

Buyer's Guide

ELYSIAN 
HOMES
BY MARK SIWIEC AND ASSOCIATES

Our Commitment *To You*

Undivided Loyalty

To act in your best interest at all times.

Reasonable Care

To use all of our skills to the best of our ability on your behalf.

Obedience

To obey any lawful requests from you.

Confidentiality

To keep any information you give us confidential.

Full Disclosure

To disclose to you any information that we know that may help you.

Accountability

To account for any funds trusted with us (escrow deposits).

Why Buy with *Elysian Homes*?

OUR AGENTS:

Whether you're a first-time buyer, upgrading, or relocating, our agents are here to guide you every step of the way. We specialize in helping buyers navigate the Rochester market with ease. Our brokerage offers:

- *Local Expertise* – we know Rochester's neighborhoods inside and out.
- *Personalized Service* – we tailor the home search to your needs.
- *Smooth Transactions* – we handle the details, so you don't have to stress.

OUR SUPPORT TEAM:

At Elysian Homes, our dedicated administrative team works behind the scenes to support our agents, ensuring a smooth and stress-free experience for buyers.

From scheduling showings and managing paperwork to coordinating transactions and keeping everything on track, we handle the details so your agent can focus on finding your perfect home. Our goal is to make the home-buying process as seamless and enjoyable as possible, providing the support you need every step of the way.

Timeline & Process for Buying A Home



Mortgage Process



Your Agent



Attorney Process

- 1 **Buyer Consultation** - outline the homebuying process & personalize your home search
- 2 **Pre-Approval** - consult with a trusted mortgage lender & determine your ideal monthly payment
- 3 **Search for Homes** - private showings, FSBOs, new builds, open houses
- 4 **Write an Offer** - decide on price & terms, sign offer, & negotiate with seller
- 5 **Earnest Money Deposit** - due within 2 days of offer being accepted - goes towards total closing costs
- 6 **Attorney Approvals Due** - 3 days after offer accepted, attorney will reach out to you to review contract
- 7 **Complete Mortgage Application** - talk to your lender to see if they need anything from you
- 8 **Inspections** - usually within 7-10 days , priced around \$450
- 9 **Appraisal** - bank determines value of house & any necessary repairs
- 10 **Abstract, Survey, & Title** - all of these will be collected & organized by the attorney
- 11 **Loan is sent to underwriting**
- 12 **Once title is cleared, it will get sent to your lender**
- 13 **Receive Mortgage Commitment** - usually 15-30 days from mortgage application
- 14 **Homeowners Insurance** - pay for one year & send receipt to your lender
- 15 **Bank reviews title & issues CLEAR TO CLOSE!**
- 16 **Attorneys coordinate closing with all parties**
- 17 **Final Walkthrough:** inspect home within 48 hours of closing; agent attends & takes meter reads
- 18 **CLOSING DAY!** - Bring certified check to closing. Final numbers will be available to you the day before

Although we have a great team supporting your transaction, we're still with you every step of the way—and always just a call or text away if questions come up.

Determine Your Budget & Get Pre-Approved

Before you start house hunting, it's important to know what you can afford.

- ✓ Check your Credit Score: higher scores = better mortgage rates
- ✓ Set a Budget: factor in taxes, insurance, and maintenance
- ✓ Get Pre-Approved: a mortgage pre-approval shows sellers you're serious

The Importance of Using a *Local Lender*

LOCAL KNOWLEDGE

Every area has different real estate practices. It is vital to have a lender who understand the purchasing process to help guide you through this transaction.

EXPERIENCE & REPUTATION

A local vendor with good experience and reputation can make all of the difference! In multiple offer situations, sellers and their agents will choose to work with a bank they know and trust. I only recommend lenders who my clients have LOVED working with.

ANSWERING QUESTIONS

When you're not sure how to proceed, or just prefer to meet with a friendly face, it will be easier to take a trip to their office so they can walk you through the process.

NO “BANKER HOURS”

Real estate doesn't always happen 9-5. They are responsive and available when YOU need them (which may be evenings and weekends)! It could be the difference between getting an offer accepted or being too late to the game - it's really that important!

Your Home Search

MULTIPLE LISTING SERVICE

All of your criteria is input into our multiple listing service so you get notified every time a house is listed that matches your needs.

OPEN HOUSES

A great way to browse homes and get a feel for the styles and neighborhoods you like.

FOR SALE BY OWNER

I'll contact the owner for you to make an appointment and get all of the important information.



**Beware of third party websites like Zillow and Realtor.com, they do not always have the most recent information*

Your Home Search

Popular Neighborhoods in Rochester

Park Avenue

Historic charm with a vibrant social scene.

Corn Hill

Artsy, historic, and close to downtown.

South Wedge

Trendy, walkable, and full of character.

Brighton

Top-rated schools and beautiful homes.

Pittsford

Upscale homes with excellent schools

Henrietta

Affordable and close to shopping centers.

Charlotte

Scenic homes near lake ontario

Irondequoit

Family-friendly and community oriented

Webster

Growing, suburban, and rich in nature.



Off-Market Homes

We have a large network of sellers, agents, & connections within the community. This is a great resource for our buyers to find homes without any competition.



