MANHATTAN

Your Playground





"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

Your guide to buying a home in Manhattan

In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door. And the way you can instantly envision your life unfolding there. This is about more than real estate. It's about your life and your dreams.

I understand you are looking for a new home in a new country. And I want to be the real estate professional to help you. I love matching my clients with the home they have always imagined. It's incredibly fulfilling to know I am helping them open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information and complete the basic questions, I would be better prepared to find the properties that meet your criteria and your lifestyle. I appreciate the opportunity to earn your business.

Danielle Accettola

Licensed Real Estate Salesperson

曼哈顿购房引导

对于我来说,一个梦想中的家,不仅仅是若干三维立体的 房间,而是当你踏进大门时那一刹那的感受,

那种对你在这里即将展开的全新生活的无限梦想和期待。 这才是真正的房地产--它关乎你的生活和你的梦想。

我知道你们在一个全新的国度寻找一个全新的家,而我愿意是那个帮助你实现梦想的房地产专业人士。我喜欢帮助我的客户们找到他们理想中的家园,因为我在帮助他们打开生活新篇章的同时,也感到无尚的满足和自豪。这就是我为什么不仅这么努力地帮助他们找到完美的家园,同时也尽最大力量地认真处理好购房过程种的每一个细节:从磋商销售条款到推荐搬家公司,每一个环节我都努力做到最好。

这份资料里包含购房者所需要的所有有用的信息:包括整个购房过程的综合概述、常见问题解答以及帮助你们发现家庭、邻里和社区最重要特征的信息表。

当你有时间查阅这些信息并回答基本的问题后,我会更好 地准备以帮助你找到符合您的标准要求和生活方式的房产。 我非常感谢有这个机会为您服务。

李红

房产经纪

your guide to buying a home

曼哈顿房产导航

- Neighborhood 曼哈顿区域简介
- 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



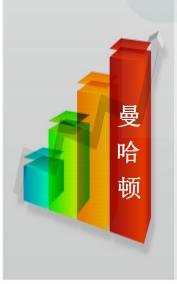
your guide to buying a home

Neighborhood

曼哈顿区域简介

- Downtown 下城区
- Midtown 中城区
- Uptown 上城区





Uptown – Upper West Side 曼哈顿上西区 人文艺术高地



简介: 坐落在曼哈顿最著名的"中央公园"与"河滨公园"之间,是纽约人引以为豪的艺术圣 地。这就是曼哈顿上西区 - 一个蕴含着浓厚人文艺术氛围的地区。受惠于中央公园的绿地,这里 是曼哈顿最环保的地区之一;全世界最大的艺术剧院林肯中心、各类高尚大的博物馆皆汇聚于 此,简洁优雅的餐厅和咖啡小酒馆散布周围,人们通常撷一本书静坐于午后的露天咖啡馆。在无 限繁华中寻找属于自己的艺术圣地,是上西区人特有的生活方式。

居住人群:上西区是一个低调又富有韵味的 地段,相当受职场专业人士,新婚夫妇和有适龄小孩的家庭青睐。

适宜人群:追求繁华的城市中也有一片让人 心旷神怡的美丽绿地的家庭。

生活:这样一个被艺术熏染的不可复制的高 贵土地,逐渐成为了诗人、作家、艺术家的 居住乐土,受到高级知识分子等文化人的特 别青睐和追捧。在这里,艺术和生活气息同在,财富与享乐同在!

市场潜力:上西区无疑是代表着两种生活方式的曼哈顿下城和上东区的最佳衔接地段。 它既交通便利、朝气蓬勃,同时又低调有内涵,让越来越多居住在下城区和上东区的家庭迁移至此,让房价一路攀升。



Uptown – Upper East Side 曼哈顿上东区

名流豪华住宅区



简介: 曼哈顿上东区(Upper East Side)座落于城中绿地-纽约中央公园东北边。它西起中央公园,东到东河,南到 59 街,北到 96 街,是世界首屈一指的高档名流住宅区。自上个世纪初起,一些美国最有名的上流家庭如罗斯福、肯尼迪、洛克菲勒和卡内基等家族就在这里安家置业,从 而逐渐使这个区域发展成为曼哈顿最豪华高档社区。

