



www.costello.warrenhomes.com

Seller Guide

Choosing the Right Realtor Makes all the Difference



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

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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

- Data driven pricing enhanced by unmatched expertise on market trends
- Help preparing your property for listing (recommendations and staging assistance)
- 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
- Schedule showing appointments and provide feedback from agents
- Top notch negotiation skills
- Tracking of all contract contingencies after the property is under contract
- Dedicated to helping you get your house sold quickly and getting you the highest offer possible
- You can trust that we will always work in your best interests, be available to you, and keep you informed through the entire process.

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**



WHAT OUR SELLERS CAN EXPECT

Giving you gorgeous print marketing, social media support, and advanced marketing tactics.

PROFESSIONAL HIGH-RESOLUTION PHOTOGRAPHY

Assuring the highest quality photos are being utilized to capture the fullest experience for those viewing the property.



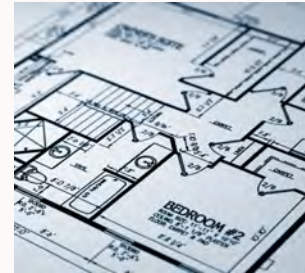
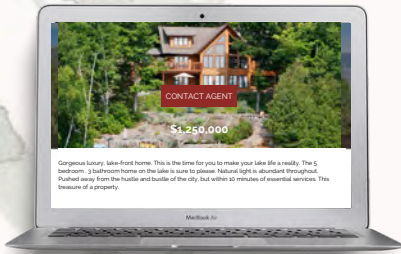
DRONE PHOTOS & VIDEO FOOTAGE

More than a virtual tour – drone footage allows a birds-eye view to capture the full splendor of the property.



SINGLE PROPERTY WEBSITES

Unlike any other brokerage, Warren Real Estate offers customized single property websites. Each website has its own special URL that will give you a unique edge in marketing your property. This can be used in print promotion, online promotion, and social media campaigns.



FLOORPLANS

Giving an extensive look at the layout and measurements of the property.



3D VIDEO WALKTHROUGH/360 PANORAMIC TOUR

Giving the full picture of the property, before ever setting foot in the door. Every turn and step taken with 360 program technology. A clickable tour that allows the audience to take it at their own pace.

MULTIPLE LISTING SERVICE

Maximum exposure on the Elmira/Corning board multiple listing service – reaching a variety of agents throughout the market



GLOBAL SYNDICATION

Optimizing our reach by syndicating our listings to multiple sites throughout the world, including Zillow, Trulia, and Realtor.com





SELLER'S ESTIMATED NET PROCEEDS



Sale Price:

Fees & Costs You May Incur:

Transfer Tax

(Depending on County ranges from \$4.00 per \$1,000 of sale price)

Abstract Extension (ask attorney)

Survey (est. \$500 for most small lots)

Attorney Fees (est. \$800-1200, check with your attorney)

Real Estate Professional Fee

Recording Fees (est. \$150)

Septic Pumping, Dye Test and Certification (if required, est. \$550)

Water Bacteria Test (if required, est. \$150)

Seller Concessions (if required, listed in purchase offer)

