Essential Guide to Real Estate

Guidance from one of the largest residential real estate groups in Western New York







Diane Tiveron



J. Michael



Bruce Ikefugi



Doreen Letty



Ken Redding



Randy Gugino



Why partner with an Attorney?

Attorneys are involved in New York State real estate transactions, rather than title companies (which are acceptable for closings in some other states.) Closing attorneys will protect you in tackling any contractual dispute or legal issues that come to light during the closing process. Specifically, your attorney is responsible for:

- Drafting legal contracts with any needed contingencies
- Assuring that the title is clear of liens or judgments
- Backing-up your agent if negotiations are needed following home inspection
- Closely examining escrow documents for any issues
- Preparing & reviewing all home sale fees and their calculations
- Recording deed and mortgage with the county clerk's office

Buying and Selling

Our Sales and Purchases Group works closely with an array of real estate professionals to assist home buyers and sellers with financing, inspection, title and insurance needs. We provide our clients with comprehensive advice to guide them through the entire closing process for a single flat fee, disclosed at the outset of our representation.

Flat fee for representation in closings

Title Insurance

We're proud to have our own in-house Title Insurance Department—unlike many other firms which outsource this responsibility. This means that your policy is processed quickly, efficiently, and economically.

Dual Representation

Our dedicated Mortgage Loan Department assists most lenders and Federal Credit Unions. In representing both purchasers and lenders, we are able to streamline the process enabling a more time-efficient closing. This also saves purchasers a trip to the County Clerk's Office as they can instead choose one of our five convenient office locations to sign their closing documents.

Statewide coverage area for legal services

8 Easy Steps to Buying a Home

HOMEOME

CLOSING

We'll provide guidance through the entire process

TITLE REPORT ORDERED BY BUYER

Search and Survey completed after attorney review, title insurance suggested

CONTRACT CREATED BY ATTORNEY

Terms agreed upon, closing date scheduled, down-payment held in Escrow

BUYER ARRANGES HOME INSPECTION

Any potential problems will be noted in contract contingents

OFFER MADE AND ACCEPTED 4

Negotiation may be needed, initial terms set

SEARCH FOR PROPERTIES

The fun part! Rely on your Real Estate professional to allow you access to every available home on the market

GET PRE-APPROVED

You'll need Pay Stubs, W2s & Bank statements to determine what you can afford

CONNECT WITH REAL ESTATE PROFESSIONAL

Discuss the type of home you're looking for, including style, price and location

My Real Estate Team

Use and keep this document throughout your journey for quick and easy reference

PROPERTY INFORMATION ▼	
PURCHASE SALE	PROPERTY ADDRESS & STREET
MONTH & YEAR OF TRANSACTION	CITY / STATE / ZIP CODE
HOGANWILLIG REPRESENTATIVE *	LOAN PROCESSOR INFORMATION *
REALTOR CONTACT ▼	MORTGAGE CONSULTANT ▼

Administrative Office

716.636.7600 | hoganwillig.com

2410 North Forest Road, Suite 301 Amherst, New York 14068

Buffalo Lockport

155 Summer Street Buffalo, New York 14222

Lancaster

43 Central Avenue Lancaster, New York 14086 770 Davison Road Lockport, New York 14094

Ellicottville

6133 Route 219 South, Suite 1005 Ellicottville, New York 14731

