

YAMAN
REAL ESTATE
The Premier Name in Real Estate

YOUR PROPERTY, OUR EXPERTISE

Let's Sell it Together

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Welcome to YAMAN REAL ESTATE

Thank you for choosing us to guide you through your home-selling journey. With over 75 years of trusted service, **Yaman Real Estate** stands as a beacon of integrity and dedication. Our expert Realtors and support team are committed to making your home-selling experience seamless and successful.

At **Yaman Real Estate**, client satisfaction is our top priority. From our integrity-driven approach to our professional team, we strive to exceed your expectations. We're with you every step of the way — from listing your property to closing the deal, and beyond.

With a rich legacy of helping generations of sellers navigate the ever-evolving real estate market, we are honored that you've chosen us. We understand the significance of this decision, and we're here to ensure it's a smooth, rewarding experience.

Your satisfaction is at the heart of everything we do. We're excited to work with you and to help you achieve your real estate goals. If there's anything we can do to enhance your home-selling experience, don't hesitate to reach out. Let's make your dream sale a reality with **Yaman Real Estate!**

WHEN CHOOSING
YAMAN REAL ESTATE,
YOU'RE CHOOSING *the best*

- Home to many of the area's top-producing agents.
- The most innovative and proven marketing strategies.
- Honesty and integrity: trusted for over 75 years as the "Premier Name in Real Estate."
- Facilitating more transactions than any other office servicing our market.
- Distributing your listing to the nation's leading online real estate websites.
- **Your success and satisfaction is the very essence of our mission.**

At **Yaman Real Estate**, Education and Professionalism serve as foundational pillars for leaders, staff, associate brokers, and sales agents, reflecting a commitment to excellence. The company takes pride in upholding core values and remains dedicated to continuous improvement across all areas of focus for its team members.

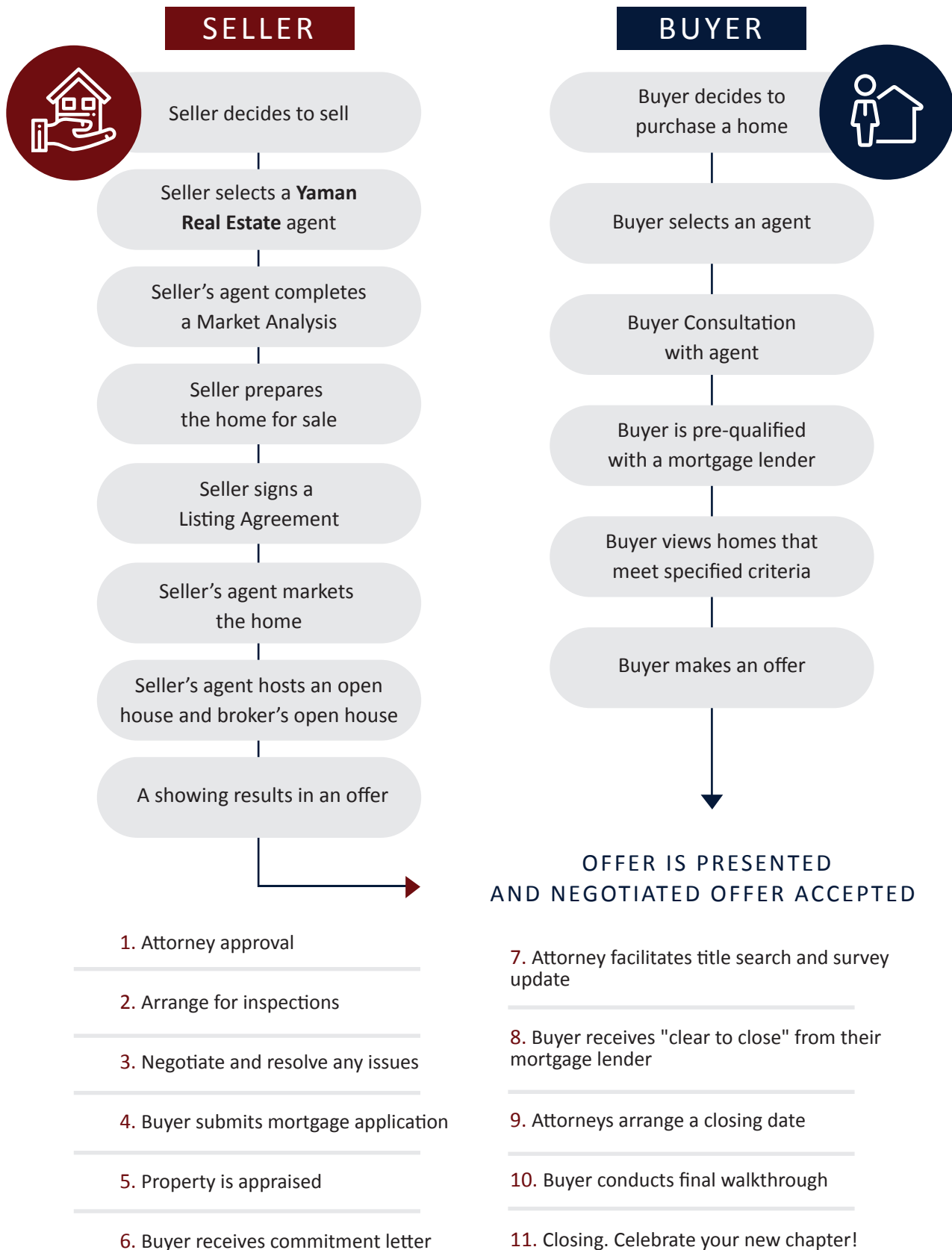


OUR COMMITMENT TO YOU

We are so committed to meeting your sales objectives in a professional and pleasing manner, that we are willing to put our guarantee in writing. At **Yaman Real Estate**, we guarantee the following:

