



HOME *buyer*

GUIDE
TOWNHOUSE EDITION

Aloha Luxury Estates



unlocking YOUR REAL ESTATE ADVENTURE

We are thrilled you've chosen us to guide you through the exciting journey of finding your dream home. This document outlines the terms of our Buyer Representation Agreement, which we encourage you to review carefully. We are dedicated to providing exceptional service and ensuring a seamless, successful home buying experience.

SERVICES WE PROVIDE

CORE SERVICES

- Property Search and Acquisition: Find and secure the best properties.
- Market Analysis and Insights: Provide market data for smart decisions.
- Exclusive Property Access: Offer early access to off-market listings.

CLIENT SUPPORT AND GUIDANCE

- Property Showings: Arrange and conduct viewings.
- Offer Strategy and Negotiation: Craft strong offers and advocate for your interests.
- Transaction Management: Handle the entire buying process.

COMPREHENSIVE CLIENT CARE

- Due Diligence Support: Assist with inspections and evaluations.
- Financial Coordination: Help with mortgage and financial planning.
- Closing and Post-Sale Services: Manage closing and offer ongoing support.

DEDICATED PARTNERSHIP

- Trusted Advisor: Guide you throughout the homebuying journey.

BUYERS AGREEMENT

COMMUNICATION

- Open and Timely Communication: Maintain open and timely communication throughout the process.

AVAILABILITY AND COOPERATION

- Accessibility: Be available for property showings, discussions, and decision-making.
- Decision-Making: Make timely decisions and fully cooperate, including providing necessary documentation and property access.

FINANCIAL RESPONSIBILITY

- Financial Commitment: Provide accurate and timely financial information, including your pre-approval.

EXCLUSIVE REPRESENTATION

- Exclusive Agreement: Grant exclusive representation, which allows our full dedication to your home search.

By signing the attached Buyer Agreement, you confirm that you have read, understood, and agreed to the terms and conditions.
We are excited to help you find your new home!

WHY YOU NEED A BUYER'S AGENT IN NEW YORK CITY'S REAL ESTATE MARKET

Navigating NYC's competitive real estate market requires a skilled professional who can fiercely advocate for your interests. Here's why we are your secret weapon for a successful and stress-free home buying journey.



•FINANCIAL ASSESSMENT AND PRE-APPROVAL:

We'll review your finances, set a budget, and help you get pre-approved, giving you a stronger position in negotiations.

•NEEDS AND WANTS EXPLORATION:

We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

•MARKET ANALYSIS AND STRATEGIC SEARCH AND WINNING OFFERS:

Using our deep knowledge of the New York City market, we will identify properties that match your criteria and budget.

•PERSONALIZED TOURS AND INSIGHTS:

Enjoy personalized tours with insights into local amenities, schools, and neighborhood trends.

•NEGOTIATION POWERHOUSE:

As skilled negotiators with local trend knowledge, we will:

- Craft strategic, compelling offers.
- Navigate multiple bids with favorable tactics.
- Uncover seller motivations for potential concessions.
- Protect your interests with necessary contingencies.

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- **INSPECTION REPORTS DEMYSTIFIED:**

Clarify technical inspection reports and use them for negotiating repairs or price adjustments.

- **MARKET INSIGHTS AND TRENDS:**

Stay informed about local market trends for data-driven decisions.

- **PAPERWORK MANAGEMENT:**

Handle all necessary documents, ensuring a smooth transaction.

- **COMMUNICATION AND COORDINATION:**

Manage all communication with sellers' agents, inspectors, and other parties, keeping you informed.

- **PROBLEM-SOLVING AND ANTICIPATION:**

Foresee potential hurdles and develop solutions.

- **CLOSING COORDINATION:**

Guide you through the closing process, ensuring you understand all documentation.

- **POST-CLOSING SUPPORT:**

Here to assist and answer questions related to your new home even after closing. With our expertise and dedication, you can confidently navigate the New York City market, secure your dream home at the best price, and enjoy a stress-free journey.

client TESTIMONIALS



Our experience with Aloha Luxury Estates was exceptional. They went above and beyond for us in every single way. We were extremely impressed by how they handled everything from start to finish, anticipating issues and their proactive communication. They helped us to negotiate a fantastic deal as a seller. We highly recommend her to all of our friends.

MICHELLE & JAKE J.

My apartment-hunting experience was relatively smooth, and we owe it all to Aloha Luxury Estates. They listen to your priorities and are very responsive. I truly felt Aloha Luxury Estates was our representative and advocate and did not have a personal agenda. They helped me to find an apartment when I first moved to the city, and years later, they also helped me purchase my apartment. They were not only my agents but also became my friends in the city.