居住人群: 精英家庭和单身贵族。

适宜人群:正在寻求更加宽敞舒适的公寓, 并有可观经济收入的单身贵族、年轻夫妇和 有适龄小孩的家庭。

生活: 曼哈顿上东区不仅仅是很多顶级富豪的居住地,同时也是艺术馆大道、名牌购物中心和众多豪华高端酒店的所在地。这里距绿树林荫的中央公园、世界之最的博物馆和精品林立的第五大道也就咫尺之遥,不仅在繁华闹市中拥有恬静心仪的田园风光,同时也享受着全球顶级文化艺术的熏陶,感受非同凡响,被誉为"把人类智慧变为财富的地方"。

市场潜力:该区房价上涨趋势明显。根据《福布斯》杂志 2013 年发布调查报告显示,曼哈顿上东城区房价以三位数飙升,该住宅区房屋中位价达 650 万美元,最高者更达到4000 万美元,成为全国房价最贵的街区。

LOCATED IN UPTOWN MANHATTAN



Midtown - Midtown East

曼哈顿中城东区

繁华高档现代商住区



简介: 曼哈顿中城东区毫无疑问是全美国最繁华、最热闹的商业区, 同时也是世界上摩天大楼密 度最高的地区之一。高度现代化的都市设计、鳞次栉比的商业大楼以及新兴豪华公寓几乎成为此 区的代名词。经典地标性建筑克莱斯勒大厦、帝国大厦 、洛克菲勒中心和大中央车站都坐落于此第五大道更成为世界时尚名牌集散地。

居住人群: 专业人士、感情稳定的夫妇、 和有适龄小孩的家庭。

适宜人群:喜欢在享受大都市商业繁华的

同时体验便利快捷的都市交通生活的人们。

生活: 日出而作,这里喧嚣繁华;日落而息,家就在几步之遥。四通八达、极其便利的交通让数以百万的人们在此工作、休闲、消费毫无阻碍 - 住公园大道,在莱克星顿大道工作,在第五大道和麦迪逊大道购物也许是每个人都梦寐以求的生活。

市场潜力: 雄厚的财力支持是在此购房的必要条件之一,高度现代化设计的新兴豪华公寓价格也许会让人叹为观止,但是也更激励各类土豪一掷千金购好房!

LOCATED IN DOWNTOWN MANHATTAN LOCATED IN DOWNTOWN MANHATTAN

Midtown - Chelsea

曼哈顿中城切尔西

最具创意活力新兴住宅区



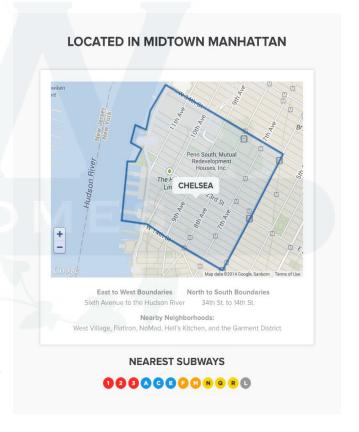
简介:座落于曼哈顿中城西畔的切尔西区,毗邻哈得逊河,是纽约市最具创意和活力的新兴住宅区。世界级的前卫艺术画廊、让人目不暇给的现代豪华高层建筑以及蓬勃发展的娱乐现场,让这里成为了纽约现代艺术与建筑的乐土。这里的建筑大多是现代都市风格,琳琅满目的艺术景观、高档华美的饭店、时尚精巧的服装精品店,让整个街区弥漫着独特的氛围和品味。

居住人群: 创新和活力的代表人群 - 年轻新贵、艺术家和喜欢热闹的家庭。

适宜人群:繁华热闹、丰富多彩的夜生活和便捷快速的交通的会让购房者觉得切尔西满足了他们对纽约这个不夜城的所有幻想。

生活: 种族和文化的大熔炉是切尔西区远近闻名的特色,应接不暇的艺术画廊,悠闲惬意的户外咖啡馆,以原轻铁为核心的公园也将建成开放;历史悠久的大楼和墙上斑驳的钢架消防通道,仿佛诉说着 2 战后重建的点点滴滴。和与此同时,绵延的绿化也成为切尔西公寓的一大主要景观。该区尤其便利的地理位置:让住户在享受丰富的都市夜生活的同时,也享受着四通八达方便快捷的交通优势。

市场潜力: 部分较新大楼的公寓价格涨幅过高。



Downtown - Financial District 曼哈顿下城金融区

年轻精英聚集地



简介: 纽约曼哈顿下城华尔街金融区,被誉为美国财富的象征!作为世界金融中心,它撩拨着全球金融业的神经中枢,以其魔幻般的巨大威力,对世界经济产生着无可比拟的影响。巨大的诱惑、创新的实力,吸引着来自全球各地富有冒险精神的年轻英豪们到此安家置业。