- **1. ACCURATE EVALUATION**
We'll determine the correct asking price based on a comprehensive market analysis of comparable properties in your neighborhood, ensuring your home is priced to sell at its highest market value.
- **2. PROFESSIONAL ADVICE**
We'll guide you on any necessary repairs and the best ways to prepare your home for showings. You'll stay informed about market conditions, similar property sales, and other factors that could affect your sale.
- **3. PROMOTION TO OTHER REALTORS**
We'll ensure your property's major selling points are shared with top real estate firms across the community.
- **4. SIGNAGE**
The iconic **Yaman Real Estate** sign will showcase your property 24/7, ensuring maximum exposure to potential buyers.
- **5. TARGETED MARKETING**
Our advanced marketing techniques will help identify potential buyers who've been actively searching in your area, and we'll reach out to them with details of your home.
- **6. OPEN HOUSES**
If suitable, we'll organize open houses during convenient times to bring more buyers through your door.
- **7. ADVERTISING**
We'll advertise your home in the most appropriate forums and keep you updated with the results.
- **8. PROGRESS REPORTS**
You'll receive regular updates, documenting each step of the process, so you're always in the loop.
- **9. PRE-APPROVED BUYERS AND FINANCING GUIDANCE**
We encourage only pre-approved buyers, ensuring serious inquiries. Plus, we provide professional financing advice to both buyers and sellers, streamlining the entire transaction.

The Real Estate Process



COMPARATIVE MARKET ANALYSIS EXPLANATION

The Comparative Market Analysis will help determine an appropriate selling price of your home. Ultimately, the correct selling price is the highest possible price that the market will bear. This comprehensive property analysis is divided into four categories:

1

Similar properties that are currently listed

2

Similar properties that have recently sold

3

Similar properties that have sales pending

4

Similar properties that failed to sell

By carefully studying the comparable property locations, features, and the terms under which they are offered, we can develop a clear picture of the potential market value for your property.

By looking at similar properties that have sold, we can see what homeowners have actually received over the last few months. This is the appraisal process that is used by lending institutions to determine how much they will be willing to lend a buyer for your home.

While we naturally want top market value for the home, we can agree that there's a point where the price would be too high. By looking at homes that didn't sell, we can accurately determine that price point and be careful not to get too close to it.

By doing our research diligently, we can get maximum dollars in a reasonably short period of time.

THINGS TO KNOW ABOUT PRICING YOUR HOME

- There is no "exact price" for real estate - I don't tell you what your property is worth
- The current market determines value, we together determine the price
- I'll show you a range of prices being paid for homes in your area
- You will determine the price based on marketing time and condition

OUR MARKETING PLAN

Yaman Real Estate is committed to offering the highest standards of professional service to all our customers. Our goal is: **obtaining the highest possible value by marketing your property to its fullest potential.**

To attain this objective, the following will be completed:

- Current Market Analysis establishing fair market value
- Preparation and explanation of listing contracts
- Photograph property for advertising
- Submission of listing on Multiple Listing Service
- Place Yaman Real Estate signs (if desired)
- Place lockbox on property
- Social Media Advertising
- Staff meeting presentation of listings
- Online through various websites
- Presentation Packets
- Mailings and Postcards
- **Yaman Real Estate** Website
- Schedule office and MLS member tour
- Internet advertisement
- Hold open house, if appropriate, and advertise
- Contact all potential buyers with listing details
- Schedule showings for Realtors
- Contact owner regularly with progress reports
- Pre-qualify potential buyers
- Present and discuss all offers
- Negotiate contracts with selling Realtor
- Confirm completion of all necessary steps to ensure closing
- Finalize closing

OFFICE MARKETING OPTIONS FOR YOUR PROPERTY:



Professional photography



Drone video & photography

SETTING THE HOME-BUYING

wheels in motion

1

GET
PROPERTY
LISTED!

2

RECEIVE
OFFER

4

REMOVE
CONTINGENCIES

3

MANAGE THE
TRANSACTION

5

CLOSING

Selling a home entails a whole lot more than just planting a "For Sale" sign on your front lawn or uploading random photos- especially if you're angling for the best price!



FIND A REALTOR OR REAL ESTATE AGENT.

- Think you can sell your home yourself, and pocket the cash you would otherwise pay a real estate agent? It can be tempting, especially in a hot market. **"For sale by owner"** transaction is almost always a hassle to say the least, leading you to sacrifice both money and time.
- That's why one of the most important things to do before selling your house is find a great real estate agent. Your real estate agent should be someone you feel comfortable working with, whom you trust to sell your house for top dollar.

CONSIDER A PRE-SALE HOME INSPECTION.

- An inspector will be able to give you a good indication of the trouble areas that will stand out to potential buyers, and you'll be able to make repairs prior to listing. **Approximate cost range \$300-\$500**

CONSIDER YOUR CURB APPEAL.

- Buyers do tend to judge a book by its cover. You will want to make sure potential buyers' first impression of your home is a good one-and draws them in to take a look at your property

DECLUTTER, ORGANIZE & CLEAN.

- Less is more when it comes to getting your house ready to show. Do a clean sweep of counters, windowsills, tables, and all other visible areas then tackle the closets, cabinets etc. be prepared for curious buyers to open doors to take a peek. It's important to keep things tidy for the buyers- they will become distracted easily.

DEPERSONALIZE YOUR SPACE.

- You should remove any distractions so the buyers can visualize themselves living in the property.

TOUCH UPS - REPAINT WITH NEUTRAL TONES.

- The color you love may not be the color the buyer loves. Neutral colors are rarely disliked. If there are scuff marks, pinholes in the walls, or baseboard marks, touch those up, it will make the home look well-maintained and prevent them from becoming a to-do list for the buyer.

FIX ANYTHING LOOSE.

