

# your home buying guide



LET'S FIND YOUR DREAM HOME, WITH ONE OF ROCHESTER'S  
MOST ELITE REAL ESTATE TEAMS.





# CONGRATULATIONS ON YOUR DECISION TO BUY A HOME!

We know buying a home can sometimes be confusing, or even downright frustrating. But with the right guidance and preparation it doesn't have to be! We understand this is one of the most important transactions of your life and must be treated as such.

We hope you find this guide helpful as you begin your home search. Please use this manual to learn more about the home buying process and our team's unique approach to being your real estate partner...for life!

Our mission at Team Hilbert is to use our years of experience and dedication to our clients to make the journey into your new home as seamless as possible. We will treat you like a VIP every step of the way!



**TEAM HILBERT**  
-AT KELLER WILLIAMS REALTY GREATER ROCHESTER-





# meet the team

Led by Chuck and Tiffany Hilbert, the team has over 35 years of real estate experience in the greater Rochester, NY area.

Chuck serves as the owner and operator of 5 Keller Williams market centers in the Rochester Market, Brighton, Gates, Canandaigua, Penn Yan, and Geneseo. In 2021 Chuck had the pleasure of acquiring the Buffalo KW market centers and adding 350+ agents to our local KW family. Tiffany took over the reigns of the team in 2017 and has propelled Team Hilbert to one of the Top 5 teams in the greater Rochester area. Together they have helped build Keller Williams into one of the largest and fastest growing real estate franchises in the world.

Started Real Estate career after graduation from Bonaventure University

2009

Opened KW in Rochester with 26 agents

Grew Rochester agents to over 650

2021

Co-acquired KW Buffalo with over 350 agents

1985

1989

Started Real Estate rental company in 1989

Top 10 Agent awards

2019-2022

2022

Has grown Team Hilbert from 4 members to 14 and counting!



**CHUCK HILBERT**

Operating Principal of Keller  
Williams Realty GR  
c. 585-732-6181  
chuckhilbert@KW.com



**TIFFANY HILBERT**

Team Leader  
Licensed Real Estate  
Salesperson  
c. 585-729-0583  
tiffanyhilbert@KW.com

Hometown expertise while achieving Greater Rochester's Platinum Sales Master Level year after year. Tiffany & Chuck Hilbert are both Rochester natives & graduates of St. Bonaventure University.





**TIFFANY WILLIAMS**

Licensed Real Estate  
Salesperson  
c. (585) 530-7579  
Tiffany\_Williams@KW.com



**OLIVER CACOVSKI**

Licensed Real Estate  
Salesperson  
c. 585.721.1329  
olivercacovski@KW.com



**CHARLES MCBRIDE**

Licensed Real Estate  
Salesperson  
Client Concierge  
c. 585.330.3795  
CMcbride@KW.com



**JESSE SANFILIPPO**

Licensed Real Estate  
Salesperson  
c. 585.760.4709  
JSanfilippo@KW.com



**ELISE LOVULLO**

Licensed Real Estate  
Salesperson  
c. (585) 350-9042  
Elovullo@KW.com



**TYLER RANKE**

Licensed Real Estate  
Salesperson  
c.(585) 329-5363  
Tylerranke@KW.com



**MINDY NASH**

Licensed Real Estate  
Salesperson  
c.(585)-429-0747  
Mindy.Nash@kw.com



**JARED KIERECKI**

Licensed Real Estate  
Salesperson  
c. 585.478.6752  
JaredK@KW.com





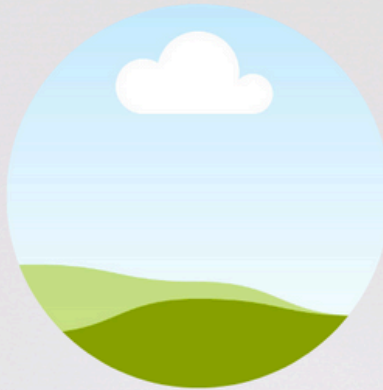
**KARINA SWANSON**  
Licensed Real Estate  
Salesperson  
Team Administrator  
c. (315) 335-6673  
Karina.Swanson@KW.com



**REBECCA ZEPHRANI**  
Director of Marketing  
c. (585) 305.5816  
RZephrani@KW.com

## INTERESTED IN REAL ESTATE?

Ask about how you can get started on your Real Estate career journey TODAY!