Repairs/ Improvements prior to listing

Repairs required as result of structural inspection

Smoke and CO detectors as required by law

Miscellaneous

Total Estimated Expenses

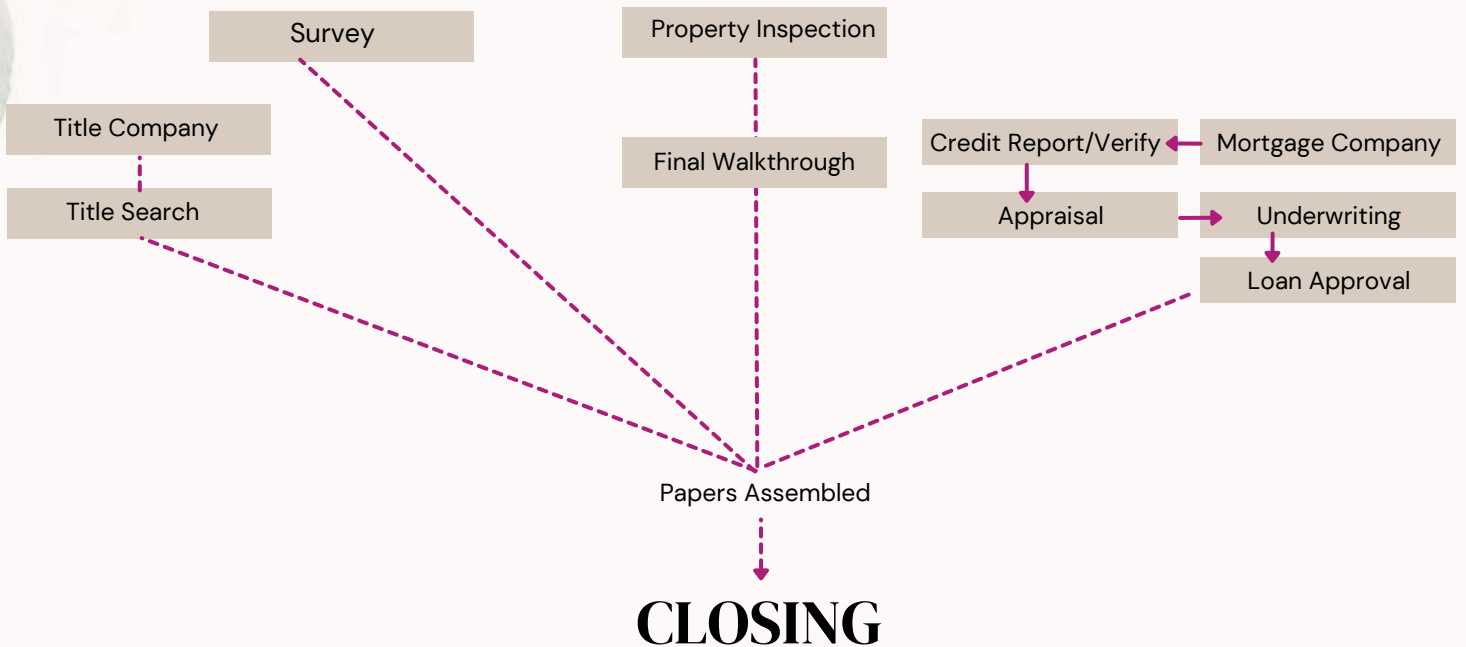
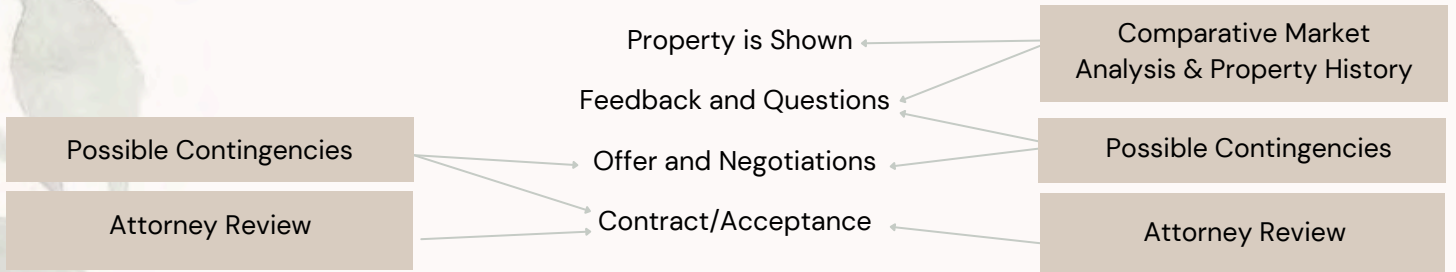
Seller's Net (sale price less total expenses)

Less Present Mortgage Balance

Less Any 2nd Mortgage held by Seller

Seller's Final Net:

THE REAL ESTATE PROCESS





GETTING STARTED

DECISION TO SELL

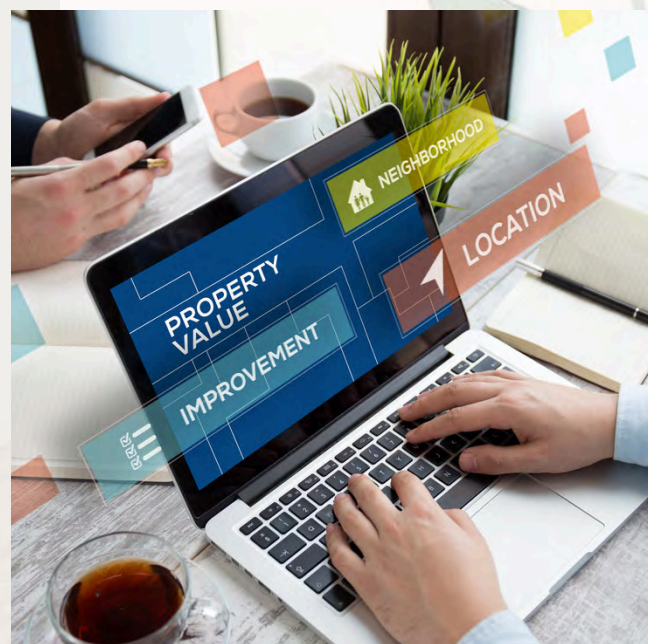
Selling your home is a big decision and can be a major undertaking. We're here to help you every step of the way, from getting its condition ready for market to pricing and publicizing it for sale.

CHOOSING TO WORK WITH THE COSTELLO TEAM

After scheduling an introductory meeting with our team, we will set up an in-person meeting. During this meeting we will discuss your motivations for selling and any other information that you feel is important to disclose. We can also discuss in more depth your motivation for selling, anything else you would like to share, and how much are you looking to receive from the sale of your property.

