



# Your Guide To Homeownership

EVERYTHING YOU NEED TO KNOW  
ABOUT BUYING A HOME.

Gary & Steve Norselli



A CUSTOM CONSULTATION, PREPARED JUST FOR *You!*



COMPLIMENTS OF

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# Included in This Guide

- WELCOME LETTER
- MEET OUR TEAM
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- HOME BUYING 101: 8 SIMPLE STEPS
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# Welcome!



*Congratulations* on your decision to purchase a home! Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As individuals who have been in your spot before, we are familiar with what's cycling through your mind, and as real estate agents, we've mastered the ins and outs of the home buying process. When you work with our team, you'll benefit from our experience, and together we'll work toward making sound, smart decisions for your future.

*Gary & Steve*



# MEET OUR TEAM



## Education. Expertise. Communication. Service.

These four values are the pillars of our team’s foundation. We strive to make each client feel as if they were our only client, offering the time to educating them around the home buying process so they feel a high level of comfort and confidence in not just the process, but our team.

We don’t want to just “sell” a home – we want to help our buyers find the right home for them to help satisfy their particular needs, wants, and homeownership goals.





## MEET OUR TEAM



### **GARY NORSELLI**

Gary began his career in real estate helping people buy and sell homes in 2011, after recognizing the importance of pursuing a career in which he could truly enjoy and make a positive impact in the lives of others. He quickly found success through a fundamental philosophy... educating clients to be great homeowners, and providing clear and consistent communication before, during, and after closing!

### **STEVE NORSELLI**

Steve's background in business and technology helps him deliver the best tools, resources, and strategies to guide his clients through their home buying and/or selling journey. Steve takes a very consultative approach to his business focusing solely on his clients and their needs, and providing exceptional service and commitment to everyone he works with. No stranger to hard work, Steve is ready to make your real estate dreams a reality!



# Don't take our word for it, take theirs!



Gary and his team are the GOAT. We sent an inquiry on a long weekend and he got back to us so quickly we were able to speed up our timeline. We were clueless first-time, long-distance homebuyers and Gary walked us through every step of the process with patience and respect. He helped us put together a competitive offer with local servicers who are equally on point. **You can tell they love what they do and they're awesome at it.** Thanks, y'all!

*Courtney, Irondequoit NY*



Gary and his team are, hands down the most knowledgeable, organized and efficient team I've worked with. I do mean the entire team, from Mark the showing agent, to the entire of team of lawyers at Webber law, to Abby the closing coordinator- no detail was missed and the process was flawless. **Buying real-estate is stressful, but not with this team.**

*Catye, Greece NY*



We don't have anything negative to share after using the Norselli Team to sell and buy. Their communication and preparedness is otherworldly, and **they met or exceeded any expectations for the entire experience.**

*Justin, Spencerport NY*





**Here. There.  
Everywhere!**

While our local expertise reaches the far corners of the Greater Rochester, Finger Lakes, and Western NY region, our partnering agents across the country help us navigate our clients' moves when life takes them to other cities and states.

We've taken great strides to ensure our clients receive only the highest level of service, no matter where they are searching for their next home! When it comes to relocating to or from the area, we can connect our clients to the most qualified agents to aid in their home search – just like we would!



# Stay Connected!



FOLLOW US FOR ALL THINGS REAL ESTATE



Sign up for our monthly e-newsletter for exclusive tips, articles, and market updates!



