



BUYER'S GUIDE

to purchasing a home



830 Hanshaw Rd., Ithaca, NY 14850
Cell: 607.339.3206 Jordan@WarrenHomes.com
www.JordanJacobsen.com

THE HOMEBUYING PROCESS



MORTGAGE PRE-QUALIFICATION

The first, and most important, step in the homebuying process is for you to contact a mortgage loan originator to determine your financial qualifications and what you can afford.

The mortgage loan originator will pre-qualify you and provide you with a "comfort letter".

I will give you a list of personally recommended, local mortgage originators.



SEARCHING FOR A HOME

Once you know your financial parameters, we can begin the home search.

I will do the following:

- 1.) Send you homes that I feel are suitable matches based on what you have told me are your needs
- 2.) Set up a custom search within my Multiple List Serve (MLS) auto-feed system that will send you listings that meet your specifications the same day they are listed, often hours, before they go to Zillow and Realtor.com.

When you have found some homes of interest, I will schedule a tour for us to view them.



MAKING AN OFFER

After you have chosen a home that you would like to pursue, we will write a purchase offer with parameters we have chosen (purchase price offered, closing date, good faith deposit, etc.) All paperwork can be easily signed electronically.

The seller receives the submitted offer and the negotiation period begins. When final terms have been agreed upon, and the offer is signed by both parties, the contingency phases begin.

CONTINGENCIES:

1.) Attorney Approval (~3 Business Days):

Both parties select their own attorney and each attorney will review the fully executed (signed) purchase agreement. Once both attorneys are satisfied with the terms of the contract, the contingency will be officially removed from the contract.

2.) Structural Inspection/Radon Test (~7 Business Days):

Immediately after the purchase contract has been accepted, I will provide a list of home inspectors for you to choose from. Once you have chosen one, they will inspect the home for any major issues. If any concerns are identified, they will be listed in the comprehensive structural inspection report. We will then discuss the findings of the report and go back to the negotiating table until both sides are satisfied with the resolution. Resolution is typically performed as a reduction in the purchase price, asking the seller to have the work professionally done prior to closing, or requesting a credit at closing. We will identify the best course of action together. When both parties are satisfied with the negotiated terms of the contract, the contingencies will be officially removed from the contract with an addendum.



CONTINGENCIES:

Continued

3.) **Financing** (~30 Business Days):

If you are not paying cash for your home, you will likely have a financing contingency that needs to be met. After the structural inspection, you will want to set up a time to meet with your mortgage originator to complete your loan paperwork. When the paperwork is finished and you have provided the necessary financial documents to the originator, your loan officer will order an appraisal on the subject property.

In the event that you are paying cash for the property, you will need to verify funds when the initial offer is submitted. This can be a letter from your financial institution or a printout of an account balance. At closing, you will be asked to bring a certified bank check for any remaining monies owed. Best practice is to have this done 48 to 72 hours prior to closing, in case any issues arise.



PREPARING FOR CLOSING

After all contingencies have been met, attorneys for both sides will review all closing documents, the survey, and abstract of title to make sure there are no liens on the property, no issues with the survey, and that the property will be sold with a marketable title.

If a septic or water test is required, it will happen during this time at the seller's expense.

The bank attorney will prepare the closing documents that will need to be signed at closing.

When a closing date has been finalized by attorneys, we will schedule a final walkthrough of the property. This usually happens the day prior to closing and assures that the home is as it was during the home inspection and that all appliances and utilities are in working order. If an issue does arise, we bring it up with the attorneys and it gets settled prior to closing. Once closing is completed with your attorney you will then receive the keys to your new home.



IMPORTANT ITEMS TO NOTE REGARDING CLOSING

Make sure you bring an I.D with you to closing.

You will need to either have your funds payable as a cashiers check, in a bank account at the bank you are closing with or as a wire transfer. Your attorney/paralegal will let you know the final amount you will need to bring to closing.

Home owners insurance needs to be paid in full for the first year and then will be included in your escrowed mortgage payment each month. You will need to provide your homeowners insurance binder to your mortgage originator before closing.

NYSEG (New York State Electric and Gas) will need to be called once a closing date has been set. You will call NYSEG at 1-800-572-1111 and tell them that you want utilities transferred into your name starting the day you close on.



UTILITY COMPANIES

NYSEG

(1-800-572-1111) - You will need to call NYSEG to have utilities transferred into your name starting on the day your closing is scheduled.

