



# Your Guide To Homeownership

EVERYTHING YOU REALLY NEED TO KNOW  
ABOUT BUYING A HOME.

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Shapiro

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**kw** NY REALTY  
KELLERWILLIAMS.

# Table of Contents

- Real Value Real Experience
- The Essential Role of Your Real Estate Agent
- Your Home Wishlist
- Your Neighborhood Preference
- Home Buying 101
- Financing Your Future Home
- Essential Questions to Ask Your Lender
- Trusted Partners
- My Reviews
- A Promise to You
- Keep in Touch

# Real Value Real Experience

Gabi excelled as a member The Whitney Perkins Team at Keller Williams Gainesville and now serves Westchester, NY as a realtor with KW NY Realty and as a Solar Consultant with Sunchain Energy. Beginning his career as rookie of the year and then reaching the top 5% of the brokerage, he strives to help people invest in a better future through home ownership and clean energy. He is a transplant to New Rochelle, NY by way of Philadelphia, PA, Gainesville Florida, and Burlington, VT. Prior to working in real estate, he taught k-12 music and is a near-native Spanish speaker. He left education to begin working as a solar consultant in 2021 and then as a realtor in 2022. When he is not assisting buyers, sellers and investors with their real estate transactions he can be found playing jazz bass, cycling, paddling, or walking his dogs.

**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

**EQUITY** opportunities for all

**SUCCESS** results through people

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YEARS IN BUSINESS

147

TOTAL CLIENTS  
SERVED

2022 Rookie of the Year  
2023 Top 20%  
2024 Top 5%  
GREEN Realtor Designation

**kw** NY REALTY  
KELLERWILLIAMS.

Keller Williams Realty Market Center  
123 Loren Lane | Spokane, Wa 98001

**Gabriel "Gabi" Shapiro**



## CREDENTIALS

MAT Music Education | Univ. of the Arts

MA Spanish Language | Middlebury College

BA Music Comp./Spanish | Univ. of Vermont

# The essential role of your agent



## Your educator

to help you fully understand the buying process

## Your market expert

to help you evaluate pricing and local norms

## Your investigator

to research properties in depth

## Your advocate and fiduciary

who will put your needs first

## Your expert negotiator

to help you get the best price and terms possible

## Your concierge

from start to finish making the process easier and simpler

## Your local expert

from start to finish making the process easier and simpler

## Your Problem solver

who will help you anticipate issues and resolve the ones that do arise

Expert real estate agents save home buyers time and help take stress out of the process. In fact, 90% of home buyers say they would engage their real estate agent again or recommend them to others.

# Your Home Wish List



It is important to get clear on your what your wants and needs are. Is it a deal breaker or just a slight preference? And does it exist at your budget?

What type of property? House, condo, coop, townhome?

Do I need a workshop or garage?

How many bedrooms and bathrooms?

Do I need a patio/deck?

How much square footage?

Do I need a fireplace?

What architectural style?

Do I want a house with gas or electric?

How much yard space do I need?

If we cannot find everything in the price range and location you want, what would you consider compromising on?

How many stories do I like?

How much work are you willing to do on the home?

What are the 5 things that would be nice to have?

What are 5 things that I must have?

What makes those so important?

# Your Neighborhood Preference Location, location, location

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop? What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

## MAKE MY WEBSITE YOUR HOMEBASE

My hyper-filtered search now extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my website allows you to search by neighborhood and school district, revealing the details that matter most. Save searches, favorite homes, and collaborate. Get notifications whenever a good fit becomes available, even when on the go.

VISIT [www.gabishapiro.com](http://www.gabishapiro.com) TO GET STARTED.

# How Buying a Home Works

## 1. PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## 3. FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 2. GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter
- It's OK to shop and compare lenders

## 4. MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review terms of your offer
- Your agent will submit the offer to the seller's agent
- Negotiate purchase price, terms, and contingencies
- Pick out your lawyer and home inspector

# How Buying a Home Works

## 5. Offer Accepted

- Time for due-diligence
- Acquire and review a property disclosure from the seller
- Have the home inspected
- Your realtor will check the property's official records
- Shop for home insurance
- Negotiate inspection credits/repairs

## 6. UNDER CONTRACT

- Review the contract with your lawyer
- Sign and submit escrow deposit
- Secure a home loan \*more details to follow
- Acquire home insurance and send proof to your lender.
- Order an appraisal
- Meet all contingencies
- The title company will conduct a title search
- Stay in close contact with your agent, lender, lawyer, and title company

## 7. BEFORE YOU CLOSE

- Schedule your settlement time and date
- Transfer funds for closing
- Reserve a moving company and set a moving date (but be prepared to stay flexible in case of delays)
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Schedule the final property walk-through

## 8. CLOSING DAY: WHAT TO BRING

- Conduct final walkthrough with your realtor
- Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

## 9. CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Stay in touch with your agent for current or future recommendations in regard to your new home.

