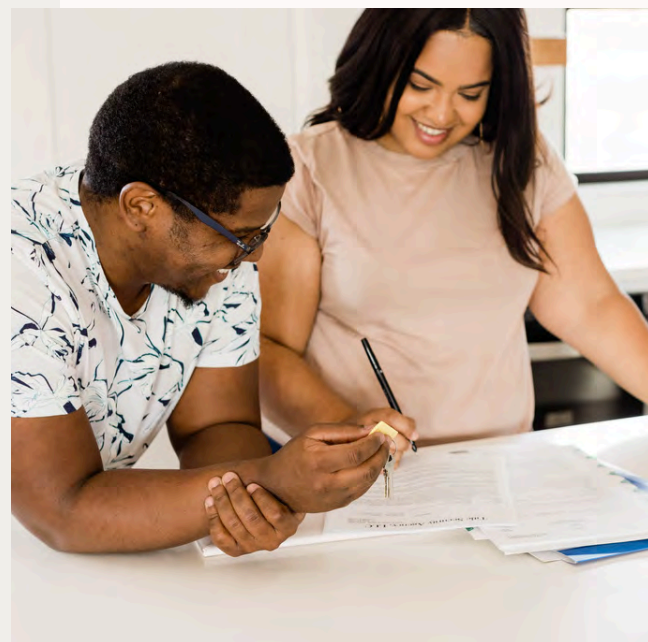
CHOOSING THE COSTELLO TEAM

Once you have decided that our team is a good fit and you have made a commitment to work with us, we will meet again and make a plan to move forward, including a discussion about your price point, going over disclosures, discussing a timeline for your move, and the criteria of what you are looking for in a home.

GETTING PRE-APPROVED

Getting pre-approved can be an intimidating process, but it is an important step in making sure you get the right house at the right price. A team like ours takes pride in making sure your home-buying experience is as smooth as possible and wants to do everything we can to help you buy the home of your dreams.

You will want to get pre-approved now so that you are ready to submit an offer when the time comes. Once the contract is signed and you are under contract, it is difficult to shop rates and products from other lenders. Also, if you need to rush or lose a home, your lender may be able to expedite things for you.





BEGINNING YOUR SEARCH

SETTING YOUR CRITERIA

We know what you can afford, and we can get this show on the road. All of that being said, you do not need to buy a home for as much as you're approved for. If we can find a home that fits what you need without hitting your top mark, then all the better. Some main things we will ask to begin your search: What are the needs in the home you buy?, Must haves or wants in your home?, If you don't want to look at the max budget, where do you want to start?

CURRENT MARKET CONDITIONS

Now that you're in the process of looking for and buying a home, you'll be hyper-aware of the current housing market and all of the media surrounding it. Everyone has an opinion and most of the information out there is based on national data and statistics. We specialize in our market and have spent years immersed in the changes that are coming out of it. Although many would describe the current market as a sellers' market due to lack of lack of inventory and high demand, but overall it's been pretty steady with land values steadily increasing and properties overall holding their value or rising in value over time. We're always ready to answer any questions you may have about this market, so please don't hesitate to ask!

RULES OF ACCRUING DEBT

When looking to buy a house, it is only natural to think ahead about the things you might like in your new home. It is important not to accrue any new debts—especially after you've been pre-approved! If you take on additional debt it can affect the loan amount you were initially approved for. This does not mean that you cannot do the normal purchases of your day-to-day routine, but it does mean that you should not spend money on anything that costs more than \$500 on your credit card or that could lead to significant debt down the line (like a car lease).



FEDERAL & NYS REQUIRED DISCLOSURES

There are many legally required disclosure forms that you will learn more about. Here is a sample of some of the disclosures you should become familiar with.

PROPERTY CONDITION DISCLOSURE (PCD)

Types of Disclosures New York Property Sellers Must Make:

The PCD requires sellers to complete a standard form disclosure statement. The language of the disclosure statement comes directly from the law and contains numerous questions about the property, organized by topic, including:

General information: age, ownership, utility surcharges, and possession of the property

Environmental: whether the property is located within a flood plain, wetlands, or agricultural district, near a landfill; whether the property contains asbestos, lead pipes, or fuel storage tanks; whether a radon test has been performed on the property; or whether petroleum products or hazardous or toxic substances are known to have been spilled, leaked, or otherwise released on or from the property

Structural: water, fire, smoke, or insect damage and the condition of the roof, beams, and other such elements.

Mechanical systems and services: utilities, water source, and quality, sewers, drainage, and flooding.

