

# BUYER'S GUIDE

**kw** GREATER  
ROCHESTER  
KELLERWILLIAMS REALTY

2025



the angie flack brown team

C H A N G E   I S   B E A U T I F U L





the **angie flack brown** team



Copyright © 2025

The Angie Flack Brown Team

Keller Williams Realty Greater Rochester

2000 Winton Road S. Bldg. 1 | Rochester, NY 14618

Broker: (585) 362-8900 | Mobile: (585) 455-5866 | Office: (585) 362-8589

[afbteam.kw.com](http://afbteam.kw.com) | [angieflackbrown.com](http://angieflackbrown.com) | [relocaterochester.com](http://relocaterochester.com)

AFB - Buyer's Guide

Eleventh Edition - Version 1 - 01/01/2025





**Contact Us:** Communication is essential to any successful real estate transaction.



**Angie Flack Brown** - Real Estate Salesperson (SRES®)  
**Founder - Listing Specialist**

cell: (585) 455-5866

office: (585) 362-8589

email: angieflackbrown@kw.com



**Jerry D. Brown** - Real Estate Salesperson  
**Director of Operations & Marketing**

cell: (585) 489-0070

office: (585) 362-8589

email: jdbrown@kw.com



**James Reyes** - Real Estate Salesperson  
**Buyer Specialist**

cell: (585) 260-4917

office: (585) 362-8589

email: james.reyes@kw.com



**Rachel McAloose** - Real Estate Salesperson  
**Listing Coordinator & Executive Assistant**

cell: (585) 880-6626

office: (585) 362-8589

email: rmac1@kw.com



**Shelby Reyes**  
**Client Care Specialist**

cell: (585) 880-6626

office: (585) 362-8589

email: shelby.reyes@kw.com



# Change is Beautiful



### Internet:

<https://angieflackbrown.kw.com/>  
<https://relocaterochester.com/>  
<https://angieflackbrown.com/>  
<https://kwroc.yourkwoffice.com/>

### Keller Williams Greater Rochester

2000 Winton Road S. Bldg. 1  
Rochester, NY 14618

### Social Media:



### Charles Hilbert - Broker

office: (585) 362-8900  
[chuckhilbert@kw.com](mailto:chuckhilbert@kw.com)



## Change is Beautiful

In our experience, a home transcends mere room dimensions; it becomes a dream home when you step through the front door and instantly envision your life unfolding there.

This goes beyond real estate – it's about your life and aspirations.

We recognize that you're in search of a new home, and we aspire to be the real estate professionals guiding you through this journey. Taking the time to understand the unique needs and lifestyles of each client is our approach, and we want to extend the same personalized service to you.

There's immense satisfaction in helping our clients embark on a new chapter of their lives. This motivates us to diligently find the perfect home, handling every detail of the purchase process – from negotiating terms to recommending moving companies.

This package includes valuable information for home buyers, offering an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to uncover the home and neighborhood features most important to you.

Once you've reviewed this information, we'll meet to discuss the entire process and kickstart the journey to finding your new home. We'll curate a comprehensive, tailored package of homes for your consideration, highlighting properties that align with your criteria in neighborhoods that complement your lifestyle.

We share in your excitement and are eager to begin the journey of finding your perfect home. Let's embark on this adventure together!

**Sincerely,**

**Angie and Jerry Brown**

The Angie Flack Brown Team



## About James

James, a devoted father to two beautiful girls and a loving husband to his best friend, is also a U.S. Army veteran with nine years of honorable service, including a two-year deployment in Iraq. Holding a Bachelor's degree in Accounting and backed by five years of finance experience, James understands the significance of reliability.

Having cultivated lasting relationships built on trust, James values the essence of selfless service, principles that guide his interactions with clients. His journey into real estate began in 2016, where he embraced his passion as both an agent and investor.

As the buyer specialist on the Angie Flack Brown Team, James is enthusiastic about utilizing his expertise to assist you with your real estate needs. Your satisfaction is his priority.



## James Reyes

Buyer Specialist

The Angie Flack Brown Team





## About Rachel

Rachel has been with Keller Williams Realty Greater Rochester since 2015 as Agent Services Coordinator. In this role she was able to assist over 400 agents with contracts, marketing, and training.