# Financing Your Future Home

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Shop around (buyers who compare lenders save money)
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

## HAVE-ON-HAND

<input type="checkbox"/> A month's worth of your most recent pay stubs	<input type="checkbox"/> A copy of your real estate agreement
<input type="checkbox"/> Copies of your last two years' federal tax returns and W-2s	<input type="checkbox"/> The names and addresses of your landlords over the past two years
<input type="checkbox"/> The names and addresses of your employers over the last two years, compiled into one list	<input type="checkbox"/> Divorce/separation decree
<input type="checkbox"/> Last three months of bank statements	<input type="checkbox"/> Child support papers
	<input type="checkbox"/> Bankruptcy, discharge of bankruptcy papers

**CONGRATS!  
YOU'RE  
APPROVED  
FOR A LOAN!**

Follow these tips to protect your loan.

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

# Essential Questions to Ask Your Lender

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What type of loan do you recommend for me and why?

What is the interest rate? What is the APR?

Can I lock in an interest rate? If so for how long? Are there fees associated?

Do I qualify for down payment assistance programs?

What will my monthly payment be?

What will my closing costs be? Are they a part of my loan, or will I pay them at closing?



# Trusted Partners



## Lawyers

Matthew Ziccardi | Ziccardi and Rella  
237 Mamaroneck Avenue, Suite 401  
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914-328-2810 x 3  
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## Inspectors

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Each Office Is Independently Owned and Operated

“ Well Gabi was amazing , we had a very hard property to sell , add in some turmoil and Gabi reacted so well and he was able to keep everything together and get us over the finish line! Thank you so much Gabi!

**Mike Waggy**

“ Gabi was incredibly knowledgeable, trustworthy and hard working when it came to our needs in finding the perfect home! He even travelled and recommended what was best for us when it came to location and introduced us to the city we now live in! I would recommend Gabi to anyone looking for a realtor

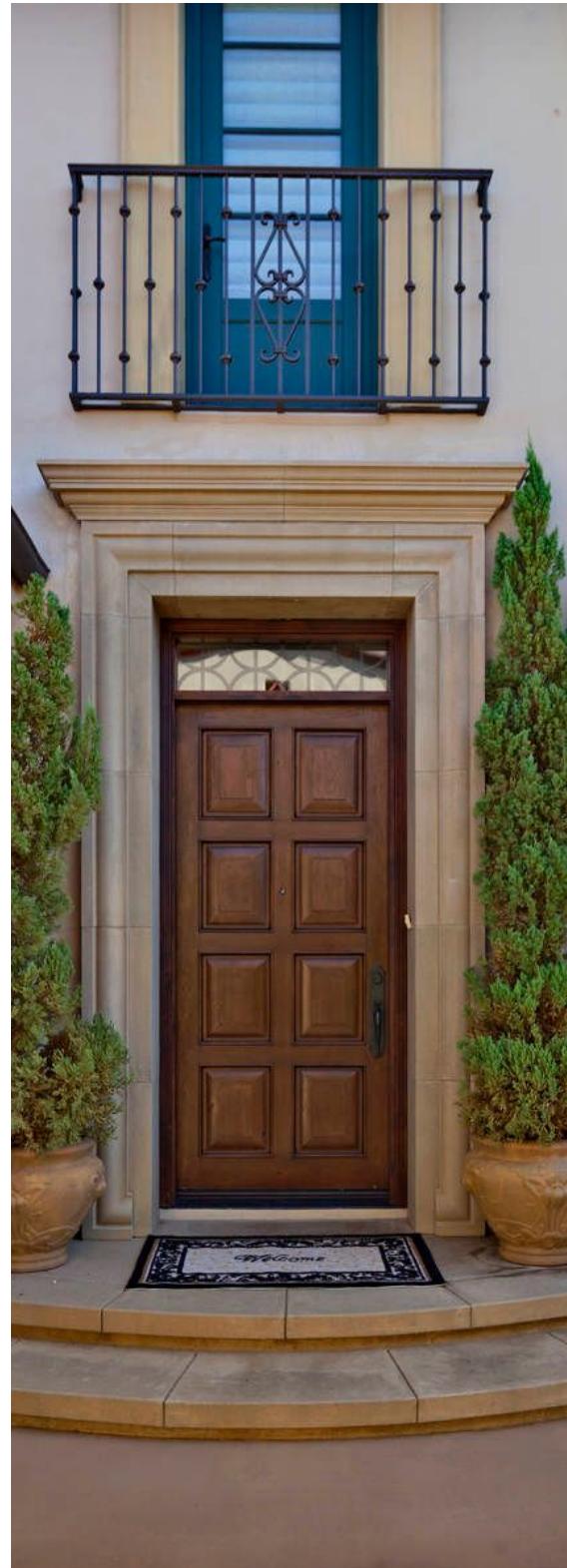
**Sierra Hicks**

Gabi was very helpful and professional with the sale of our first home. He communicated well and explained how everything worked, and he helped the whole process go smoothly!

**Nolan Koskela-Staples**

“ I worked with Gabi Shapiro. He was very responsive to each of my requests or questions throughout the process of selling my home in Lake City. The Perkins Team did an incredible job of listing and posting photos that really helped to sell my home all within one months time (from listing to closing!!). Thank you Gabi. Highly recommended

**Jerri Benson**



# A Promise to YOU



To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you – after all, that is what my business is built on

To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side

## HERE'S HOW YOU CAN GET IN TOUCH WITH ME

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My KW App:

