



**A GUIDE TO BUYING
YOUR PROPERTY**



BANACH WASSON TEAM

Thank you for allowing us the opportunity to discuss the sale of your home. We understand it is one of the most important transactions of your life and must be treated as such. We are different from most real estate professionals. We have built our business on results, and am confident we can deliver for you.

- **We have the experience and know-how to put a sold sign on your property.**
- **We know you're thinking about selling your home, and we want to be the real estate professionals to help you.**
- **We commit to working with you individually and taking the time to understand the unique selling points of your home and neighborhood.**



From listing to closing, we are committed to navigating the entire sale process for you, using our expertise to sell your home smoothly, for top price.

We will actively target the types of buyers most likely to want your home. We will advise you about the home repairs and improvements that will maximize your asking price.

We will advertise your home 24 hours a day, 7 days a week.



ABOUT US

At the **Banach Wasson Team**, we're more than just real estate agents – we're your solution-based partners, guiding you seamlessly from the starting line to the finish line.

Who We Are

Our dynamic team, comprised of Paul Banach, Lisa Wasson, Michele Williams, and Christina Zeck, brings a wealth of experience and expertise to the table. We specialize in all aspects of real estate, offering comprehensive services for:

- **Residential Buyers and Sellers:** Looking to buy your dream home or sell your existing property? We'll navigate the process with you, ensuring a smooth and successful transaction.
- **Commercial Real Estate:** Whether you're an investor or business owner, we'll help you find the perfect commercial space to meet your needs.
- **Business Brokerage:** Thinking of buying or selling a business? With our strategic partnership with ValueCap, Inc. we are able to provide expert guidance throughout the entire process, maximizing your value and achieving your goals.

No matter what your real estate needs are, we're here to listen, understand, and deliver exceptional results. We believe in building strong relationships with our clients, ensuring a stress-free and positive experience.

Meet the Team



PAUL BANACH

LICENSED REAL ESTATE SALESPERSON | LEAD AGENT



LISA WASSON

ASSOCIATE REAL ESTATE BROKER | COMMERCIAL



CHRISTINA ZECK

DIRECTOR OF OPERATIONS | MARKETING



MICHELE WILLIAMS

LICENSED REAL ESTATE SALESPERSON

About EXP Realty

2023

- **RealTrends GameChanger:** Recognized as a top three independent brokerage for the third straight year, based on a 441% increase in transaction sides over a five-year period
- **Direct Selling News Bravo Growth Award:** Awarded for the third consecutive year, recognizing eXp as the domestic-based direct-selling company with the highest revenue and percentage growth
- **Glassdoor Best Places to Work:** Named to the list for the sixth consecutive year



No. 1 growth leader in
year-over-year sales
volume, transaction
sides and agent count



No. 1 sides

No. 1 Top Mover:
Sides and Sales
Volume

No. 1 Independent



No. 1 transactions

No. 4 sales volume

What Our Clients Are Saying

"I had the most amazing time working with Michelle Williams! She was so kind and so professional and answered every call I had no matter what time. She couldn't have made my first time home buying experience any better and I am forever grateful how she always went the extra mile." -Maxwell S. (2023)

"My husband and I have lived full time in FL for 10 years while retaining our home in Penfield, NY. We made the decision to sell the house in NY last fall with a plan to list the house in January with the hopes of selling and closing in early spring to avoid moving amidst the winter elements! We met with Michele Williams and Lisa Wasson at EXP Realty last fall to start the process. Our experience was nothing short of flawless from our initial meetings to obtaining monthly comps and market appraisals, to listing the house, staging the house, coordinating showings and open houses to the final closing. Communications with their entire team were outstanding. The photography was also phenomenal! The house sold in 7 days with multiple offers at a final sell price \$20K above the asking price because of their "delayed negotiations" strategy. We cannot thank Michele, Lisa and Christina for assisting us in the sale of our home of 63 years in Penfield. They did a magnificent job!" -Jan S. (2023)

"We have worked with Paul Banach from Team Lisa Wasson for almost two years now. He helped us sell our property and continues to work with us while we are looking for a new home. Paul is easy to work with and professional. He has been patient with us while we have looked at several homes and gives us the pros/cons of each home we visit. We will continue to work with Paul and is highly recommended!" -Linda M. (2023)

"I contacted Banach Wasson agency to sell my parents estate. Paul became our main contact. From the first time I met Paul I knew I was happy with my decision. Everyone on the team was in communication with me and if I had any questions, they were quick to respond. I am very happy I decided to work with this professional group of people!!" -Marge H. (2022)

"Everyone with whom we worked at eXp Realty was fantastic! Selling a home can be stressful but the team worked efficiently and professionally and helped us find the right buyer in no time! Highly recommended!!" -Erika D. (2022)

"Banach Wasson Team did an excellent job with the sale of our house. This was truly a no muss no fuss experience for us. Paul Banach was on it from the start, if he said they would do something, they did it. The office people were dependable and knowledgeable in all aspects of the process. We could not be happier with the whole deal. If you are selling your house, these are the people you want on your side. It took only (6) six days to have a signed purchase agreement. Extremely impressed!!" -Steve & Theresa M. (2022)

THE BUYING PROCESS

The real estate transaction is complex - and navigating you through every step of the sale is my expertise.



THE MORTGAGE & LOAN PROCESS

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval
 - Application and interview
 - Buyer provides pertinent documentation including verification of employment
 - Credit report is requested
 - Appraisal scheduled for current home owned, if any
2. Underwriting
 - Loan package is submitted to underwriter for approval
3. Loan approval
 - Parties are notified of approval
 - Loan documents are completed and sent to title
4. Title company
 - Title exam, insurance and title survey conducted
 - Borrowers come in for final signatures
5. Funding
 - Lender reviews the loan package
 - Funds are transferred by wire

DURING THE MORTGAGE & LOAN PROCESS

Please Don't.....

- 1. Change jobs, become self-employed or quit your job.**
- 2. Buy a car, truck or van (or you may be living in it)!**
- 3. Use charge cards excessively or let your accounts fall behind.**
- 4. Spend money you have set aside for closing.**
- 5. Omit debts or liabilities from your loan application.**
- 6. Buy furniture.**
- 7. Originate any inquiries into your credit.**
- 8. Make large deposits without first checking with your loan officer.**
- 9. Change bank accounts.**
- 10. Co-sign a loan for anyone.**

FREQUENTLY ASKED QUESTIONS

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you: by phone and/or email.

Will you inform me of homes from all real estate companies or only eXp Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made but before possession?

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

FINDING YOUR HOME

How Technology Can Enhance Your Buying Experience

By utilizing technology we can streamline the home buying process. This makes it more efficient, simpler and less time consuming for you! Here are some of the applications and technology we use.



If you ever need to scan a copy of a document to us, we recommend using CamScanner App. It is free and allows you to send things as a batch all in one PDF. From CamScanner you can send the PDF directly to our email.



Signing paperwork has never been easier! AuthentiSIGN lets you sign all the documents you need electronically. You no longer have to sign in person or print, sign and scan back. This saves you time and allows you to look over your paperwork at your pace.



Sometimes in person showings or meetings are just not possible. We like to use Zoom or Google Hangouts, both are free and lets us share our screen and files with you. If an in person showing is not available, buyers, sellers and agents can meet on one of these applications and tour the home.



Many sellers are utilizing Virtual or Video Tours of their homes online. This allows you to see the home at your convenience and eliminate homes from your search, minimizing your time spent going on showings.



Millions Mapped (MM) gives you access to millions of property listings in almost every state, that are actually still active on the market. Every agent on our team has their own personal app link that can be provided to you. This keeps you both in constant contact and on the same page while you search for your home.

FINDING YOUR HOME

MAKING AN OFFER

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation – we will present it to the listing agent and/or seller.

The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

THE INSPECTION

If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a thorough inspection. The inspection will include the following:

- **Appliances**
- **Plumbing**
- **Electrical**
- **Air conditioning and heating**
- **Ventilation**
- **Roof and Attic**
- **Foundation**
- **General Structure**

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it as well.

The home cannot “pass or fail” an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. The inspector's job is to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association.

I recommend being present at the inspection. This is to your advantage. You will be able to clearly understand the inspection report, and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of an objective third party.

THE FINAL WALKTHROUGH

Prior to closing, usually around 48 hours before, your agent will schedule a final viewing of the property. This is to make sure the property has had all of the required repairs and has remained in the same condition it was when the initial purchase was agreed upon.

