THE LAND & LIVING TEAM
AT KELLER WILLIAMS UPSTATE NY PROPERTIES

31 Main St. Suite #3 Oneonta, NY 13820
Office #: (607) 431-2540

Serving Otsego, Delaware, Chenango and Schoharie Counties

BUYER'S GUIDE

Essential Guide for Finding Your Dream Home

ABOUT US

Richard Santos

LICENSED REAL ESTATE SALESPERSON

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Hi there!

Buying and selling real estate is an exciting opportunity, and my goal is to make it a rewarding and seamless experience for every client. As the team leader of the Land & Living Team, I am passionate about matching buyers with their ideal homes and properties, while helping sellers maximize their potential in our unique and complex market.

Having lived my entire life in upstate New York, I've developed a deep appreciation for the beauty of the region, and pace and character of life in the foothills of the Catskills. My expertise lies in residential homes, cabins, camps, land opportunities, and unique regional properties. As technology and the real estate industry evolve, I have become keenly interested in modern build science, and look toward a future where new homes can be more affordable, efficient, and attractive, while simultaneously cherishing the character and style of our older farmhouses and village homes.

With a background in education and coaching, I value communication, integrity, and thoroughness. My clients trust me to deliver honest advice and innovative solutions, and I stay at the forefront of industry trends and technological tools to ensure every transaction is handled efficiently and successfully. Whether you're buying or selling, my mission is to help you achieve exceptional results while making the process as smooth as possible.

I look forward to building lasting relationships based on trust, professionalism, and shared goals.

MEET OUR TEAM

Jessica Mileto

LICENSED REAL ESTATE SALESPERSON/MARKETING

Email: jtriano@kw.com   Cell# : (718) 501-4075

Jessica was licensed in 2011 and instantly had a fast-paced rise into the market. Coupled with a 20 year mentor, she gained momentum quickly, easily winning the hearts of sellers and buyers with her care and consideration of the people beneath the 'transaction'. After quick success and soaring to double digits in the millions of sales, Jessica learned quickly what works in different markets and how to get her sellers the absolute best result. Trusting her expertise is the game changer; she believes your transaction should be smooth, easy and efficient and she knows how to do that!

After 5 years in KW leadership and mentoring agents on how to be their best, she is now partnered with the Land & Living Team to put into practice what only the top agents do, for your benefit.

Joseph Triano

LICENSED REAL ESTATE SALESPERSON/MARKETING

Email: jtriano@kw.com   Cell# : (347) 751-4655

Joseph Triano has an extensive background in photography and marketing and has partnered with many other agents on staging and photographing homes in the hundreds. He has a keen eye for presenting property in its best light and he also has a personality that is both easy going and trustworthy. Joe specializes in presenting many different types of property from farm houses to large parcels of land to multi-family homes. He works well with both sellers and buyers, and works closely with other agents to foster the business relationships needed to provide the best service for his clients.

Joe treats his clients like lifelong friends and prides himself on the trust built on all of his deals. If honesty and integrity are things that are important to you when choosing an agent, then Joe is the right fit for you. He has a practical approach that truly helps in the hard decisions that come up whether you are buying or selling. He's able to help his clients weigh out the pros and cons and make informed decisions. His clients know that he really wants what is best for them and he will work very hard to get it! No two deals are alike, because no two clients are alike, so Joe gets to know exactly what you want and then razor sharp focuses on that.

Bronx born, Joe understands it takes a relentless agent to stand apart from the many. There is no doubt in his client's mind that he will get them to the closing table, with the best terms hand tailored for them, by Joe. He is an advocate for you, when so often big decisions go without professional advice, you won't have to decide anything alone with Joe by your side!

MEET OUR TEAM

Christian Richter

LICENSED REAL ESTATE SALESPERSON/MARKETING

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Real estate isn't just about buying and selling—it's about making smart moves with one of the biggest financial decisions of your life. That's where I come in.
I specialize in helping buyers, sellers, and land investors across Otsego and Delaware County navigate the process with clarity and confidence. Whether you're purchasing your first home, selling for top dollar, or looking for the right piece of land,
I focus on giving you real numbers, honest advice, and a strategy that actually works in today's market.
What sets me apart is a hands-on, data-driven approach. I don't just list homes or show properties—I help you understand pricing, timing, negotiation, and the small details that can make or break a deal. No guesswork. No pressure.
Just a clear path forward.
Clients choose to work with me because I'm responsive, straightforward, and committed to getting results. From our first conversation to closing day, you'll always know what's happening and what comes next.
If you're thinking about making a move—or just want to know your options—I'm here to help.

Jason Layton

LICENSED REAL ESTATE SALESPERSON/MARKETING

Email: jasonlayton@kw.com Cell# : (347) 751-4655

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HOME BUYING PROCESS

1. **FIND A REAL ESTATE AGENT**

   Choose a real estate agent to help you navigate the market, find properties that fit your needs, and skillfully guide you through the process.

