

11/12/2023

YOURHOMEYOURTERMS.COM

STANDARD OPERATING PROCEDURE

Charles Bianco, Licensed Associate Real Estate Broker at VORO Real Estate, and owner of YourHomeYourTerms.com, is making this Standardized Operating Procedure publicly available for review.

Please be advised of the following:

- 1. We Do Not Require Prospective buyer clients to show identification.***
- 2. No Exclusive Broker Agreement Is Required For Prospective Buyers.***
- 3. We Do Require a Pre-approval for a mortgage loan / proof of funds to view properties offered for sale. (SEE NEXT PAGES)***

**A seller of real estate may also require this information prior to showing the property and/or as part of any purchase offer or application purposes.*

Charles Bianco
Licensed Associate Real Estate Broker
Standard Operating Policies via VORO Real Estate
Direct Cell: 516-444-5341

This document is not a legal document and strictly serves as a public disclosure.
If you have any questions please contact Charles Bianco at the phone number shown above.

GETTING A PRE-APPROVAL LETTER:

Charles Bianco, the owner of YourHomeYourTerms.com, is dually licensed as a Real Estate (Associate) Broker and Mortgage Loan Officer who can quickly and easily provide you a valid Pre-Approval / Pre-Qualification Letter!

This Pre-Approval / Pre-Qualification Letter may be used on the home you're interested in, AND/OR, future properties you would be interested in purchasing.

Obtaining a Pre-Approval / Pre-Qualification Letter through Charles Bianco DOES NOT obligate you to use his mortgage or real estate services nor does it obligate you to purchase or place an offer on the property you wish to view, however, IT DOES fulfill the requirement to provide a pre-approval letter prior to viewing a property, which is a practice that is becoming more widely accepted in Real Estate.

To begin your Pre-Approval / Pre-Qualification and home purchasing journey easy and with the least hassles, please contact Charles Bianco at:

Charles Bianco

Outside Loan Originator

CONTOUR Mortgage

Personal NMLS: 1919553

516-444-5341

(next – Proof Of Funds)

PRESENTING / PROVIDING PROOF OF FUNDS:

In instances whereas a Pre-Approval is not applicable to the purchase of real estate (e.g. “All-Cash Purchase”), **PROOF OF FUNDS** will then be required to view properties listed for sale.

The prospective buyer will be required to submit a statement(s) from their bank (or applicable bank statements no greater than 24 hours old) or CPA certifying the availability of funds in order to close on a transaction.

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HOME SELLING ON YOUR TERMS