NASSAU COUNTY

Your Playground





"Go confidently in the direction of your dreams."

n of s."

HOMES

筑巢逐梦, 乐活安家。

- 亨利 戴维 梭罗

- Henry David Thoreau

长岛纳苏郡

NASSAU COUNTY

纳苏郡(Nassau County)是纽约州市外第二大郡,位于长岛,东接苏福克郡(Suffolk County),北面长岛海湾,南向大西洋,土地面积约1,173平方公里。总人口1,339,532人,郡治为米尼奥拉(Mineola)。该郡位于长岛西部,属纽约市郊区,因受海风调节,气温比内陆温和,整郡包含3个镇、2个市、64村及56个学区,是排名全美第12大最富有得郡。



your guide to buying a home

纳苏郡房产导航

- Neighborhood 纳苏郡区域简介
- Purchase Process 购房流程
- New York State Disclosure Form 纽约州经纪声明表格
- Closing Cost
 通用文件和费用



your guide to buying a home

Neighborhood

纳苏郡区域简介

- Garden City
 花园城
- Great Neck 大颈
- Jericho 杰里科
- Manhasset 曼哈色特
- Mill Neck 磨颈部
- Old Westbury 维斯伯瑞
- Sands Point 沙点





Garden City

花园城

风景如画,温和宜居



简介: 花园城的创建者是亚历山大·特尼·斯图尔特,斯图尔特1823年从爱尔兰移民美国,从事干货业务起家,纽約时报2007年评出美国史上最大财富拥有者斯图尔特以700亿美金位居第七位,他与1869买地兴建花园城。至今贯穿花园城的一条最主要街道以他的名字命名,斯图尔特大道。

居住人群:常住人口约 23,000左右。2007年统计家庭平均收入約\$132,000。区内以白人家庭为主,现在

新移民开始迁入此区。

适宜人群: 花园城非常适合寻找全美顶尖学区的移民迁入,兼顾高尚社区,环境优美,房价不贵,高比例白人社区。

生活: 区內环境优美,绿地成茵。从曼哈顿 沿495高速公路进入长岛的第6个出口,38 号出口向南行驶抵达花园城,仍属长岛入口区块,位于长岛南北中心,由于其南北中心位置,美东地区最大的购物商场,罗斯福场购物中心便建在花园城,另外还有不少购物商场。如果坐长岛火车,45分钟抵达曼哈顿中心。开车約40-50可抵达曼哈顿中城。



Great Neck

大颈

了不起的盖茨比

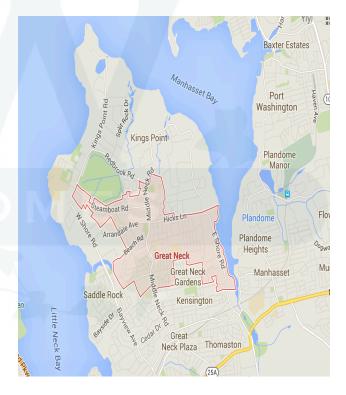


简介:长岛大颈是从曼哈顿,皇后区进入长岛的第一个区,地理位置优势明显。春天里一踏入长岛,大自然的秀丽就扑面而来。这个地方是交通枢纽,汽车,高速公路,长岛火车,四通八达。

居住人群:居住人群:大颈镇北面以犹太人为多,南面以华人和韩国人为多数。

适宜人群: 现在,大颈镇虽然仍有许多富人和大商人,但是主体还是以中上产家庭为主,包括医生,律师,金融人士,专业人士等家庭。跟上个世纪20年代的《了不起的盖茨比》时代相比,现在是更中产阶级化了。

生活: 如果乘坐长岛火车,二十多分钟可抵达曼哈顿中心。到华人集中地-纽约皇后区的法拉盛只需十几分钟(法拉盛是全美最多华人聚集地)。高速495横穿大颈,开左半小时可抵达曼哈顿中城。



Jericho 杰里科

择邻而居, 学术庭院



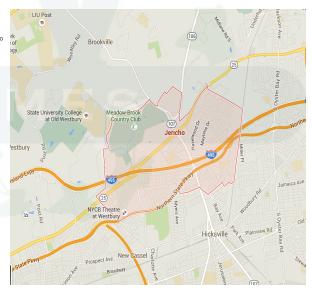
简介: 长岛的特点是全美的优秀学区在长岛这一纽约曼哈顿旁的环境优美的小岛上星罗棋布。杰里科学区则是长岛优秀学区的代表之一。杰里科是长岛北岸偏长岛中部的一个小村庄,人口约 14,000,有三条公路主线横穿村庄,高速495,北方州公园大道,杰里科公路,所以交通非常方便。开车抵达曼哈