- Seems like a small thing but you'd be surprised by the negative effect a loose handle, door knob or lightbulb can have on certain buyers. You don't want to give buyers doubt that your house has been well maintained.

CONSIDER STAGING.

- Stagers know the market trends and can bring life to a room that you wouldn't have thought of.

Here's your "To-Do" list of tasks I highly recommend you take care of before launching your home on the market.



CLEAN

- Dust shelving, light fixtures.
- Remove rust and mildew stains.
- Clean or paint baseboards, walls, and molding.
- Deep clean kitchen and bathrooms.
- Wash windows from the exterior and interior.
- Scrub floors, toilets, sinks, counters, and tubs.
- Dust and wash vent covers and air returns.
- Clean switch plates and outlet plugs.
- Vacuum rugs and carpets.
- Clean appliances.
- Wash all cabinet fronts.
- Wipe down screens and glass doors.
- _____
- _____
- _____

GENERAL TASKS

- Repair holes and cracks in walls and concrete.
- Pack family photos.
- Replace missing or burnt out lightbulbs.
- Ensure all outlets are in working order.
- Replace/tighten handles and doorknobs.
- Fix any leaky faucets.
- Eliminate odors.
- Hide stray cords.
- Straighten furniture and rugs.
- Remove and patch up excess nails from walls.
- Replace air filters.
- Add lighting and mirrors in dark spots.
- Place fresh flowers on empty tables.
- Be sure that all wall switches have a lamp/light that will turn on with that switch
- _____
- _____
- _____

DECLUTTER

- Remove excess furniture and home decor.
- Store toys, pet accessories, and other clutter.
- Minimize items on counters and surfaces.
- Organize pantry, cabinets, fridge, and freezer.
- Organize and declutter all storage areas.
- _____
- _____

PAINT & CAULK.

- Touch up ceilings, doors, and baseboards.
- Re-caulk showers and countertops.
- _____
- _____

EXTERIOR AREAS

- Pressure wash the deck, balcony, or patio.
- Close your garage door.
- Mow the lawn.
- Trim shrubs, bushes, and trees.
- Water plants and flowers.
- Weed and freshen up the garden.
- Repair cracked paving.
- Repair damaged or problematic fencing.
- Replace broken windows, screens, and doors.
- Pressure wash the driveway and siding.
- Clean and repair gutters.
- Replace missing shingles.
- Clean and paint the front door.
- Make sure doorbell is working properly.
- Add fresh mulch around trees and flowerbeds.
- Add bright and colorful plants and flowers.
- Remove clutter and organize outdoor items.
- Repair and clean the shed.
- _____
- _____



WHAT IT TAKES TO SHOW YOUR PROPERTY

SCHEDULE THE SHOWING

Coordination is the key. Before a sales associate from our firm, or a cooperating broker, shows or previews your property a representative from our firm will contact you to schedule an appointment. You will then be notified of the timing, and, if it's acceptable, the appointment will be confirmed. If you can't be reached, the showing will proceed on the understanding that you wouldn't want to miss any chances for interested buyers to view your property unless otherwise discussed with you.

TIMING

Ordinarily, you'll get plenty of notice about an appointment request. Some buyers, however, may ask to see your property as soon as possible. In such cases, a showing could take place within an hour or so. If a buyer requests a change to the timing of a scheduled showing, you'll be given as much notice as possible.

SPECIAL INSTRUCTIONS

Any special instructions you may have given to your listing agent, such as information on pets, parking or security, will be provided in your property listing and thoroughly explained to the sales associate who requested the showing.

THE SHOWING

The sales associate will use the property's lock box to enter. If you're available, sales associates will introduce themselves and give you a business card.

PRIVACY

The fewer people around during a showing, the better. It's also a good rule to let the buyer roam freely and discuss the property with the sales associate without interruption. A properly briefed sales associate will know the buyer's needs and will be able to point out the features that meet their requirements.

CONTACT INFORMATION

If you're not going to be available to approve an appointment request, it is important to notify your listing agent. By leaving a telephone number where you can be contacted, you can be notified immediately.

PREVIEWS

Occasionally, sales associates may schedule an appointment to view your property without a buyer. By familiarizing themselves with what's on the market, they will be in an excellent position to alert a buyer to a property that fits their criteria.

UNSCHEDULED APPOINTMENTS

Ask any people who show up to view your property without an appointment to telephone the listing agent to request a showing. Even if the person identifies himself or herself as a licensed sales associate, an appointment must be made first through your listing agent.

On Inspection Day, the buyer will likely be present and the home inspector will need access to your entire home. Here is a list of the key areas they will inspect so that you can make any fixes accordingly. Try to have your home ready as you would in a showing to help make the appointment go as smoothly as possible.



THE INTERIOR

Be sure all of the following are functioning properly and are clean and easy to access

- Ceiling fans.
- HVAC unit and water heater.
- Attic access.
- Basement.
- Light fixtures.
- Fireplaces.
- Electrical.
- Plumbing.
- Showers and bathtubs.
- Toilets.
- Stairs/Railings.
- Appliances (to check the working condition).
- Fire alarms and other detectors.
- Floors.
- Interior walls.

THE EXTERIOR

Spruce up:

- Gutters and drainpipes.
- Decking, patios, and fences.
- Sheds.
- Exterior lighting.
- Garage/Garage Door Functioning.
- Septic & Well Location
- Exterior walls, siding, and trim.
- Visible foundations.
- Wooden surfaces (to test for rotten patches)
- Roofing.
- Windows, screens, and doors.
- Cracked caulking.
- Peeling paint.



ON INSPECTION DAY...

- Secure your pets or take them with you.
- Change all filters.
- Make sure all utilities are on.
Leave any maintenance and repair documents available to the inspector.
- Clear pathway to attic, garage, electrical panel, furnace room, and crawl spaces.
Leave all remotes and keys for access to all property areas on a designated spot.