In 2019 Rachel chose to take a more specialized role as the Executive Assistant for The AFB Team. As the Executive Assistant she is the private concierge between clients and our team. In 2022 she became a Licensed Real Estate Salesperson to further her education and knowledge of Real Estate. Always coming from a place of contribution Rachel ensures contract deadlines are met and strives to exceed expectations.

As the team Listing Coordinator Rachel will make sure every detail of your home's sale is managed to perfection.

## Rachel McAloose

Listing Coordinator, Executive Assistant & Buyer Specialist  
The Angie Flack Brown Team





## About Angie & Jerry Brown

My husband and business partner, J.D. and I are both life long Rochester residents. We absolutely love living and raising our family in the heart of the community we serve. We currently live in Brighton along with our 2 beautiful dogs, Jesse and Scout.

As a single agent I have over 22 years of residential real estate experience. Over the past 12 years, I have slowly grown my business into a team of real estate agent/consultants who absolutely raise the bar for service in the residential home market.

"It will be our pleasure to work on your behalf."



**Angie Flack Brown**  
Founder - Listing Specialist

**Jerry D. Brown**  
Operations & Marketing  
The Angie Flack Brown Team



**Angie Flack Brown (SRES®)**  
Angie Flack Brown is an (SRES®) designated Realtor. She is Certified by the National Association of Realtors as a Seniors Real Estate Specialist®. CSRE Member ID: CSRE-673459-GVUPXS





## **KW - Largest Real Estate Franchise in The World**

Keller Williams Realty is an international real estate franchise with headquarters in Austin, Texas. Founded in 1983 by Gary Keller and Joe Williams, it grew from a single office in Austin to be the world's largest real estate franchise by agent count, has more than 975 offices and 186,000 associates. The KW franchise is also number 1 in units sold and total sales volume in the United States.

KW is privately owned, is an Inc. 5000 company and has been recognized as the highest rated real estate company and franchise by numerous publications including Entrepreneur Magazine and Forbes.

In 2015, Keller Williams began its evolution into a technology company, now building the real estate platform that agents' buyers and sellers prefer. Since 1983, the company has cultivated an agent-centric, technology-driven and education-based culture that rewards agents as stakeholders.

**Our Culture** - KW Vice Charman, Mo Anderson defines the culture of Keller Williams Realty as "living the mission, vision, values, beliefs, and perspectives" of Keller Williams Realty. Our beliefs are the rules we live by and they dictate how we work together and will treat each other.

**Our Mission** - To build careers worth having, businesses worth owning, lives worth living, experiences worth giving, and legacies worth leaving.

**Our Vision** - To be the real estate company of choice for agents and their customers.

**Our Values** - God, Family, then Business.

**Our Perspective** - A technology company that provides the real estate platform that our agents' buyers and sellers prefer. Keller Williams thinks like a top producer, acts like a trainer-consultant, and focuses all its activities on service, productivity, and profitability.



## The Keller Williams Belief System

At the core of Keller Williams Realty is a conviction that who you are in business with matters. We believe that the company we keep can contribute to our lives in untold ways. To help cement this understanding, we've formalized a belief system called the WI4C2TS that guides how we treat each other and how we do business..



- Win-Win:** or no deal
- Integrity:** do the right thing
- Customers:** always come first
- Commitment:** in all things
- Communication:** seek first to understand
- Creativity:** ideas before results
- Teamwork:** together everyone achieves more
- Trust:** starts with honesty
- Success:** results through people





## Mission Statement

The Angie Flack Brown Team Has Three Missions

1

We will always provide the most amazing client care experience. We only truly succeed when we turn our clients, affiliates and cooperating brokers into raving fans and business partners for life.

2

We will create a culture in which every member of our team is challenged and encouraged to continually grow, both personally and professionally.

3

We will be positive leaders in the real estate marketplace where we live our lives and raise our families. The Angie Flack Brown Team sets a standard of excellence that encourages our clients, other real estate professionals, and each other to achieve greatness.