顿约40分钟。长岛铁路沿村庄而过,乘坐长岛 火车非常舒适方便,约40分钟抵达曼哈顿中心。

居住人群:曾经杰里科犹太人居多,犹太人非常注重教育,形成了著名的杰里科学区。近几年中国移民大量迁入,人口结构发生变化。

适宜人群: 寻找教育氛围浓厚之地,重视子女教育的家庭。

生活: 对移民来讲,即能让孩子上全美顶尖的学校,又能有来自中国的老乡,非常适宜定居



Manhasset

曼哈塞特

城之精品,海湾之滨



简介:: 曼哈塞特在长岛的入口,是从曼哈顿沿495高速公路进入长岛的第二个出口,是长岛区入口 处几个区中环境最美丽的一个区域。地理位置优势明显。春天里一踏入长岛,大自然的秀丽景观映 入眼帘。这个地方汽车,高速公路,长岛火车,四通八达。闻名世界的长岛北岸黄金海岸线上有多 个半岛,曼哈塞特座落在第二个半岛的根部,曼哈塞特海湾就在此。

居住人群: 曼哈塞特常住人口8,000左右。 以英系后裔为主要成份,近些年亚裔陆续 迁入。

适宜人群:喜欢安静祥和带有孩子老人的家庭,喜欢富足安逸静享人生的家庭。

生活: 如果坐长岛火车,火车只有30分钟抵达曼哈顿中心。到华人集中地一组约皇后区的法拉盛只有10几分钟。高速495经过曼哈塞特,开车半小时可抵达曼哈顿中城。



Mill Neck

磨颈部

入则清谧独享, 出则繁华尽揽

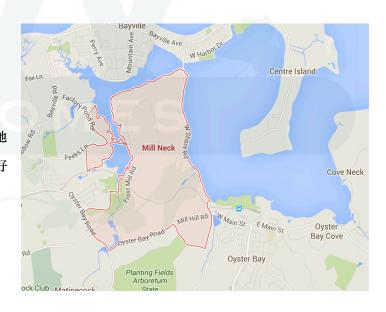


简介: Mill Neck是长岛黄金海岸一个深受买家欢迎的小村庄,这里有着优美的自然环境、赏心悦目的海景,乘火车去往曼哈顿仅30分钟车程。当年宋美龄故居就紧邻Mill Neck,前总统西奥多·罗斯福的故居也就在牡蛎湾对面。

居住人群: Mill Neck整个村庄居住大概300户家庭,人口1,000左右。房子占地面积很少有18亩以下的,30亩乃至60几亩都不罕见,可以想像居民的富裕程度。

适宜人群: 热爱大自然,希望过着面朝 大海春暖花开生活的人们。

生活: 生活在几十亩的绿地中,就好比 生活在巨大的天然氧吧里,您会切身地 感受到,生活在大自然中是如此的美好 、放松、让人精神焕发。Mill Neck 还 有一个牡坜湾内的独特的小半岛,三面 为海景环绕,美不胜收,大自然海景的壮 丽开阔让人心旷神贻。



Old Westbury

老维斯伯瑞

华而不奢,卧虎藏龙



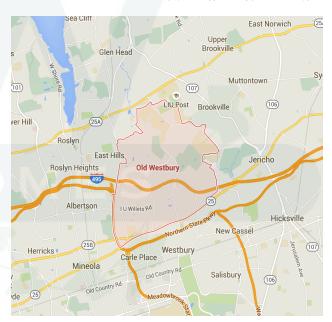
简介: 老维斯伯瑞属纳苏郡, 纽约北岸的长岛城市。旧韦斯特伯里位于牡蛎海湾镇和北亨普斯特德镇内, 美国商业周刊 (business week)将它列为纽约最富有的郊区。富士比杂志针对"美国的百万富豪资本"所做的研究发现, 老维斯伯瑞德家庭平均净价值是\$1亿9千6百万美金。

居住人群:: 老韦斯特伯里住着许多有名的美国富有家庭,包括Phipps, Vanderbilts, Whitneys, Webbs, Du Ponts, Winthrops, Mortimers, Belmonts and Huttons。这些当代名人目前都还算是旧韦斯