What is agency?

The following information is designed to give you an understanding of the different types of agency relationships: Buyer Agency, Seller Agency, Dual Agency, Designated Dual Agency, and Broker Agency.

SELLER AGENCY

A seller's agent, or listing agent, is a real estate agent who is employed by and represents only the seller in a transaction. Their job is to find a buyer and negotiate the best (highest) price and most favorable terms at which to sell their client's property. However seller's agents can also help buyers by:

- Assisting in the house-hunting process
- Explaining available financing options
- Calculating monthly payments and estimated settlement costs
- Identifying appropriate properties to view
- Disclosing material facts about the property that you are interested in
- Writing up and presenting your offer at the price and terms you specify

BUYER AGENCY

A buyer's agent is a real estate agent who is employed by and represents only the buyer in a transaction. Although they work exclusively for the buyer, their compensation can be paid in a number of ways—by the buyer exclusively, the seller exclusively, or (most commonly) through a commission split with the seller's agent. Even if the seller or the seller's agent pays their fee, buyer's agent must always remain loyal to the buyer. Buyer's agent can provide a number of services for you including:

- Explaining available financing options and providing contact information for mortgage lenders
- Informing you of current real estate values, taxes, utility costs, and other factors that will influence your opinion about a property
- Using the Multiple Listing Service (MLS) to locate homes that suit your needs
- Selecting appropriate properties to view
- Revealing any information about a seller or property which may affect your purchase decision
- Advising you on your offer
- Presenting your offer to the sellers and negotiating for the most favorable terms
- Helping you to evaluate counteroffers

Although buyer's agent are the only agents who act solely with the buyer's interest in mind, there are other real estate professionals who can assist you in finding and buying a home. This consumer alternative is discussed below.

DUAL AGENCY

A dual agent is a real estate agent who represents both the seller and the buyer with the knowledge and written consent of both.

Under this relationship, the real estate broker represents both the seller and buyer. There must be informed consent to this business relationship from both the seller and the buyer for the agent to act as the agent for both.

Duties of the Dual Agent Include.

An agreement that the company/broker cannot disclose:

- The price the buyer is willing to pay
- The price which the seller is willing to accept
- The personal confidence that may put one party at a disadvantage

If the buyer and the seller provide their informed consent in writing, the principals and the real estate broker who represent both parties as a dual agent may designate a sales associate to represent the buyer and another sales associate to represent the seller to negotiate the purchase and sale of real estate.

A sales associate works under the supervision of the real estate broker. With the informed consent of the buyer, and the seller in writing, the designated sales associate for the buyer will function as the buyer's agent representing the interest of the buyer, and the designated sales associate for the seller will function as the seller's agent representing the interest of the seller in the negotiations between the buyer and seller. The designated sales associate must explain that like the dual agent under whose supervision they function, they cannot provide undivided loyalty.

BROKER'S AGENT

The broker's agent works for the buyer or seller agent and, like the buyer or seller agent, for you. You are not, however, responsible for their conduct.

*"Buying a house with the assistance of **Yaman Real Estate** was a real comfortable experience. Their knowledge of the inner workings of the area proved invaluable. As with any relocation, there are many things that can be a challenge, but **Yaman Real Estate** helped the finding a house portion of relocating a very pleasant experience."*



NICOLE "NIKKI" MCRAE

Licensed Associate Real Estate Broker, PSA, ABR

CONTRACT DISCLOSURES AND CONTINGENCIES

About Disclosures

Your Seller Agent **Nicole “Nikki” McRae** will provide you with the following disclosures (when applicable):



AGENCY

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.



FAIR HOUSING:

Federal, State, and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager, or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status. Real estate professionals must also comply with all Fair Housing Laws.



LISTENING DEVICE DISCLOSURE

Owners/Landlords/Property Managers are advised that it is in violation of NYS Penal Law to mechanically overhear a conversation by having any device (or devices) recording, streaming, or otherwise documenting the conversation of an individual during real estate-related activities at the property (open houses, showings, etc.) if you are not a party to that conversation. If such a device is present and operating on the property, this disclosure must be completed. Individuals entering the property will be notified that such a device is present and operating in the property. Such devices may include but are not limited to: devices used for smart homes; security; computers; webcams, nanny cams, or other covert devices.



PROPERTY CONDITION DISCLOSURE:

The Property Condition Disclosure Act requires the seller of residential real property to provide this disclosure statement or a copy of thereof to be delivered to a buyer or buyer's agent prior to the signing by the buyer of a binding contract of sale. Purpose of Statement: This is a statement of certain conditions and information concerning the property known to the seller. This Disclosure Statement is not a warranty of any kind by the seller or by any agent representing the seller in this transaction. It is not a substitute for any inspections or tests and the buyer is encouraged to obtain his or her own independent professional inspections and environmental tests and also is encouraged to check public records pertaining to the property. A knowingly false or incomplete statement by the seller on this form may subject the seller to claims by the buyer prior to or after the transfer of title.



LEAD BASED PAINT DISCLOSURE:

Lead Warning Statement Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning.

About Contingencies

HOME INSPECTION:

The purchase contract may be contingent upon the buyer obtaining a home inspection, conducted at the buyer's expense.

The inspection must be performed by a New York State–licensed home inspector, registered architect, or licensed engineer, on a date mutually agreed upon by both buyer and seller.

The purpose of the inspection is to ensure that the property is free from any substantial structural, mechanical, electrical, plumbing, roofing, or sewer defects.

If the buyer does not obtain the inspection and submit a written report within the agreed-upon time period, the inspection contingency is considered waived.