The disclosure statement also asks you to check off any systems or property components that have known defects from a list that includes plumbing, air conditioning, heating, hot water, security and other detection systems, foundation, walls, sump pumps, floors, chimneys, patios, decks, or driveways. If any of these systems or components are defective, you should describe the defect in detail in the spaces provided on the form. (N.Y. Real Prop. Law § 462.)

Please ask about PCD exceptions.



OTHER IMPORTANT DISCLOSURES

- NYS Agency Disclosure
- NYS Anti-Discrimination and Fair Housing Disclosure
- Agricultural District
- Electric Availability
- Home Equity Theft Protection
- Lead Paint
- Property Condition
- Smoke/CO Detector
- Uncapped Gas Well
- Utility Surcharge
- Oil, Gas, Mineral, Timber Rights

FEDERAL & NYS REQUIRED DISCLOSURES

There are many legally required disclosure forms that you will learn more about. Here is a sample of some of the disclosures you should become familiar with.



FAIR HOUSING DISCLOSURE

Real estate agents in New York are required to present the NYS Fair Housing and Anti-Discrimination Disclosure Form to all prospective purchasers, tenants, sellers or landlords. It outlines the protected classes, provides examples of discriminatory behavior in real estate and provides consumers with information on how to file a complaint with the NYS Department of State, Division of Licensing Services.



AGENCY DISCLOSURE

The agency disclosure exists to help buyers and sellers understand who represents them in a transaction and what their legal or "fiduciary" responsibilities are to them in that role. In real estate "agency" refers to the legal responsibilities that the agent owes their client(s). This form is not a contract or binding agreement but rather an instrument to "disclose" "agency" and stand as a record that all parties have been adequately informed and educated.

FIDUCIARY RESPONSIBILITIES

Obedience – An agent is to promptly and efficiently follow all lawful client requests.

Loyalty – An agent is to always act in the best interest of the client.

Disclosure – An agent is to let the client know any and all known relevant information that might improve the client's ability to obtain the lowest price and best terms when buying, or the highest possible price and best terms when selling.

Confidentiality – An agent is to safeguard the client's confidential information, anything that could weaken the client's bargaining position.

Accounting – An agent is to keep accurate records of the client's affairs entrusted to the agent, including all money, property, all documents & reports, as well as all communication records.

Reasonable Care – An agent is to use his/her superior professional skills, knowledge, and expertise in a competent manner to assist their client best. An agent is to spot any possible red flags, investigate and discover facts and when needed, always seek and refer clients to other respective specialized qualified experts, e.g., inspectors, architects, structural engineers, soils engineers, lawyers, accountants, electricians, plumbers, roofers, etc...



COMMON TERMS & ROLES

Seller's Agent – the agent works solely for the Seller, and no fiduciary responsibilities are compromised.

Buyer's Agent – the agent works solely for the Buyer, and no fiduciary responsibilities are compromised.

Dual Agent – the agent works for both the Seller(s) and the Buyer(s) in the same transaction, this can only be done with the knowledge and consent of both parties, and despite the seeming conflict of interest, the agent must still follow through with his or her fiduciary obligation to both clients, albeit limited. Although the duty of loyalty is diminished in this agency, the agent must still maintain confidentiality with each client and negotiate in the mutual best interest of both.

Dual Agent with Designated Sales Agent – the agent works for either the Seller or the Buyer solely, with the other side being represented by an agent working for the same Broker. In this scenario, the Broker works as a "Dual Agent" for both parties in a supervisory role over both "Designated Agents". Fiduciary responsibilities are fully maintained by the agents to their respective clients with the understanding that confidentiality and loyalty could be diminished. Confidential information may be shared by both agents with their Broker for reporting/supervisory purposes however the Broker is obligated to protect the confidential information of both parties. Likewise, undivided loyalty cannot be offered because of the dual capacity that the Broker assumes.





BUYERS RESOURCES

Use your smartphone photo app to scan the QR codes to get more information on each topic.

Protect Your Family from Radon

A Guide for NYS Homeowners

Learn about Radon and what it means to your home selling/buying process.



Protect Your Family From Lead in Your Home

We want you to be fully informed!

Learn about Lead-based Paint and what it means to your home selling/buying process.



Local Service Provider Lists

Check out our resources page

The Costello Team wants each of our clients to have all the resources they need to ensure success in their transaction, which is why we have been collecting these contacts for you!



Home Surveillance Information

When you are buying your home keep this key information in mind.

Disclosing home surveillance is essential. Scan the code to read the full disclosure and consent form.



