



JASON GIOMBONI
TEAM

BUYERS

ADVANTAGE

PROGRAM

Contact Us

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THE PERFECT BUYER'S PACKET



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Commitment Form

We know you have a lot of options out there and we greatly appreciate you choosing our Team. Below is a list of some of the services that we provide during the home search and home-buying process.

- Custom Automated Home Search based on your criteria.
- Cross check the MLS daily to make sure you are seeing every home that meets your criteria.
- Schedule and show you all properties that meet your criteria that you would like to see. →

Provide you with reputable Loan Officers to get you prequalified for a loan.

- Draft any offers that you would like to submit, go over all offer paperwork and answer any questions you may have.
- Negotiate offers to ensure you are getting the best possible deal and the best possible terms.
- Follow up with the Listing Realtor for an offer status updates and constantly update you on the status of your offer.
- Once your offer is accepted, we will coordinate with the title company to open escrow and deliver the contract.
- Schedule all inspections based on your schedule and the contract deadlines.
- Make sure all contract deadlines are met.
- Follow up with the Title Company and Lender several times weekly to make sure closing is on track and keep you updated throughout the process.
- Schedule and perform the Final Walk Through with you.
- Coordinate with you, the Title Company and the Lender on getting the closing documents signed.
- Contact you immediately upon closing and deliver the keys to your new home.

We will guide you every step of the way to ensure you are informed and educated on the home buying process.

All we ask is for your commitment and that when you do find the home you want to purchase that you use us as your Realtor.

Again we want to thank you and let you know your business is greatly appreciated!



Cancellation Guarantee

We only believe in long term relationships and our promise is to be there for you for life. There is never any obligation to look at a home, list a home or purchase a home when working with our team. We promise to provide you the best real estate quality and service.

This commitment includes a cancellation guarantee. If you're not completely satisfied with our service you can cancel your agreement anytime, easy with no hassle. We are so confident that our real estate system will work for you, we include this guarantee with the right to cancel our buyers agreement at any time prior to submitting an offer to purchase a home, with no penalties or obligations.



CERTIFICATE

Cancellation Guarantee

Our cancellation guarantee does two things:

- 1. Holds our team accountable to perform.**
- 2. Gives our clients control to choose which agent shall represent them when purchasing real estate.**

Jason Giomboni
CEO / Owner of Jason Giomboni Team
Jason Giomboni Team AB#068998 | EXP Realty RB#067456

Success in real estate is the ability to locate houses faster and for less money than the competition. Our team will provide you with priority access to all the properties that meet and exceed your criteria.

We promise to never quit and to have your best interests before, during and after your home purchase.

Buyer's Signature: _____ Date: _____

Buyer's Signature: _____ Date: _____

Agent Signature: _____ Date: _____



CERTIFICATE

100% SATISFACTION GUARANTEE

Thank you for your purchase of

This certificate guarantees that if you are not entirely satisfied with our team's services, we will credit you the inspection amount at closing. We are committed to your satisfaction and enjoyment of this Jason Giomboni team-represented property.

Jason Giomboni
CEO / Owner of Jason Giomboni Team
Jason Giomboni Team AB#068998 | EXP Realty RB#067456





CERTIFICATE

LOVE IT OR LEAVE IT

Thank you for your purchase of

This certificate guarantees you that if you want to sell the home for any reason within 6 months after your closing date through the Jason Giomboni Team at eXp Realty, we will sell your home with no listing side commission. We are committed to your happiness and enjoyment of the home.

Jason Giomboni
CEO / Owner of Jason Giomboni Team
Jason Giomboni Team AB#068998 | EXP Realty RB#067456

