

FINDING YOUR

NEW HOME



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 RichlandRealty.com



Richland Realty
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ABOUT ME

John M.
Scatigno

Realtor | Rochester, NY

John Scatigno has been a Greece resident for over 27 years. He and his college sweetheart Michele have been married for over 25 years and raised two children here. Nothing speaks more clearly of John's appreciation for the Greater Rochester community and all it has to offer than the fact that he settled and raised his family here.

A graduate of Niagara University and The Thomas M. Cooley Law School – John has been practicing law since 1992. Years of representing buyers and sellers of both residential and commercial properties sparked John's passion for the field and was the catalyst that led him to open Richland Realty in June 2010. The combination of John's real estate and legal expertise is invaluable, as he is committed to providing a worry-free experience for his clients.

John's intention was never to be a sprawling agency, but to create a small and dedicated one that is responsive to clients' needs at every stage of the process. With John's help, "It's Your Move."

The logo for Richland Realty, featuring a stylized house icon with a green roof and the text "Richland Realty" below it.

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ABOUT RICHLAND REALTY



We service Rochester, NY and surrounding county's.



We were established in 2017.

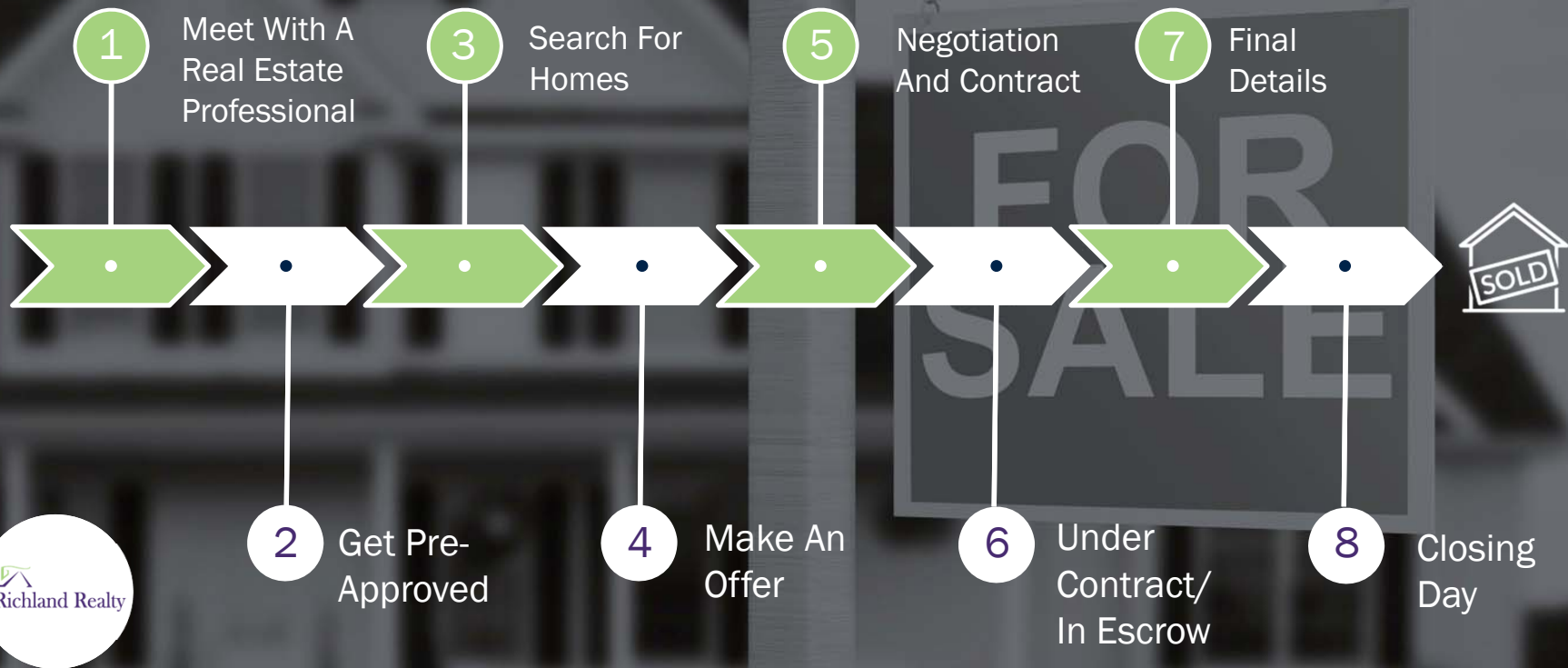


We are As real estate professionals, we're ready to fully devote our energy to you! Assisting buyers and sellers is our passion and our business. If there's a listing you need information about or want help selling your home, we're just a phone call away.



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THE BUYER'S ROAD MAP



ARE YOU READY TO BUY?



- Steady income
- Low to medium debt
- Cash for down payment/closing
- Two months of pay stubs and bank statements
- Two years with same company or in same industry

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GETTING PRE-APPROVED



- Choosing a lender
- Filling out loan application
- Approval document
 - Paystubs, bank statements, tax returns, proof of employment, 580+ credit score

YOUR HOME SEARCH



Understanding what you're looking for is a top priority. Let's talk about the features of your future home.

- Location
- Price
- Square footage
- Bedrooms
- Baths
- Style
- Features
- Schools

SEARCH TOOLS

AGENT SEARCH

- MLS
- Agent network
- My website



CUSTOMER SEARCH

- Website
- Yard signs, open houses, model homes, friends, FSBO



HIGH-TECH TOOLS

- Automated home search system



MAKING AN OFFER



- Falling in love with a home
- Seller wants
- Earnest money
- Down payment/financed amount
- Important dates
- Inclusions in home
- Offer will be accepted, counter-offered, or declined

WHEN YOUR OFFER IS ACCEPTED



- Give earnest money to title company
- Inspection and repairs
- Appraisal
- Home insurance
- Finalize mortgage details
- Final walkthrough

CLOSING COST BREAKDOWN

These are the items that will be included in your closing cost:

\$

- Property appraisal
- Home inspection
- Processing fee
- Underwriting fee
- Lender fee
- Loan discount fee
- Recording fee
- Settlement officer fee
- Title insurance
- Document preparation fees
- Escrow taxes and insurance
- Prepaid interest
- Credit report
- Transfer taxes
- Attorney/notary fee

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CLOSING DAY

John M Scatigno

Realtor | Rochester, NY

This is the big day! I'll accompany you to closing, answer any questions, and verify the closing paperwork matches our purchase contract.

- Bring your identification
- Everyone who is purchasing the property must be present. If this is not possible, let me know in advance.
- You will need to bring a certified check or wire your down payment/closing costs.



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CONTACT INFORMATION

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