Bolton Point Water

(607-277-0660) - If you have purchased a home in the City of Ithaca, you will need to transfer the water account to your name. You will fill out a City water card at closing.



ATTORNEY RECOMMENDATIONS

Adam Klausner

- Klausner Cook, PLLC | 409 Taughannock Blvd., Ithaca, NY 14850 | 607-272-0800 | adam@klausnercook.com

Don Crittenden

- Harris Beach, PLLC | 119 East Seneca St., Ithaca, NY 14850 | 607-273-6444 | dcrittenden@harrisbeach.com

Sharon Sulimowicz

-The Law Office of Sharon Sulimowicz | 118 North Tioga St., Ithaca, NY 14850 | 607-256-0727 | sharon@smsattorneyatlaw.com

Virginia Tesi

607-273-6841 vtesi@bhlawpllc.com



LOAN OFFICER RECOMMENDATIONS

Stephanie Klym

-Tompkins Financial | 118 E Seneca St., Ithaca, NY 14850| 607-266-5453 | sklym@tompkinsfinancial.com

Taryn Schwartz

Taryn Schwartz Community Bank- 607-257-3584
taryn.schwartz@cbna.com

Missy Park

-CFCU Community Credit Union | 202 East State St., Ithaca Commons, Ithaca, NY 14850| 607-592-5295

SERVICE PROVIDER

Recommendations

Residential Lenders

- Stephanie Klym -Tompkins Trust Company - 607-266-5455- Sklym@Tompkinsfinancial.com
- Taryn Schwartz Community Bank- 607-257-3584- taryn.schwartz@cbna.com
- Kimberly Rozell CFCU -607-277-1292- extension #3610- kimberly.rozell@mycfcu.com
- Ryan Wuerthner M&T Bank - 607-237- 8884- rwuerthner@mtb.com

Commercial Lenders

- Jason Moore Commercial Loan Dept Tompkins Trust Company -607-274-2099- jmoore@tompkinsfinancial.com
- Rob Hazelton Vice President/ Commercial Loan Officer Elmira Savings Bank-607-368-4633- rhazelton@elmirasavingsbank.com
- Ronald Poole Vice President & Sr Business Banker M&T Bank-607-274-8932

Contractors

- Robert's and Sedorus- 607-351-3755
- 2 Pros Construction - Jack Litzenberger -607-423-0344-jack@2prosconstruction.com
- Rocco Design + Build Jeff Marianni- 607-351-6696 -roccodesignbuild.com
- Tom Atwood- 1 (607) 857-3913
- Segal and Sorensen- 607-279-0105
- Upscale Remodeling - 607-539-6014 -www.upscleremodeling.com -Freeville
- Michael Snyder-607-592-4912
- Carina Construction-Matt Haney-607-272-9226 607-339-5419-www.carinacs.com
- Sunny Brook Builders Dean Shea - 607-539-6286 - sunnybrookbuilders.com

Home Inspectors

- Howell on Homes -James Howell - 607-379-0200- James@howellonhomesinspection.com
- Green Home Heroes Dave Astorina- 607-379-9739 - dave@greenhomeheroes.

Architects

- John Snyder Architects PLLC- 607-273-3565- www.johnsnnyderarchitects.com
- Gary Bush- 607-227-4886- Homer
- Claudia Brenner Design- 607-275-0715

Movers

- Hicks Moving & Storage- 607-277-9777- Dryden -www.hicksmovingandstorage.com
- Hired Hands Moving Company - 607-272-2000 x 225- www.hiredhandsmoving.com
- Zolar Moving- 607-272-7839- www.zolarmoving.com

Accountants

- Sprague & Jackson - 121 E Seneca St. Ithaca- 607-273-5322
- Sciarabba Walker & Co., LLP- 410 E Upland Rd Ithaca- (607) 272-5550

Homeowner's Insurance

- Tompkins Insurance Sally Hoyt- 607-266-5490 - www.tompkinsins.com
- True Insurance Deb Kippola - 607-273-7511 - www.trueinsurance.com
- Bailey Place Insurance - 607-756-2805 - Cortland - www.baileyplace.com
- State Farm | Zach Clark - 607-257-8900

Property Managers

- Finger Lakes Property Solutions-Isaac and Jenna Kain - (315) 297-5108
- Don Edwards Property Management - 607-257-0383
- C.S.P. Management - 607) 277-6961 - www.cspmanagement.com

Structural Engineers

- Taitem Engineering -607-277-1118- www.taitem.com
- SPEC Consulting Gary R. Bush -607-227-4886 -Groton www.specconsulting.com