VALUING YOUR PROPERTY

We analyze your property's location, features and condition, and compare it to recent sales of similar homes and actively listed inventory. This is called a Comparable Market Analysis or a CMA. CMA's are a vital tool used in assessing a property's value but when coupled with an experienced agent's expertise and intimate knowledge of the local market it is invaluable. Pricing too high could mean drastically reducing your potential Buyer pool and having the property sit on the market with no activity. It is important to be objective when personally valuing your property. Too often Sellers place an emotional price tag on their homes that are inflated by sentimental attachment or a feeling that every dollar they put into it should be reflected in the sales price. There are many improvements that the homeowner can make to add value to a home, but only when these changes have had a measurable impact on the property will they add to its resale value. Routine maintenance and replacement of items that have met the end of their lifespan do not count as value-adding material improvements.





PREPARING THE LISTING

LISTING AGREEMENT

An Exclusive Right to Sell contract is essentially a listing agreement between the Realtor and Home Seller. It outlines several items including, but not limited to listing price, listing period, permission to use photos, place a lockbox/sign, agreement on who can accept /negotiate offers on your behalf and commission agreement.

LISTING SHEETS

These forms will collect property and location information such as address, municipality location, school district, tax assessment info, lot size, sq. ft., number of bedrooms, construction type, etc. This is a critical aspect in the real estate sales process so that we can deliver useful information to our clients.

DISCLOSURES

- NYS Agency Disclosure
- NYS Fair Housing Disclosure
- NYS Disclosures A, B, & C (A – electric availability, utility surcharges, agricultural districts/farming activity disclosure, and uncapped natural gas well disclosure, B – protection device disclosure, smoke alarms and carbon monoxide detectors, C – Seller disclosure regarding oil, gas, mineral and timber rights
- Surveillance Disclosure
- NYS Property Condition Disclosure Statement
- Disclosure to Seller Regarding Property Condition Disclosure
- Lead Disclosure (if the property was constructed before 1978)



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
- 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
- Gas, Oil, 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 client's confidential information, anything that could weaken the client's bargaining position.

Accounting – An agent is to keep accurate records of 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, no fiduciary responsibilities are compromised.

Buyer's Agent – the agent works solely for the Buyer, 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 to 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.



SELLER 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.



PRE-LISTING CHECKLIST



THINGS TO REMEMBER

- 3 sets of keys to the home
- Any declarations, covenants or deed restrictions on the property
- Items that will be excluded from the sale
- List of completed projects or repairs under ownership
- Copies of any recent inspections or environmental hazards
- Locate your Abstract
- Suggested:
 - Survey and/or plot
 - Prior year's tax bills
 - Prior year's utility bills
 - Prior year's water and sewer bills or source of water
 - Information on assessments and special assessments (if applicable)
 - Age of all major appliances and major components with documentation, if possible

WHAT TO EXPECT *FROM THE COSTELLO TEAM OF EXPERTS*

- A Lockbox will be installed at your property
- Warren Real Estate FOR SALE sign placed on your property
- Your listing will be submitted to MLS
- A comprehensive and aggressive online and print marketing plan will be implemented for your property including information brochures and your own property website
- Property will be showcased on WarrenHomes.com and syndicated to hundreds of websites
- Promotion of your property to all agents through the Local Association of REALTORS®



THE SELLING PROCESS

PREPARING YOUR PROPERTY

- Before you list your home for sale, we'll provide a detailed review of your property and advise you on how to prepare to maximize results.
- If necessary, we will provide you with recommendations on repairs to impact the sale price or ability for the property to sell.
- Staging your home can be a great marketing tool and help potential buyers envision the space better. You can stage your home in different ways to suit your budget and preferences, from simply rearranging or eliminating existing furnishings to bringing in items to fill a vacant space. There are also digital staging services that have become an attractive alternative for many sellers, saving costs and time with no work on the part of the seller.
- Golden Rules of Staging:
 - **De-personalize** – Remove personal items such as photos, awards, personal collections, mementos, etc.
 - **Maximize** – De-clutter as much as you can and get rid of excess furniture and unnecessary items. This will make this space look larger and more inviting.
 - **Deep clean** – Make sure all the places that are often neglected are sparkling clean! Floors, walls, windows, baseboards, ceiling fans, etc.
 - **Neutralize** – Paint interior walls a soft neutral color and stay away from bright colors and patterns. This makes the property more broadly appealing.
 - **Update** – Consider updating dated light fixtures, door pulls, window treatments, or artwork.
- It is important that your home be show ready with all repairs, staging and cleaning tasks complete before pictures are scheduled. The photos are one of the first things potential buyers look at when deciding to make an offer on property, so it is important that the pictures represent your property well.