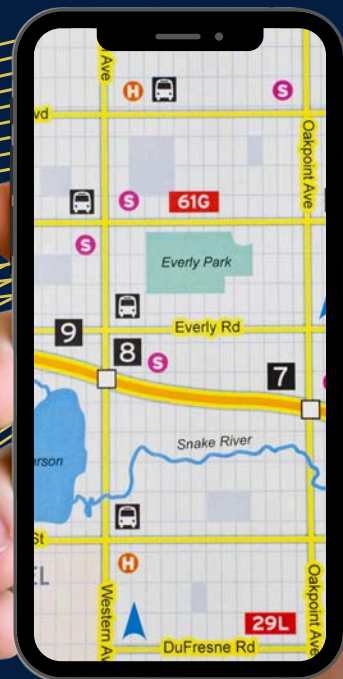




JASON GIOMBONI
TEAM

Jason Giomboni Team Exclusive Listings

- ✓ Jason Giomboni Team Exclusive Off Market Listings
- ✓ Inventory No Other Team Or Brokerage Has Access To
- ✓ Less Competition Than On Market Properties
- ✓ Find Your Dream Home Today!



A World-Class Buying Experience

Buyer's agents offer invaluable guidance through the home-buying process.

We're here to help you through your journey, so you can make the best decision.

Unleashing Buyer Empowerment Through Representation

- **Clarity:** Early conversations surrounding compensation enable us to customize your services to best meet your needs, ensuring everyone is clear on the expectations.
- **Control:** You are in the driver's seat! We empower you with control over your buying process, making it a highly personalized experience. We are here to help you make informed decisions with confidence.
- **Customized to you;** We pledge to provide you with a customized, clear and confident path through the entire process, ultimately providing you with a world-class experience.

What You Should Know

What changes on August 17?

Beginning August 17, all agents will need to use a buyer representation agreement to show you properties. This practice is already in place in many markets and will now apply across the country.

What is a buyer representation agreement (as defined in your state)?

The buyer representation agreement defines the scope of work your agent is going to provide including the contract duration, services and compensation. This means you will know the services and costs upfront with the agent you've chosen to represent you.

Will I have to pay my agent out of pocket?

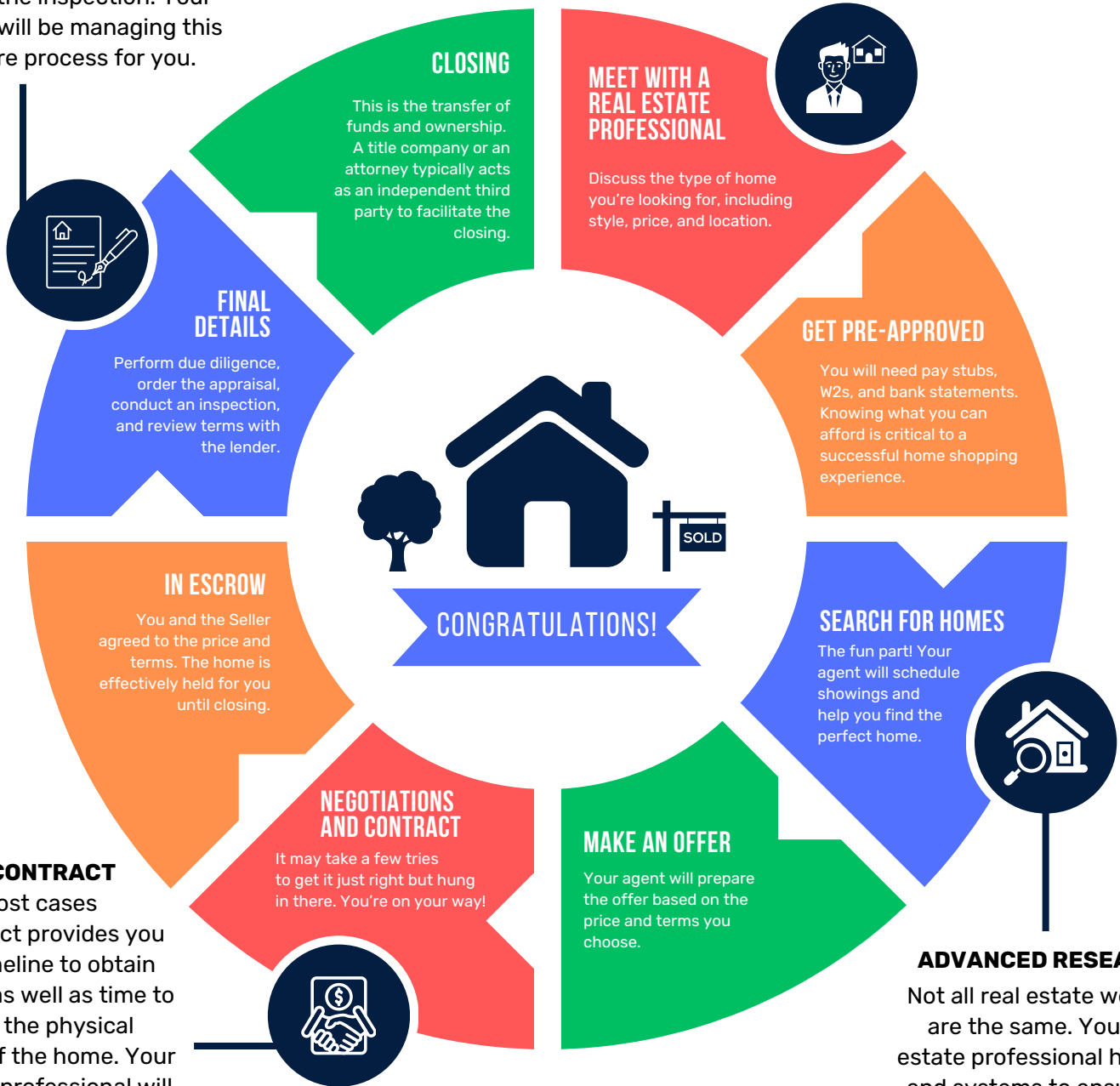
Not necessarily. There will be a variety of options available to you. For example, many buyers will ask the seller to credit them at close of escrow to pay their buyer broker fees while others will ask the sellers to pay their buyer broker fees directly.