Making an Offer

PRICE

What you offer on a property depends on its condition, time on the market, buyer activity, and the urgency of the seller. I will give you price guidance based on recent sales of similar properties.

CLOSING DAY

Closing typically happens 30-60 days from the date of acceptance. It is just a TARGET date.

ATTORNEY APPROVALS

Due from both buyer and seller's attorneys, within 3 days of accepted offer. Your attorney will contact you to review the contract before issuing their approval.

THE INSPECTIONS

At the time of the offer, we have the option to make your offer contingent on various types of property inspections.

EARNEST MONEY DEPOSIT

Larger deposits show the seller you are a serious buyer and will help in multiple offer situations. I've had deposits as high as the list price of the house.

PERSONAL PROPERTY

Often, the seller plans on leaving major appliances in the home. However, which items stay or go can be a matter of negotiation.

Commonly Used Terms



Escalation Clause

Allows us to offer a certain amount over the highest offer, up to your max amount. For example, we are willing to pay \$5,000 over the best offer up to \$280,000.

Delayed Negotiations

When a sellers delays entertaining purchase offers. Many sellers will list their house on a Wednesday or Thursday and have offers due on a Monday or Tuesday. If a house goes past delayed negotiations (does not receive offers), it is very important to act quickly as the house will likely be sold soon after that.

Appraisal Gap

If the appraiser determines the value of the house is less than the agreed upon purchase price. Some sellers will ask for appraisal gap coverage when submitting the offer to ensure that if the appraised value comes in low, the buyer will cover the difference. (Think of this as a larger down payment)

Cash Guarantee

A type of program that many lenders offer to help buyers compete in this market. It could mean that the lender is guaranteeing the sale of the house and willing to front the cash for the sale if the buyer cannot get a mortgage. Lender programs vary so it's important to understand the requirements for each lender.

Rewards Program

In honor of your referrals; call, text or email me with the name of someone who could use my help, and we'll send you a small gift! We also host VIP events for people who refer us business!



Your Guide to Rochester



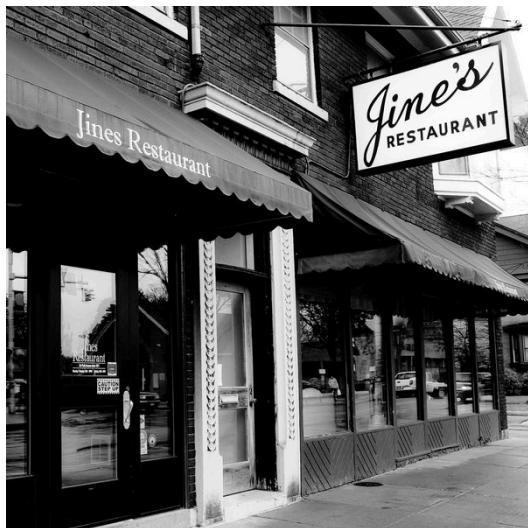
HELPFUL RESOURCES:

- **Rochester Gas & Electric (RGE):** Set up your utilities.
- **Monroe County DMV:** Update your address and register your vehicle.
- **Trash & Recycling Schedule:** Check your town's website.
- **Local Facebook Groups:** Great for neighborhood updates and recommendations.

Your Guide to Rochester

Restaurants

- Vern's - Park Avenue
- The Classic Kitchen & Cocktails - Park Avenue
- Roam Cafe - Park Avenue
- Jines Restaurant - Park Avenue
- Good Luck Restaurant - City
- Bitter Honey - City
- Radio Social - City
- Trata - City
- Dinosaur BBQ - City
- NOSH - City



- Pub 235 - Webster
- NY Kitchen - Canandaigua
- Cure - Public Market
- Fiorella - Public Market
- Pasta Villa - Irondequoit
- Joey's Pasta House - Penfield
- Umai Revolving Sushi - Pittsford

Your Guide to Rochester

Bars, Breweries, & Culture

- Iron Smoke
- K2
- Nine Maiden
- Beer Park
- Other Half Brewing
- Irondequoit Brewery
- Bar Bill
- Blue Barn Cidery
- Rohrbach's Brewing
- Black Button Distilling
- Living Roots Urban Winery
- Genesee Brew House



- The George Eastman House
- Memorial Art Gallery
- ArtisanWorks
- Mt. Hope Cemetery (Susan B. Anthony Grave)
- Rochester Public Market
- Comedy at the Carlson
- Susan B. Anthony House & Museum
- Corning Museum of Glass
- The Little Theatre
- Elevate Gym
- Strong Museum of Play



Your Guide to Rochester

Festivals & Events

- ROC Holiday Village
- Party in the Park
- Food Truck Rodeo
- Lilac Festival
- Zoo Brew
- International Jazz Fest
- Fringe Festival



- Happiest Hours – RMSC & Museum of Play
- First Fridays
- MAG Clothesline Festival
- Corn Hill Festival
- Naples Grape Festival
- Fairport Music Festival



Ready to Sell? Let's Get in Touch!

GRETCHEN NACE
Licensed Real Estate Salesperson

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