Your Name Here...



# ROCHESTER REVEALED



**SUBSCRIBE**

### HAVE YOU SEEN THE LATEST EPISODE?

Don't forget to TUNE IN and SUBSCRIBE to Team Hilbert's brand new YouTube Series about our beloved town. All things Rochester, real estate and MORE!

**Rochester Revealed with  
Team Hilbert**





# TEAM HILBERT'S BUYER AGENT DUTIES

## Receiving a New Client:

- Set up an appointment to discuss the home buying process.
- Listen to and answer all questions and concerns.
- Help determine needs and priorities.
- Conduct a thorough needs analysis for fiduciary service.
- Promptly respond to all communication.
- Gather and answer questions about potential homes and local community information.
- Provide pricing information and market research.
- Determine motivation (work, school, family, etc.).
- Discuss "must-haves" and negotiables.
- Determine timeline and motivation.
- Discuss location preferences.

## Meeting a New Client:

- Conduct a buyer consultation and share the Buyer's Guide.
- Build rapport and ensure they have someone to guide them through the home buying process.
- Explain the home buying process from start to finish.

## Financing and Qualifying for a Mortgage:

- Provide advice for mortgage approval.
- Provide referrals for trusted local lenders.
- Select lenders based on client needs.

## Setting Up Home Search:

- Set up an in-depth and comprehensive search in the MLS.
- Discuss the importance of keeping options open.
- Set up showings and contact listing agents for questions.
- Have a quality conversation about what the buyer needs in a home.
- Review listings sent by clients for discussion.

## Showing Properties:

- Work as an impartial advisor to avoid emotional decisions.
- Identify homes that meet the buyer's criteria.
- Refine criteria and select additional homes as necessary.
- Show homes within budget and according to criteria.
- Fill out showing feedback.
- Teach about homeownership and the mechanics of a house.
- Look closely for the good, bad, and awesome aspects of a home.
- Ask questions to understand client needs.

## Writing Purchase Offers:

- Handle all documentation and paperwork.
- Go over how to make the offer stand out in multiple offer situations.
- Review documents before presenting them for signing.
- Submit and negotiate offers on the buyer's behalf.
- Provide comps to help determine purchase price and escalation cap.
- Gather basic info and proof of funds/prequalification.
- Explain terms and answer questions.
- Contact listing agent for more detail on the seller's motivation.
- Provide other ideas to sweeten the offer.

# WHAT EXACTLY DOES A BUYERS AGENT DO?





### **Winning Purchase Offer:**

- Negotiate offers and oversee the negotiation process.
- Send contract and intro email to all parties.
- Be in touch with the loan officer regarding appraisal and other details.
- Explain the next steps in the transaction to the client.

### **Conducting Inspections:**

- Schedule and attend inspections with clients and vendors.
- Help resolve any issues between buyer and seller.
- Refer to reliable professionals.
- Negotiate all inspection repairs.

### **What Happens Once We Go to Contract:**

- Ensure homeowners insurance and utilities are in place.
- Communicate diligently with administrative staff for service from initial contact through contract to close.
- Update the client on what's next and what to expect.
- Facilitate the deposit process and ensure attorney approvals are received timely.
- Make sure contingencies are completed and released by contract date.
- Follow along with bank correspondence and help facilitate document gathering.
- Advise clients to consult the loan officer before making changes to financing or employment status.
- Consult on turning utilities to the buyer's name, including gas, electric, water, and garbage disposal.
- Review and sign off on HOA documents if applicable.

### **Final Walk-Through:**

- Conduct a final walk-through with the client and review a checklist to ensure the home is as it was when purchased.
- Address any issues with attorneys if necessary.
- Have the buyer sign off on the checklist and prepare to receive the keys.

### **Closing:**

- Coordinate the time and place for closing with the attorney and bank.
- Ensure the buyer reviews and understands final closing estimate documents.
- Ensure the buyer brings a bank check to closing for the balance of needed funds.