Things to Check:

- **Hot Water Heater**
- **Heating System**
- **Air Conditioner**
- **Smoke Detectors**
- **Carbon Monoxide Detector**
- **Repairs Requested at Home Inspection**
- **Get Keys**
- **Plumbing Fixtures**
- **Appliances**
- **Evidence of Pests**
- **Personal Property Negotiated For**
- **Home Exterior**
- **Water Meter Reading**
- **Electric Meter Reading**
- **Gas Meter Reading**

If any issues arise your agent will contact the Seller's agent and attorney. Most issues are minor and are easily fixed prior to closing. However, should there be an issue that is unable to be resolved prior to closing your attorney will assist with negotiations at the closing table.

PREPARING FOR CLOSING

CLOSING 101

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- **A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing**
- **An insurance binder and paid receipt**
- **Photo IDs**
- **Social Security numbers**
- **Addresses for the past 10 years**

WHAT IS A REAL ESTATE CLOSING?

A “closing” is where you and your Attorney meet with some or all of the following individuals: the Seller, the Seller’s Attorney, a representative from the lending institution and a representative from the title company, in order to transfer the property title to you. The purchase agreement or contract you signed describes the property, states the purchase price and terms, sets forth the method of payment, and usually names the date and place where the closing or actual transfer of the property title and keys will occur.

If financing the property, your lender will require you to sign a document, usually a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property if you fail to make the payments. Before you exchange these papers, the property may be surveyed, appraised, or inspected, and the ownership of title will be checked in county and court records. At closing, you will be required to pay all fees and closing costs in the form of “guaranteed funds” such as a Cashier’s Check. Your Attorney or escrow officer will notify you of the exact amount at closing.



BANACH WASSON TEAM

PREPARING TO MOVE

MOVING CHECKLIST:

8 WEEKS BEFORE:

- ☐ **Sort.** Walk through every room and open every drawer; decide what to take to your new home and what to get rid of. Make a list of “keep” items that will require special packing or extra insurance coverage.
- ☐ **Purge.** Donate items you no longer want, or host a yard sale.
- ☐ **Hire movers.** Research moving companies. Always ask for the mover’s U.S. Department of Transportation license number; whether the company is bonded; and whether company is licensed for interstate moves, if you’re moving out of state. Request in-home estimates to receive the most accurate pricing.
- ☐ **Contact your children’s school.** Notify the school that you’re moving, and obtain copies of your children’s records. Contact new schools for enrollment and record-transfer procedures.

6 WEEKS BEFORE:

- ☐ **Make travel arrangements.** Book hotel stays if you’ll need lodging on the road or before your new home’s ready; book any necessary flights.
- ☐ **Order packing supplies.** Purchase standard boxes in various sizes; bubble wrap; packing paper; packing tape; and specialty containers, such as wardrobe and dish-pack boxes.
- ☐ **Contact your doctors.** Obtain copies of medical records for all family members, or have the records sent to your new physicians. Haven’t found new ones yet? Ask your current doctors for recommendations.
- ☐ **Contact insurance agents.** Find out whether your move necessitates changes in your medical, dental, vehicle or personal property insurance.

PREPARING TO MOVE

MOVING CHECKLIST:

4 WEEKS BEFORE:

- ☐ **Start packing.** Begin with items you use only rarely or seasonally (e.g., fondue pot; pool toys); save items you use frequently (e.g., TV remote; your toothbrush) until just before moving day. Snap photos of valuables and pack them separately; you'll carry those items with you.
- ☐ **Label, label, label.** Mark each box with its contents and the room it's destined for in the new house. The only exception: Don't list contents on a box that contains valuables, to avoid theft.
- ☐ **Inventory.** Keep a running list of each packed box, its contents and what room it belongs in. Later, you can match this against your moving company's inventory sheet.
- ☐ **Measure.** Ensure that all of your belongings can make it out of your old home and into your new one; measure any tall, wide or oddly shaped items, as well as any doorways or tight spaces they'll need to fit through, so there are no surprises on moving day.
- ☐ **Update your computer.** Download any necessary software updates and ensure that all of your files and photos are backed up to an online cloud storage service or an external hard drive that you'll carry with you.
- ☐ **Make arrangements for pets.** Book a pet sitter or care facility for moving day. If you're moving out of town, make travel plans for your furry friends and ensure your veterinarian has authorized your pets for the journey.
- ☐ **Contact utility companies.** Instruct existing utilities to disconnect services the day after your move; direct new utilities to install services at least a day before you arrive.
- ☐ **Consider storage.** If your new home won't be ready when you leave your old one, research storage options in your new community.
- ☐ **Clear the freezer.** Start using up frozen food items that will be a hassle to move. Then, tackle the pantry and fridge.
- ☐ **Alert important parties.** Notify your employer, banks, credit card companies, subscription services, friends and family of your move.