# How Buying a Home Works

## 1. DECIDING TO BUY

Understand it is *YOUR* decision

Wealth building opportunities include equity build-up, value appreciation, and tax benefits

Consider an existing home vs. new construction

Explore multi-family and investment options

## 2. YOUR REAL ESTATE AGENT

Ensure that *YOUR* best interests are being protected by having a Buyer's Agent

Review how your Buyer's Agent will be helping you during the process

Not all Real Estate Agents are REALTORS®

The REALTOR® Code of Ethics

Connect with a professional that specializes in different areas to meet your desired goals

## 3. FINANCING

Always consult a mortgage professional

Explore different lenders and options to best suit your financial needs and goals

Know the difference between being pre-qualified vs. pre-approved

Obtain a pre-approval before looking at homes

Know your budget for monthly mortgage payment and cash needed to close

Be prepared for upfront costs

## 4. FIND YOUR HOME

Review your highest priority needs and wants

Discuss the different search options and showing procedures with your Buyer's Agent

Schedule home tours and plan an itinerary with our team

Favorite homes and save them

Nix homes that don't meet the mark

Obtain needed property information

Review comparable home sales data



# How Buying a Home Works

**5.**

## MAKING AN OFFER

- Review key terms and contingencies
- Obtain all required disclosures
- Consider how the current real estate market will impact negotiations
- Negotiate to come to terms on an offer
- Know when to walk away

**6.**

## CONTRACT TO CLOSE

- Save a copy of the fully executed purchase contract, for your records
- Provide the agreed upon earnest money deposit
- Have both attorneys review and approve of the purchase contract
- Perform inspections
- Apply for and obtain mortgage financing
- Obtain homeowners insurance
- Review title documents with the attorney as necessary

**7.**

## CLOSING

- Be prepared to close once the lender issues their “clear to close”
- Closing requires complete and approved title package
- The attorneys will schedule closing
- Conduct a final walk through
- Transfer utilities into your name

**8.**

## PROTECT YOUR INVESTMENT

- Save all paperwork and documents from closing in a safe and secure place
- Use due diligence in maintaining your home regularly
- Schedule to have all home mechanical equipment serviced annually
- Apply for the NYS STAR credit
- Consult with a CPA when filing taxes to take advantage of home-related tax benefits
- Secure a Financial Advisor to discuss short and long term goals and home-related wealth building strategies
- Contact our team after closing with any future needs or questions



## First things first.

While there are many great reasons to purchase a home, from wealth building to tax benefits, once you have made the decision to buy, you're ready to take the next steps!

**Let's get started!**  
**Two important first steps:**

### **MEET WITH YOUR AGENT**

Setting up a time to meet with our team well before you begin your home search allows us to better understand your needs and help you best prepare for the home search.

We'll help you cross your t's and dot the i's!

### **GET PRE-APPROVED**

There are many pieces to the financial puzzle when it comes to purchasing a home – that's why it's best to start with a pre-approval to understand your buying power.



## Your Real Estate Agent

WHAT EXACTLY WILL YOUR AGENT DO FOR YOU?



**Educate** you about the current market



**Negotiate** on your behalf



**Analyze** your needs and wants



**Check** paperwork and deadlines for compliance



**Guide** you to homes that match your criteria



**Solve** problems that may arise



**Coordinate** the work of other professionals



**Advocate** for your best interests



# Financing Your Future Home

## HOME LOANS AT A GLANCE

Financing your home doesn't have to be a terrifying experience. Approach the process in a prepared manner, and it could be smoother than you expect!

- Get pre-approved for your loan
- Get an accepted offer on a home
- Apply for a mortgage
- Get your home appraised
- Obtain conditional loan approval, aka "mortgage commitment"
- Your loan goes through underwriting
- You're cleared to close!

## HAVE-ON-HAND

- |  |  |
|--|--|
| <input type="checkbox"/> A month's worth of your most recent paystubs                      | <input type="checkbox"/> A copy of your full purchase contract                             |
| <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"/> Last three months of bank statements                              | <input type="checkbox"/> Divorce/separation decree   |
| <input type="checkbox"/> The names and addresses of your employers over the last two years | <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 receiving the conditional loan approval
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Apply for new credit cards or lines of credit
- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Max out your existing credit limit
- ✗ 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



# Understand the Costs

While your monthly mortgage payment is just one component of the pre-approval process, a big factor for most buyers are the out-of-pocket costs associated with purchasing a home.