HOME BUYERS ROAD MAP

PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.



BENEFITS OF HOME OWNERSHIP



Buyer's Gameplan



Top 5 Must Haves:

- 1.
- 2.
- 3.
- 4.
- 5.

Weekly Standing Meeting:

Tentative Dates

Setup Buyers's Advantage Program Meeting:

Start Seeing Homes:

Expect to Make First Offer:

Escrow Opened:

Inspection Scheduled:

Loan Contingency:

Appraisal Contingency:

Transfer Utilities:

Final Walkthrough:

Closing Date:

Move-in:

DREAM HOME WISHLIST

Name _____ Current Home Address _____

Why are you searching for a new home?

What areas interest you?

What is your ideal price range?

Min _____ Max _____

When are you looking to move?

Immediately Within 3 Months Within 6 Months Within 12 Months

Please complete the following:

Desired Square Footage Min _____ Max _____

Bedrooms	1	2	3	4	5
Baths	1	2	3	4	5
Garage	1	2	3	4	5
Space	1	2	3	4	5

Kitchen Appliances Gas Electric

Age of home desired

Do you want to be close to ..

Schools Yes No Public Transportation? Yes No

Parks Yes No Major Corridors/Highways? Yes No

Shopping Yes No Work? Yes No

Which features are most important to you?

Top 5 things that would absolutely make you write an offer?

1 _____
2 _____
3 _____
4 _____
5 _____

How did you find us? _____

INTERIOR

MOST WOULD HAVE LIKE

One Story	<input type="checkbox"/>	<input type="checkbox"/>
Two Story	<input type="checkbox"/>	<input type="checkbox"/>
Family Room	<input type="checkbox"/>	<input type="checkbox"/>
Finished Basement	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Room	<input type="checkbox"/>	<input type="checkbox"/>
Lots of Windows	<input type="checkbox"/>	<input type="checkbox"/>

EXTERIOR

MOST WOULD HAVE LIKE

Attached Garage	<input type="checkbox"/>	<input type="checkbox"/>
Extra Parking	<input type="checkbox"/>	<input type="checkbox"/>
Swimming Pool	<input type="checkbox"/>	<input type="checkbox"/>
Spa, Hot Tub, or Sauna	<input type="checkbox"/>	<input type="checkbox"/>
Patio/Deck	<input type="checkbox"/>	<input type="checkbox"/>
Golf Course	<input type="checkbox"/>	<input type="checkbox"/>
Gated Community	<input type="checkbox"/>	<input type="checkbox"/>
View	<input type="checkbox"/>	<input type="checkbox"/>
Yard	<input type="checkbox"/>	<input type="checkbox"/>