Over the past twenty one years, our real estate business has been built around one guiding principle:

## It's all about you

- ✓ Your needs
- ✓ Your dreams
- ✓ Your concerns
- ✓ Your questions
- ✓ Your family
- ✓ Your finances
- ✓ Your time
- ✓ Your life



Our focus is on your complete satisfaction. In fact, we work to get the job done so well you will want to tell your friends and associates about it. Maybe that's why more than 85 percent of our business comes from repeat customers and referrals. Good service speaks for itself. We're looking forward to the opportunity to earn your referrals too!

**5.0** ★★★★★ Google Review

**Positive:** Professionalism, Quality, Responsiveness, Value

***"Angie and her team were highly recommended to me by a friend and I am forever grateful to have received that recommendation! This was my first time selling a home and we relied heavily on Angie's expertise and education each step of the way. She is knowledgeable, charismatic, energetic, detail oriented, and great at getting you the best overall contract for your home. I felt our interests were always priority. Her experience shined in how her strategy of marketing the home created insane traffic to the home for viewing and getting an offer well over the asking price. Her communication was consistent and thorough after the offer was accepted as well. I don't have a single piece of negative feedback about her services. I would use her services for life!"***



### Chart of the Home Buying 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

## Why go through the pre-qualification process?

At the Angie Flack Brown Team, it's our policy to prioritize the pre-qualification of our buyers. We insist that buyers obtain pre-qualification from an accredited lender before initiating their home search. For those purchasing with cash, we request a general proof of funds letter. Understanding the precise amount you can comfortably allocate to a home helps mitigate potential frustrations.

In the current competitive real estate market, sellers often receive multiple offers. Offers lacking a pre-qualification letter from a reputable lender are typically dismissed by sellers as unqualified. It's crucial to be equipped with either cash and proof of funds or a robust pre-qualification to enhance your competitiveness in this environment.



### Let's Look for a New Home

In some cases, our clients find their dream home on the first day. In other cases, it takes longer to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

### MLS and OneHome by CoreLogic

Using the power of the Multiple Listing Service (MLS) we will build a customized search for you. Your need, wants, budget and preferred areas will dictate the style, size, price and location returned by the search algorithms. You will receive notifications on your preferred schedule and be able to view listings in your search the second they come on the market on your personalized OneHome platform.

Agent preview mode | The Angie Flack Brown Team | Sign In

kw KELLERWILLIAMS | Buy / Rent | Favorites | Planner | Help

Compare (0/3) | Houses for you and Juli | New Search

11 Results | Sort By: Newest | Search Criteria

- For Sale**  
\$299,900  
Single Family Residence  
9 Whitney Farms Cir  
Perinton, NY 14450  
3bd · 3ba · 1,856 sqft  
MLS #R1454640
- For Sale**  
\$425,000  
Single Family Residence  
53 W Church Street  
Perinton, NY 14450  
6bd · 4ba · 4,618 sqft  
MLS #R1453974
- For Sale**  
\$250,000  
Single Family Residence  
164 Selborne Chase  
Perinton, NY 14450

onehome™  
By CoreLogic®



## Your Home Search

To assist you in the home search journey, we will organize a list of homes showing us the following information for each:

- **Photos of the home**
- **Home address**
- **Current asking price**
- **Square footage and property taxes**
- **Number of bedrooms and baths**
- **Age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, we will:

- **Provide you with more detailed information about the home**
- **Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you or prepare a detailed video tour**
- **Determine how the asking price compares with other homes in the area**
- **Answer any and all questions you may have**







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

### **The Price**

The decision on what to offer for a property is influenced by various factors such as its condition, time on the market, buyer activity, and the seller's urgency. While some buyers may be tempted to present a low offer merely to test the waters, this approach is often not advisable. A low offer can potentially insult the seller, leading to a lack of negotiation or acceptance of a better offer from another buyer.

In highly competitive real estate markets, an escalation or escalator clause can be a valuable tool. This addendum automatically and strategically raises your offered price to maintain competitiveness while ensuring that you don't exceed your predefined top price. We are more than happy to provide a detailed explanation of how this mechanism works and how it can benefit your offer.

### **The Possession 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 counter-offer. In these cases, our experience and negotiating skills become powerful in representing your best interests. When a counter-offer is presented, we 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.