THE SEARCH PROCESS



AVOID "WHAT-IF" SCENARIOS

We all have good intentions when we start looking for our next home. We may think that we'll wait for the right house and not make a wrong decision, but that's not usually the case. Being prepared to move quickly on the decision and know what you want is extremely important in a fast-paced market. Timing is everything!

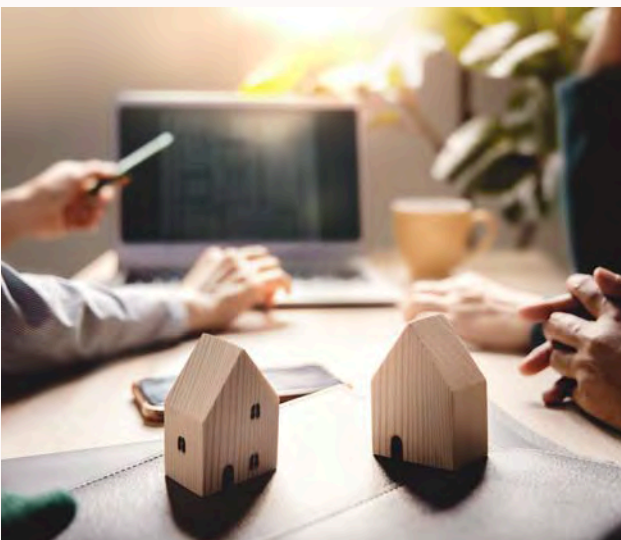
SEARCHING THE INTERNET

Many homes can be viewed on the internet and it is a great way to shop for property, but be sure to do your homework by verifying the facts. There are various sites that offer properties for sale, including those with prices that are too good to be true. Some properties may be pre-foreclosure situations and do not represent the actual price to purchase a home! Additional property types to be aware of are FSBO (For Sale by Owner) and Foreclosure/Short Sales. Ask your team, if you are interested in one of these and we will get the reach prepared for you!



WHOLE TEAM SEARCH SUPPORT

As we stated above, most homes can be viewed via the internet. With this tool, you are able to look at new listings daily, watch how long they stay on the market, and email a request to see them. Although we caution buyers on finding "deals" we always encourage looking - it is almost addicting to check out new homes that have hit the market! We understand that there's no harm in just giving the listing agent or a for sale by owner a quick call to ask a few questions, but are working in your best interest and would love that opportunity to represent you fully. Our team is actively looking on your behalf.





PUTTING IN AN OFFER

DECIDING HOW MUCH

Some of the questions we ask when we formulate an offer are:

- *How long has the home been on the market?*
- *What terms (besides money) can you offer the seller?*
- *What is the overall market like?*
- *What do we know about other offers coming in?*

We will also consider data in the MLS to determine how much the home is truly worth by looking at how much comparable homes have recently sold for. The "Market value" is marked by a few factors: what a buyer is willing to pay for a home and what a seller is willing to accept

As your agent, it is my job to give you my perspective and expertise to help put you in a good position to get a home for as low as possible, while still submitting an offer a seller will consider and hopefully accept. The choice of how much to offer is always up to you. We will advise you and help you move forward in your decisions.



WRITING THE OFFER

When you're writing a sales offer, focus on the major points that might appeal to your target market. These include items like money and terms, which are typically the most important; however, other options may also be important when writing a good sales offer.

- Are you flexible on your closing date?
- How much of a down payment do you have?
- What kind of financing are you coming to the table with?
- Will you waive contingencies, like for a home inspection?

Our team takes full initiative to be as responsive and organized as possible to assure that our clients have the smoothest transaction possible. WE are always prepared to negotiate!

OFFER TIMELINE & PROCESS



EARNEST MONEY

This piece often gets missed and takes buyers by surprise – Earnest Money Deposit. When you make an offer on a home, you will also put some money in escrow, called "Earnest Money" or a "Good Faith Deposit". This money is held by a third party, not the seller.

This money is held in the event something happens that would break the contract. That would typically take a great deal and even if the contract falls through you can often get that deposit returned. If the deal does close, that money will be applied to the purchase.

In our area, the most common amount for a buyer to put down as earnest money is anywhere from \$1000-\$5000, but it varies depending on many factors.

We can talk more about how much you should put down as a good faith deposit once we assess the situation on a home, you're making an offer on.

NEGOTIATIONS

The Costello Team uses key negotiation tactics to get you the best price and get you in the most ideal situation for you. Some pieces we consider while negotiating are: Who is the seller we are working with?, Are there other offers?, Who is their representing agent?, How important is this home to you?

In this market on a residential home sale, playing hardball or lowballing a price can hurt your chances of an accepted offer. This is not to say that we won't be working toward the best price in negotiations for you, but we will be advising you based on what you have learned in this market.