SHOWINGS

- Showings can be confusing with many different options in the MLS listings for scheduling showings. We will discuss guidelines for showings and instructions will go into the agent remarks on the MLS listings indicating how to schedule based on your preferences. With this in mind, you will be able to respond quickly, from anywhere!
- Lockboxes are also used to secure your home. This ensures that agents can get in, even when you're not there, so they can do their best job for you. Please note that lockboxes are only available during showings and cannot be used during regular hours. If people stop by without unannounced direct them to us to schedule a showing.
- Plan to be gone for about an hour per showing. If possible, you should not be present for showings.
- Keep your property in good showing condition to be prepared for showings, trash emptied regularly, dishes done up, bathrooms cleaned, beds made, clutter picked up. First impressions are important.
- If possible open up blinds and drapes and turn on lights before showings.
- Keep your lawn mowed in the summer and make sure the driveway and walkways are cleared in the winter. If the property will be vacant you will need to make arrangements for these items to be taken care of routinely.
- Communication is key. Make sure you let us know if there are any days or times that showings cannot happen or if there is anything we should be aware of that could impact showings.
- Your property will get the most attention in the first few weeks it's on the market. If activity drops and we do not see a satisfactory level of interest, we will need to discuss strategies to re-engage buyers.
- We will ask agents who show your property for feedback and pass it along to you. Agents are not obligated to share feedback and some agents will not share at all.

PREPARING FOR PHOTOGRAPHY



Want to put your house on the market? The photographs are the first impression buyers have of your property, so it is important that your home is prepared. Follow the list below to make sure your house is ready to be photographed.

OUTSIDE THE HOME

- Remove cars, trailers, and bikes from driveway and hide garbage cans
- Give yard a general tidy, rake leaves, mow lawn, weed garden
- Hide garden equipment and tools
- Remove washing from line, cover barbecue
- Put away pool toys, pool cleaners, children's toys
- Remove pets and their evidence
- Ensure outside lights work

AROUND THE HOME

- Clean and open all curtains and blinds to let in natural light
- Make sure all lights are working, hide electric cords
- Wipe off all marks on walls, cupboards and light switches
- Declutter living area, shelves, and surface, arrange couch/chair cushions
- Remove personal photos, birthday cards, holiday decorations
- Remove pedestal fans, children's toys, exercise equipment

BEDROOMS

- Ensure beds are made, pillows fluffed, and lamps work
- Hide personal items from bedside tables and dressers
- Remove clothes and clutter from floors
- Tidy walk-ins, remove toys, ensure items under beds aren't visible

KITCHEN

- Remove magnets/artwork from fridge, clean atop fridge and cook top
- Remove bench top appliances – toasters, kettles, coffee makers, etc.
- Clean sink, remove soaps, detergents, sponges, dish racks
- Clean floors, remove floor mats, pet bowls, garbage bins

BATHROOM

- Put out neatly folded, fresh and matching towels on rack
- Remove toiletries, cosmetics, and cleaning products from sight
- Clean all mirrors and surfaces – clean tub, shower screens and tiles
- Remove bathmats, bath toys, bins, and scales; close all toilet seats

DICKERSON



PHOTOGRAPHY

danielle@dickerson-photography.com
607.377.2532

PREPARING YOUR HOME FOR SHOWINGS

YOUR HOME'S CURB APPEAL

- Mow lawn
- Trim shrubs
- Edge gardens and walkways
- Weed and mulch
- Sweep walkways and driveway, remove branches, litter or toys
- Add color and fill in bare spots with plantings
- Remove mildew or moss from walls or walks with bleach and water or other cleaner
- Take stains off your driveway with cleanser or kitty litter
- Stack woodpile neatly
- Clean and repair patio and deck area
- Remove any outdoor furniture which is not in good repair
- Make sure pool or spa sparkles
- Replace old storm doors
- Check for flat-fitting roof shingles
- Repair broken windows and shutters, replace torn screens, make sure frames and seams have solid caulking
- Hose off exterior wood and trim, replace damaged bricks or wood
- Touch up exterior paint, repair gutters and eaves
- Clean and remove rust from any window air conditioning units
- Paint the front door and mailbox
- Add a new front door mat and consider a seasonal door decoration
- Shine brass hardware on front door, outside lighting fixtures, etc.
- Make sure doorbell is in good working order

GENERAL INTERIOR TIPS

- Add a fresh coat of interior paint in light, neutral colors
- Shampoo carpeting, replace if necessary
- Clean and wax hardwood floors, refinish if necessary
- Clean and wash kitchen and bathroom floor
- Wash all windows, vacuum blinds, wash windowsills
- Clean the fireplace
- Clean out and organize closets, add extra space by packing clothes and items you won't need again until after you've moved
- Remove extra furniture, worn rugs, and items you don't use; keep papers, toys, etc. picked up--especially on stairways
- Repair problems such as loose doorknobs, cracked molding, leaking taps and toilets, squeaky doors, closets or screen doors which are off their tracks
- Add dishes of potpourri, or drop of vanilla or bath oil on light bulbs for scent
- Secure jewelry, cash and other valuables