**If all goes well you will be the winning offer and you will be "under contract".**



### **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. We constantly check the New on Market list so we can be on the lookout for our clients. We will get you this information immediately in the way that is most convenient for you, whether by phone call, text, or email or through the OneHome Portal or KW Command App.

### **Will you inform me of homes from all real estate companies or only KW?**

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

### **Can you help me find new construction homes?**

We can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. When making a new construction home purchase, you will receive the services we 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 our services, let us 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 visit our property again once an offer is made but before possession?**

Usually, the home inspection is the last chance you'll have to be in the home before your final walk-through. Sometimes, we can notify the seller and schedule a convenient time to visit the property again? Immediately before the closing, we will schedule the final walk-through and closing inspection of your new home.

### **Once my offer is accepted, what should I do?**

Between the accepted offer and closing you will be working on your mortgage application and approval with the lender if you are getting a loan. You will want to schedule your move, pack items, and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details.



### **From Contract to Close**

Our job doesn't end once we secure and accept a qualified offer on your home. We are dedicated to communicating and facilitating a seamless and enjoyable selling experience right through to closing day. We will update you, your attorneys, and all parties involved expeditiously as needed so we can anticipate and mitigate potential problems before they arise.

### **KW.Com and Command**

In the first quarter of 2019 Keller Williams Realty will launch a suite of comprehensive and visionary technology solutions that will fundamentally change your real estate experience. We will be technology assisted in all of our processes and as a result, the client experience will be greatly enhanced. You will have access to real-time information about your transaction management process and the result will be transparency and efficient communication every step of the way.

### **Client Care**

The AFB Team will help you manage the home buying and home selling process from accepted purchase offer forward. Our client care systems will keep track of dates, communicate needs, and oversee all the details of your transaction through closing.

### **DocuSign and Authentisign®**

We use two state of the art online transaction management systems to secure remote electronic signatures when "meeting at "Starbucks" isn't expedient. Both systems are certified by Keller Williams and the GRAR and will keep all your transaction data secure and moving in the right direction. Gone are the days when finding a critical piece of paperwork was difficult. All of your transaction data, signatures and legal documents are organized, backed-up, encrypted against prying eyes, and available to you with the click of a button. We can even invite you into your signing so you can see everything in real time.





## **Congratulations, your closing date, time & location has been scheduled**

There are very few days in a real estate transaction as exciting as closing day. Just prior (24-2 hours) before your scheduled closing, The Angie Flack Brown Team will make arrangements for your final walk-through. This step is critically important and should be taken seriously. It will be your last and only chance to insure that all of the mechanical systems are working properly and that the overall condition of the home and any attachments are as you expect and/or as the executed purchase contract stipulates.

If there were contractual repairs requested or if any personal property conveyed with the sale, the final walk-through is an opportunity to make sure that all issues that the seller(s) agreed to address were completed. The final walk-through is the time to:

- 1. Inspect the home for any damage that may have occurred as the seller's moved**
- 2. Insure that the home is in "broom clean" condition**
- 3. Make sure the seller(s) didn't leave behind any unwanted personal property or excessive debris**
- 4. Make sure everything included in the sale is working properly**
- 5. Affirm that all contractual repairs have been completed to your satisfaction**

This is our last chance as your real estate agents to advocate for you and to address any issues. We always want to achieve the most positive experience and outcome on your behalf. Once the closing documents are signed and you are handed the keys, it is too late to bring any problems forward, let alone affect any remedies to those problems. For that reason, it is important that the final walk-through process be thorough and that any and all deficiencies are documented. This final walk-through checklist will look at all common and potential issues and make sense of the process in detail.

Remember, all real property is unique as are all real estate contracts. There is no one size fits all final walk-through checklist. Meaning, all things are relative to the baseline condition as described and observed plus any and all agreed upon terms, conditions and addenda of the home you purchased. For example, if the executed purchase



contract stipulates that all appliances will be in working order then they should be working. However, if you understood and agreed that appliances were in as is condition and no inspection was performed or repairs requested then they may or may not work. We will explain everything and guide you through the process one step at a time. This includes instances involving seller(s) post possession which can complicate the walk-through process.