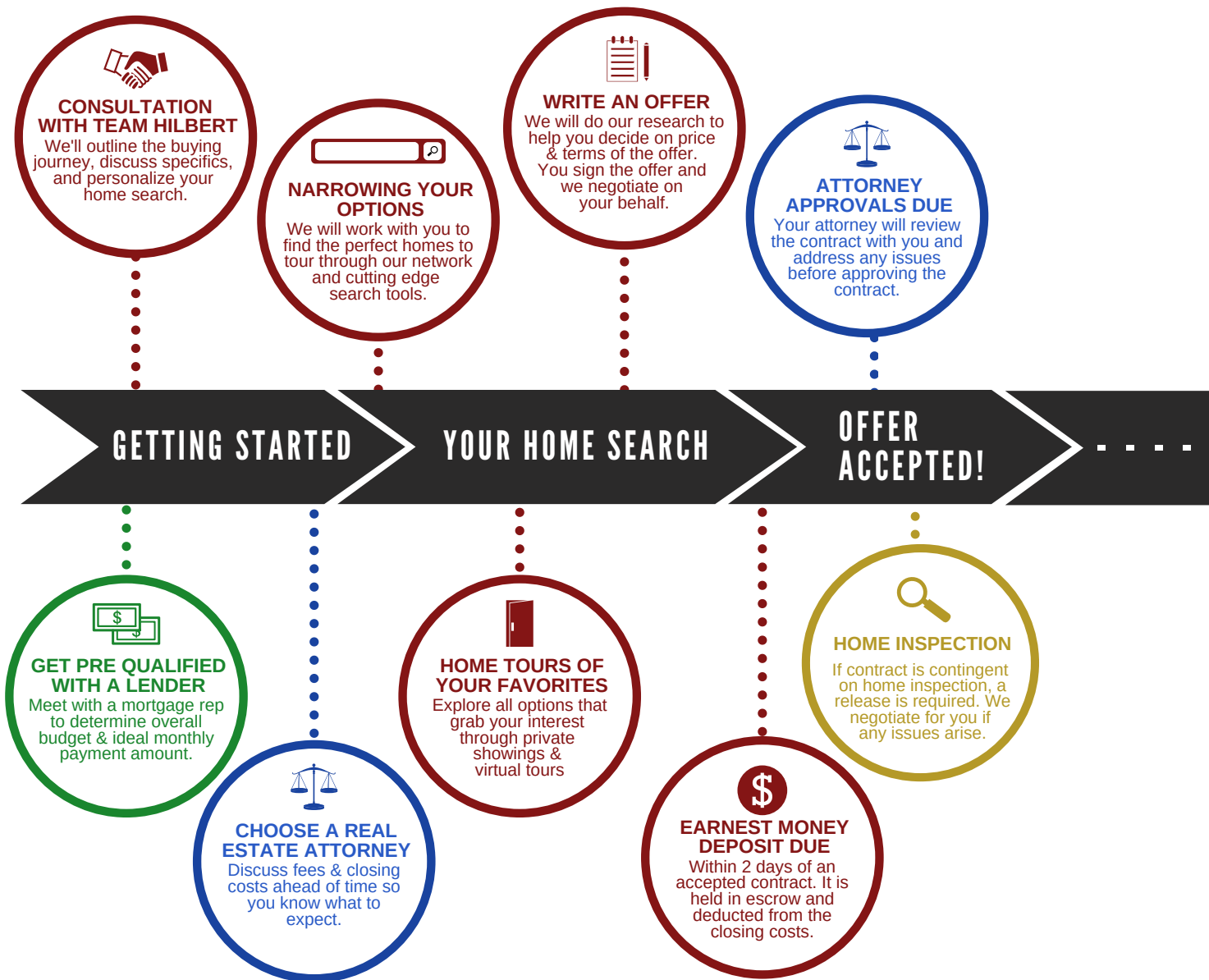
### **What is Important to Win a Purchase Offer in Today's Market:**

- Understand the different pieces of a purchase offer.
- Consider including an appraisal gap coverage if you have the funds.
- Use an escalation clause to make your offer more competitive.
- Keep proof of funding up to date and communicate with the loan officer.
- Be aware of septic and property inspection requirements.
- Consider radon inspection if applicable.
- Be flexible to the seller's needs, such as post-possession arrangements.





