

# TREVITT

R E A L T O R S

607-748-5482  
101 African Rd, Vestal  
*Trust in Trevitt!*

**Listing Agent**  
**Robert "Bob" Potochniak**  
**Associate Broker**



...It's about your Life and Dreams.  
I'm here to help you with yours.  
Call me today.



**Bob Potochniak**  
**Associate Broker**

Phone: 607.759.4760

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## Features

- 4 Bedrooms
- 1 Full Bathroom
- 2 Half baths
- Hardwood Floors
- Gas Baseboard Heat
- Gas Hot water
- 1 car Garage
- 13 x 9 Deck
- Lot size: 100 Frt x 150
- Built: 1962
- Vestal Schools
- Total Tax: \$3341  
(STAR not reflected)

*New Listing*



*\$104,800*

312 Maple Street | Vestal, NY | 13850



**Welcome Home...** With room to grow, this lovely 2 story home located in the Vestal neighborhood of Twin Orchard has 4 roomy bedrooms and offers years of enjoyment and entertaining. Its central location is convenient to nearby Vestal parks, walking trails, a variety of stores, restaurants, and other businesses. Also, not far away is convenient highway access to Route 17 (Future I-86) and NY State Route 26. Kitchen Appliances remain. Plenty of room for an addition, detached garaged or play area. Make your offer today.

For more on buying or selling a home, visit my web site at

[www.bpoto.com](http://www.bpoto.com)

*All information is subject to error, omission and verification.*



# First Steps for Buyers

## How much home can I afford?

One of the first steps in finding your dream home is determining how much home you can afford. Today's marketplace requires that you be pre qualified for financing through a qualified lender. Through the pre qualification process you will receive a pre qualification letter that lets the seller, lawyers, and real estate agents involved know that you are a serious buyer with the means to make a home purchase.

## The Pre Qualification Process

The pre qualification process requires the lender to review your finances through information that you provide. The amount you are pre qualified for becomes a reliable estimate of what you can afford. However, you must keep in mind that items such as property taxes can potentially reduce or increase your actual qualifying amount. Also keep in mind that the pre qualification is only an estimate based on information that you provide. Some lender's will issue a *pre approval* letter based on credit reports, pay stubs, credit and bank statements, income tax records and sometimes other documentation that may be requested.

## Shopping for a mortgage and lender

When shopping for a car or new appliance most people will comparison shop before making a purchase. Since buying a home is probably the largest purchase you will ever make, it only makes sense to comparison shop for your mortgage. The first place to start is with the institution that maintains your checking and savings accounts.

## Some questions to ask about mortgage loans

- What types of loan programs and interest rates do you offer?
- Which would fit my situation best?
- How long is the approval process once I have applied?
- Once approved, how long does it take until closing?
- Are there any negotiable items in the loan agreement?
- Will my interest rate be locked and what happens if interest rates change?
- Can I pay points to reduce the interest rate?
- Are there any prepayment penalties?

## The Mortgage Loan

While many home buyers still opt for the traditional fixed rate mortgage loans, there are a variety of mortgage loans available today. Each loan type is designed for a particular circumstance and/or the buyer's special needs. Within the market today there are personalized mortgages, adjustable (ARM's) and fixed rate mortgages, FHA, VA, GEM's, GPM's, Home Equity, Bridge Loans and more. By being pre qualified and then applying for the mortgage loan that's right for you, you will feel much more comfortable in the home buying process.

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