OFFER CONSIDERATION: ACCEPTED OR CONTINUE THE SEARCH

OFFER NOT ACCEPTED

Getting declined on a home you had your heart set on can be very difficult and even heartbreaking. It is important to not become too attached until Under Contract status has been reached because there are many variables that can change between making an offer and accepting one. This situation can happen when:

- A buyer hesitates to make an offer on a home and another offer comes in.
- There are multiple offers on a home, and the owner chooses another offer. The owner won't accept the highest amount a buyer is willing to offer.

Put yourself in a positive mindset when you start looking for your next home. We will keep going and focus on what is important - finding your next dream home!

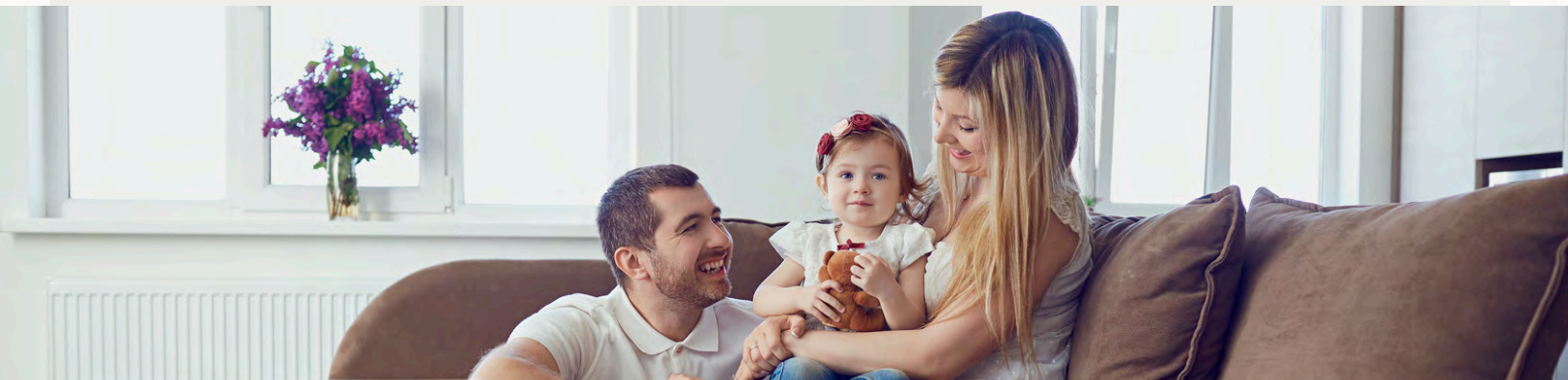
YOUR OFFER WAS ACCEPTED!

***We have a fully executed contract
Congratulations - Now's the "fun" part...***

We know that this is a big step, but please don't let that cloud how wonderful home ownership is! Do not fall prey to "Buyer's Remorse". We have seen people get to this point and then try to back out of a deal, which leads to a miserable situation for everyone involved, including you.

Not only can you lose your earnest money deposit taking this route, but you could also lose out on the best option for a home.

Our job as your team is to educate you and keep you informed in these moments. When you begin to feel this way - reach out to us and we can talk you through it.



OFFER ACCEPTED: MOVING FORWARD

THERE IS A TYPICAL TIMELINE, BUT EVERY TRANSACTION IS DIFFERENT. THIS WILL BE A GUIDE FOR YOU TO REFERENCE.

1 Choose an Attorney – The next step is getting started with your paperwork. This is a person that will be taking your paperwork to the next level. Your attorney will be in contact with us and our administrative team throughout the whole process.

2 Get Started on your Mortgage – Time to move to the next step! Now you have been pre-approved and have an approved contract. Now is when things get exciting – it is time to actually apply for the mortgage! Your mortgage approval process begins once you go Under Contract. You will be required to provide additional information about your financial situation, which can include scenarios for things like market fluctuations and rising interest rates. Doing this upfront will help ensure that you are prepared on closing day.

3 Home Inspection – Assuming you have not waived your inspection (which we can talk about more at length if you would like to) – within 7 days after acceptance of your offer, you should get a home inspection done per the contract. Home inspection reports can be scary looking. Don't panic! Many of the "issues" are cosmetic and will not affect your ability to live comfortably in your new home. I work with you to explain each item on the report and show you reasons why something is less serious than it seems.