HOLLY T.



Aloha Luxury Estates has the best agents in the city. They're not only professional but also caring. They always made sure their job was nicely done and are always trying to improve their service. I highly recommend them.

JUNE F.

They were transparent, thoughtful, and incredibly reassuring from the start—especially as I navigated the NYC real estate market from Texas while helping my daughter move. Knowing my concerns as a parent, Aloha Luxury Estates treated my daughter with the same care they'd give their own sister. Thanks to Aloha Luxury Estates, my daughter now has a beautiful, safe home in NYC—and I have peace of mind. I can't recommend them enough to anyone looking for a kind, trustworthy, and highly capable real estate professional.

KELSEY & TUCKER



WHY THE RIGHT ADVISOR MAKES ALL THE DIFFERENCE



Buying a home can be overwhelming without the right guidance. We provide expert support to help you navigate the process with confidence—so you can avoid costly mistakes and find a home that truly fits your needs and lifestyle.

○ ACCESS TO LISTINGS

Through our brokerage relationships, we're able to provide access to both on-market and exclusive off-market listings that aren't available to the general public.

○ MARKET EXPERT

→ We take the guesswork out of the homebuying process by providing up-to-date market insights, pricing trends, and neighborhood expertise—so you can make confident, competitive offers without spending hours researching on your own.

○ WORKING WITH THE RIGHT TEAM

→ We work with a trusted team of architects, inspectors, and zoning attorneys to ensure every aspect of your purchase is secure — from design feasibility and structural integrity to legal use and compliance.

→ We handle all the paperwork, making sure every document is completed accurately and submitted on time to ensure a seamless, stress-free process from start to finish.

WHY THE RIGHT ADVISOR MAKES ALL THE DIFFERENCE



○ **NEGOTIATING TERMS**

Negotiating a home purchase involves discussions about price, repairs, and closing costs.

→ Handle all negotiations on your behalf—whether it's price, repairs, or closing costs—using market research, strategy, and experience to secure the best possible terms so you don't have to navigate it alone.

○ **REAL ESTATE ATTORNEYS**

Real estate transactions are subject to various legal requirements and regulations.

→ Your real estate attorney ensures you're fully protected by reviewing contracts, explaining your legal obligations, and making sure you comply with all relevant laws—so you can move forward with peace of mind and avoid costly legal issues down the line.

○ **CONDUCTING INSPECTIONS IF NECESSARY**

Arranging home inspections and interpreting the results can be challenging on your own.

→ Coordinate all inspections and guide you through the results, helping you understand what matters, what's negotiable, and how to strategically address any issues—saving you time, stress, and potentially thousands in future costs.

the HOME BUYER

ROADMAP

1

INITIAL CONSULTATION & NEEDS ASSESMENT

We'll begin with a comprehensive consultation to understand your goals, timeline, preferences, and financial parameters. We'll clarify whether you're seeking a single-family, multi-family, or live-plus-income property, and what areas of the city suit your lifestyle best.

2

FINANCIAL PREPARATION

- Engage with a mortgage banker or private lender for pre-approval (if financing).
- Consult your financial advisor or CPA to understand the implications of fee simple ownership.
- Prepare proof of funds for all cash purchases.

3

ASSEMBLING YOUR TEAM

Buying a townhouse in NYC requires:

- Real estate attorney (with townhome experience)
- Inspector for full building assessment
- Architect or contractor (for renovation properties)
- Title company

5

SIGNED CONTRACT

Once we identify the right property:

- Run a comprehensive comp analysis to determine the market value
- Submit a strong offer with terms tailored to your needs
- Negotiate contingencies (inspection, financing, timeline, etc.)

4

TOURING PROPERTIES

Tour all market opportunities, analyzing:

- Condition of roof, foundation, plumbing, and mechanicals
- Landmark status or historic district restrictions
- Existing layout and renovation potential
- Rental configurations (if multi-family)



6

DUE DILIGENCE & CONTRACT SIGNING

- Your attorney reviews the building's certificate of occupancy, title, liens, and open violations
- Inspection report is reviewed (structural, roof, systems, pests)
- Once cleared, you sign the contract and submit your deposit (typically 10%)



7

FINANCING & APPRAISAL (IF APPLICABLE)

- Loan application submitted
- Lender orders appraisal
- Underwriting and conditional approval
- Unlike condos/co-ops there is no board package or board approval



9

CLOSING DAY

- Meet at the attorney's office to sign final documents
- Receive keys and closing package