THE LIVING ROOM

- Make it cozy and inviting, discard chipped or worn furniture and frayed or worn rugs

THE DINING ROOM

- Polish any visible silver and crystal
- Set the table for a formal dinner to help viewers imagine entertaining here

THE PRIMARY BEDROOM

- Organize furnishings to create a spacious look with well-defined sitting, sleeping, and dressing areas

THE KITCHEN

- Make sure appliances are spotless inside and out (try baking soda for cleaning Formica stains)
- Make sure all appliances are in perfect working order
- Clean often forgotten spots on top of refrigerator and under sink
- Wax or sponge floor to brilliant shine, clean baseboards
- Unclutter all counter space, remove countertop appliances
- Organize items inside cabinets, pre-pack anything you won't be using before you move

THE BATHROOMS

- Remove all rust and mildew
- Make sure tile, fixtures, shower doors, etc. are immaculate and shining
- Make sure all fixtures are in good repair
- Replace loose caulking or grout
- Make sure lighting is bright, but soft

THE GARAGE

- Sell, give away, or throw out unnecessary items
- Clean oily cement floor
- Provide strong overhead light
- Tidy storage or work areas

THE BASEMENT

- Sell, give away, or throw out unnecessary items
- Organize and create more floor space by hanging tools and placing items on shelves
- Clean water heater and drain sediment
- Change furnace filter
- Make inspection access easy
- Clean and paint concrete floor and walls
- Provide strong overhead light

THE ATTIC

- Tidy up by discarding or pre-packing
- Make sure energy-saving insulation is apparent
- Make sure air vent is in working order
- Provide strong overhead lighting

WHEN IT'S TIME TO SHOW

- Make sure your property profile folder, utility bills, MLS profile, house location survey, etc. are available
- Open all draperies and shades, turn on all lights
- Pick up toys and other clutter, check to make sure beds are made and clothes are put away
- Give the carpets a quick vacuuming
- Add some strategically placed fresh flowers
- Open bathroom windows for fresh air
- Pop a spicy dessert or just a pan of cinnamon in the oven for aroma
- Turn off the television and turn on the radio music at a low volume
- Put pets in the backyard or arrange for a friend to keep them
- Make sure pet areas are clean and odor-free
- Make sure all trash is disposed of in neatly covered bins

THE HOUSE IS LISTED: NOW WHAT?



PREPARING YOUR PROPERTY

BROKER OPENS & OPEN HOUSES

- Open houses can be a good tool to bring in potential buyers. However, we do not recommend hosting an open house if you are still using the property as your primary residence. Ultimately it is your decision so if you do decide to have us host an open house for your property here are a few things to mention:
 - Your property should be show ready as with any other time your property is shown.
 - You should secure all valuable items somewhere safe and remove any personal or identifying items.
 - Visitors will be required to sign in and provide their name and contact information.
 - Visitors will not be left alone to tour your home however we cannot be responsible if items come up missing or something ends up broken.
- Sometimes we will host an open house for agents which we refer to as broker opens. This gives agents a chance to see the inventory and gauge whether or not their clients would be interested in coming back to take a look.

FIELDING & NEGOTIATING OFFERS

- All offers will be submitted to us.
- We are legally obligated to present all offers that we receive.
- Once an offer is submitted it will be forwarded to you to review and then we will discuss how to move forward.
- Occasionally, when all terms are favorable, the offer can be accepted as written. But this is the exception rather than the rule. Most of the time it requires us to rewrite one or more of the terms that are unacceptable to the buyer or seller and return a counteroffer to their agent. This process can go back and forth several times before an offer is accepted or rejected.
- When all terms are agreed on and the contract has been fully executed by all parties you're considered "under contract".
- With high demand properties you may receive multiple offers. The escalation clause is an addendum to your standard purchase offer that allows buyers to increase the price of their offer by a set increment up to a cap in order to beat out other buyers
- If you anticipate receiving multiple offers, it may be useful to set a review date where all offers are expected to be submitted by a set date.

YOU'VE ACCEPTED AN OFFER

STANDARD PURCHASE CONTRACT

Day one of the contract starts on the first business day following the last signature or initial captured on the contract.

- **Attorney Review** – In NYS the purchase contract recommends a three (3) business day attorney review period. During this time, attorneys for both sides will have a chance to review the contract and either approve as written or request changes to be made. The seller's lawyer can use this opportunity to request that their client back out of their offer if they receive an increased offer or some other better option emerges during this time period. When negotiating purchase contracts with non-commercial property owners, you can ask that they provide you with a multiple attorney review period before signing off on any offers. This can help protect you in case another higher offer comes up during those three days.
- **Home Inspection & Radon** – Your buyer can request an inspection and/or radon test. This is an opportunity for an independent third party to inspect the structural and mechanical aspects of your property. Depending on the findings from the inspection report, your buyer can remove both contingencies with no further actions, request a reduction in price to compensate for projected repairs/remediation and/or request certain items be taken care of prior to closing. You should provide a response within two business days.
- **Financing Contingency** – In real estate, when a buyer uses a mortgage to finance the purchase of the home, the amount being financed, type of financing and deadline for providing proof of commitment from the lender are included in the contract.