Should the inspection reveal a substantial defect, the written report must be shared with the seller. At that point, the parties may agree to one of the following resolutions:

- The seller repairs the defect, and the buyer may have the repairs re-inspected.
- The seller provides a credit to the buyer at closing.
- The buyer waives the defect and proceeds with the purchase.
- Either party may declare the contract null and void.

RADON:

The contract may be contingent upon the buyer, at their expense, obtaining a satisfactory radon test, using an approved tester and protocol, indicating that the level of radon is less than 4 pCi/L

WELL WATER FLOW AND QUALITY TESTS:

The contract may be contingent upon the buyer receiving a potable water quality test to meet the standards of the NYS Department of Health to be performed at a NYS approved laboratory. The buyer may also obtain a flow test to be performed indicating a minimum flow of sufficient quantity.

SEPTIC TEST:

The contract may be contingent upon the buyer obtaining a test of the septic system by having it pumped and inspected and/or a dye test on the subject property. The test will indicate that the system is in working order and must be done by a qualified person.

SALE OF BUYERS PROPERTY TRANSFER OF TITLE:

The contract can be contingent upon the buyer entering into an agreement for sale and transfer of title of the buyers existing property, with agreed upon dates and conditions.



SELLER/BUYER *expenses*

Whether you're a first-time homeseller or an experienced homeseller, the amount of information you receive during the process can be overwhelming. Your **Yaman Real Estate agent** is here to help you understand the entire process from inception to execution, with perhaps the biggest area of interest in regard to costs. Sellers and buyers are responsible for different fees in a real estate transaction, and **below is a list of common costs that both a seller and buyer might pay for:**

Seller's costs

- Real estate commission*
- Survey update*
- Abstract/title update and search
- Deed stamp
- Attorney
- Tax search
- Water test/septic pump and inspection*

*negotiable costs

Buyer's costs

Prepaid costs

- Earnest Money Deposit (also known as a good faith deposit)
- Home inspection and radon tests
- Appraisal

At Closing

- All fees applicable to your mortgage
(speak to your mortgage originator about this)
- Home owners insurance & flood insurance (if applicable)
- Fuel oil or propane reimbursement to seller
- Attorney fee
- Real Estate Commission*

*negotiable costs



Commission EXPLANATION

Real estate commissions—or fees for service—have always been negotiable. To help you better understand how the industry has traditionally worked, here's a clear breakdown:

LISTING AGENT SERVICES (MY ROLE)

My fee for service through Yaman Real Estate will be discussed with you. This covers the full range of professional services I provide as your listing agent, including pricing strategy, marketing, showings, negotiations, and transaction management through closing.

BUYER'S AGENT COMMISSION

Most buyers sign agreements with their agents stating that the agent will be compensated as a percentage of the sale price, typically paid from the proceeds at closing. To attract these motivated, licensed buyer agents—and in turn, serious and qualified buyers—we recommend offering a competitive buyer's agent commission. Including a buyer agent fee can result in stronger, more competitive offers and a faster sale at a potentially better price. All commissions are negotiable.

WHY HIRE A REAL ESTATE *Professional?*

When you hire a REALTOR®, you gain access to a wide range of benefits that can make all the difference in the successful sale of your property. Selling a home is a complex process, and having a knowledgeable, experienced professional on your side ensures it's done smoothly, efficiently, and with your best interests in mind.

PRICING EXPERTISE

A REALTOR® will help you determine an accurate, competitive listing price that reflects current market conditions. This helps maximize your property's value without risking lost opportunities from overpricing or underpricing.

EFFECTIVE MARKETING

From professional photography to compelling listing descriptions and online exposure, REALTORS® offer valuable marketing strategies that make your property stand out. They can also recommend improvements—such as cosmetic repairs or staging—that enhance your home's appeal to buyers.

Your property will receive broader exposure through a REALTOR®'s professional network. In addition to traditional tools like flyers and open houses, REALTORS® connect with past clients, newly qualified buyers, and fellow agents to reduce time on the market and increase the chances of a successful sale.

EXTENSIVE INDUSTRY NETWORK

REALTORS® are part of a powerful, cooperative industry network. This allows your listing to be shared quickly and effectively with other agents and potential buyers—amplifying your reach and improving your odds of a strong offer.

HOW YOUR BUYER WILL PAY *for your property*

Buyers should always meet with a lender for pre-approval, as a buyer will be approved for a specific type of financing based on their own criteria. A preapproval letter or proof of funds letter is likely to be requested with submission of a purchase offer.

- **Cash:** If the buyer is a cash buyer, proof of funds will be requested when submitting a purchase offer. If proceeds are coming from the sale of their current property, that will be noted in the purchase agreement.
- **Conventional Financing:** Conventional loans have many advantages. If a buyer has a higher credit score, a conventional loan can give them access to the best rates and the most flexible loan terms on the market. Conventional financing will require a minimum of 3% down payment, depending on how a buyer will qualify with a lender.
- **Government Backed Loans:** VA, FHA, USDA are for buyers who are veterans, with lower credit scores or less cash to bring to the table. These types of loans have several restrictions and property conditions must qualify for these types of loans.



Moving checklist

This list contains most of the big tasks you'll need to complete, as well as suggested timeframes.

EIGHT WEEKS BEFORE

- Call moving companies.
- Remove and dispose of unnecessary possessions.
- Get a floor plan (with room dimensions) of your new home to help you decide which furnishings you want to keep and which room they go in.
- Start a file of moving-related papers and receipts.
- Don't pack your abstract or loan pay documents
- If moving out of the area, locate schools, healthcare professionals, and hospitals in your new location. Arrange to transfer your children's school records and family medical records.

SIX WEEKS BEFORE

- Secure off-site storage, if needed.
- Choose a mover and sign a contract.
- To save time, rent a carpet shampooer at the same time you rent your truck.
- Contact your homeowner's insurance agent about converge for moving and secure more, if necessary.
- If possible, move on a weekday, when banks, utilities, and government offices are open.
- Contact insurance companies (auto, homeowner's, medical, and life) to arrange for coverage in your new home.
- Create a file of important papers, such as auto license, registration documents and title; any medical, dental and school records; birth certificates; wills, deeds, stock certificates, and other financial documents.