NEW CLIENT FORM

NAME:

ADDRESS:

BIRTHDAY:

FAMILY NAMES:

PETS:

FAVORITE SNACKS:

HOBBIES:

FAVORITE BAND:

FAVORITE BOOK:

FAVORITE RESTAURANT:

FAVORITE HOLIDAY:



THE HOUSE HUNTING CHECKLIST

Address: **Asking Price:**
Neighborhood: **# of bedrooms:** **# of bathrooms:**
Year built: **Annual taxes:** **HOA fee:** **Square feet:**
Walk score: **Commute time:** **School district:**

EXTERIOR	GREAT	FAIR	POOR	NONE	FEATURES	GREAT	FAIR	POOR	NONE	FEATURES	GREAT	FAIR	POOR	NONE
View/Yard/Landscaping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Home warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Kitchen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lawn (front)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Energy savings features	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Cabinets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Yard (Back)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						Countertops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Irrigation/sprinkler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						Dishwasher	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
House type	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	FEATURES					Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exterior siding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Walls/trim/ceiling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Oven/stove	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deck	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Windows	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Microwave	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Patio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Flooring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Light fixtures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Porch	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Stairs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Backsplash	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Storage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Pantry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Windows/Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Living room	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Island	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roof	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Den	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Basement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Primary Bedroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HOME SYSTEMS					Bedroom 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	COMMUNITY				
Electrical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Bedroom 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Neighborhood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Bedroom 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air Conditioning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Primary Bathroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Bathroom 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Proximity to Airport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Bathroom 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Intercom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Half bathrooms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	House value relative to area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
QUESTIONS														
Windows/Doors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
Roof	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										
Fencing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>										



HOME INSPECTIONS

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No. 2502-0538
(exp. 04/30/2018)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92564-CN (5/14) 



FAQ's

Q: Why do I need to get a pre-approval for a mortgage?

A: Mortgage preapproval is a very important part of the home buying process. It accomplishes a few things. First, you will find out that you qualify and are approved to get a loan. There is nothing more heart breaking than when you go see a home and want to offer on it and you are not approved. Secondly, you can find out what your budget is. This is important when scheduling homes. We can try and negotiate the price down on a home but if you are looking at 200k homes and you are approved for 100k, the homes you see in this price range won't be the same so you are setting yourself up for disappointment. Third, when we submit an offer on a home you want to purchase the SELLER will require your preapproval letter from the bank as part of your offer. The owners of the home want to make sure you qualify financially to purchase it before agreeing to sell it to you. Finally getting preapproved will give you an idea of your closing costs, your monthly payment and how much down payment money you will need! All of these are crucial for you to make sure that you own the home and that the home does not own you! You want to make the home a blessing not a curse.

Q: What is an escrow deposit or hand money?

A: Your escrow deposit or hand money is basically a security deposit you are putting down to secure the home purchase AFTER your offer on the house is accepted. You only need to put the escrow deposit money down if an offer is accepted. The escrow check will be a cashiers check or certified check from your bank. It is held by a real estate brokerage or the title company until the home is purchased. If purchase, your deposit gets counted towards the money you owe. If you decide not to purchase within the contingency period, you get your deposit check back. If you decide not to purchase AFTER the contingency period, you can LOSE your deposit money. This is why you want a great realtor agent like me to represent you! You need to keep track of all timelines.

Q: When is an escrow check due?

A: The escrow check is due between 2 and 10 days from the day your offer is accepted. I will send you all of the information of the check amount, whom to make the check out to, where to get the check and where to send the check.

Q: What is a home inspection?

A: A home inspection is where you would send out a certified professional to inspect the home you are looking to purchase. They check out everything! They will look at the foundation, roof, electrical, plumbing, and everything in between. They will also test for insects like termites, test well water for bacteria, test onsite septic systems and check for radon gases.