## Closing Costs

*Paid at Closing*

### 1 – DOWN PAYMENT

The amount you put down towards your mortgage. This is generally a percentage of the purchase price.

### 2 – ESCROW/PRE-PAIDS

This component provides the initial funding for your escrow account, and considers reimbursing the seller for the portion of the taxes they've already paid.

### 3 – BANK COSTS

These are the bank-related fees involved with the bank producing a mortgage for the buyer.

### 4 – BUYER'S AGENT

The buyer may be responsible for their agent's negotiated rate of compensation to represent them.

### 5 – ATTORNEY FEE

Customary in New York State, each party to the contract has a real estate attorney representing them in the transaction.

## Upfront Costs

*Paid Prior to Closing*

### 1 – EARNEST DEPOSIT

It is customary for the buyer to provide a deposit to be held in escrow until closing to show their good faith commitment to following through with the purchase.

### 2 – INSPECTIONS

Costs associated with any buyer inspections to help reduce the risk of major health, safety, and structural concerns for the property.

### 3 – BANK APPRAISAL

Completed by the buyer's lender to confirm the value of the property for financing purposes.

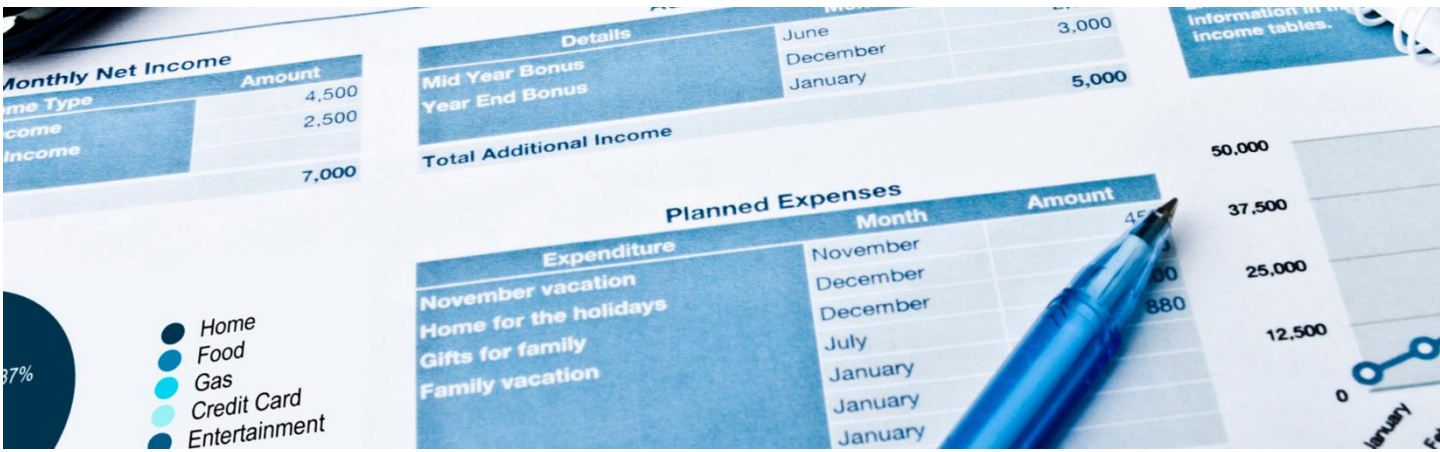
### 4 – INSURANCE POLICY

The buyer's homeowner's insurance policy should provide adequate coverage to protect the buyer against unexpected losses.





# HOME BUYING 101: FINANCING



## The Best of the Best



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### THE BOTTOM LINE

Working with a team like ours has its perks. Whether this is your first time securing a home loan, or it's your 15<sup>th</sup> and you're ready for a better alternative, look to our recommended lenders for modern-day solutions.



# Your Home Search, Your Way!

You may think that shopping for homes starts with jumping in the car and driving all over town. And it's true that hopping in the car to go look is probably the most exciting part of the home buying process. However, driving around is fun for only so long – if weeks go by without finding what you're looking for, the fun can fade pretty fast. That's why we say that looking for your home begins with carefully assessing your values, wants, and needs, both for the short and long terms.