FOUR WEEKS BEFORE

Notify the following of your change of address:

- Post office
- Banks
- Credit card companies
- Relatives and friends
- Insurance agent, attorney, tax/financial advisor
- Magazine subscription
- Notify your state's department of motor vehicle of your new address.

- Discontinue additional home services (housekeeper, gardener/lawn service, snow removal, and pool cleaner), if applicable.
- Start using up things you can't move, such as perishables.

THREE WEEKS BEFORE

- Make travel plans, if necessary.
- Arrange to close existing bank accounts and open new accounts in new area.
- Arrange for child care on moving day.

TWO WEEKS BEFORE

- Arrange special transport for your pets and plants.
- Contact your moving company and review arrangements for your move.
- Notify utility companies of date of discontinue/transfer service and/or establish service at your new home. Also arrange for final readings and bills, including refunds on prepaid services such as:

ONE WEEK BEFORE

- | | |
|--------------------------------------|---|
| <input type="checkbox"/> Electric | <input type="checkbox"/> Telephone |
| <input type="checkbox"/> Heating oil | <input type="checkbox"/> Television |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Trash collection |
| <input type="checkbox"/> Natural gas | <input type="checkbox"/> Water |
- Never turn off service to electric or natural gas
 - Pack moving-essential documents, travel clothes, personal items, and prescription medications.
 - Choose a "packing room" ahead of time and box up a few things each day.
 - Mark each box with its contents and destination room. That way, you and your helpers will know where each box belongs at your new home.

TWO-THREE DAYS BEFORE

- Confirm all final arrangements with your mover and other service providers.
- Stay in communication with your agent and allow a time for buyers final walk through

Here's your "To-Do" list of tasks I highly recommend you take care of before, at, and after closing to make your closing day run smoothly.

BEFORE CLOSING DAY

- Gather all your closing documents.
- Notify important parties about your move.
 - Employer.
 - Friends and family.
 - Schools.
 - IRS.
 - Post office.
 - Credit card companies.
 - Insurance providers.
 - DMV.
 - Medical care providers.
 - Utility and internet/cable/phone providers.
 - Banks and credit unions.
- Hire movers and pack all your belongings.
- Make sure everything is fixed according to the inspection and purchase agreement.
- Contact utility companies w/ date of closing.
- Deep clean your home.
- Cancel your current home insurance per closing date.
- Double-check you are not leaving anything behind (attic, basement, shed).
- Gather all manuals, receipts, warranties, etc. for the appliances-leave on counter.
- Place all house keys and remotes where buyers can easily find them.
- Turn off all the lights before leaving.
- Lock all windows and doors.

ON CLOSING DAY

- Bring everything required from you to closing.
- Government-issued photo ID.
- A copy of the purchase and sale agreement.
- Keys for buyers to access the property unless discussed otherwise with agent.
- Appropriate form of certified payment for all the closing costs.



AFTER CLOSING DAY

- Make sure all utilities have been properly transferred per closing date.
- Make copies of all the closing documents for your records and store them in a safe spot.
- Move Into your new place and begin a new journey!

Here's your change of address checklist to help remind you where to change your address before moving day in this busy time.



HOME SERVICES

- Telephone (mobile and landline providers).
- Cable provider.
- Internet provider.
- Electrical company.
- Gas company.
- Water and sewer company.
- Garbage and recycling company.

- Lawn care and garden services.
- Pool maintenance service.
- Home security company.
- Cleaning service.

- _____
- _____
- _____

INSURANCE

- Life insurance.
- Health and dental insurance.
- Car Insurance.
- Home insurance.

COMMUNITY

- Daycare providers.
- Church, Synagogue, Mosque, etc.
- Alumni, fraternal, and charitable organizations.
- HOA, co-op board, or condo association.
- Country club, gym, professional memberships.
- Community groups.
- Pet groomers and pet daycare providers.

FINANCE

- Banks and credit unions.
- Finance companies (e.g., for car loans).
- Credit card companies.
- Student loans and financial aid.
- Investment broker.
- Retail credit accounts.
- Credit reporting agencies.
- Pension plan, annuity, and 401k admins.

PROFESSIONALS

- Medical offices.
- Dentist office.
- Pharmacy.
- Veterinarian office.
- Attorney and notary.
- Accountant and financial planner.
- Insurance broker or agent.
- Therapy, counselling, and psychiatry services.
- Babysitter and pet sitter.
- Dog walker.

RETAIL SERVICES

- Club memberships (ie., Costco, Sam's Club).
- Magazines, periodicals, and catalogs.
- Online retailers (Amazon, eBay, Netflix).



YAMAN AGENTS ARE
invested, involved, and committed
**TO THE CENTRAL
NEW YORK COMMUNITY**

THE ARTS & YOUTH INVOLVEMENT

- Homer Center for the Arts
 - Advisory Board member
 - Arts Board member
 - Volunteer
 - Steering Committee Member
 - Stage Manager
- SUNY Cortland Gospel Choir member
- Cortland Repertory Theater Board of Directors
- Choral Union Member
- Dryden Drama Boosters Member
- Grace Christian Fellowship Women's Choir member
- Center Players member
- Homer Music Booster member
- Cortland Main Street Music Series volunteer
- Alton B. Parker Elementary School Shared Decision Making Team member
- St. Mary's School Advisory Board member
- YWCA Bridges for Kids Mentor
- Grace Christian Fellowship Sunday School Teacher
- Homer School Special Education Committee Member
- Child Advocacy Center member
- Homer Central School District volunteer
- Homer Parent Teacher Organization members and Board member
- Homer Prom and Cotillion Committee