2. **PREPARE YOUR FINANCES**

   Determine your budget, get pre-approved for a mortgage, research neighborhoods that fit your budget and lifestyle

3. **START YOUR SEARCH**

   Use online real estate websites, attend open houses, and work with your agent to find homes that fit your criteria.

4. **DOCUMENTATION**

   Documentation encompasses all written records and legal papers involved in a transaction, including contracts, disclosures, and agreements, which ensure clarity, legality, and proper execution of the deal.

5. **MAKE AN OFFER**

   Once you find a home you like, work with your agent to make an offer. The offer should include the purchase price, contingencies, and a proof of ability to purchase.

6. **GET A HOME INSPECTION**

   Hire a licensed home inspector to evaluate the condition of the home and identify any issues that need to be addressed.

7. **GET A HOME APPRAISAL**

   A home appraisal is an evaluation of the property's value by a professional appraiser. The appraiser will consider factors such as the home's size, location, condition, and comparable sales in the area. An appraisal would occur when purchasing with a mortgage.

8. **CLOSE THE DEAL**

   Once the seller accepts your offer, work with your agent, lender, and attorney to finalize the transaction.

9. **MOVE IN**

   Congratulations, you're now a homeowner! Coordinate with movers and utilities to make a smooth transition into your new home.

One fact about buying a house is that it can be a significant investment that may appreciate over time, providing the potential for long-term financial stability and wealth-building opportunities.

TERMS TO KNOW

DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

CONTINGENCY

A condition that must be met in order for the sale to proceed, such as the buyer obtaining financing or the completion of a satisfactory home inspection

OFFER

A proposal to buy a property, including the price and terms of the sale.

CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include appraisal fees, title insurance, buyer broker compensations and attorney fees.

DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

CLOSING

The final step in a real estate transaction where the buyer pays for the property and the seller transfers ownership.

8 STEPS TO BECOMING A HOMEOWNER

1. FIND A REAL ESTATE AGENT
2. PREPARE YOUR FINANCES
3. START YOUR SEARCH
4. DOCUMENTATION
5. MAKE AN OFFER
6. GET A HOME INSPECTION
7. GET A HOME APPRAISAL
8. CLOSE THE DEAL
9. MOVE IN

PREPARE TO BUY

01 FIND A REAL ESTATE AGENT

Choosing a real estate agent whom you trust and feel comfortable with can be as challenging as finding your dream home. Given the significant investment you are about to make, it's crucial to work with an agent who is as committed to your needs as you are.

With our experienced team of agents, you can feel confident that we will help you find your dream home and guide you through the entire home buying process.

OUR EXPERTISE

Our agents possess industry knowledge that goes beyond what's available to the general public. This specialized knowledge can help you find the right home at the best possible price, based on market trends and other factors.

PROFESSIONAL STANDARDS

Our agents are held to the highest standards of professionalism. They undergo regular training and compliance checks to stay up-to-date on changes in legal and administrative procedures. This ensures that you receive reliable and accurate guidance throughout the home buying process.

NEGOTIATING SKILLS

With our team's collective experience and expertise, we can guide you through the home buying process and help you make informed decisions. Our agents know how to navigate complex negotiations to ensure that you get the best value for your investment.

CUSTOMER SERVICE

We believe that customer service is key. Our agents are committed to providing exceptional service and answering any questions or concerns you may have. We treat our clients with the same level of respect and care that we would want for ourselves.