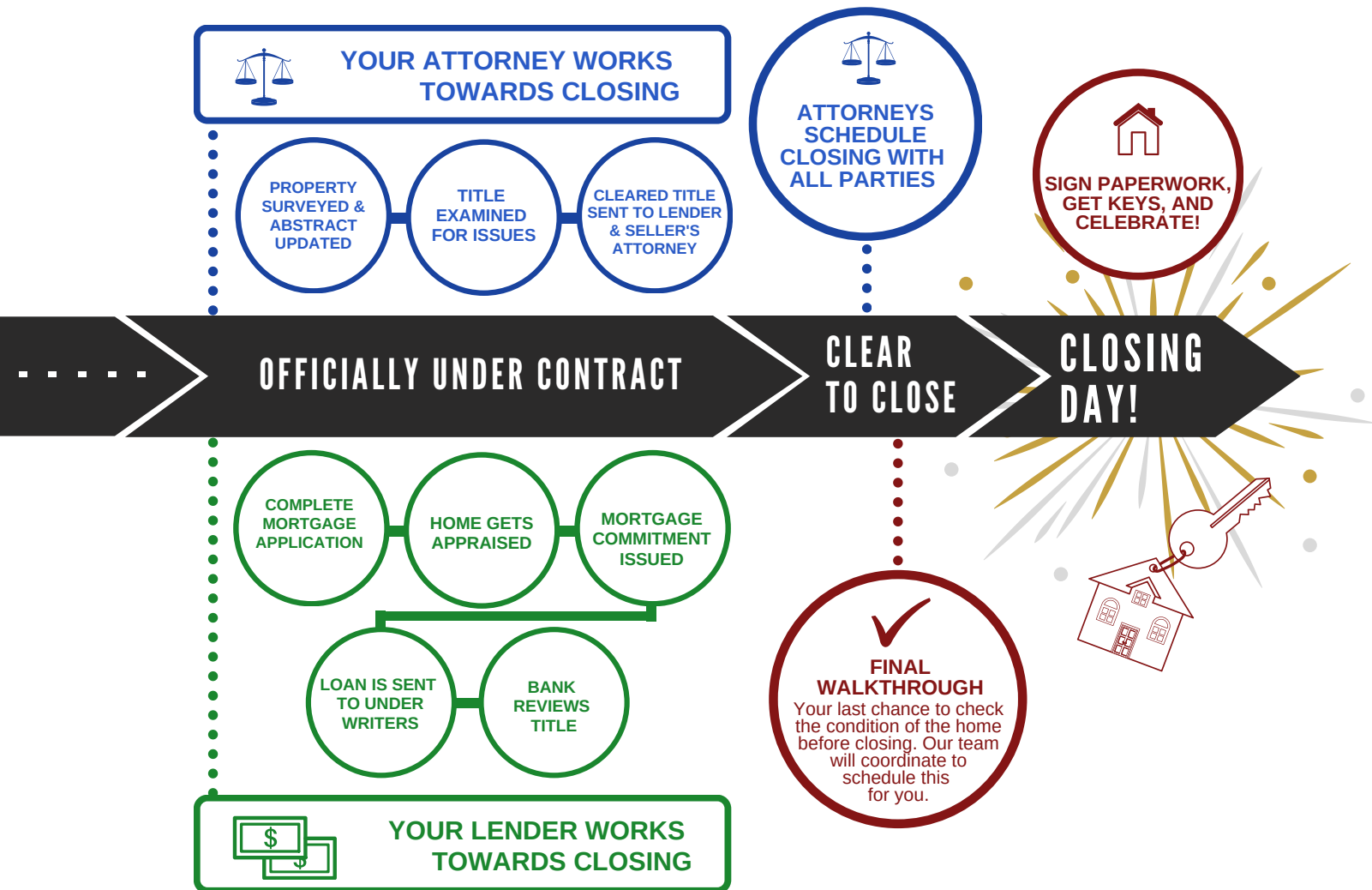
# THE HOME BUYING





# PROCESS TIMELINE

(OUR TEAM TRACKS THIS TIMELINE FOR YOU!)