### **How long does a final walk-through take?**

Remember, a final walk-through is not a home inspection and it is not the time to measure for furniture and drapes. It should be relatively quick and efficient. We usually set aside about 30 minutes for an average sized house. Naturally, larger homes and unique situations will take longer.

### **Who comes to the final walk-through?**

It should be just the buyers and your AFB selling agent. Bring your checklist and questions. Your agent will have access to your contract details and be able to explain everything and help you manage your expectations. Remember, no home is perfect. We will need to be pragmatic and simultaneously finicky. This process is all about protecting you and your interests while not overreacting. Every situation is different and nuanced and we are really good at making sense of it all. It is important that you check each of the items with your own eyes and hands so there is no doubt that everything is satisfactory.

### **What happens if there are serious issues?**

Usually there are very few minor issues and you would just let them slide without mention. A few examples might be: a loose door knob, a missing light bulb or two or something inconsequently left behind by mistake. Remember: everyone is different and has different tolerances for minor defects and levels of cleanliness. We will use common sense in these situations and discuss the pros and cons of bringing these concerns to the seller(s). If we do decide to bring the issues to light with the seller(s), the level of severity and the seller's response would dictate next steps.

- For a minor issue, we would ask the seller to fix it before the closing or ask for a small credit at closing.
- We could delay the closing so the seller has time to fix the problem. We would then.



perform a second quick final walk-through to verify.

- We could ask to withhold a reasonable amount of money from the seller’s proceeds and to pay for the repairs after the closing. You would be taking on the responsibility for completing the repairs. We will discuss the perimeters of this option if it arises.
- In extreme circumstances where there’s major damage to the home or an expensive fix that the seller refused to repair, you may have to either walk away from the sale or take legal action.

### Final Walk-Through Checklist

We have prepared a comprehensive final walk-through checklist to ensure that we carefully and completely document the process.

the angie flack brown team Checklist

Property Address: \_\_\_\_\_  
 Buyer(s): \_\_\_\_\_ Date: \_\_\_\_\_

**1. Inspection Repairs**  
 Any agreed upon repairs from your inspection contingency.

Y	N	N/A	<input checked="" type="checkbox"/> Inspection Repairs
			Contractually Agreed Upon Repair 1
Notes			
			Contractually Agreed Upon Repair 2
Notes			
			Contractually Agreed Upon Repair 3
Notes			

**2. Personal Property**  
 Is the seller completely moved out of the home? Did the seller leave anything or take anything that was supposed to stay or go?

Y	N	N/A	<input checked="" type="checkbox"/> Personal Property
			All personal property negotiated to remain are present
Notes			
			Are personal property NOT negotiated to remain are removed
Notes			
			All rubbish, boxes, and unwanted personal property has been removed. Totes may be full. Appropriate house parts may remain
Notes			

NOTE: Fixtures and appliances that were present when you viewed the home should be present unless excluded in writing or otherwise negotiated.

the angie flack brown team Checklist

**3. Locks, Windows and Doors**  
 Make sure your "almost" new home is totally secure before closing. Here are some things to take a look at.

Y	N	N/A	<input checked="" type="checkbox"/> Locks, Windows and Doors
			Do windows and doors lock and unlock correctly?
Notes			
			Do windows slide, crank and/or tilt open easily?
Notes			
			Are there any cracked or broken panes of glass that were not disclosed or previously noticed by you?
Notes			
			Do any windows or doors not open as expected? This can be a hazard in the event of a fire or other emergency.
Notes			
			Are there holes or tears in the window screens? Are any missing?
Notes			

**4. Electricity, Lights and Outlets**  
 Light fixtures, ceiling fans, outlets, doorbells & garage door openers are often overlooked during a final walk-through. Take the time to check them all. NOTE: some bulbs may be out!

Y	N	N/A	<input checked="" type="checkbox"/> Electrical Systems
			Do all lights and fans turn on and off properly?
Notes			
			Do all outlets have covers and seem to have power and work properly?
Notes			
			Do garage door openers, doorbells, and electrical systems work?
Notes			



## Prepare for Closing

Closing day marks the end of your home-buying process and the beginning of your new life! Your closing attorney will let you know exactly what to bring to ensure your closing goes smoothly. A few common items are:

- **A certified check for closing costs and down payment (your attorney will tell you exactly how this check should be made out)**
- **An insurance binder and paid receipt**
- **Photo IDs**
- **Social security numbers**
- **Addresses for the past 10 years**

## Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

### **Delivery of the buyer's funds**

This is the check or wire funds provided by your lender in the amount of the loan.