PREPARING TO MOVE

MOVING CHECKLIST:

2 WEEKS BEFORE:

- ❑ **Confirm the movers.** Contact the moving company and double-check your plans. Make sure the insurance in place is enough to cover your valuables.
- ❑ **Clear out.** Empty out storage units, safe deposit boxes and any other off-site storage spots. And don't forget to pick up your dry cleaning.
- ❑ **Take time off.** Evaluate how many work days you'll need to make the move, and then request time off from your employer.
- ❑ **Clean the rugs.** Have area rugs cleaned; they'll arrive rolled and wrapped from the cleaner, ready to unroll at the new house.
- ❑ **Pay it forward.** As you pack, gather warranty information, manuals and other house specific information in a binder for the new owners.

1 WEEK BEFORE:

- ❑ **Finish packing.** Aim to complete the general household packing a couple of days before moving day.
- ❑ **Pack your bag.** Your last bag should contain at least one change of clothes — or more, if you're moving out of state — for each person in the family, as well as all of the basics (e.g., phone charger, toilet paper) you need to survive for a few days without the items on the moving truck.
- ❑ **Visit the pharmacy.** Refill any prescriptions you'll need for the next month, and arrange to transfer prescriptions to a pharmacy in your new community.
- ❑ **Unplug.** Disconnect and clean any large appliances (e.g., washing machine, fitness equipment) you're moving; contact a professional to disconnect gas lines. If you're moving your fridge, defrost the freezer and clean it at least a day before you move.

PREPARING TO MOVE

MOVING CHECKLIST:

A FEW DAYS BEFORE:

- ☐ Confirm the movers ... again. Triple-check arrangements with the moving company. Verify how much you'll owe on moving day, and what forms of payment are accepted. Ask for a cellphone number for the day-of contact, and confirm the crew's arrival time. Prepare written directions to your new home and hand them to the movers on moving day.
- ☐ Get the keys. Arrange to receive the keys to your new home, or schedule the realtor or landlord to meet you on moving day.
- ☐ Disassemble furniture. Place screws, brackets and fasteners in a small plastic storage bag, and label it. Even better: Tape the bag to the furniture's underside.
- ☐ Get rid of it. Most movers prohibit moving boxes that contain paint, aerosol cans, matches, alcohol and other chemicals. Properly dispose of these items, or plan to move them yourself.

Don't Pack List: (keep these items with you on moving day)

- ✓ Important documents (e.g., passports, marriage license, birth certificates, any records containing bank account information or Social Security numbers)
- ✓ Checkbook ✓ Credit cards ✓ Cash ✓ Medication
- ✓ Phone and charger ✓ Laptop and charger
- ✓ Toilet paper ✓ Paper towels ✓ Trash bags
- ✓ A change of clothes (one for each member of your household)
- ✓ Snacks and water (for kids and pets)
- ✓ A child's special toy or blanket (if they can't bear to pack it)
- ✓ Flashlight ✓ Tape measure ✓ Toolbox
- ✓ Jewelry ✓ Any other valuables, heirlooms or irreplaceable items

AFTER YOU MOVE IN

Moving is often a chaotic yet exciting event in your life. After the big moving day, you've got a lot of work ahead of you. Unpacking is just the first part of the battle. Next you'll need to get your regular routines sorted out and make sure everyone in the family feels comfortable in the new home.

With all of the changes and the responsibilities of a big move, it's easy to misplace important items and make mistakes. To help keep your life in order, be sure to keep these things on your to-do list!

Securely store these records:

- Your closing statement
- Property deed
- Receipts for home improvements
- Warranty information
- Loan papers
- Insurance policies

Change your address

Start with USPS to make sure that all your mail is getting forwarded and you don't miss any important mail or bills. You can do this online at moversguide.usps.com.

Once this is done you'll also want to update your address with:

- Banks & Credit Cards
- Insurance Providers
- Work
- Department of Motor Vehicles (Driver's License and Car Registration)
- Voter Registration
- Online Vendors (Especially with automated payments).

Thank you for choosing the Banach Wasson Team!

Here's how you can get in touch with us!



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BANACH WASSON TEAM
SOLUTIONS BASED PARTNERS