PREPARING FOR HOME INSPECTION



A home inspection typically takes 3-5 hours so plan on being away for at least that amount of time. The following will improve safety and efficiency for the inspector.

- Check all household appliances for their operation before testing such as water heaters, heating systems & devices, stoves, plumbing fixtures, toilets and tubs.
- Make arrangements for pets during the inspection.
- If there is a ceiling attic hatch, clear out the attic enough for a fold down ladder or space to accommodate a ladder. Remove shelves and clothes rods, if necessary, as well as any insulation that falls through the ceiling. Make sure the hatch is open and not painted shut.
- Clear items around the electrical panel(s), water heater, furnace or boiler. Remove anything that could pose a fire risk or cause an electrical shock, such as cloth items, lint, and dust gathers.
- If your house has a crawlspace, make sure the access door or hatch is accessible and can be easily opened by hand or with a screwdriver.
- Make sure that snow is cleared from the driveway, sidewalks, and all exterior doors.
- Algae often grows in our region making sidewalks, steps and patios very slippery when wet. We recommend cleaning off the algae with a stiff broom and vinegar & water solution to ensure your safety.
- Windows found painted shut will be reported as inoperable, so ensure they are freed before the inspection.
- Notes regarding house operation, pets, what you want left on, off, locked or unlocked are very helpful.
 - For example: *'friendly dog in crate in bedroom', 'don't let cat in basement', or 'leave garage door unlocked', or 'electric baseboard heaters disconnected'.*

PREPARING TO CLOSE

After the inspection/radon contingencies are satisfied it is time for the bank and the attorneys to begin their work. This will be the longest phase and can sometimes become frustrating for some sellers. It is a waiting game at this point with a lot of moving pieces going on behind the scenes.

Ultimately, we have no control over the closing date being scheduled. The target date on the contract is a loose calculation and may not be met with accuracy. Do not make final plans until a closing date has been set.

- **Mortgage** – The buyer is required to submit their final mortgage application within 3 business days after removal of structural/radon contingencies or within 3 business days after attorney approval if there are no inspection/radon contingencies. This is verified by the lender.
- **Appraisal** – A bank appraisal will be ordered by the bank. The appraisal is done by an independent third party, hired by the bank. The valuation of your home is based on factors like recent sales and current market conditions in your area. We will be contacted by the appraiser to coordinate an appointment for them to view your property.
- **Loan Commitment** – Once the appraisal is completed and it is confirmed that it supports the purchase price of the home, the loan package is sent to the underwriter for review. Once cleared by underwriting, a commitment offer can be extended to the buyer so they can move forward with the purchase.
- **Your Attorney** – Your attorney will be requesting the abstract for the property from you and ordering an updated survey. Once they have these, they will review everything and confirm there are no issues with transfer. They will then forward this to the buyer's attorney.
- **Buyer's Attorney** – The Buyer's attorney will review the title package and updated survey from your attorney. Once they have given their approval, they will forward everything to the bank attorney so that they may verify any agreed upon repairs are completed prior to closing.
- **Clear to Close** – The bank attorney will do their own review and sign off, allowing the bank to issue "clear to close", which is the final step of executing the contract. The closing disclosures for the seller will also be finalized at this time, and delivery must occur 3 days in advance of closing.

CLOSE DATE HAS BEEN SCHEDULED

FINAL WALKTHROUGH AND CLOSING

- Once a closing date has been officially scheduled, the buyer will request a time to conduct the final walkthrough. This is a short inspection during which they will make sure that all contents and/or debris have been removed from the house, and that everything is in good working order. Please make sure all utilities are turned on and appliances are functional. The buyer will take this opportunity to confirm the presence of a carbon monoxide detector and smoke detectors. Nothing should be left at the house that has not previously been agreed on with the buyers.
- The residential property should be in "broom clean" condition, meaning free of all dirt and debris and ready for the buyers to move in without any unreasonable action. The lawn/driveway also needs to be in a reasonably maintained condition, including plowed/shoveled if applicable. The final step is closing. You will pre-sign the closing documents prior to the actual day of closing, and then the Buyers will sign in person on the day of closing at their attorney's office. This is when the deed to the property is transferred, checks are exchanged and keys exchanged.