8

CLOSING PREPARATION

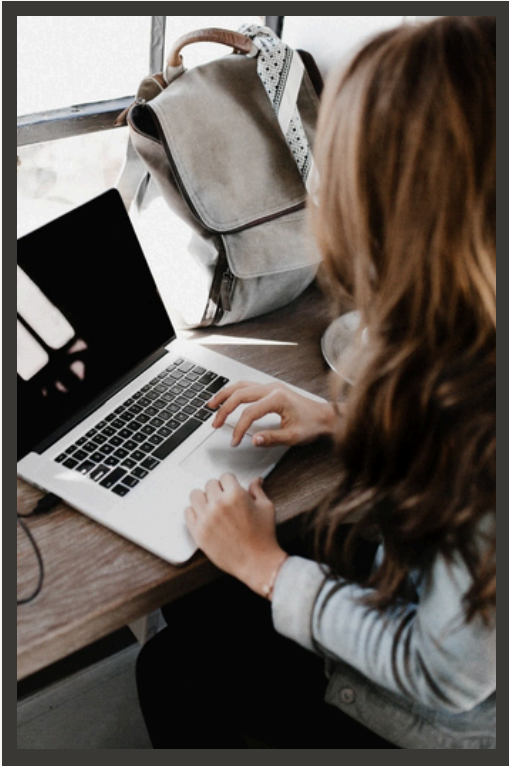
- Final walk-through (confirm condition and removal of any agreed-upon items)
- Title clearance and wire transfer
- Review final closing disclosure with attorney



10

MOVE IN CONGRATULATIONS!

It's time to unlock the door to your new townhome. Whether you're customizing your dream space, settling into a new neighborhood, or simply enjoying the quiet luxury of a home that's all your own, this is where your next chapter begins. Purchasing a townhome in NYC is an intimate and rewarding journey. With the right strategy and guidance, you can secure a timeless asset that reflects your legacy and lifestyle. We're here to advocate for your vision—every step of the way.



your TRUSTED PARTNER

Buying a home is one of the biggest decisions you'll make. It's crucial to have an experienced agent on your side, looking out for your best interests. A buyer's agent is dedicated to protecting you and ensuring your needs are met. Having a buyer's agent offers invaluable support and protection throughout the process.

- Represents Only Your Best Interests
- Trusted by Celebrities, Investors & Developers
- Strategic, Data-Driven Negotiator
- Values-Driven & Relationship-Focused

EXCLUSIVE ACCESS

We will narrow down the homes that fit your unique wants and needs and get you in the door. We look at dozens of homes every week, and we can help you identify potential problems within a home.

When repairs or changes in price need to be made, we will be your guide and handle requesting any repairs or changes in price to the sellers.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

We work hands-on every day alongside inspectors, contractors, and sellers—bringing you the local expertise and sharp negotiation skills needed to secure your dream home at the best possible price. When it comes time to make an offer, my in-depth market knowledge gives you a decisive edge.

PROBLEM SOLVER

We are here to protect your interests every step of the way—handling any issues that arise so you don't have to. Our goal is to make your home-buying experience smooth, stress-free, and even enjoyable from start to finish.



2

LENDER & PRE-APPROVAL

FINANCING

PREPARING FOR YOUR HOME LOAN

Before you officially begin your home search, we always recommend you begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

UNDERSTANDING PRE-APPROVAL

WHAT IS PRE-APPROVAL?

A pre-approval letter from a lender indicates your estimated borrowing capacity. It strengthens your negotiating position when making offers.

FACTORS LENDERS CONSIDER:

- Credit score
- Income
- Debt-to-income ratio
- Employment history
- Assets

BEFORE YOU GET PRE-APPROVED

IMPROVE YOUR CREDIT SCORE:

- Check your credit report for errors
- Pay bills on time and avoid excessive debt
- Limit new credit inquiries
- Consider paying down high-interest debt



QUESTIONS

TO ASK YOUR MORTGAGE LENDER

Q. WHAT WILL MY FEES AND PAYMENTS BE?

Get details on payments, rates, closing costs, and down payment

Q. WHAT TYPES OF MORTGAGE TERMS DO YOU OFFER?

Explore fixed, adjustable, FHA, and VA loans.

Q. WHAT CREDIT QUALIFICATIONS DO YOU REQUIRE?

Understand the credit score and financial criteria needed

Q. DO YOU OFFER MORTGAGE POINTS?

Ask about points to lower interest rates and benefits.