4 Appraisal Time – The appraisal process is one that many homeowners do not know much about. At this point, you and the seller have determined the fair market value of the home you are purchasing when you agreed to the contract and were willing to accept the price point. All of that being said, the mortgage lender wants and needs to make sure that the amount they are lending is justified and protected. They send out their professionals to appraise the property and find comparable properties in the area to justify the price.

5 Homeowners Insurance – When you are getting ready to close on a home, it's important to get homeowners' insurance before the closing date. The sooner you start this process, the more flexibility in shopping rates you have. It is common for your insurance company to require you to pay for one year up front, and then your insurance will be paid for out of escrowed funds from your mortgage after the first year.

6 Transfer Utilities – Most homeowners will have already notified their current providers of their move, but in some cases that doesn't happen. You'll want to contact the utility companies that service your home and let them know you're buying it. They'll transfer the bills into your name, starting on the day you close on the home.

WALK-THROUGH AND CLOSING DAY

FINAL WALK-THROUGH: ALMOST TO THE FINISH LINE

Before we can get to closing, we are going to do what is called a "walk-through". This is usually done the morning of the closing or the evening before. We're going to make sure that the home is up to the standards agreed on in the contract. Wear and tear are okay, but obvious damage or unclean conditions are not. Things we will look for during the walk-through:

- No major damage has been done since your contract agreement.
- Previous owners have moved out entirely and nothing has been left that is not supposed to be there.
- The home is in "broom clean" condition.
- All contractually agreed-upon items are in working order and are still there (i.e., appliances, light fixtures, etc ..)

If any of these things have not been completed, we can bring them up before the closing. They can remedy it by taking care of whatever issue you might have, although that could delay closing, or they may offer a credit of some sort. Most of the time, the previous owners are very contentious about the state of the home upon leaving and their agent will keep them on track to assure a smooth transaction.

CLOSING DAY IS HERE - YOU ARE OFFICIALLY A HOMEOWNER!

Congratulations! You're closing on your new home! After some paperwork, that you will review and sign, the house will be yours! There are a few things you should do before you head to the closing table:

Make sure you have a cashier's check, a certified check, or cash in the amount the closing agent calculated to be due at closing. (This will be for the remaining amount after your down payment and closing costs are figured in.)

Bring proper identification. Usually a photo I.D. (like your license), social security card, and/or birth certificate.

After the closing, there will still be a lot going on behind the scenes. Your mortgage, the deed, and other legal documents will all be recorded. Once it's complete, the final documents will be mailed to you.



The Legacy Collection

BY WARREN REAL ESTATE

AS LUXURY EXPERTS - YOU CAN TRUST THE COSTELLO TEAM TO KNOW THE VALUE OF YOUR HOME



**66 VALLEY VIEW DRIVE
BIG FLATS, NY
LISTED: \$969,000**



**9367 WOODCREST DRIVE
PAINTED POST, NY
SOLD: \$615,000**



**53 FOX RIDGE ROAD
HORSEHEADS, NY
SOLD: \$850,000**



**1797 E CAMPVILLE ROAD
ENDICOTT, NY
SOLD: \$549,000**



**149 ESTATES DRIVE
ELMIRA, NY
SOLD: \$550,000**



**11915 JOLLEY WAY
CORNING, NY
SOLD: \$642,000**



EAGLE DRIVE ESTATES

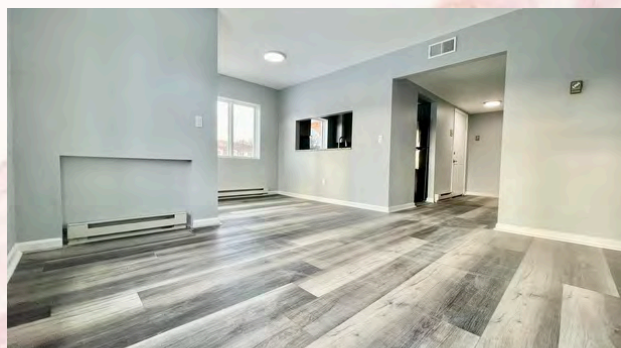
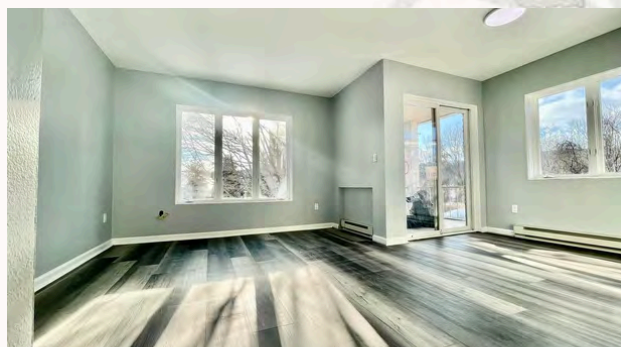
COSTELLO TEAM RENTAL PORTFOLIO



About Property

Nestled in Finger Lakes Wine Country, Painted Post offers residents a small-town atmosphere at the convergence of the Cohocton, Tioga, and Chemung rivers.