Once complete they will send you and me a copy of the reports so we can use for negotiation or get out of purchasing a home.

Q: How much is a home inspection?

A: A typical home inspection checks the home, insects (termites/ect), and radon and costs about \$650. If needed you can test well water which is usually \$100 and a septic system which is between \$100-500.

Q: What is an appraisal?

A: An appraisal is simply the bank checking the property value. The bank sends out a certified appraiser to inspect the house to make sure that its worth what you are paying for it. They compare the home you are purchasing with similar houses sold nearby and compare the values based on square footage, lot size, bedrooms, and bathrooms all within a close proximity to your home.



FAQ's

Q: How much is an appraisal?

A: An appraisal is usually between \$500-700

Q: What is title insurance?

A: Title insurance protects both real estate owners and lenders against loss or damage occurring from liens, encumbrances, or defects in the title or actual ownership of a property. Unlike traditional insurance, which protects against future events, title insurance protects against claims for past occurrences.

Q: What is closing?

A: Closing is the final task to purchase your home. This is where we will go to settle the transaction and you can purchase your home! You usually go to lawyers office or realtor broker office where all parties involved will meet and sign the final paperwork.

Q: What do I need to bring to closing?

A: You need to bring the certified or cashier check for the amount due to the lender and your official drivers license, US passport or legal identification card with picture.

Q: What are closing costs?

A: Closing costs are the total of the fees in the transaction, such as lending fees, lawyer fees, taxes, insurance, etc., all totaled.

Q: How much are closing costs?

A: Closing costs vary and depend on the purchase price of the home. As an average you can say about 6% of the purchase price. Your lender will give you the exact costs of for closing.

Q: What is a down payment?

A: A down payment is a type of payment made during the onset of the purchase of a home. Many homebuyers make down payments of 3.5% to 25% of the total value of the home, and a bank or other financial institution will cover the remainder of the costs through a mortgage loan.

Q: Are closing costs different from down payment?

A: YES! You need to pay BOTH!

Q: Why should we get a home warranty? Do we need one?

A: Home warranties are OPTIONAL! It's just extra protection to cover you from things that your home owners insurance do not cover. For example, a home owners insurance may not cover if the refrigerator, furnace, washer or dryer breaks. A home warranty can cover these items and replace them for a certain number of years after you purchase a home. Its piece of mind. If you are purchasing a home with older mechanicals this may be something to consider.

Q: How much is a home warranty?

A: Home warranties are usually around \$450. They can be more depending on how many years you want covered and what mechanicals you want to cover. They are customizable.



REAL ESTATE TERMINOLOGY

ADJUSTABLE RATE MORTGAGE (ARM)

The interest rate is tied to a financial index making the monthly mortgage payment go up or down over time.

ANNUAL PERCENTAGE RATE (APR)

The percent of interest that will be charged on a home loan.

APPRAISAL

A report highlighting the estimated value of the property completed by a qualified 3rd party. This is typically done for the benefit of the buyer or the buyer's lender to ensure the property is worth the purchase price.

ASSOCIATION FEE/HOA FEE

In addition to a mortgage, certain housing communities such as townhomes have a monthly fee associated with maintaining the common areas and amenities.

BALLOON MORTGAGE

A long-term mortgage loan that starts small but has a large payment due at maturity.

CLOSING

When the new title to the property is officially recorded by the County Recorder's Office and ownership of the property transfers to the new buyer.

CLOSING COSTS

The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. For example, the buyer has a variety of fees due for obtaining a new loan and the seller must pay commission to both agents.

CLOSING DISCLOSURE

A form that provides the final details about the mortgage loan. It includes loan terms, projected monthly payments, and how much the extra fees will be.

COLLATERAL

Something of value (in this case your home) that is held to ensure repayment of a mortgage or loan.

COMMISSION

A percent of the sale price of the home that is paid to agents. The seller pays commission to both the buyer and listing agent.

COMPARABLES

Homes in the area of interest that have recently sold that have similar features.

CONTINGENCIES

Conditions which must be met in order to close. Contingencies are typically tied to a date, referred to as a deadline. If the contingency is not satisfied the contract may be canceled.