Q. WHAT IS THE INTEREST RATE AND APR?

Get details on interest rates and annual percentage rate (APR)

Q. DO YOU OFFER A MORTGAGE RATE LOCK?

Check if you can lock in your interest rate to avoid market changes

COMMON LOAN TYPES

and qualifications

CONVENTIONAL	For most borrowers, typically require 20% down.	Credit score generally required: 620 or higher
JUMBO LOAN	For borrowers purchasing high-value properties that exceed conforming loan limits	Credit score generally required: 700 or higher
ADJUSTABLE-RATE	For borrowers who expect short-term homeownership or believe interest rates will decrease.	People planning short-term ownership or expecting income increases may consider ARMs.

find your DREAM HOME



START TOURING HOMES

Time to Start Touring!

Let the townhouse search begin. Each home we visit will be distinct—whether it's a historic brownstone with original moldings or a modern renovation with impeccable finishes.

We'll take note of every detail that matters: light, scale, outdoor space, and craftsmanship. When the right home reveals itself, We'll craft a strategic offer based on market data, recent sales, and the home's condition. From there, we'll negotiate with intention—price, timing, or tenant considerations—always with your best interests at heart.

Discreet, data-driven, and deeply personalized—this is luxury service, redefined.



TIPS:

- A restored façade, clean stoop, and elegant entryway set the tone. These first impressions signal pride of ownership and support long-term value.
- High ceilings and generous natural light create a sense of openness. Look at window size, exposure, and how light moves through the home—especially important in narrow layouts.
- Townhomes vary widely in flow. Consider whether the layout supports your lifestyle: are the entertaining areas spacious? Are bedrooms well-separated? Is there elevator access or potential?
- Don't let charm distract from what's behind the walls. Ask about HVAC, electrical, plumbing, and roof condition. These systems are costly to replace and vital in older properties.
- Private gardens, balconies, or terraces offer major lifestyle value. Think about light, privacy, and how the space connects to indoor areas.
- While townhomes offer more privacy than condos, sound can still travel. Check for quality insulation and how noise moves between floors and shared walls.

crafting A WINNING OFFER

STRATEGIES TO A WINNING OFFER

- OFFER A COMPETITIVE PRICE
- PAY IN CASH
- LIMIT CONTINGENCIES
- INCREASE YOUR EARNEST MONEY DEPOSIT
- OFFER A FLEXIBLE CLOSING DATE
- REMOVE NON-ESSENTIAL REQUESTS
- BE READY TO ACT FAST
- HAVE YOUR ATTORNEY INFO READY
- INCLUDE YOUR FINANCIAL PAPERWORK: BANK STATEMENTS (CASH) PRE-APPROVAL LETTER



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD...

1

- ACCEPT THE OFFER 🤖
- DECLINE THE OFFER 🗨️
- COUNTER THE OFFER

WE CAN THEN...

2

- ACCEPT THE OFFER 🤖
- DECLINE THE OFFER 🗨️
- COUNTER THE OFFER

3

YOU CAN NEGOTIATE AS MUCH AS NEEDED UNTIL YOU MAKE AN AGREEMENT

navigating ESCROW AND SECURING YOUR LOAN

- 1 **Offer Acceptance:** Buyer and seller agree on price.
- 2 **Contract Sent:** Seller's attorney sends the contract to buyer's attorney.
- 3 **Due Diligence:** Buyer's attorney sends the contract to buyer's attorney.
- 4 **Contract Signed:** Buyer signs and submits deposit; seller countersigns.
- 5 **Loan Application:** Buyer applies for mortgage and submits documents
- 6 **Appraisal & Underwriting:** Lender reviews property and buyer's finances.
- 7 **Loan Commitment Issued:** Lender gives preliminary approval.
- 8 **Clear to close:** Lender gives final loan approval
- 9 **Final Walkthrough:** Buyer checks the condition of the unit.
- 10 **Closing Day:** Papers are signed, funds transfer, keys delivered.

key HOME INSPECTIONS

INSPECTIONS IN NYC

In NYC, inspections are not typically required for condos, co-ops, or new developments, as these buildings are maintained by management or developers. However, inspections are strongly recommended—and often essential—when purchasing townhomes, as the buyer is solely responsible for the entire structure and systems.



APPRAISAL AND INSURANCE



PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.



CLEAR TO CLOSE *and* FINAL WALKTHROUGH

AS YOU APPROACH THE CLOSING OF YOUR HOME PURCHASE,
THERE ARE A FEW FINAL STEPS TO COMPLETE.

1

FINAL LOAN APPROVAL

First, you need to ensure that all financial documents and conditions are met for the "clear to close" from your lender. This means your mortgage has been fully approved, and you're ready to sign the final paperwork.