“ Team Hilbert was great! Everyone was very professional and helpful. They took time with us to walk us through the home buying process. We would definitely use them again! ”





# HOME BUYER

# FAQs

## WHY SHOULD I USE A TEAM HILBERT AGENT?

- **Expert Guidance:** Team Hilbert simplifies the process, ensuring you don't miss out on the perfect home. You don't do this everyday, but we do!
- **Negotiation & Contracts:** Your agent will protect your interests during negotiations and ensure all legal details are covered.
- **Market Knowledge:** With a deep understanding of the market, your agent will find homes that match your vision and needs.

By hiring a trusted and established team, you gain an advocate who ensures your interests are protected, guides you through negotiations, and handles all the intricate details, making the entire process smoother and less stressful.

**An agent's expertise and market knowledge can be the difference between finding your dream home and missing out.**

## WHY GET PREQUALIFIED BEFORE YOU SHOP?

We want to set you up for the best success. It educates you on what you can afford to make informed purchasing decisions. You also can not submit an offer without a pre approval.

A pre-approval from the bank is important in this market! Most sellers only want to work with qualified, serious buyers (makes sense, right?).

It also allows you to truly know what is in your budget. Make sure to get the ball rolling on this before we look at any homes.

Please note: the inquiry on your credit should be negligible, but check with your mortgage representative if you are concerned about this!

## WHY IT IS IMPORTANT TO WORK WITH A LOCAL LENDER?

Local lenders have reputations in the market and many are preferred. Different lenders have special programs/grants we know about, accessibility and reputation of the lenders we use is crucial during a real estate transaction.



# QUESTIONS TO ASK YOUR AGENT...

## **How much will this house sell for?**

Gain insight into pricing strategies and market trends to help you make a competitive offer.

## **How much should I put down for an Earnest Money Deposit (EMD)?**

Your agent can guide you on how much to put down to show your commitment without overstretching your budget.

## **What's the difference between an EMD and a deposit?**

Understand the distinction between these two important aspects of the buying process.

## **My lease is up in March, when should I start looking?**

Planning ahead is key. Your agent can help you create a timeline that aligns with your lease expiration.

## **How do I get my offer accepted?**

Learn how to make your offer stand out in a competitive market.

## **When can I move to my new home?**

Discuss the timeline from offer acceptance to closing, so you can plan your move.

## **What should I do now to prepare if I want to buy in 1-2 years?**

There are steps you can take now, like saving, improving your credit score, and researching the market, to set yourself up for success later.

## **How do I choose the right home for me?**

Work with your agent to prioritize factors like location, size, and features to help you make a confident decision.

## **What are closing costs? When do I need to have the money ready?**

Closing costs can vary, and your agent can help you understand when and how to budget for these expenses.



# Share WITH YOUR AGENT...

**Budget:** What is your price range?

**Location:** Consider proximity to schools, work, and amenities, and think about your daily commute.

**Needs vs Wants:** Clarify your must-haves versus nice-to-haves.

**Home Style:** Do you prefer a ranch, colonial, or another style?  
(Show photos for comparison.)

**Space Requirements:** How many square feet do you need?

**Living Environment:** Would you live on a busy street? Do you need a fully fenced yard? Is one-floor living important to you?

**Who Will Be Living with You:** Consider the needs of everyone in your household.

**Any Other Specific Preferences:** The more details you share, the better your agent can assist you.

## WRITING AN OFFER

**Work with Your Agent on Comps:** It's crucial to look at comparable properties to determine a fair offer.

**Understand the Market:** Knowing the local market conditions can help guide your strategy.

**Electronic Signatures:** Team Hilbert uses electronic signings, like DocuSign, for convenience.

### Key Points of an Offer:

**Offer Price:** What are you willing to pay?

**Earnest Money Deposit:** A sign of your commitment.

**Inspections:** Are you requesting home inspections?

**Closing Date:** When would you like to close?

**Contingencies:** Are there any conditions tied to the sale?

**Escalation Clauses:** Do you want to add a clause to beat other offers?

**Attorney and Lender:** Ensuring you have the right legal and financial support is key to a smooth transaction.



# YOUR MORTGAGE GETTING PRE-APPROVED

If you are financing your home purchase, you will want to do your homework first.