CLOSING CHECKLIST

- You will need to have your water tested and have the septic pumped and certified that it is in good working order for transfer, unless you have municipal services.
- We suggest contacting the septic service you routinely use to schedule the dye test, pumping, and inspection, just let them know when you call that you need it pumped and inspected for transfer. This will need to be done at least 21 days before closing can be scheduled.
- You are required to have at least one carbon monoxide detector and enough smoke detectors to be audible in every bedroom or room used for sleeping. (Note that regulations are different for commercial and multi-unit/rental properties.)
- Transfer utility accounts:
 - Call NYSEG in order to transfer the electric and/or natural gas service. Please be certain to request a "final meter reading," and transfer. Do not request canceling the service altogether. NYSEG will then come to the house on the day of closing (or as close to closing as possible) to read the electric and/or natural gas meter and transfer the account name out of your name and into the Buyer's name.
 - If you have propane or a heating oil provider, you will need to call them as well and alert them that you are selling the property.
 - If you have municipal services, your attorney's office should take care of arranging the final meter reading, but we suggest calling to verify.
- All other services should be transferred on the day of closing.
- We recommend having your homeowners' insurance policy cancelled the on the day after closing.
- Any additional keys, remotes, manuals or pertinent papers for the property can be left in the kitchen, either on the counter or in a drawer.
- Make sure you file a change of address with the post office after closing and provide a forwarding address to us and your attorney's office.



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

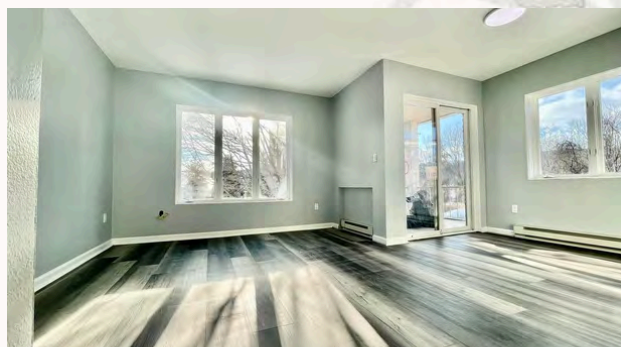
COSTELLO TEAM RENTAL PORTFOLIO



About Property

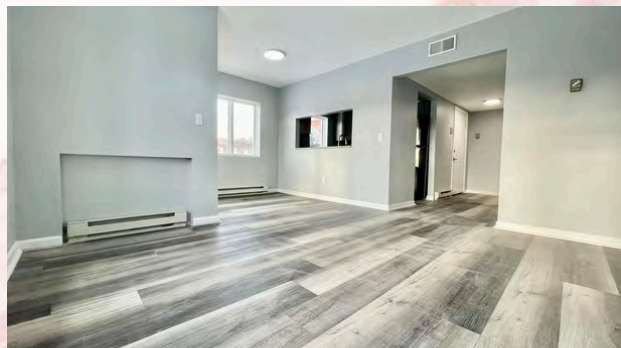
Nestled in Finger Lakes Wine Country, Painted Post offers residents a small-town atmosphere at the convergence of the Cohocton, Tioga, and Chemung rivers.

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
- Attached Garage Included
- New Floors
- In-unit Laundry



LEARN MORE



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Visit Our Page
Scan the QR Code

TIME TO SELL?

RETHINK SELLING FSBO



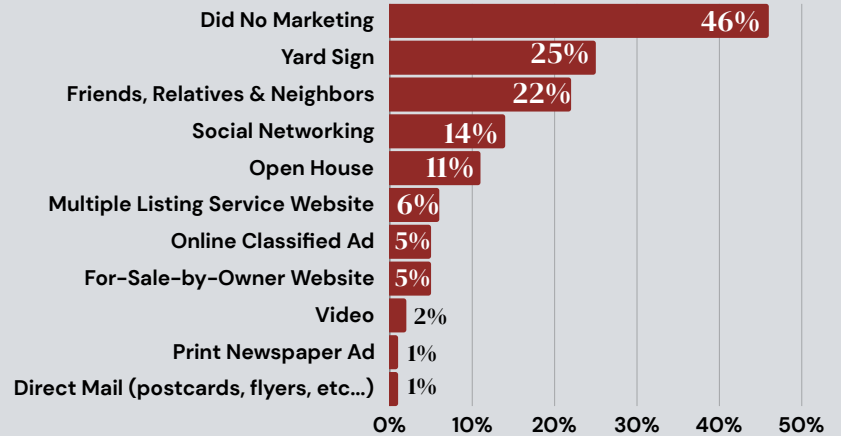
FOR SALE BY OWNER

CONSIDER THE STATS FIRST

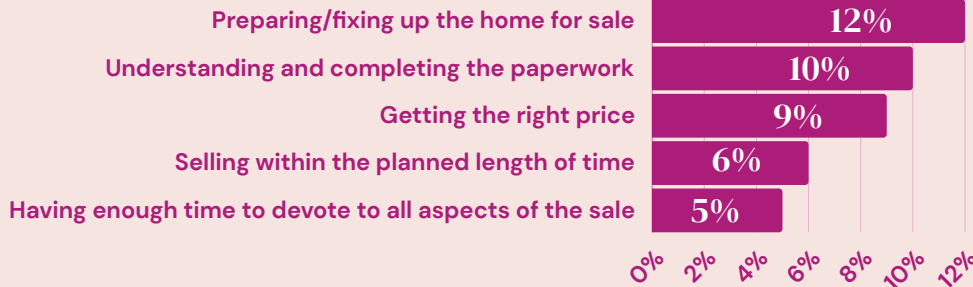
Marketing is a pivotal element when selling a property.

