



My Pledge to You

- With nearly 2 decades of experience as a Realtor my main focus is for everyone to achieve success whether a client or customer.
- My services go beyond being a realtor; I will be your financial consultant and provide valuable information that I have gathered through-out the years.
- Every buyer will be provided with a Comparable Market Analysis commonly known as a CMA of the subject property, intended for purchase to determine a fair offer price.
- Access to listings throughout NYC and also Sullivan, Orange, Putnam, Westchester, Rockland, Nassau, and Suffolk Counties updated daily.
- I will conduct daily searches for properties that fit your criteria and specifications including price, locations, amenities and configurations so you can rest easy throughout the buying process.
- If you haven't been qualified, I will guide you through the mortgage qualification process so you can secure the type of loan that best suits your needs.
- I will guide you through the offer process so you can present a fair offer to the seller and position yourself to have an accepted offer for the property that best suits your needs.
- After offer acceptance I will work with lenders, attorneys, home inspector, appraisers and anyone as needed to ensure loan approval is obtained and closing occurs in a timely manner.



Purchasing Process

- Evaluate your finances, get an idea of how much you can afford for a down payment and recurring monthly expenses.
- Check for errors on credit reports that would impact the prequalification process, www.annualcreditreport.com offers everyone free credit reports yearly. It is federal law.
- Discuss loan types with a loan officer and fill out application to obtain prequalification document.
- Research neighborhoods that are suitable for your needs and identify different amenities that you would prefer and access to transportation. Research schools in selected neighborhoods.
- Work with a reputable realtor. Realtors are a great source of information. Home buying is an overwhelming task and one should seek professional help. Realtors can offer insights into neighborhood trends and prices.
- Begin your home search and view properties within your preapproval amount. Depending on market inventory and this could take from 1-6 months or even longer.