特伯里居民。另外,旧韦斯特伯里还住着 为数不少的企业家,商人,收藏家,运动 员和艺人。该地区人口以白人为主体,亚 裔16%。

适宜人群: 富豪新贵,喜欢环境优美,宁静 舒适的豪宅的家庭。

生活: 老维斯伯瑞是纽约长岛传统的著名富人区之一,有不少具有故事的历史痕迹的庄园。整个区宁静而优美,房屋宽大舒畅。 美国商业周刊 (Bloomberg/Business Week)全美最富裕区综合评选曾评为第10。 气候温和,治安极佳。



Sands Point 沙点

曼岛遗珠, 名门之选



简介: 沙点就是著名电影,2013 年第 86 届奥斯卡金像奖<了不起的盖茨比>(The Great Gatsby)的故事发生地之一.沙点像长岛北岸其它几个著名区一样,是有历史的,与美国史上有名的富翁息息相关. 十九世纪二十年代,沙点由三个著名家族: 金沙、 范登堡和 Cornwells 拥有。沙点位于长岛黄金北岸第二个伸入大海海湾的半岛,遥望曼哈顿,及康乃迪克州。

居住人群:: 沙点常住人口约900户,3,000 人左右。89%白人,8.2%亚裔,0.8%非裔,西班牙裔和拉丁美洲人为5%左右。

适宜人群:如果你想拥有海景豪宅或住在高尚区,沙点是一个非常合适的地方。

生活: 区内环境美丽,高尔夫球场等俱乐部 非常有名,沙点的房子占地很多是2英亩 (8,100平米)。坐长岛火车只需36分钟抵达 曼哈顿中心. 驱车到曼哈顿中城大约40~50分钟.



购房流程图

购买人 负责

经纪人 协助

律师,会计师,保险师 协助

购房流程图

1

购买(个人或公司)

资金准备

选择经纪人

签署购房协议

选择适合的区域

房屋挑选

房价谈判

签订合约

房屋检查

支付定金

购买房屋保险

房屋过户

交房检查拿钥匙

入住





New York State DEPARTMENT OF STATE Division of Licensing Services P.O. Box 22001 Albany, NY 12201-2001

Customer Service: (518) 474-4429 www.dos.state.ny.us

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interests. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not inconsistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller can not provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to

DOS-1736-a (Rev. 11/10)

both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller to negotiate the purchase and sale of real estate. A sales agent works under the supervision

of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency with designated sales agents by indicating the same on this form

(print name of licensee) of KELLER WILLAMS, NYC
e broker actin <mark>g</mark> in the interest of the:
(X) Buyer as a (check relationship below)
(<u>X</u>) Buyer's agent
() Broker's agent
ent * ent with designated sales agent *
ncy with designated sales agents complete section below:
vith designated sales agents
is appointed to
is appointed to represent the seller in this transaction.
acknowledge receipt of a copy of this disclosure
Date:

*Buyer will be informed by e-mail or other writing if dual agency with designated agents occurs based on transaction.



"Go confidently in the direction of your dreams."

> – Henry David Thoreau



筑巢逐梦, 乐活安家。

- 亨利 戴维 梭罗

Estimated Closing Cost

房产交易费用预算

Purchaser 卖方

房产交易费用预算

Seller 卖方

Broker's Commission

佣金: 4%

New York State Transfer Tax

纽约州房屋转让税: 0.4%

Seller's Attorney

卖方律师费: \$800-\$3000

Misc Title & Recording Fee

产权调查和产权记录费: \$200-\$500

Pick-up / Payoff Fee to Title Closer

产权公司小费: \$100-\$300

<u>Purchaser 买方</u>

独栋别墅现金买房

Fee Title Insurance:

房屋产权保险费: \$1百万以下0.45%, \$1百万以上0.5175%.

Mansion Tax:

豪宅税: \$1百万以上才有, 1%.

Purchaser's Attorney: 买房律师费 \$800-\$3000

Inspection Fee

验屋师验房费: \$450

Recording Fees:

登纪费 \$250-\$750

贷款带来的费用

Mortgage Tax

贷款税: 贷款额 0.8%

Mortgage Title Insurance

贷款产权保险: 贷款额 0.13%

Tax Escrows

贷款监管帐户: 存放2 至 6 月房产税款

Bank Fees 银行费: \$750 Application Fee 申请费: \$350

Processing Fee 处理费: \$330

Appraisal Fee

房屋估价费 \$300-\$1,500 (depending on

sales price)

Bank Attorney

银行律师费 \$650-\$750

your guide to buying a home

Relocation Assistance

安家辅助

Education教育 – 升学规划

Accountant & Attorney
 会计和律师 – 税务和房产过户

Insurance

保险 - 房产, 医疗

HOMES