COUNTEROFFER	The response from the seller in regard to on offer.
DEBT TO INCOME RATIO	A lender will evaluate whether a borrower's income is large enough to handle their payments on existing debts plus their new mortgage payments.
DOWN PAYMENT	A percent of the cost of the property that is paid up front as a part of the mortgage.
EARNEST MONEY	The deposit made from the buyer to the seller when submitting an offer This deposit is typically held in trust by a third party. Upon closing, the money will generally be applied to the down payment or closing costs.
ESCROW	This term has multiple meanings; earnest money is typical held by a third party until closing in "escrow." It can also be referred to as the time period from when the contract is written and accepted by the seller to when the home sale actually closes.
EQUITY	The difference in the market value of a home versus what is owed on the home.
FHA	A mortgage that is financed through a private lender and insured by the Federal Housing Administration, often requiring a lower down payment and income to qualify.
FIXED RATE	The interest rate will remain the same for the entire life of the mortgage.
HOME EQUITY LINE OF CREDIT	A loan or line of credit that your lender may offer using the equity in your home as collateral.
HOME INSPECTION	The process in which a professional inspects the seller's home for issues that may not be readily apparent, and then creates a report for the buyer to review
HOME PROTECTION PLAN	A one -year service that covers the cost of repairs or replacements to items covered in the plan (such as stoves, dishwashers, A/C, heaters, etc.).
HYBRID	A loan that starts with a fixed rate period, then converts to an adjustable rate
MORTGAGE INSURANCE	Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.
MORTGAGE NOTE	A promise to pay a sum of money at a standard interest rate during a specific term that is secured by a mortgage.
MULTIPLE LISTING SERVICE (MLS)	The national list of real estate properties that are available for sale. These are the most reliable sources to receive up-to-date listing information.
PRE-APPROVAL	The process in which a lender makes an initial evaluation of how much money a buyer might be qualified to borrow based on the preliminary financial information provided. This gives the seller more confidence in the buyer's ability to close escrow, but is not a guarantee that the loan will be approved



REAL ESTATE TERMINOLOGY

PRINCIPAL

The underlying amount of the loan which is actually borrowed.

PROPERTY TAXES

These are the taxes that are enforced by the city, town, county, and state government entities. Sometimes they are included in the total monthly mortgage payment paid to the lender and sometimes they are paid directly by the home owner.

REO

Real estate owned properties or foreclosed properties currently owned by a financial institution such as the bank that made the loan to the previous owner.

REVERSE MORTGAGE

This is specifically for seniors and it allows them to convert the equity in their home to cash.

SHORT SALE

A situation when the seller's lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage amount owed by the seller.

TITLE

A legal document proving current and proper ownership of the property. Also referred to as a Title Deed, this document highlights the history of property ownership and transfers.

UNDERWRITING

The process in which the potential home buyer is evaluated for their financial ability to obtain and repay a loan. This normally includes a credit check and an appraisal of the property.

VA LOAN

Special no down payment loans that are available to Americans who have served in the Armed Forces. These loans are issued by private lenders and are guaranteed by the Department of Veterans Affairs.



Ratings & reviews



Jason is an incredible agent. He knows his area extremely well and his extensive resources are a direct result of his commitment to his trade. Whether you're buying or selling, take my word for it when I say there is nobody around that will be there for you like Jason will.

2/16/2024 -Bcdmvp11

Bought a Multiple Occupancy home in 2024 in Hanover township, PA.



Jason made the entire process and buying and selling a home simple and stress free. He is very knowledgeable and answered all our questions very promptly. We would definitely recommend him to anyone thinking of buying or selling a home!

9/6/2021-chely1169

Bought and sold a Single Family home in 2021 in Plains, PA.



Jason and his team were nothing short of amazing throughout the entire process of selling my home. I was on the fence about renting out my property or selling as I was relocating out of state. Jason's insight into the market and recommendations were spot on and guided me without pressure to sell which was undoubtedly the best decision. Within 48 hours of my property being listed, I accepted an offer that was over list price. Jason and his assistant were extremely responsive and were always there if I had a question or requested a status update. My only outstanding request is for Jason to get licensed down south and help me find my next home.