PUZZLE SOLVERS

LITTLE TAGS FOUNDATION

Charities founded by agents in the office

NEW YORK STATE

ASSOCIATION OF REALTORS

- Education Committee
- Members
- Strategic Planning
- Committee
- MLS Committee
- Board of Directors

UNITED WAY

- Board of Directors
- Volunteer
- Fundraising Chair
- Chair Triathlon
- Board of Trustees
- Chairman

COMMUNITY & LOCAL INVOLVEMENT

- Cortland American Association of University Women Membership Chair
- Science and Suds Chairperson
- Lime Hollow Nature Center Board of Directors and Volunteer
- Cortland County Legislator
- Cortland Breakfast Rotary President
- CRMC President
- Cortland Downtown Partnership Chair
- Friends of the River Trail Member
- Cortland First Fridays Art Walk Committee Member
- Cortland Memorial Foundation Board of Directors
- Catholic Charities volunteer
- Cortland Community Foundation Board of Directors
- Cortland County Board of Realtors President
- City of Cortland Historic and Architectural Review Commission
- Cortland County Visitors Bureau Board Member
Cortland County Democratic Committee Member
- Homer Elks Lodge #2506 Volunteer
- The CNY Living History Museum volunteer
- Homer Winterfest committee member
- Homer Downtown Business Association member
- YWCA Fundraising & Finance chair, Board President, Annual Giving
Campaign chair, Institute for Public Leadership Training volunteer
- Cortland Cultural Council Board of Directors
- Light on the Hill Board of Directors

SPORTS

- Homer Area Volleyball Club
Homer Athletic Booster Member
- Homer Little League/Tee
Ball Coach
- Homer Rec. Basketball Coach
- Cortland Youth Bureau Coach

CHAMBER OF COMMERCE

- Board of Directors
- Board of Trustees
- President

NATIONAL ORGANIZATIONS

- Salvation Army Board member
- National Head Injury Foundation member
- Ontario Head Injury member
- American Red Cross
Board of Directors and Disaster Team member

STATE ORGANIZATIONS

- New York State Head Injury Association Member
- New York Association of Realtors
- New Americans Integration Roundtable member



Nicole "Nikki" McRae



LICENSED ASSOCIATE REAL ESTATE BROKER, PSA, ABR

NICOLE MCRAE

I was born and raised in a small town called Truxton. Attending Truxton Elementary and Graduating from Homer School, I continued my education at SUNY Morrisville where I received my degree in Office Technology Management/Business Administration. I have received my PSA -Pricing Strategy Advisor Designation along with the ABR- Accredited Buyer's Representative Designation. Continuing education is key in this industry, it's forever changing.

I have had the pleasure of working in financial services and the Cortland Chamber of Commerce for several years. In 2020 I started the "Little Tags Foundation", a 501(c)3 not-for-profit organization that is aimed to help our youth receive a lifetime hunting/fishing license at no cost to them or their families.

Our Community is everything! I have always taken pride in volunteering, spending time with my twins Brooke & Bailey, friends & Family. Organizing fundraisers and/or benefits to help others also have been on various boards within the community.

The connections we make when being involved with the community are a passion of mine and I hope to help others feel the same. I strive to meet new people and make that connection by helping with all your real estate needs!



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What my clients say

Selling our family home of 65 years while handling our mother's estate was emotional, but our brother found Nikki. From the first meeting, she was professional, supportive, and kept us updated with tips and answers. I'd recommend Nikki to anyone, her insight was truly valuable.

C. Trinkle

Nikki was steps ahead of the whole process, she knows when and what to do to complete and satisfy all parties. We would definitely have Nikki handle any future sales. Excellent job, Nikki. Thank you so much!

R. Congdon

Nikki has been a fabulous Realtor! She helped me buy my first home and later sell it when it was time to move on. She kept me updated, walked me through every step, and always had a plan. I highly recommend and would work with her again in the future!

B. Genson

It was a pleasure working with Nicole because always professional and knowledgeable about the market and her clients. Her integrity and determination make her a strong ally in today's ever-changing market. I'm confident she'll continue helping others find the right home or sell above asking, just like she did for me!

M. Elder

Nikki was given a short timeline by us to sell our house due to moving out of state. Not only did she get the deal done, she did it effortlessly. Very attentive to details. She's a great communicator, never did I wonder where we were in the process! She is absolutely amazing to work with!

C. Skinner

Nikki was awesome every step of the way—from valuing the house, managing pictures and listing, advising on showings, to handling offers and closing arrangements. We couldn't have asked for anyone better! She kept us grounded throughout the entire process, which is an accomplishment. We highly recommend Nikki to anyone buying or selling a home.

B. Hill

I can't say enough about Nikki and how helpful she was when it came to selling my house. Not only did she answer all my questions, but she also followed up with all the involved parties, and she coordinated to make sure I could complete my part to close and not have to miss out on my vacation. I highly recommend her if you are looking to buy or sell your home.

T. Custer

What we are talking about

Adjustable-rate Mortgage (ARM)

A mortgage that permits the lender to adjust the interest rate periodically on the basis of changes in a specified index.

Amortization Schedule

A timetable schedule showing the amount of each payment applied to interest and principal and the remaining balance after each payment is made.

Appraisal

A written analysis of the estimated value of a property. The appraiser will take into account recently sold properties similar to that of the property the buyer is preparing to purchase. This analysis is prepared by a qualified appraiser for the buyer's mortgage lender.

Buyer's Representative

A real estate buyer's representative represents the consumer who is purchasing property in a real estate transaction, not the seller. State law varies but usually a buyer's representative works for, and owes fiduciary responsibilities (see fiduciary duties) to the real estate buyer and has the buyer's best interests in mind throughout the entire real estate transaction.