# HOME BUYING 101: FIND YOUR HOME



## Your Preference Profile

THE WHAT, THE WHEN, THE HOW.  
LET'S TALK ABOUT THE BEST WAY TO GET IN TOUCH.

**WHAT IS YOUR  
FAVORITE WAY TO  
RECEIVE INFORMATION  
OR UPDATES?**

*Select all that apply*

- Email
- Call
- Text

**WHAT IS THE BEST TIME  
TO REACH YOU?**

*Select all that apply*

- Morning
- Noon
- Afternoon
- Evening
- Anytime

**AS UPDATES ARISE, HOW  
OFTEN DO YOU PREFER  
TO BE NOTIFIED?**

*Select all that apply*

- ASAP
- In a few hours
- That day
- Every few days



# Your Home Wish List



## TO BEGIN

Who will be living in the home?  
List all adults, children, and pets  
that will inhabit the space.

What are the non-negotiables for  
your home?

If you had to name your top five  
non-negotiables, what would they  
be?

Beyond your top five needs, what  
is something you really want?

Do you have a preference for the  
year the house was built?

Do you want a house in move-in  
condition, or are you willing to  
do some work on it?

When people visit your home,  
what do you want it to say about  
you?

Are there any specific features  
that would make your next house  
feel instantly like home?

Will you require accessibility  
options?



# Your Home Wish List



## EXTERIOR

What type of home are you looking for (e.g., single-family, condo, townhouse, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets (e.g., a dog run, fenced-in yard, etc.)?

What other exterior features are important to you?



# Your Home Wish List



## INTERIOR

What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

## BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (e.g., powder room, swimming pool access, fit for small children, accessibility specifications)?

## BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

## KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (e.g., beverage cooler, island, etc.)?



# Your Home Wish List



## LIVING/FAMILY ROOM

What are your general preferences for your living and/or family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for (e.g., playroom for children, studio, mudroom, etc.)?

What else do you see for living areas?

## DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room – how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture that should be taken into account?



# Map Your Move



## When is the best time to buy?

There's only one right answer:

When you find a home that you love.

Inventory and economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. We'll help you take a comparative look at neighborhoods with inventory that fits your preferences.





# Your Neighborhood Preference

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 that are important in finding your ideal neighborhood?

## MAKE OUR WEBSITE YOUR HOMEBASE

Our hyper-filtered search now extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, our 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.GREATERROCHESTERHOMES.COM](http://WWW.GREATERROCHESTERHOMES.COM) TO GET STARTED!



# Our App: Finding Your Way Home Has Never Been Simpler

## SEARCH

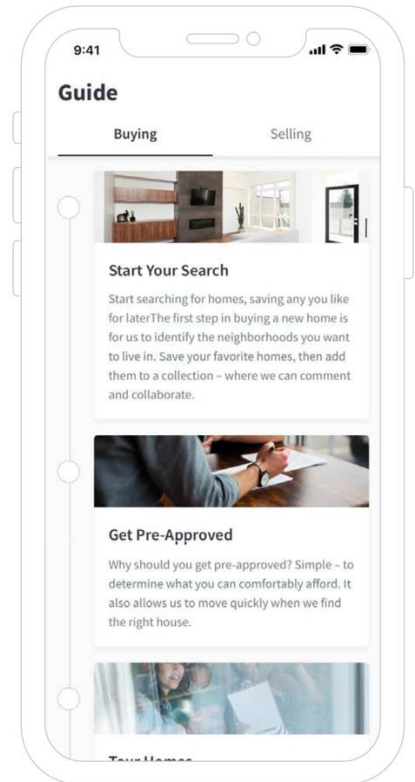
Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, our app has the tools to flex with your needs, even when your search extends nationally.

## NEIGHBORHOODS

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

## COLLECTIONS

Your search results will be filled with homes you want to save... and some you'd rather forget. Our app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.