2

FINAL WALK THROUGH

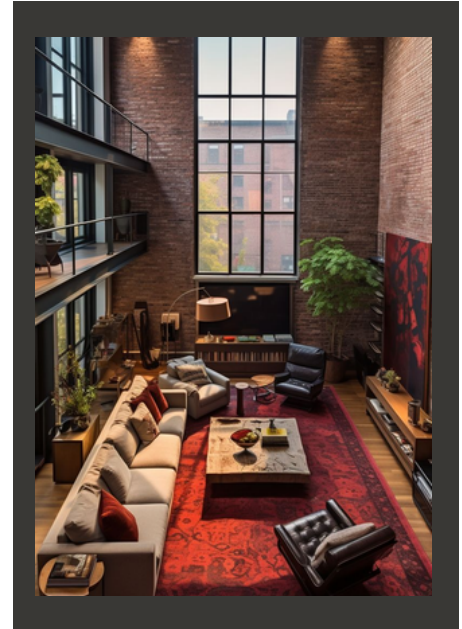
Next, you'll conduct a final walk-through of the property. This typically happens the day of or 24 hours before before closing and allows you to confirm that any agreed-upon repairs have been completed and the home is in the expected condition.

Take your time during this walk-through to ensure everything is in order. Once satisfied, you'll proceed to closing, where you'll sign the necessary documents and officially become the owner of your new home.

NYC MANSION TAX

WHAT IS THE MANSION TAX?

The NYC mansion tax is a state-imposed transfer tax on residential purchases over \$1 million, paid by the buyer at closing. It applies to condos, co-ops, and houses, and is a percentage of the purchase price. Buyers must also provide required documents like the credit line mortgage certificate. This tax can significantly affect the total cost of high-value properties in NYC.



DOES THE NYC MANSION TAX APPLY TO PROPERTIES USED AS A PERSONAL RESIDENCE?



One of the key aspects of the mansion tax is that it applies uniformly to all residential real estate transactions that meet the price thresholds, regardless of the intended use of the property. This means that if you are purchasing a property in NYC as a personal residence or an investment property, it may be subject to the mansion tax at time of purchase.

WHEN DOES THE MANSION TAX APPLY IN NYC?

The mansion tax applies to NYC residential purchases of \$1,000,000 or more—including condos, co-ops, and houses. If the price is even a penny over, the buyer pays this tax at closing. Properties under \$1M are exempt.

MANSION TAX RATES AT DIFFERENT PRICE POINTS

\$1M–\$1.99M:	1.00%
\$2M–\$2.99M:	1.25%
\$3M–\$4.99M:	1.50%
\$5M–\$9.99M:	2.25%
\$10M–\$14.99M:	3.25%
\$15M–\$19.99M:	3.50%
\$20M–\$24.99M:	3.75%
\$25M+:	3.90%

Be sure to factor this into your closing costs—for example, a \$2.5M home comes with a 1.25% tax, or \$31,250.



buyer CLOSING COSTS

TOWNHOUSE CLOSING COSTS

ATTORNEY FEES

- Legal: ~\$2,500–\$5,000+

BANK FEES

- Points: 0–3% of loan
- Application/Credit: \$400–\$600
- Bank Attorney: \$900–\$1,500
- Appraisal: \$300–\$1,500
- Tax Escrow: 2–6 months of taxes

- Mortgage Tax:

- 1.8% (loan < \$500K)

- 1.925% (loan > \$500K)

- Origination Fee: 0–3% of loan

TITLE & GOVERNMENT

- Title Insurance: ~0.4% of price
- Recording Fees: ~\$250
- Miscellaneous Title Fees: \$100
- Tax Adjustment: \$125
- Mansion Tax (by price):
 - 1% (\$1M–\$2M) → 3.9% (\$25M)



Closing Day.

A GUIDE TO THE FINAL STEP

As you prepare for closing day, here's a quick guide to the final steps. Follow this checklist to ensure a smooth transition into your new home and get ready to receive your keys!



CLOSING DISCLOSURE:

Receive at least three days before closing. Compare with your Loan Estimate

GATHER DOCUMENTS:

- ID
- Insurance
- Bank Statements
- Other Paperwork

HOMEOWNERS INSURANCE:

Obtain a policy and provide proof to your lender

STAY IN CONTACT:

Keep in touch with your agent, lender, and closing agent.

ANTICIPATE COSTS:

Be prepared for additional expenses like taxes, HOA fees.

FINAL WALK-THROUGH:

Inspect the property the day of or 24 hours prior.

CERTIFIED FUNDS:

Confirm the amount needed and arrange for a certified check or wire transfer.

CLOSING DAY:

Review documents, ask questions, sign to finalize the purchase, and receive your keys.

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