Buyer Representation Agreement

An agreement that specifies the duties and the scope of services a buyer's representative agrees to provide to the buyer as well as specifying the buyer's responsibilities. In some states where there is no written agreement required, the agent will be presumed to be representing the buyer. Consult with your local REALTOR® for complete details when you first start the search for any real estate property.

Closing

A meeting at which a sale of property is finalized by the buyer signing the mortgage documents and paying closing costs, and seller's transfer of the deed to the property.

Closing Costs

The fees, costs and taxes associated with the purchasing of a home, the borrowing of money and the preparation of necessary paperwork to finalize the sale. The total amount of the closing costs will vary depending on where the new home will be located, what type of property it is, the price of the home and the complexity of the transaction. It is extremely important that the buyer work closely with his/her buyer's representative and lender and title company (although in states where attorneys are used, the attorney usually works with the title company) in the early stages of the home buying process to determine what these costs could be, since closing costs can easily represent thousands of dollars. There are four categories of closing costs:

- (1) discount points to buying down the mortgage;
- (2) the costs of originating the mortgage;
- (3) taxes and other local fees;
- (4) the cost of documentation.

Comparative Market Analysis (CMA)

An analysis provided by a real estate professional that surveys like properties in a given area or of a certain type for the purpose of determining the relative value of a given property.

Conventional Loan

A conventional loan is a mortgage that is not guaranteed or insured by any government agency, including the Federal Housing Administration (FHA), the Farmers Home Administration (FmHA), and the Department of Veterans Affairs (VA). It is typically fixed in its terms and rate.

Costs of Originating the Mortgage

A closing cost that generally includes a variety of fees such as the loan origination fee, appraisal fee, and the cost of credit reports. Other fees may also apply, including hazard and mortgage insurance and interest accrued on the mortgage between the closing date and the end of the month.

Credit Rating

An assessment of an individual's ability (or history) of debt repayment. Most information in a credit rating comes from companies that have extended credit, such as banks, department stores, finance companies, and from public records like lawsuits, tax liens, judgments, and bankruptcies.

Credit Report

A report of an individual's credit history prepared by a credit bureau and used by lenders to determine loan applicants' creditworthiness. Credit reports typically include an individual's credit history, the entities that reviewed it, information provided to the credit bureau, specific identifying details, and any explanatory notes or comments.

Deed

The legal document conveying title to a property.

Earnest Money Deposit

A deposit made by the potential home buyer to show that he or she is serious about buying the house. Maybe lost if the buyer backs out.

Escrow

A deposit of value, money, or documents with a third party to be delivered upon the fulfillment of a condition. For example, the earnest money deposit is put into escrow, held by the broker, bank or other party, until delivered to the seller when the transaction is closed.

FHA Loan

An FHA insured loan is a Federal Housing Administration mortgage insurance backed mortgage loan which is provided by a FHA-approved lender. FHA insured loans are a type of federal assistance and have historically allowed lower income Americans to borrow money for the purchase of a home that they would not otherwise be able to afford.

Final Walkthrough

A final inspection of a home before closing to verify that the condition of the property are as per the contract.

Full Disclosure

The fiduciary duty that requires the agent to disclose affirmatively and honestly all information the agent knows concerning the transaction (and property) which might affect the decisions a client or customer makes.

Good-Faith Estimate

An estimate of the closing costs associated with the sale or purchase of a property.

Home Inspection

A thorough inspection by a New York State Licensed Home Inspector to evaluate the structural and mechanical condition of a property: Could be environmental, energy, efficient, etc.

Home Warranty

A guarantee for mechanical systems and appliances, but not the structure, against repairs not covered by homeowner's insurance: coverage is for a specific period of time.

LTV (loan to value)

The ratio of the amount of a mortgage loan to the appraised value or sales price of the property mortgaged, whichever is lower.

Rate Lock

A written agreement in which the lender guarantees a specified interest rate if a mortgage goes to closing within a set period of time. Expiration of the rate lock may directly impact a buyers ability to close

Mortgage

A loan to finance the purchase of real estate, usually with specified payment periods and interest rates. Generally, the mortgage document pledges the mortgaged property to the lender as security for the loan.

Mortgage Insurance

A policy that insures the lender against loss caused by a mortgagor's default on a mortgage.

Multiple Listing Services (MLS)

A database of all properties for sale listed by members of a specified MLS.

PITI

Principal, Interest, Taxes and Insurance: four components of a monthly payment on mortgage loans.

PMI

Private Mortgage Insurance is coverage provided by a private mortgage insurance company to protect lenders against loss if a borrower defaults. Coverage is usually required for a loan with a loan-to-value (LTV) percentage in excess of 80 percent.

Points

A point is one percent of the amount of the mortgage. At closing, lenders sometimes charge borrowers a percentage of the loan amount equal to the number of points to cover the lender's cost. Sometimes borrowers pay higher points in exchange for a lower interest rate.

Principal

The amount borrowed or remaining unpaid. The client in a real estate agency relationship. In other contexts, the term principal can mean an owner. (For example, the principals of a corporation means the owners of the corporation.)

Purchase Offer or Sales Contract

The purchase contract is the legally binding document that sets forth the terms of the sale, establishes the rights and obligations of the parties involved, specifies the actions to be taken in order to close the sale, and establishes the time frames for those steps to be completed.

Survey

A drawing or map showing the precise legal boundaries of a property, the location of improvements, easements, rights of way, encroachments, sometimes well and septic and the other physical features.

Title Search

A check of the title records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

Underwriting


The process for evaluating a loan's application to determine the risk involved for the lender.



VA Loan

A loan guaranteed by the U.S. Department of Veterans Affairs (VA). The loan may be issued by qualified lenders to offer long-term financing to eligible American veterans or their surviving spouses (provided they do not remarry).



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