Gary Davis



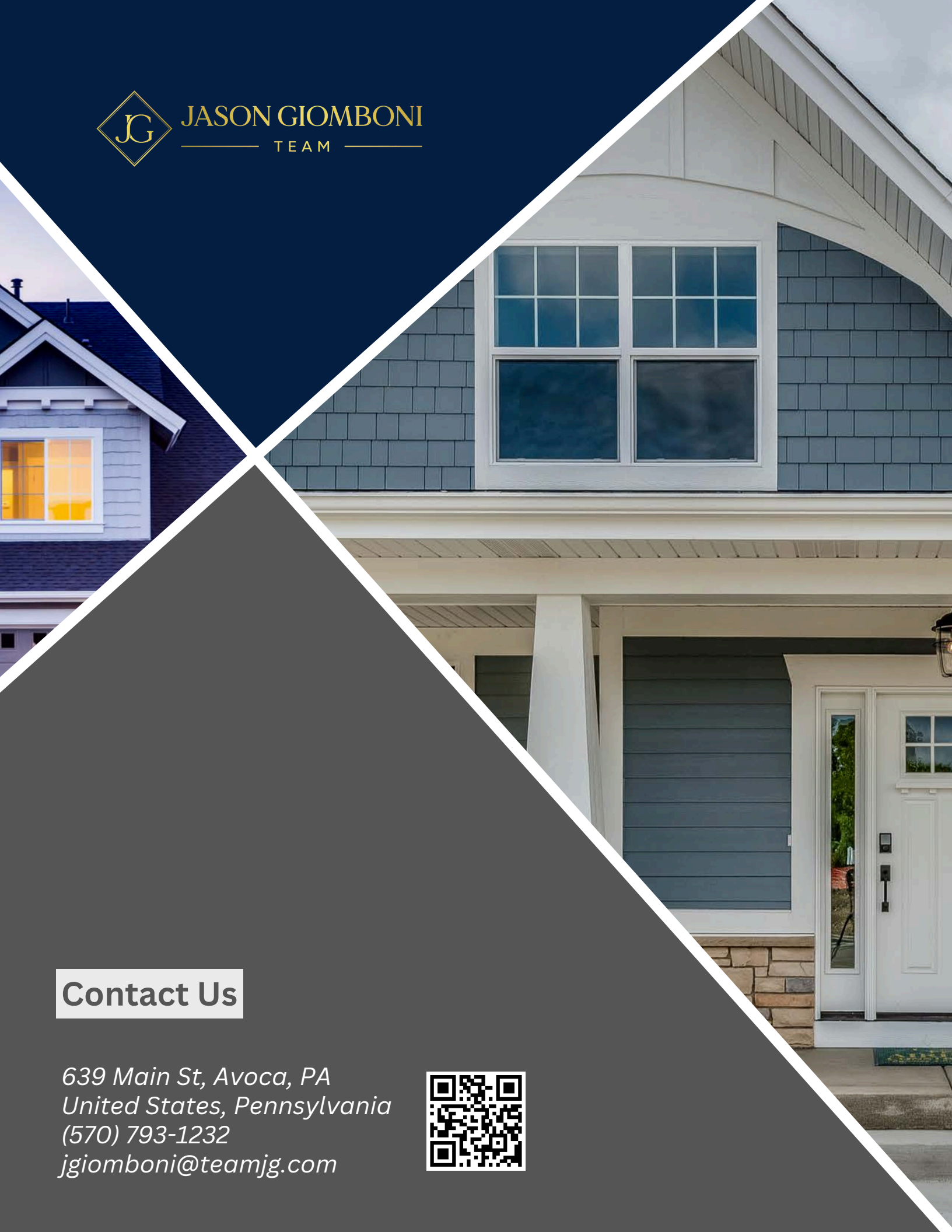
Jason helped me buy my first home, sell my first home and buy the home of my dreams. He educated me through every step of the process and I always knew where I was at in each transaction. I would recommend Jason and his team to anyone who is looking to buy, sell or rent.

Dave Dixon





JASON GIOMBONI
TEAM



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