02 PREPARE YOUR FINANCES

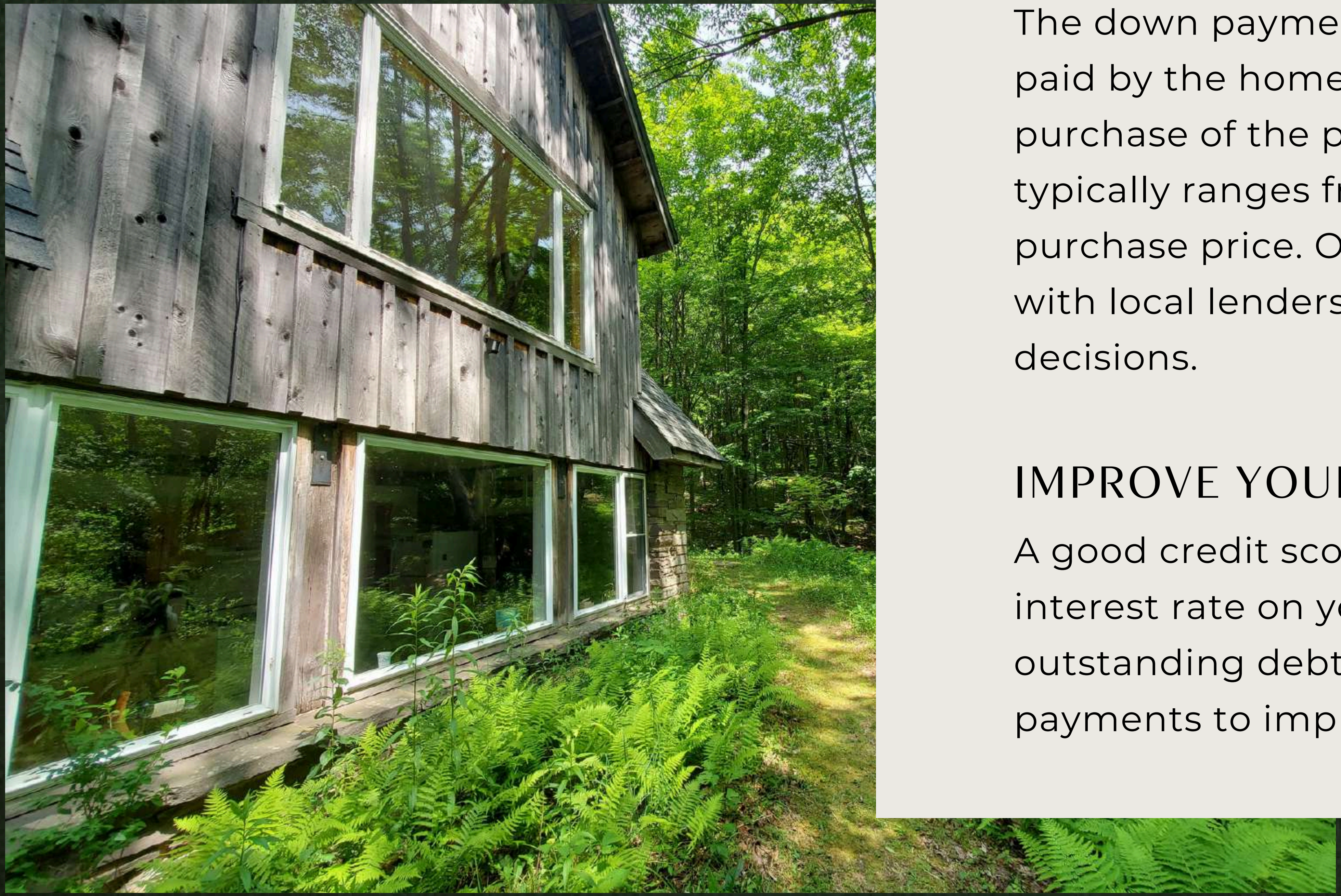
DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

GET PRE-APPROVED FOR A MORTGAGE

This will give you a clear idea of how much you can afford and will make the home buying process smoother. It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.

02 PREPARE YOUR FINANCES



DOWN PAYMENT

The down payment is the initial amount of money paid by the home buyer to the seller to secure the purchase of the property. The down payment typically ranges from 10% to 20% of the home's purchase price. Our team has strong relationships with local lenders, who can help you in forms and decisions.

IMPROVE YOUR CREDIT SCORE

A good credit score can help you secure a lower interest rate on your mortgage. Pay down any outstanding debts and avoid making late payments to improve your credit score.

FIND YOUR DREAM HOME

03 START YOUR SEARCH

RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.

ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

04 DOCUMENTATION

Proper documentation is crucial in buying a home/property, as it ensures that every transaction is legally binding and transparent, protecting both buyers and sellers. Accurate and complete documentation helps prevent disputes, delays, and potential legal issues. Our experienced agents are dedicated to guiding you skillfully through every step of this process, from preparing and reviewing contracts to ensuring all necessary paperwork is filed correctly. With their expertise, you can navigate the complexities of every transactions with confidence and peace of mind.

05 MAKE AN OFFER

Once you've found a property you're interested in, work with your real estate agent to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with your agent to come up with a counteroffer.

BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.

06 GET A HOME INSPECTION

A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, and other systems, as well as the roof, foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

Based on the findings, the inspector will provide a detailed report outlining any issues that were identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.

FINAL STEPS

07 GET A HOME APPRAISAL

(If the purchase is made with a mortgage, an appraisal will be needed.) During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis. Please understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.

APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

08 CLOSE THE DEAL

REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

CONDUCT A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

REVIEW AND SIGN CLOSING DOCUMENTS

During the closing, you will review and sign several documents, including the mortgage note, the deed of trust, and the settlement statement. Review them carefully and ask your agent or attorney any questions you may have.

PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, buyer broker compensation, attorney fees, and other charges.

09 MOVE IN

CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Apply for a STAR credit for school taxes if a primary residence
- Unpack and settle in
- Explore your new neighborhood

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