Totally Renovated 2nd Floor 2 Bedroom 2 Full Bath Spacious and Bright Apartment Almost 1000 Sq Ft. New Flooring Throughout, Large Windows, New Kitchen with Stainless Steel Appliances/ Granite Counters/ New Cabinets, New Bathrooms, Large Living Room/ Dining Room Space, Covered Balcony Space. There are Many Closets for Storage, In Unit Laundry and 1 Car Garage Included Attached to Building.



Property Features

- 2 Bedrooms
- Kitchen with S.S. Appliances
- 2 Bathrooms
- Garage
- New Floors
- In-unit Laundry

LEARN MORE



Call For Details
(c) 631-433-7702 • (o) 607-398-6416



Visit Our Page
Scan the QR Code

LOOKING AT FSBO?

KNOW THE FACTS



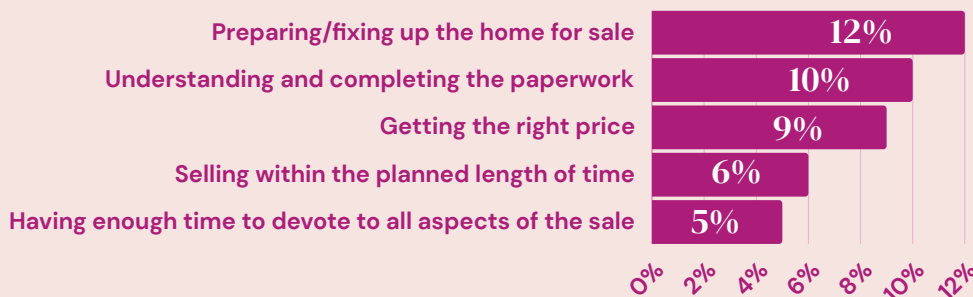
If you have been searching for deals and finding for sale by owner properties, please be aware of the dangers of doing so. Without representation, you can fall victim to some major issues.

Problems That Come With "For Sale By Owner"

- Guessing the Home Value
- Falling Victim to Scams
- Legal Liabilities
- Poor Marketing Since the Homeowner is Doing it Themselves
- Balancing Your Time with Work and/or Family

Experienced Real Estate Professionals know what to look for when pursuing a property. The Costello team can always assist – EVEN IN A FSBO situation. Just because the seller does not have representation, doesn't mean you shouldn't.

MOST DIFFICULT TASKS FOR FSBO SELLERS



Our Team is trained to provide guidance and to get results.

SO WHAT'S THE BOTTOM LINE

- FSBO stats show that, while you can save some money on realtor fees, you'll also face many challenges.
- Before you attempt to pursue a for sale by owner, contact one of our real estate professionals to learn how we can assist you with the process.

PROTECT YOUR MONEY FROM MORTGAGE CLOSING SCAMS WHEN BUYING A HOME



Every day, hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar-looking (but fake) email address and steal a logo and other info to make it look like the email came from your real estate agent or title company. You can protect yourself & your money by following these steps:

.....

BE VIGILANT



Call, don't click: Verify all wiring instructions before transferring your funds. Call the title company using an independently obtained and known phone number. Don't use phone numbers or links from an email. **Be aware:** It's extremely rare that wiring instructions will change at the last minute, or that this information will be provided by email.

.....

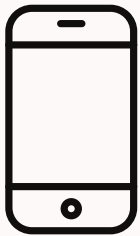
PROTECT YOUR MONEY



Confirm everything: Ask your bank to confirm the name on the receiving account before sending a wire. **Verify Immediately:** Within four to eight hours, call the title company or real estate agent to confirm they received your money.

.....

WHAT TO DO IF YOU'VE BEEN TARGETED -



Immediately:

- Call your bank and ask them to issue a recall notice for your wire.
- File a complaint with the FBI at www.IC3.gov.
- Report the crime to your local FBI office.

Making a report within the first 24 hours provides the best chance of recovering your money.

.....

For more information about mortgage closing scams, please visit: NAR.REALTOR/WIRE-FRAUD
This is for informational purposes only and should not be considered legal advice.

Source: NATIONAL ASSOCIATION OF REALTORS®



CLIENT TESTIMONIALS

Each client means so much to us and we truly value feedback, so that we can better support our clients through their transactions.

Scan the QR code to read some of our client reviews or leave a review of your experience.



WE VALUE OUR CLIENTS AND CELEBRATE SUCCESS

"I had a great experience with Jules. I met her at an open house for one of the listings she was representing. We found a home that was perfect for where I am in life a few weeks later. Jules was always punctual to our meetings and answered my questions very quickly. She also communicated immediately with the seller's agent when I had questions that were outside her knowledge of the property. I closed on my home and was extremely happy with the experience."

- Kyle G

Jules was very active and helpful while looking for the right house. Once I knew which one was right she made everything so easy. If you want somebody that you can trust to navigate you and your family through the whole process then go with her. I assumed that the road to buying a home was going to come with a constant headache but I'm very happy with the outcome and Jules is to thank.

- JD C

Being first time homeowners Jules was helpful and guided us throughout our entire experience. Due to my spouse's recent work transfer we had to put our house on the market. Once again Jules was there the next day taking photos to list our home. With being out of state and selling our home she made the process seamless and as stress free as possible. We are sincerely grateful for having the opportunity to work with Jules.

- Matthew F

Jules has helped us buy our first home and now our forever home and we couldn't be happier with her service! She has always kept our best interest in mind and is so knowledgeable! She is always responsive to any questions we have. I always recommend Jules to anyone I know who is purchasing or selling a house!

- Zack M

Jules did a fantastic job selling our home! I could not be more pleased with how smooth and fast the process was! So thankful for all her advice and help.

- Brooke G

Jules is an excellent realtor and all around great person which makes her great to work with. She will do her best and more to find you the house you want and/or sell your home.

She knows her stuff and will do what's in your best interest! Highly recommend working with her.)

- Kelly J



MEET YOUR EXCLUSIVE WARREN

Relocation Team

Working to get your home maximum exposure.



Jules Costello

Team Lead & NYS Lic. R.E.
Salesperson
Relocation Certified

JULES@WARRENHOMES.COM
631-433-770



Kelly Zayac Greene

Relocation Director & Office Manager
NYS Associate Broker and PA RE Salesperson

KELLY@WARRENHOMES.COM
607-217-5673



SCAN THE QR CODE TO
SEE MORE ABOUT OUR
RELOCATION SERVICES



Amanda Arduini

Corporate Relocation Specialist

AMANDA@WARRENHOMES.COM
607-398-6416



Dana Harbst-Burkhart

Outbound Relocation Coordinator
NYS & PA Lic. RE Salesperson

DANA@WARRENHOMES.COM
607-565-3491



Caitlin Hart

Accounting Coordinator

CAITLIN@WARRENHOMES.COM
607-277-2660

COMMERCIAL REAL ESTATE

LET THE "BEST IN THE BUSINESS" GUIDE YOU THROUGH THE PROCESS



Our Commercial Division provides a state of the art marketing system combined with professional and competent representation that can give your property the best exposure possible in the marketplace.

Contact us today to learn more about how we can best serve all your real estate needs.

Common Commercial Practice Areas Include:

- Development Sites
- Re-Development Sites
- Commercial
- Commercial Land
- Commercial/Residential
- Commercial/Industrial
- Inns and B&B's
- Hotels
- Farms
- Mixed Use
- Mobile Home
- Parks
- Manufacturing
- Restaurants
- Retail
- Schools
- Warehouse
- Wineries

94% of Consumers Begin their Search Online

More buyers means a better chance of finding one willing and able to meet your terms, price and desired closing date.

Warrenhomes.com is mobile friendly and has the ability to translate into over 30 languages. Locally owned. Global reach.

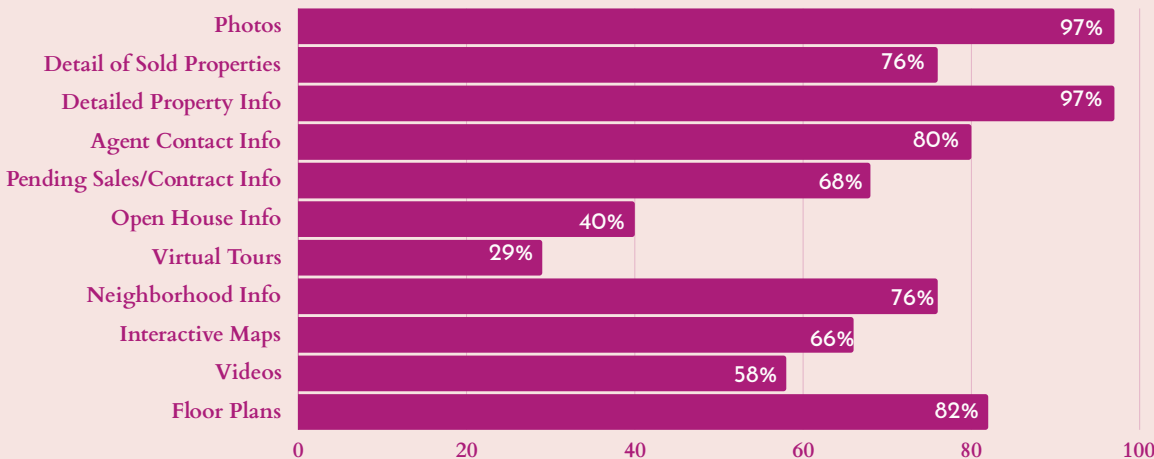




WHY WARREN

MARKETING, SERVICES & BENEFITS

- **#1 Locally and family-owned Real Estate Company** - established in 1953.
- **Highest Average Sale Price.**
- **Highest Sell to List Ratio.**
- **Lowest Days on Market.**
- **Most skilled agents** in the area: **Highest** per agent production for any large firm and more top agents than any other company.
- **Highest Agent to Manager/Staff ratio** in the industry, ensuring any problems are handled promptly.
- **Interoffice marketing strategies** - high networking & communication.
- **Offices are open 6 days a week** with full-time Managers and Administrators.
- **Single property website** with each listing with a premier syndication strategy.
- **Industry-leading technology** (website, campaigns, CMAs, CRM, marketing)
- **High-quality** photography and brochures to maximize buyer appeal.
- **Full exposure:** the ability to list on all area MLS and NYC
- **Syndication** to hundreds of websites.
- **National and International** referral network.
- **Broker inspections** and **open houses** (at sellers' discretion).
- **Full-service** transaction management and professional client care and guidance
- **Comprehensive** local market reports, guides, and marketing.
- **Warren Legacy Collection** (Luxury Marketing Package).



WHAT ARE ONLINE BUYERS LOOKING FOR?

Source: 2022 National Association of Realtors Profile of Home Buyers & Sellers



About Jules

As one of the Southern Tier's leading Real Estate Agents, Jules is proud to say that in 2022 she assisted more than 75 families in achieving their dream of homeownership or moving on to the next chapter of their lives. With an impressive sales volume of \$24.5 Million, that achievement earned The Costello Team the prestigious distinction of Top Sales in the Elmira Corning Board of Realtors. She is a true professional with an accurate and knowledgeable pulse on today's changing market conditions. This effectively contributes to her clients receiving the full-service experience they expect and deserve.

Being an active member of our community is just as crucial to Jules, who has served on the Board of Directors for The Chemung County Habitat for Humanity since 2016. She is always seeking volunteers to build beside her at one of the building sites. Jules strongly feels that if a client isn't able to purchase a home through conventional methods, homeownership is a gift she can offer with the work of her own hands. She served four years being elected to The Board of Directors for The Elmira Corning Board of Realtors; she finds enjoyment in building relationships while influencing our local decisions, impacting clients and community members.

As a local expert and neighbor, Jules is able to facilitate all types of Real Estate transactions, including Relocation clients. Please feel free to contact Jules for a current Seller's market evaluation of your home or an update on the current market conditions for purchasing.

Jules is a member of the National Association of REALTORS®, Elmira Corning Board of Realtors; PAR (Pennsylvania Association) & holds a Business Management Degree. When you decide you're ready to buy or sell, it's essential to have a professional, community-minded REALTOR® working for you.

Locations

Horseheads/Elmira

2493 Corning Road
Elmira, NY 14903
(607) 398-6416

Corning Office

76 E. Market Street
Corning, NY 14830
(607) 936-2844

Watkins Glen Office

210 N. Franklin Street
Watkins Glen, NY 14891
(607) 703-0111

Ithaca City Office

140 Seneca Way Suite 200
Ithaca, NY 14850
(607) 277-2660

Ithaca Village Office

830 Hanshaw Road
Ithaca, NY 14850
(607) 257-0666

Binghamton City Office

33 Front Street
Binghamton, NY 13905
(607) 235-3333

Binghamton Vestal Office

3456 Vestal Parkway E.
Vestal, NY 13850
(607) 217-5673



JULIE "JULES" COSTELLO
NYS & PA LIC. REAL ESTATE SALESPERSON

(C) 631-433-7702 • (O) 607-398-6416
JULES@WARRENHOMES.COM
2493 CORNING ROAD • ELMIRA, NY 14903

