

Christopher Correa

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Buyers Guide

We serve as your Expert Guide — our very first meeting begins where you are comfortable - we can meet in the office or we can meet on Zoom. Your choice.



Decision Making

Not all properties will be right for you. We take time to understand your needs, motivations, lifestyle, and financial situation. Buying a property isn't to be taken lightly — and we advise you to make the right choice.



Pricing

We help you hit the mark, and provide a comparative market analysis for properties you have your eye on. Most agents don't do this for buyers, but we do!



Negotiating

We are professionals. We are extremely skilled in presenting offers and counteroffers. Getting the best price for you is our goal.



Board Packages

The board process can be invasive and stressful. We have a high success rate for getting board approvals. We know what boards are looking for and how to present you in the best light, even for buyers with complex backgrounds.



Mortgage Qualification

Getting you pre-approved and qualified is where our skills really shine.



Buyers Guide

- A structured, organized process that saves time and avoids frustration.
 - Deep and thorough research into specific properties, market conditions, and trends.
 - Advocates who expertly answer all your questions promptly and can supply resources, including appraisers, attorneys, and lenders.
 - Professionals who represent your interests throughout the buying process—from finding a home and presenting your contract offer to negotiation and close
 - Our team is laser focused when it comes to board packages. This is the step in the process where you do not want to go at it alone.
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How to Buy a Home

1

Find an Agent

Look for a licensed real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search.

2

Create Your Team

It's important in today's market to have your team ready to go before you start your search. You'll need to find a Mortgage Broker, Lawyer, etc.

3


Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying in cash for the full price of your home). We can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much the bank will lend you, which will help you determine the price range for your search.

4

Virtual Property Visits

Attend viewings and open houses virtually, spanning a range of areas and property types. Now is the time to consider your ideal home's location and amenities.



5

Make an Offer

Reach an agreement with the seller on price and terms. Once you have seen a home you like, you can put in an “offer,” which is a non-binding agreement to pay a certain price for the home. If your offer is lower than the list price, the seller will likely return with a “counter-offer” price, which you can choose to accept, reject, or make another offer. We will provide advice on pricing throughout.

6

Review

Analyze the contract of the sale, building financials, and board minutes with your attorney. It’s best to work with an attorney who specializes in New York City co-op and condo sales. Your attorney’s job is vital to protecting your interests, and they have an incredible amount of paperwork to review on your behalf. Therefore, you want to select an attorney who is familiar with these transactions.

7

Sign Contract and Put Down Deposit



How to Buy a Home





8

Complete Board Package

(If you are purchasing a townhouse, skip ahead to Step 9.)

Co-ops are run by a board of directors, who will require a board package in order for you to purchase an apartment. A board package generally consists of financial documents including tax returns, bank statements, mortgage commitment from your bank, and letters of reference. After reviewing your package and deciding to move forward, the board will set an interview date. We will help prepare your board package as well as prepare you for your interview.

While condos do not generally require board packages or interviews, you will need to present a purchase application that shows you are financially qualified to purchase the apartment. We will help you with this too.



9

Board Approves
the Purchase

10

Bank Issues
Clearance to Close



11

Closing Scheduled
by Attorneys

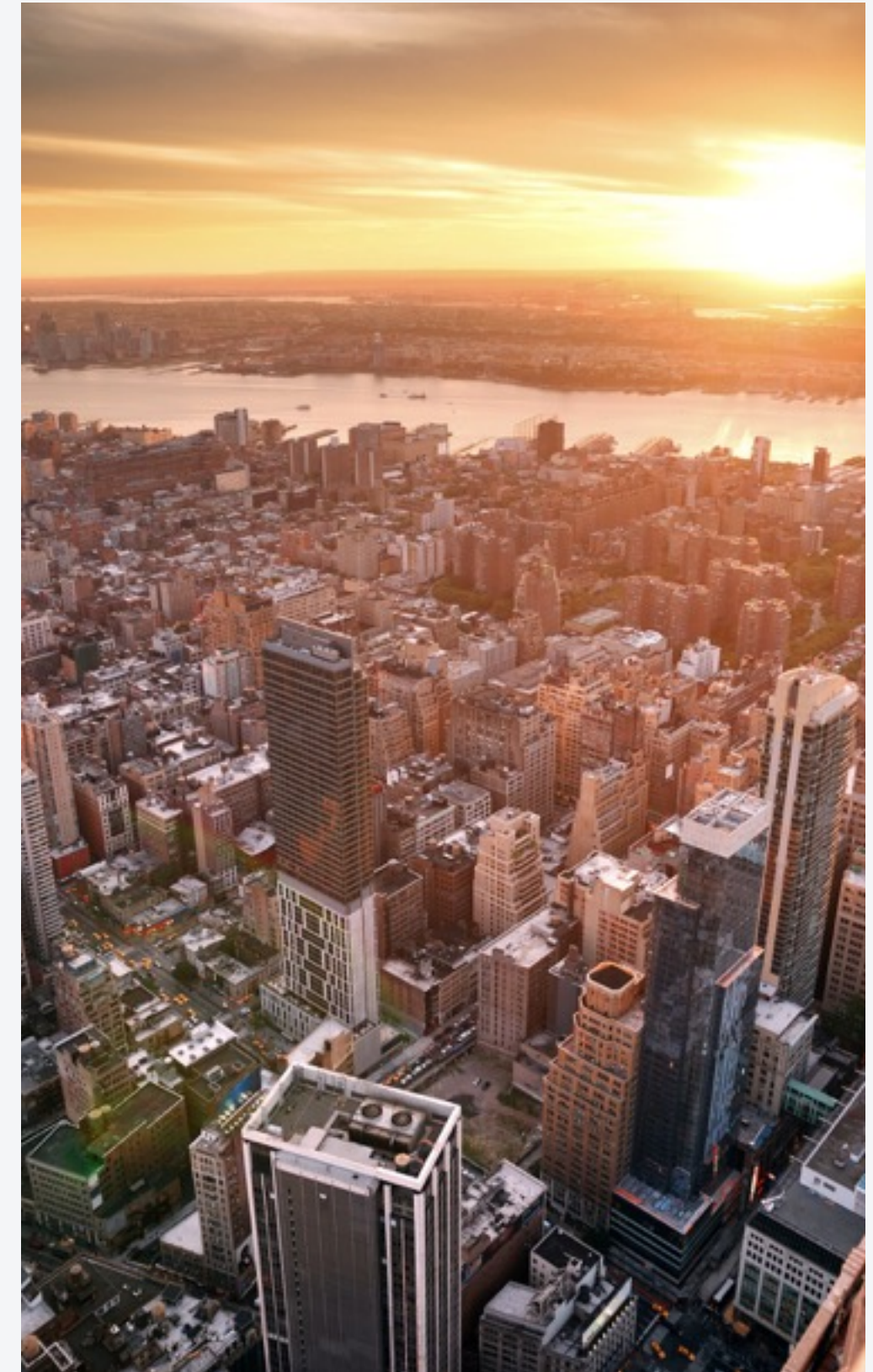
12

Final Walk-Through
with Your Agent

13

Closing!

Congratulations, you are now
a home-owner!



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Let's Talk