Here are some things to consider when interviewing mortgage reps and loan products:

Is this a local bank / company? Yes ☐ No ☐

Is someone available beyond 'bank hours'? Yes ☐ No ☐

What are the loan application / approval process fees?

What types of loans do you offer?  
What would be best for me in my specific situation?

What interest rate are you offering, and how did you arrive at it? How will the rate change over the life of the loan?

Will you give me a fee sheet or estimate of funds to close?  
Will you explain my good faith estimate (GFE)?

What am I paying in points?

What will my monthly payment be?

How long will it take the loan to close?

## May We Suggest...



### Chris Lake

Loan Officer  
NMLS 625943  
(585) 241-0000 ext. 134  
Premium Mortgage Corporation  
2541 Monroe Ave  
Rochester NY 14618  
NMLS #3254 | Licensed Mortgage  
Banker NYSDFS



### Adam Jones

Loan Officer  
NMLS 1220765  
(585) 241-0000 ext. 148  
Premium Mortgage Corporation  
2541 Monroe Ave  
Rochester NY 14618  
NMLS #3254 | Licensed Mortgage  
Banker NYSDFS



### Tim Cone

Mortgage Originator  
NMLS #1294393  
tscone@grbbank.com  
1850 S. Winton Road  
Rochester NY, 14618  
Cell: 585.236.6240  
Office: 585.498.7725  
Fax: 585.427.7888



## The Best!

# ATTORNEYS

Your real estate attorney is an important ally in your home buying process. Make sure you hire a local attorney who (preferably) specializes in real property or has experience in this unique subject.

Your attorney will look out for you by:

- reviewing, approving, and preparing documents relating to purchase contracts & addenda
- ensuring the transfer is legal, binding, and in the best interest of the client he or she represents
- reviewing the survey & abstract, updating if necessary
- writing title insurance policies
- completing title searches on the property and helping to clear any issues
- transfer of funds documentation for the buyer's lender (if the purchase is being financed)
- handling the closing

**Team Hilbert has teamed up with a few local Real Estate Attorneys that service our clients with the utmost professionalism and comprehensive service. It is more important than ever to have an entire team looking out for you!**



# INSPECTIONS

## What should I expect?

**A home inspector will look at a house's HVAC system, interior plumbing and electrical systems, roof, attic, floors, windows and doors, foundation, basement and structural components, then provide a written report with results.**

A home inspection generally takes two to four hours, but may take more time depending on the size of the house.

Attend the inspection so you can explore your new home in detail and ask questions as you go. This process can give you much more informative than the report alone.

Don't be concerned with the quantity of defects listed on your report. Instead, pay attention to the seriousness of the home's issues. Some are minor and some can be deal breakers. We will review the report and discuss the best ways to move forward with you. If any repairs or contract re-negotiations are in order, we'll handle that for you.



# REAL ESTATE

# Terms

**Abstract:** A collection of legal documents that chronicle transactions associated with a particular parcel of land. Generally included are references to deeds, mortgages, wills, probate records, court litigations, and tax sales—basically, any legal document that affects the property.

**Appraisal:** In order to get a loan from a bank to buy a home, you need to get the home appraised so the bank can be sure they are lending the correct amount of money. The appraiser will determine the value of the home based on an examination of the property itself, as well as the sale price of comparable homes in the area.

**Assessed value:** This is how much a home is worth according to a public tax assessor who makes that determination in order to figure out how much city or state tax the owner owes.

**Closing costs:** In addition to the final price of a home, there are also closing costs, which will typically make up about two to five percent of the purchase price, not including the down payment. Examples of closings costs include loan processing costs, title insurance, and excise tax.