Experienced Real Estate Professionals know how to give a property **maximum exposure**.

FSBO METHODS TO MARKET A HOME



MOST DIFFICULT TASKS FOR FSBO SELLERS



Only 11% of sellers actually succeed at selling FSBO.

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

USING AN AGENT CAN GET YOU MORE

Unrepresented Seller
 (FSBO)
\$217K



Agent Assisted
\$295K



FSBO homes sell for about **26% less** on average than agented properties, which often negates any savings!

SO WHAT'S THE BOTTOM LINE

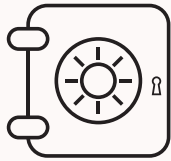
- FSBO stats show that, while you can save some money on realtor fees, you'll also face many challenges.
- Before you attempt to sell by owner, contact one of our real estate professionals to learn how we can assist you with the process.

SAFETY TIPS FOR HOME SELLERS



If you are trying to sell your property, there are some safety guidelines you should follow to keep yourself and others safe. The fact is your home is being exposed to strangers. Potential buyers want to see your entire home, even inside closets and kitchen cupboards. While the vast majority of homebuyers are safe, honest people and are accompanied by a licensed real estate agent, precautions are necessary for the rare possibility that just one could see your home as an opportunity for crime.

Here are some security measures to consider before your home is shown to buyers:



VALUABLES OUT OF SIGHT

Remember to remove keys, credit cards, jewelry and other valuables from the home or lock them away.



MEDICATIONS PUT AWAY

Remove prescription medications from medicine cabinets and bedside tables.



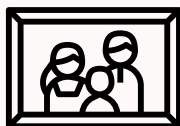
SECURE WEAPONS

Firearms, knives (including knife blocks in the kitchen), and other weapons need to be removed from sight and locked away.



CLEAR OUT THE MAIL

Bills, invoices, credit card statements, and anything with your social security number or other identifying information should be removed from view.



TAKE DOWN THE FAMILY PHOTOS

Family photos and anything labeled with names should also be removed.



TURN OFF AUTO SURVEILLANCE

Refer to the Surveillance Disclosure for more information.

There are many reasons for using a licensed real estate agent, but one good reason is your **Warren Real Estate agent is a professional** that takes precautions to minimize security risks.

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
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RELOCATION SERVICES



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- Commercial/Residential
- Commercial/Industrial
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- 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.

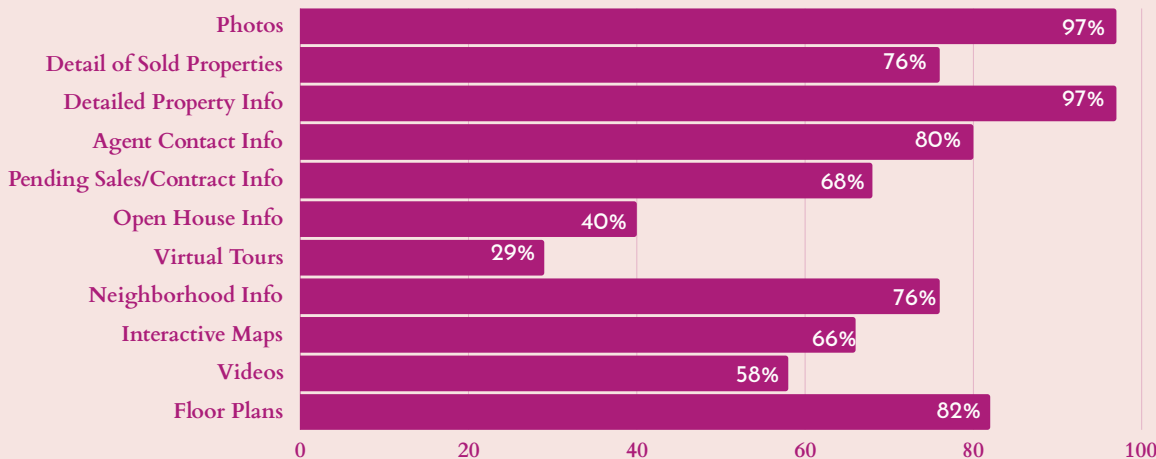




WHY WARREN

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



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NYS & PA LIC. REAL ESTATE SALESPERSON

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