### **Delivery of the deed**

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. You will receive your deed after processing.



## **Moving to Rochester**

Moving or thinking of moving to Rochester, NY and surrounding areas? Nervous about your relocation adventure? Don't be. Whether you're getting ready to buy or sell, in the middle of it, or just looking for some answers, our top real estate agent(s) and top-notch skills ensure you will get the best experience possible. It's what we love to do. Reach out and see what we can do to help make your journey perfect.

## **Investing in Real Estate**

The real estate market in the Rochester area has consistently proven to be a lucrative investment. Over the recent years, investors from various parts of the country and even overseas have recognized the potential of our traditionally undervalued and historically stable market. If you're considering entering the realm of real estate investment but are unsure of where to begin, we're here to assist you. James Reyes, an experienced investor himself, has collaborated with numerous investors, buyer clients, and aided in the development of their income property portfolios. Whether you're interested in a single, duplex, or multi-family unit, James brings years of expertise in identifying the right properties, asking pertinent questions, analyzing the numbers, and setting you on the path to financial success

## **New Construction**

Building a new home? Over the years we have developed relationships with some of the premier builders in the area. We can help you navigate through the process and make sure you are properly represented. Builders have their own representation looking out for their best interests and so should you. Let us help, not just as real estate agent(s), but as expert new home construction and relocation advisors.

## **Real Estate Advice**

If you have questions about your home's value, new home affordability, investing in real estate, credit, legal matters, or income, trust us to find you what you need fast. We have a team of trusted financial and legal advisors and associate professionals that can give you answers and advice. We will make sure you feel confident, supported and educated every step of the way. Lean on us, not just as real estate agent(s), but as expert relocation advisors.





New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

Before you move, you should contact the following companies and service providers:

**Utilities:**

- Electric
- Telephone
- Water
- Cable
- Gas

**Insurance Companies:**

- Accidental
- Auto
- Health
- Home
- Life
- Renters

**Professional Services:**

- Broker
- Accountant
- Doctor
- Dentist
- Lawyer

**Business Accounts:**

- Banks
- Cellular Phones
- Department Stores
- Finance Companies/Credit Cards

**Government:**

- Internal Revenue Service
- Post Office
- Schools
- State Licensing
- Library
- Veterans Administration

**Subscriptions:**

- Magazines
- Newspapers

**Clubs:**

- Health and Fitness
- Country Club
- \_\_\_\_\_
- \_\_\_\_\_

**Miscellaneous:**

- Business Associates
- House of Worship
- Drugstore
- Dry Cleaner
- Hairstylist
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



★★★★★ Highly likely to recommend

09/09/22 - N. Staggert

Bought a Single Family home in 2022 for approximately \$130K in Rochester, NY.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

*James Reyes helped me find and purchase my first house. I didn't know much going into the process and he helped me with contacts and information on all the options available to me based on my information/needs. Was very insightful in all aspects to purchasing/owning a home and provided suggestions and advice from renovation ideas, repair cost estimations and financing options. Very knowledgeable in all fields applicable to purchasing local housing in Rochester NY.*

*I'm glad I went through with this realtor and will recommend to anyone even looking into purchasing housing for guidance, information and help.*

★★★★★ Highly likely to recommend

04/04/2022 - Allie Aird

Showed home in 2022 in Rochester, NY.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

*I couldn't have asked for a better realtor as a first time home buyer. James is incredibly knowledgeable and well connected. He took all of my questions and concerns seriously and was always honest. The current housing market feels really stressful, but he is very considerate and helped to make it less daunting. If you want a realtor who truly prioritizes what's best for you, go with James*



★★★★★ Highly likely to recommend

11/22/2019 - user5269085

Sold a Single Family home in 2019 in Webster, NY.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

*Working with Angie and her team was a wonderful experience. They took great photos, helped us price appropriate to the market, helped negotiate the best deal for us, and even had great recommendations when it came to repairs we had to make and everything involved in selling a house after already moving out of the area. I would highly recommend Angie and the team to anyone looking to sell or buy*

