



Listing & Buying with The Gangi Group

The Process: From Conception to Close

First we need to collect all the important details about your home to create the listing agreement, necessary disclosures & ultimately list on the NJMLS. We will need information like both seller's full legal names, email addresses + your home's details; some of this information will be taken down at our original listing appointment, most of the information we can find if your home was previously listed on MLS. When all necessary documents are sent to you to be signed we will also attach a Seller's Disclosure which is recommended to be filled out to the best of your knowledge, this allows the buyer's to have a clear understanding of the home's conditions such as age of roof, hot water heater or boiler.

Its time to schedule our Photo/Drone/Video shoot! This is our opportunity to present your home to the world & our goal is to present it as best as possible, but we need a little help from you =)

In Preparation for our Photo shoot please do the following...

EXTERIOR	KITCHEN/DINNING	BEDROOMS/BATHS	THROUGHOUT
Remove cars from driveway	Remove Art from Refrigerator	Make Beds and Clear Everything Underneath	Put ALL Lights on in the House, Replace dead bulbs
Close ALL Windows	Stow ALL Food, Pots/Pans, Small Appliances, Dish Soap/ Cleaning Supplies	Put Away ALL Clothing & Accessories	Clear ALL Visible Clutter
Sweep Walkways	Organize Open Shelves	Clean Counter & Bathtub/ Shower of all Toiletries	Sweep/Vacuum ALL Floors
Pick Up Yard Debris	Clear the Sink of any Dishes	Clean Mirrors	Remove Personal Family Photos as best as you can
Stow Away Toys, Seasonal Decor, Garden Supplies, Hoses & Trash Cans	Clear Sink, Put Away Racks & Towels	Close Toilet Lid	Hide ALL Wastebaskets
Clean Pool Area	Set the Table for Dinner	Hang Fresh Folded Towels	Stow ALL Pet Accessories

Please have a spare key ready for us as we plan to put a Lockbox on either your front door or railing so other agents can access your home & we can track who has seen your home, this allows us to follow up for continued feedback on all showings. We will also schedule a *For Sale* sign install. *When your home is Sold we will schedule for this to be taken down.

Once we have completed our Photo/Video we will be ready to officially list & market your home! Especially if your home has not been listed before (or in a while) we plan to host a Broker's Open, that is our opportunity to let other agents preview the home for their prospective buyers (this typically takes place on the first or second Wednesday after we list). Following that we will be hosting an Open House on the first Sunday after we list your home and potentially more Open Houses depending on interest level.

As showings are being scheduled we will continuously be in contact with you to let you know! It's best you are not home when someone previews your home, this allows buyers to see your home without feeling any pressure. Even if they don't like something about your home we want to give them the opportunity to openly talk about it to their agent.

Now the good part! *Accepted Offer.*

Once we receive/write up an offer that is accepted, all necessary contracts & documents will be electronically signed & fully executed thus beginning *Attorney Review!*

The Gangi Group recommends three Attorneys:

Ara Khorozian 201-638-0385 ara@AraKhorzian.com

Frank Uzzi 201-206-0042 frank@UzziLaw.com

Janet Gerard 201-454-7847 jggerard@aol.com

The Attorney Review period should last 3 days max, this is when the Attorney's for both the buyers & the sellers review the contract, create Riders (amendments to the contracts) & ultimately agree to move forward. It's a simple process and in most cases takes less than 3 days!

Once Attorney Review is complete we are officially *Under Contract.*

At this time the buyer's will be scheduling their inspections:

The Gangi Group recommends these Inspectors:

Sean Campbell (Guardian Home) 917-407-4761 info@GuardianHome.com

*Inspections/Radon/Termite

Lombardo Environmental 1-800-696-3390 iclifton@lombardoenviornmental.com

*Typically \$200

Danny Williams (Superior Septic Inspections) 201-741-5487 da.williams2336@gmail.com

Inspections will consist of a thorough inspection of the interior & exterior of your home. They will test for Radon (inspector will leave Radon Can in your basement which you cannot touch, inspector will need to come back a few days later to pick up). They will also test for termites & in most cases hire a separate company for both an oil tank sweep (please make sure no cars in driveway for this) & septic inspection (if applicable). *We will be in attendance for Inspections when representing buyers. If we are Listing Agent we will communicate to you all inspection date requests to make sure scheduling lines up well.

After all inspections are complete we will be in the *Inspection Contingency* stage where the Attorney's & respective buyers/sellers discuss any issues with the home. Some of the issues will be addressed to be fixed, not fixed, or a credit is given to the buyers. Remember, not everything on an *Inspection Report* warrants extensive discussion, some of it is normal home wear and tare and in some cases asking for too much can result in killing a deal, we as agents try to find a happy medium.

Once this is complete it's typically time for the buyers to put down 50% of their deposit which will be sent to the Seller's Attorney and held in an escrow account. While the deposit is due & inspection contingencies have been agreed upon buyers will be working on getting their mortgage. (Please send a copy of your deposit check to us so we can file.)

The Gangi Group recommends this Lender:

Vincent Giordano (Garden State Mortgage) 201-755-8872 vin@GSMLending.com

*** Buyer's Side Note:** Keller Williams has an in-house company "Carnegie Insurance" we highly recommend you speak to Tim Fox in regard to bundling your Home Owner's Insurance & Auto Insurance, they are fantastic & will almost always SAVE you money! *We will connect you both via email with in the first week of an accepted offer. In addition to that, if you are looking for a Home Warranty Program, we recommend *American Home Shield*. We can contact our representative for this as we get special "Agent" pricing.

By now it should be time for the Appraisal, the buyer's lender will set this up & the Appriser will contact buyer's agent to schedule. The buyer's attorney will also be working on Title!

The Gangi Group recommends this Title Company:

Michael Puzzo (Carnegie Title) 201-851-1162 m.puzzo@carnegietitle.com

Now it is time to relax **BUT** start preparing your home for *Moving Day!*

The Gangi Group recommends this Mover:

Justin Rokach (Optimum Moving) 201-982-6504 justin@Optimum-Moving.com

Sellers, as we prepare for closing (roughly 3 weeks before) we will remind you & assist you in the paperwork for getting your CCO (Continued Certificate of Occupancy). The town will send their Inspector & Fire Marshall to check your home for necessary railings & other code items + smoke & carbon monoxide detectors as well as Fire Extinguisher being mounted in your kitchen (each town has different rules). You will be given a CCO from the town which will be given to your Attorney for closing.

Once we have a crystal clear close date aka “*Clear to Close*” from the lender we will plan for closing & a final *Walk Thru* at the home (typically morning of closing). For seller’s your Attorney will have you pre-sign your Closing Documents. Buyers, you will be given your final closings costs so you can go to your bank and get a Certified Check to bring to closing (make sure both buyers bring your ID’s to closing).

It’s best to put all your house keys, garage remotes, codes etc in a ziplock bag and give to us so we can give to the buyers at closing. If you feel inclined to do so we recommend writing down some pertinent information on your home for the buyers, things about your home that you know & will ultimately help them as they move in. You will also need to get a final meter reading from your electric company as buyers will call & switch over to them as new home owners.

We hope this is a nice guide line for both our Seller’s & Buyer’s, we understand it’s a detailed process and it’s our pleasure to assist in every way we can! We look forward to working together and making sure we are there for you every step of the way, the next chapter of your life starts now! =)

The Gangi Group

Yours in Real Estate

Andrew Gangi & Antoinette Gangi
Real Estate’s #1 Mother & Son