Cleaning Services

- Jane Canfield -607-745-3860 - canfield.jane@yahoo.com - Brooktondale
- Castle Cleaning Company - 607-279-2532 - www.castleservicesithaca.com-
service.castle@gmail.com
- Hayley Owens -607-342-6339 - hharriganowens@gmail.com
- Pam Watros - 607-216-2572 - cozychic65@gmail.com

Appliance Repair

- Ithaca Appliance Service, LLC - Ken Kehoe - 607-227-0793
- CNY Appliance Service - 607-227-7373
- R & R Appliance Service - 607-564-0364
- The Ithaca Refrigeration Company Aaron Duffy - 607-342-4194

Bathtub Reglazing

- Ed Shampine - 315-699-5565 - Cicero

Cabinet Makers

- Red Barn Cabinet Shop Ben Boynton | 607-539-7675 - redbarncabinet.com - Brooktondale

Decorators & Interior Design

- Interiors by Elise -607-339-9343 -interiorsbyelise.com
- Balance Studios- Diana Katzman - 607-280-8353- www.balance-studio.net
- Mollie Riley - 607-423-4926 - www.mollierileyinteriors.net

Basement Moisture

- CRAL Contracting, Inc. -Scott Wenner- 315-380-9892- Syracuse -www.cralinc.com
- MidState - 888-993-7969 - www.midstatebasement.com
- Ecospect 315-207-3262 www.ecospect.com

Driveway Installation & Repair

- Alex Cole Paving - (607) 533-9274 - Freeville
- Mancini-Ferrara & Sons - (607) 272-3600 - Ithaca
- Suit-Kote - Harold Shoemaker - 607-753-1100 - hshoemaker@suit-kote.com

Carpet Cleaners & Installers

- Nortes Carpet and Upholstery Cleaning -David Norte- 607-592-8732-
www.nortescarpetcleaning.com
- ABC Oriental Rug & Carpet Cleaning -607-272-1566
- Everything Onsite Cleaning and Restoration 607-742-5228
jimector3324@gmail.com
- Warehouse Carpet Sales & Installation 607-273-0001

Chimney Services

- Ithaca Stoveworks - 607-272-2650 - www.ithacastoveworks.com
- Holy Smoke - 607-844-3766 - Dryden holysmokesfc.com

Deck Builders

- Isaac Kain- Isaackain@gmail.com+1 (315) 807-2966
- Larry Mitchell Contracting - 607-591-1895 - llmitch67@yahoo.com - www.larrymitchellcontracting.com
- Timeless Decks 570-888-3810 trex.com
- Kirksway Farms Inc. - Ken - 607-533-7866 - Lansing

Foundations

- Sweeneys - 607-749-8455 - Homer
- P & S Excavating, LLC | Jim Proctor - 607-387-6826 - Trumansburg - www.pandsexcavating.com

Haulers

- R & T Hauling - 607-273-7531
- The Junkster - 607-539-7449
- Daves Clean-Out - 607-345-2008
- Tom Slaughter - 607-339-7677
- Colleen DeFranco - 717-682-0074
- Steve White - 607-279-3964
- We Do It All Mike & Renee - 607-216-7458

Insulation Contractors

- Snug Planet - 607-277-7684 - www.snugplanet.com
- Halco Heating, Plumbing, AC - 844-851-9952 - www.halcoenergy.com

Lawn Care

- Greenscene Lawn and Garden - 607-279-4851
- Four Seasons - 607-272-1504 - 4seasonslandscapingithaca.com
- Carson Irrigation - John Carson - 607-539-3001 - www.carsongroundworks.com
- Lawn Ranger - Frank Martinez - 607-279-2654

Oil Tank Removal

- Gary Dyer - Excavating & Tank Service - 607-754-0200 - Endicott
- Delof Blackwell - 607-738-8172
- GeoLogic - 607-749-500 - Cortland
- Retec - 607-277-5715

Plumbers

- Aaron Young- 607-379-1443
- Halco Heating, Plumbing, AC - 844-851-9952 - www.halcoenergy.com
- Cowan Heating and Plumbing - 607-257-1772
- HSC and Associates - 607-273-2180
- Donahue-Halverson Plumbing & Heating -607-273-3393 -www.donohue-halverson.com
- Lakeside Heating & Plumbing -607-533-7814 -Lansing

Renewable Energy

- Renovus Solar Energy -Duncan Cooper- 607-277-1777 -www.renovusenergy.com
- Upstate Energy Solutions LLC -Paul Myers- 607-229-4176-
www.upstateenergysolutions.com