★★★★★ Highly likely to recommend

09/05/2017 - donna lasell

Sold a home in 2017 in Brightonl, NY 14618.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

*Angela Brown and her team are just outstanding! They are kind, caring, respectful, knowledgeable, and successful in their work. In my case, they listed my house and sold it before the end of the first day. Other houses along the popular street in our community listed at the same time with other realtors are still languishing on the market many months later. Angie knows what she is doing. She and her team are attentive to the needs of their clients, and responsive to any request for advice or help. The entire process of listing, marketing, staging, and even moving was made so much more pleasant by their supportive involvement. If you are thinking of listing your home, I recommend Angie without any hesitation.*





### **Technology**

Leading-edge tech tools and training give us the edge in effectively finding the perfect home for you!

### **Teamwork**

Keller Williams Realty was designed to reward agents for working together based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests. We're confident that every Keller Williams professional shares the same goal of serving you, our client, in the best way possible.

### **Knowledge**

Keller Williams Realty helps us stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

### **Reliability**

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces our belief that our success is ultimately determined by the legacy we leave with each client we serve.

### **Track Record**

We are so proud to work for the fastest-growing real estate company in North America and the largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.



TERM	DEFINITION
Abstract of title:	A summary or digest of the conveyances, transfers, and any other facts relied on as evidence of title, together with any other elements of record which may effect the marketability of the title.
Amortization:	Repayment of a loan in equal installments of principle and interest, rather than interest only payments. As payments continue the total payment remains the same, but the amount of the payment going toward interest decreases while the amount going toward principle increases.
Annual Percentage Rate (APR):	The total finance charge (interest, loan fees, points) expressed as a percentage of the loan amount, usually higher than the contract interest rate.
Appraisal:	A professional opinion of a property's value based on its style and appearance, construction, quality, usefulness, and the value of comparable properties.
Appreciation:	An increase in worth or value of real estate due to economic or related causes.
Assumption of a mortgage:	A buyer's agreement to assume the liability under an existing note that is secured by a mortgage and to be personally liable for the terms and conditions of the mortgage, including payments. Sometimes the lender must approve the buyer in order to release the original borrower (usually the seller) from liability.
Closing:	In real estate, the delivery of a deed, financial adjustments, the signing of notes, and the disbursement of funds necessary to consummate a sale or loan transaction.
Closing costs:	Expenses incurred in the closing of a real estate or mortgage transaction.
Closing statement:	The financial disclosure statement that accounts for all of the funds received and expected at the closing, including deposit for taxes, hazard insurance, and mortgage insurance.



TERM	DEFINITION
Condominium:	A system of individual ownership of units combined with joint ownership of common area of the structure and the land.
Contingency:	A condition that must be satisfied before a contract is binding. A purchase contract may be contingent upon the buyer obtaining a mortgage.
Contract for deed:	A contract ordinarily used in connection with the sale of property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.
Conventional mortgage:	A mortgage securing a loan made by investors without governmental underwriting, i.e., which is FHA or VA guaranteed.
Deed:	Written instrument which, when properly executed and delivered, transfers title from the seller to the buyer.
Earnest money deposit:	Money deposited by a purchaser of real estate as evidence of good faith. It is applied toward the purchase price if the sale is closed. It is not an additional charge.
Easement:	Created by grant or agreement for a specific purpose, an easement is the right, privilege or interest which one party has in the land of another.
Equity:	The difference between the market value of property and the mortgage balance.
Escrow payment:	That portion of a mortgage's monthly payments held by a lender or service to pay taxes, hazard insurance, mortgage insurance, lease payments, and other items as they become due.
FHA Loan:	A loan which has been insured by the federal government guaranteeing its payment in the case of default by the borrower.
FMHA Loan:	A loan insured by the federal government similar to FHA loan usually used for residential properties in rural areas.