Our app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey.



READY TO DOWNLOAD OUR APP?

Head to <https://app.kw.com/KW2KJZCRF>



# Common Terms & Contingencies

### PRICE

The amount for which the seller agrees to sell the home to a buyer for. This is often negotiable, and the final agreed-upon price is considered the home's "fair market value" and the "sale price."

### ESCALATION CLAUSE

Used primarily in competitive bidding situations, an escalation clause allows a buyer to automatically increase their offer price in the presence of higher offers, up to a designated max amount.

### SELLER CONCESSIONS

When the buyer asks the seller to pay a portion of their closing costs, the seller is providing a concession (or credit) to the buyer at closing. This allows the buyer to save money out-of-pocket at closing.

### EARNEST MONEY DEPOSIT

It is customary for the buyer to provide a deposit to be held in escrow until closing to show their good faith commitment to following through with the purchase contract. If the buyer defaults on the purchase contract, they may be at risk of losing their earnest money deposit.

### CONVEYANCES

Any "personal property" items not affixed to the property are considered conveyances. These items should be written into a purchase contract if they are to be included, otherwise the seller is not obligated to leave them for the buyer. Examples of conveyances may include kitchen appliances, dehumidifier, etc.

### EXCLUSIONS

If there are items in/on the property that would typically remain with the home that will be excluded from the contract, they should be specified as an exclusion from the sale.

### ATTORNEY APPROVAL

Customary in New York State, each party to the contract has a real estate attorney representing them in the transaction. The attorney will provide legal counsel and guidance throughout the process.

### FINANCING

A financing contingency stipulates the key terms to how the buyer will be purchasing the property. If the buyer is unable to obtain financing, this contingency allows them to cancel the contract.

### INSPECTION(S)

Buyers who include an inspection contingency have the right to hire a professional home inspector to report any findings. While there is no "pass or fail," the buyer generally has an opportunity to request remedies or resolutions for issues or concerns that arise from the inspection.

### PERMITS

If there are additional structures or features to the property that would normally require a permit or certificate of compliance, the buyer can request the seller to provide what documents they see fit.



# HOME BUYING 101: MAKING AN OFFER

## **CLOSING DATE**

The agreed upon date for which the buyer will close on the home. **NOTE:** In New York State, the closing date in the purchase contract is a “target” date for which all parties aim to close by.

## **POSSESSION TERMS**

Depending on individual circumstances, the buyer may be able to immediately occupy the property, take early possession of the home to move in before closing, or may allow the seller to occupy the property after closing for a designated timeframe.

## **GRANTS**

Eligible buyers may have the opportunity to receive local, state, or federal grants depending on qualifying criteria. If a buyer is dependent on receiving these grants, they may be included in the contract.

## **HOME WARRANTY**

A home warranty is a policy that covers certain features of the home for a designated period of time. These are often purchased through third party companies at the time a buyer closes on the home.

## **SELLER INCENTIVES**

In a competitive seller’s market, buyers may find creative ways to offer seller incentives to make their offer more favorable, such as offering to cover a portion of the seller’s closing costs/fees, offer to cover the seller’s moving expenses, etc.

## **APPRAISAL COVERAGE**

When a buyer obtains financing and the lender performs an appraisal on the home, the term “appraisal coverage” refers to how any difference between the purchase price and appraised value will be handled.





## Under Contract

One of the most exciting parts of the home buying process is having an offer accepted! The "contract to close" process will generally take about 45-60 days, depending on the type of financing and other terms.



### **PURCHASE CONTRACT**

When a buyer and seller come to terms on a contract, it is referred to as a "fully executed purchase contract." Keep this handy in case you need to reference deadlines, terms, etc.

### **EARNEST MONEY DEPOSIT**

Instructions will be provided for how this needs to be delivered, often immediately upon having a fully executed purchase contract.