Septic Testing & Repair

- Stinkys Tank Service - 607-347-4258 -Freeville
- Gaggle Co. - 607-539-7868 - Brooktondale
- Clean Earth Septic Service -607-564-7931 - www.cleaneearthseptic.com

Well/Water Conditioning

- Lowes Soft Water Service - Danny Northrup -607-387-6892 -Trumansburg-
www.lowessoftwater.com
- Beacon Water Equipment Co Inc - 607-648-5248- www.beaconwater.com
- Jay Payton - Well Drilling -607-539-7352
- The Pump Guy - Ed Thompson - 607-272-6412
- Berry Drilling -George Berry -607-387-5013 -Trumansburg
- Yaws Well -Drilling -607-532-4800 -Interlaken

Fencing

- Whitmore Fencing -607-844-9011 -www.whitmorefence.com
- Kirksway Farm Inc. -Ken -607-533-7866 Lansing - www.kirkswayfarm.com

Gutters

- Pearson Seamless Gutters - 607-259-6386 pearsonseamlessgutters.com
- Dan Searles - 607-327-0575

Handy Man

- Shane Barley -Barley Home Services -607-280-4230- barleyhomeservices@gmail.com
- John Van Herk -Home Repairs, Electrical and Mechanical Work
607-220-6103 -jvanherk@yahoo.com
- John Everhart - 607-387-6587
- George Park -607-319-6198- georgepark1989@yahoo.com
- Michael Cohen -607-342-3138
- The House Doctor - Michael Taormina - 607-273-0555

Landscape Architects

- Mary Zebell -607-275-3348- mzebell1@twcny.rr.com
- Paula Horrigan -607-351-2760 -phh3@cornell.edu
- Trowbridge & Wolf -607-277-1400 -www.twla.la

Lighting

- Carson Outdoor Lighting- 607-539-3001 - www.jacarsongroup.com
- Friedman Electric -607-256-7700- www.friedmanelectric.com

Locksmith

- Ace Security Control - 607-273-8840
- Pop-O-Lock - 607-272-9535 - www.popalock.com
- Precision Locks -607-269-4388 800.825.3556- www.precisionlocks.net

Painters/Wallpapering

- Prime Painters Steve Potter -315-748-3087
- Hollywood Painters -607-351-9277
- Joseph Rivers -Painting & Staining- 607-745-5370 -Homer
- Denmark Painting -607-387-5115
- Ithaca Painting Co. -Todd Moran -607-257-5020- www.ithacapaintingcompany.com
- Apex Painters - Craig McCarthy -607-844-3717 -www.apex-painters.com
- Painters Plus+ Robert Schmidt -607-277-2880

Pool Contracting & Repair

- Cannon Pools- 631-620-2627 -https://cannonpools.com/service/

Roofing

- Austin Construction Inc.- Dwayne Austin -607-539-7564 -Brooktondale
- J.D. Ferro Roofing -607-273-0872 -jdferreroofing.com
- Finger Lakes Roofing -607-742-7000 -Watkins Glen
- Kanga Roofing -315-923-3003 -www.lakesidekangarooof.com
- Larry Mitchell Contracting -607-591-1895- llmitch67@yahoo.com -
www.larrymitchellcontracting.com
- Mike Snyder - 607-592-4912
- Paul Yamen Construction -607-273-1240

Snowplowing

- Ed Brusso -607-793-1081
- Four Seasons - 607-272-1504- 4seasonslandscapingithaca.com
- Lawn Ranger - Frank Martinez - 607-279-2654

Window Cleaners

- Terry's Window Washing - 607-435-4489
- U-C Clearly- 607-227-7874
- Chucks Cleaning Co. - 607-589-6691

Electricians

- Sparks Electric - 607-273-0029
- Pleasant Valley - 607-272-6922- pleasantvalleyelectric.com

Flooring

- Tile House - 607-272-8453
- Bishops Carpet One Floor - 607-269-5776
- Steve Bowman - 607-351-3540
- Warehouse Outlet Carpet - 607-273-0001 - www.warehousecpt.com
- B & B Fine Floor Coverings - 607-844-4900 -Dryden -www.bandbfloorcoveringsdryden.com
- Terrapin Tile -607-227-6569 -www.terrapintileithaca.com
- All Stone & Tile -607-272-8453 -www.allstoneandtile.com
- Granite Works -607-565-7012- nygraniteworks.com