TERM	DEFINITION
Home inspection report:	A qualified inspector's report on a property's overall condition. The report usually includes an evaluation of both the structural and mechanical systems.
Interest:	Charge paid to a lender for borrowed money.
Joint tenancy:	Joint ownership by two or more persons with right of survivorship. All joint tenants own equal interest and have equal rights in the property. On the death of a joint tenant, his/her interest passes to the surviving joint tenants or tenant.
Land contract:	A contract ordinarily used in connection with the sale of property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer.
Lien:	A legal hold or claim on property as security for a debt or charge. Example: judgments, taxes, mortgages.
Loan commitment:	A written promise to make a loan for a specified amount on specified terms.
Loan-to-value ratio:	The relationship between the amount of the mortgage and the appraised value of the property, expressed as a percentage of the appraised value.
Marketable title:	Merchantable title; title free and clear of objectionable liens or encumbrances.
Mortgage:	Claim that a lender receives on a property as its security for the loan it makes to a home buyer.
Mortgagee:	The lender of money or the giver of the mortgage document
Mortgagor:	The borrower of the money.



TERM	DEFINITION
Mortgage deed of trust:	Pledge of real property to secure a debt by a written instrument given by the mortgagor. Should be recorded in the County Recorder's Office.
Mortgage broker:	Independent third party broker who arranges transactions between borrowers and lenders by streamlining the application and approval process and finding favorable terms for the buyer.
Multiple Listing Service (MLS):	MLS is the name given a service performed by the local Board of Realtors®. It provides necessary information to aid in the sale of listings. It is a marketing tool used by members of the Service to expose properties to a wider market base.
Note:	A written promise to repay a mortgage loan in regular monthly payments.
Origination fee:	A fee or charge for work involved in evaluating, preparing, and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.
PITI:	Principle, Interest, Taxes and Insurance; components of a regular mortgage payment.
Points:	An amount equal to one percent of the principle amount of a mortgage. Points are a one-time charge assessed at closing by the lender. This additional interest charges are paid at the time a loan is closed to increase the rate of return to the lender so as to approximate the market level.
Prepayment penalty:	A fee charged for a mortgagor who pays off a loan before it is due. There are no pre-payments penalties in New York State.
Private Mortgage Insurance (PMI):	Insurance written by a private company protecting the mortgage lender against financial loss occasioned by a borrower defaulting on the mortgage.
Mortgage Insurance Premium (MIP):	Insurance written by the federal government to protect it against financial loss if a borrower should default on the mortgage.
Processing:	The preparation of a mortgage loan application and supporting documents for underwriting.





TERM	DEFINITION
Promissory note:	Following a loan commitment from the lender, the borrower signs a note promising to repay the loan under stipulated terms. The promissory note establishes personal liability for its repayment.
Purchase agreement:	A written agreement between a buyer and seller for the purchase of real estate under stated terms and conditions.
Ratio analysis:	A residential underwriting procedure used to compute the proposed housing expense plus other long-term debt expenses as a percentage of monthly income.
Real property:	Land and whatever by nature or artificial annexation is a part of it.
Realtor®:	A real estate broker or associate active in a local real estate board affiliated with the National Association of Realtors®.
Regulation Z:	The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act. It is commonly called the Truth-in-Lending Act.
Servicing:	A mortgage banking function which includes the receipt of payments, customer service, escrow administration, investor accounting, collections, and foreclosures.
SONYMA:	Insured by New York State for first time home buyers. There is sometimes a penalty for resale within the first few years.
Special assessment:	Legal charge against real estate by a public authority to pay cost of public improvements such as street lights, sidewalks, street improvements, etc.
Subdivision:	A parcel of land that has been divided into smaller parts (lots, blocks or tracts).
Tenancy in common:	Ownership by two or more persons who hold undivided interest; without right of survivorship. Interests need not be equal.
Term of Mortgage:	The period during which a mortgage must be paid.

C H A N G E I S B E A U T I F U L



the angie flack brown team

Keller Williams Realty Greater Rochester  
2000 Winton Road S. Bldg. 1 | Rochester, NY 14618  
Broker: (585) 362-8900 | Mobile: (585) 455-5866 | Office: (585) 362-8589  
afbteam.kw.com | angieflackbrown.com | relocaterochester.com

AFB - Buyer's Guide  
Eleventh Edition - Version 1 - 01/01/2025

Permission to reproduce granted solely to the publisher: Angie Flack Brown Realty Group, Inc.