**Comparative market analysis:** (CMA) is a report on comparable homes in the area that is used to derive an accurate value for the home in question.

**Contingencies:** This term refers to conditions that have to be met in order for the purchase of a home to be finalized. Attorney approvals & home inspections are examples of contingencies.

**Equity:** In homeownership, equity refers to how much of your home you actually own—meaning how much of the principal you’ve paid off. The more equity you have, the more financial flexibility you have, as you can refinance against whatever equity you’ve built.

**Escrow:** An account that the lender sets up that receives monthly payments from the buyer.

**Interest:** This is the cost of borrowing money for a home. Interest is combined with principal to determine monthly mortgage payments. The longer a mortgage is, the more you will pay in interest when you have finally paid off the loan.

**Pre-approval letter:** Before buying a home, a buyer can obtain a pre-approval letter from a bank, which provides an estimate on how much the bank will lend that person. This letter will help determine what the buyer can afford.

**Principal:** The principal is the amount of money borrowed to purchase a home. Paying off the principal allows a buyer to build equity in a home. Principal is combined with interest to determine the monthly mortgage payment.

**Private mortgage insurance:** (PMI) is an insurance premium that the buyer pays to the lender in order to protect the lender from default on a mortgage. These insurance payments typically end once the buyer builds up 20% equity in a home.

**Survey:** A map that shows the property limits as well as where the house, garage, and other features, like boundary fences or walls, driveways and sheds are located. The survey will show you the property boundaries, structures, any easements, set backs and potential encroachments.

**Title:** A bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest. It may also refer to a formal document, such as a deed, that serves as evidence of ownership.

**Title insurance:** Title insurance is often required as part of the closing costs. It covers research into public records to ensure that the title is free and clear, and ready for sale. If you purchase a home and find out later that there are liens on the home, you'll be glad you had title insurance.





"Tiffany was great to work with. She was very professional and her response time was amazing. Her entire team was organized and ready to help with any issue that came up during our sale. Would definitely recommend. Thanks Tiffany for your efforts!"



"Working with Team Hilbert was one of the best decisions we made during the home buying process! They made sure we were informed and on track every step of the way, and made everything easier for us as first-time home buyers. Their knowledge and expertise was invaluable, especially in helping us put an offer down and helping us to understand the process as a whole. I can't recommend highly enough!"



"Team Hilbert was very responsive and helpful during the purchase process. This was especially great since the market is so tight right now. They are the best and I'd recommend them to anyone."



Great experience with this team. Everyone went above and beyond to help me out in the house buying process! Would definitely recommend Team Hilbert and use them again.



"Team Hilbert made the process easy and enjoyable. All went by fast and smooth. I continuously was let known about every detail of the transaction which gave me tons of piece of mind."



***"With a team, you gain the combined strengths of diverse skills and experiences, ensuring every detail is covered for a seamless real estate journey."***



# CONTACT US

*Office location:*  
Keller Williams Realty GR  
2000 S Winton Rd  
Rochester, NY 14618

*Call us:*  
585.362.8901 (office)

*Email us:*  
teamhilbert@gmail.com

***www.teamhilbert.com***



*Follow us online!*



**@teamhilbert #teamhilbert**



## OUR PROMISE TO YOU AS OUR BUYER

- We owe 100% of our dedication and loyalty to you, the home buyer.
- Our job is to get YOU into the best home for the least amount of money and hassle possible.
- We offer extensive knowledge of the real estate market, trends, homes on the market and proper home values.
- We have access to EVERY home on the Multiple Listing Service. Many homes are listed by agents in other companies – NOT ALL listings show up on popular real estate sites like Trulia, Zillow and Realtor.com. We have access to ALL homes for sale at any time with updated information.
- Effective negotiating skills and contract knowledge. We thoroughly understand all the complexities of a Buy-Sell Contract, and are able to explain and walk through the entire contract, disclosures and any counter offers to you.
- We provide assistance and guidance with finding competent lenders, home inspectors, insurance recommendations, home warranties, repairs etc...
- We are knowledgeable and professional REALTORS®.
- We are a dedicated real estate team and are committed allies to negotiate on your behalf.