### **ATTORNEY APPROVALS**

The attorneys will immediately review and provide their approval or concerns over the contract with their respective clients.

### **INSPECTION(S)**

If included as part of the contract, the buyer will perform any agreed upon inspection(s). Concerns over any findings should be immediately addressed with the seller.

### **OBTAIN FINANCING**

Buyers obtaining financing will also immediately apply for financing and obtain a "conditional mortgage approval" or "loan commitment." The lender also may require that a satisfactory appraisal be completed.

### **HOMEOWNERS INSURANCE**

The buyer will need to obtain an appropriate homeowners insurance policy before closing.

### **TITLE PACKAGE**

The attorneys will get ready for the transferring of ownership by preparing a full title package, which may include property abstract, survey, deed, and other required documents.

**Up Next:  
Preparing for Closing!**



## Before You Close

### FINAL STEPS BEFORE CLOSING



#### **CLEAR TO CLOSE**

Once the attorneys have completed their title review (approving of the complete title package) and the buyer has provided all remaining conditions to their lender for financing, the lender will issue the “clear to close.”



#### **CLOSING DATE**

The attorneys will coordinate and confirm the date, time, and location of the closing after the lender has issued the clear to close. Until then, the closing date listed in the purchase contract is simply a target date.



#### **TRANSFER OF UTILITIES**

Once the closing date is confirmed by the attorneys, the buyer will contact the appropriate utility companies to transfer service into their name effective for the closing date.



#### **FINAL WALK THROUGH**

Just prior to closing, the buyer will perform one last final walk through of the home to ensure it is in the condition it is expected to be in at the time of closing. Any issues that arise should immediately be addressed prior to closing.



## Closing Day.

It's an exciting day when closing day arrives! Follow these important reminders, and be sure to ask questions if you need clarification. At closing, you'll sign the paperwork for your new home and receive your keys!

### Don't forget: Important reminders

#### **BRING PAYMENT**

Your attorney will provide the final closing figures, along with a closing statement, and they will provide instructions for how to bring payment.

#### **IDENTIFICATION**

At closing, make sure everyone who is required to sign is in attendance and has proper government-issued photo ID.

#### **YOUR CHECKBOOK**

In case there are any last minute, unexpected changes or needs for additional payment.



# Protect Your Investment

## IMPORTANT POST CLOSING REMINDERS



**Change** door locks and entry codes



**Perform** regular home maintenance as needed



**Apply** for the NYS STAR Credit



**Watch** for signs of leaks or water damage



**Store** paperwork from closing in a safe place



**Fix** small problems early or as they arise



**Check** mechanical equipment annually



**Hire** a CPA and Financial Advisor





## OUR PROMISE

# Real Value Real Experience

When you choose to work with our team, you're partnering with trained agents that have the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system 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

**EQUITY** opportunities for all

**SUCCESS** results through people

# 12

YEARS IN BUSINESS

# 330

TOTAL CLIENTS SERVED

# \$59M+

CAREER SALES VOLUME

# 50

CLIENTS SERVED IN 2022





# Our Competitive Advantage



## INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant – a good agent wears all the hats. In our years with Keller Williams, honing these skills has helped us develop relationships of value. With a team-based approach, our brokerage is connected and helps clients access exclusive opportunities, sometimes before they even become public knowledge.

## LOCAL EXPERT

We've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown us what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days – all feed our local knowledge and will help you when decision time comes.

## TECH-ENABLED

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results.



# We aren't just Real Estate Agents, we're REALTORS.



## Our Professional Designations & Certifications

We invest in ourselves to ensure our clients receive expert knowledge and advice, providing value before, during, and after the process!



# The Bottom Line



Real estate is complicated.

That's where we come in.

At the closing table, our goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – we'll work hard to achieve that goal.

When you choose us as your partner, you are not just getting trusted, respected agents – you are getting local experts who are passionate about serving our community and those who call it home.

*Let's Get Started!*



Here's how you can get in touch with us.

*Gary & Steve*



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*Dream Home!*