Heating & Plumbing

- Halco Heating, Plumbing, AC 844-851-9952 www.halcoenergy.com
- Quality Heating & Plumbing Eric Rumsey | 607-273-8310
- Houseworth Heating & Plumbing 607-387-4495 Trumansburg
- Wheatons Heating & AC 607-257-5555
- Donahue-Halverson Plumbing & Heating 607-273-3393
- Lakeside Heating & Plumbing | 607-533-7814 | Lansing

Landscapers

- Cayuga Landscape 607-257-3000 cayugalandscape.com
- Scenic Landscape Landscape Design & Installation 607-589-4156
- SDM Landscaping Scott Morgan 607-279-5609 Lansing www.sdmlandscaping.com
- Scotland Yard Caleb Scott 607-327-2023
- Kirksway Farms Inc. 607-533-7866 Lansing



Masonry, Tile & Stone Work

- Duffees Masonry -Tom Duffee -607-387-5294 -Trumansburg-
www.duffees.com
- BrainStone - Joel Brain - 607-277-3151 - www.brainstone.net
- Scotland Yard - Caleb Scott - 607-327-2023
- Terrapin Tile -607-227-6569 -www.terrapintileithaca.com
- All Stone & Tile -607-272-8453 -www.allstoneandtile.com
- Duffees Contracting LLC | 607-387-5294 duffeesllc@gmail.com

Pressure Washing

- A-1 Pressure Washing Service -607-279-0041 -a1pressurewashingservices.com
- Hollywood Painters -607-351-9277

Roofing- Slate

- Leelands Slate Roofing -315-781-0689- www.leelands.com
 - Evans Roofing -607-734-8151 - www.evans-roofing.com
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Septic Engineers

- Spec Consulting -Gary Bush- 607-227-4886 -Homer -www.specconsulting.com
- Buck Engineering LLC -607-753-3403 -Cortland
- MacNeil/Tagg Engineering- 607-749-2644 -Homer

Tree Removal

- Cascadilla Tree Care -607-272-54470 www.cascadillatreecare.com
- Cayuga Tree Service -607-201-2534
- Limbwalker Tree Care -Keith Vanderhye- 607-351-1838- www.limbwalkertreecare.com
- Treetops Tree Service -607-387-3916- Trumansburg

Wood Floor Re-Finishing & Restoration

- Ecklund Brothers Hardwood Flooring- 607-273-6885
 - Real Wood Fabricating, LLC Miles & Eilleen McCarty -607-844-4921
 - Edgewater Hardwood Flooring, LLC Pete Snell -607-227-0543 - Edgewaterfloor@aol.com
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THINGS TO DO IN *Ithaca*

- Taughannock State Park
- Ithaca Farmer's Market
- Mulholland Wildflower Preserve
- Salt Point
- Copper Horse Coffee Roaster
- Salt Point Brewery
- Ithaca Brewery
- Boat Yard Grill
- Agava Restaurant
- Gorgers Subs
- Wegman's
- Green Star
- South Hill Cider
- Finger Lakes Cider House
- Purity Ice Cream
- Not My Dad's Ice Cream
- 5th floor of the Johnson Art Museum
- Beak N Skiff Apple Orchard
- Black Diamond Trail
- East Hill Rec. Trail
- South Hill ReC. Trail
- Flat Rock
- Botanic Gardens at Cornell
- Upper Treman State Park
- Buttermilk Falls State Park
- Cascadilla Falls
- Ithaca Falls
- Stewart Park
- Cayuga Lake Wineries
- Salmon Creek- Fly fishing
- Blueberry picking in Richford
- Strawberry picking at Indian Creek Farms
- Ithaca Commons/Ithaca Festival/Apple Harvest Festival



THINGS TO DO IN

The Finger Lakes Region and NYC

- Adirondacks-Lake Placid
- Corning Museum of Glass
- Waterloo Outlets
- Rosie's Ice cream (North Aurora)
- Green Lake State Park/Erie Canal Trail (East Syracuse)
- Doug's Fish Fry (Skaneateles)
- Charles Dicken's Christmas Festival (Skaneateles)
- Beak & Skiff Apple Orchards (Lafayette)
- The Spas At Inns of Aurora
- Watkins Glen State Park
- Seneca Lake Wineries
- Syracuse Zoo
- FLX Winery on Seneca Lake
- FLX Fry Bird (Geneva)
- Aurora Brewery
- NYC-Central Park/ Natural History Museum
- Highline trail (NYC)



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