居住人群: 年轻有活力的新贵工作族,次区域方便的交通让他们最为满意。

适宜人群:刚工作不久,有无限上升空间,对曼哈顿美丽的海岸些情有独钟的新贵一族。

生活:周一至周五的朝九晚五的金融区一切看起来有条不紊.匆忙穿梭于各个高楼大厦 年轻俊才与美女个个朝气蓬勃,帅气靓丽。 然后一到晚上和周末,悠然自得的滋味弥漫 着每个金融区的街道 - 夜幕降临时散步者 和周末清晨河边慢跑的人们,赋予了金融区 2 种完全不同的感觉。同时,著名的纽约唐 人街也仅一箭之遥,方便快捷满足东方胃的 口腹之欲。

市场潜力:作为金融和投资高度集中的地区,加上世贸大厦的重新开放,让此区投资潜力无限。 因而,大批聚集在此的一房一浴的豪华公寓,当下成为年轻精英买房置业的首选。



Downtown - Battery Park 曼哈顿下城炮台公园城区

繁华闹市中之田园绿地



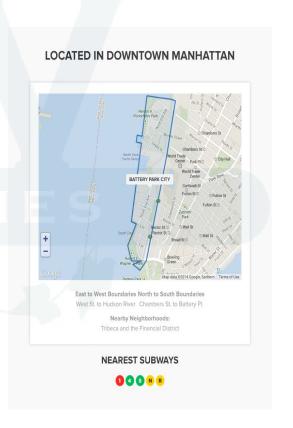
简介: 炮台公园城区位于紐約曼哈顿的最南端,填海而来,成为了曼哈顿岛上密集建筑群中的一 块海滨 田园绿地。炮台公园区曾经是集装箱航运集散地和交通繁忙的港口。在 20 世纪 60 年代, 纽约市填 海造地,建立了炮台公园城管理局拥有和经营的新社区。到了 20 世纪 70 年代,此社区 已成为都市居住生活规划建筑的典范,而到现在它已成为了金融才俊、商界英才和专业人士的最 爱住宅区。

居住人群:逐渐步入中年的金融俊才、商界英才、专业人士及其家庭。

适宜人群: 追求悠然、安静, 相对独立和交通便利的 购房者。

生活: 此区占地约 92 英亩,完美规划的都 市社区布满了郁郁葱葱的绿树,远眺哈德 逊河和纽约南港的美景。 距离世界金融中 心华尔街金融区仅 10 分钟步行之遥,这个 宁静的社区当之无愧成为纽约喧嚣市中心的一片世外桃园,田园诗般的氛围让在此 区安家置业的人们繁忙之余后能安静的小 憩和自由地思考。

市场潜力: 绝对的高房价!但风景无敌、由专业团队管理维护,同时又可供出租的豪华公寓也是绝对让人趋之若往!



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

购买(个人或公司)

资金准备

选择经纪人

律师,会计师,保险师

选择适合的区域

房屋挑选

房价谈判

签订合约

支付定金

公寓申请

购买房屋保险

房屋过户

交房检查拿钥匙

入住

购房流程图



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.

This form was provided to me by	(print name of licensee) of KELLER WILLAMS, NYC
(print name of company, firm or brokerage), a licensed real esta	te broker acting in the interest of the:
() Seller as a (check relationship below)	(X) Buyer as a (check relationship below)
() Seller's agent	(X) Buyer's agent
() Broker's agent	() Broker's agent
(<u>×</u>) Dual aç	gent *
(<u>×</u>) Dual aç	gent with designated sales agent *
For advance informed consent to either dual agency or dual age	ency with designated sales agents complete section below:
(X) Advance informed consent dual agency	
(X) Advance informed consent to dual agency	with designated sales agents
If dual agent with designated sales agents is indicated above: $\underline{}^*$	is appointed to
represent the buyer; and	is appointed to represent the seller in this transaction.
(I) (We)	acknowledge receipt of a copy of this disclosure
form: signature of {\times_{\}} Buyer(s) and/or {\times_{\}} Seller(s):	
	4_
Date:	Date:

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

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

BUYER'S AGENT FORM



"Go confidently in the direction of your dreams."



筑巢逐梦, 乐活安家。

- 亨利 戴维 梭罗

– Henry David Thoreau

Estimated Closing Cost

房产交易费用预算

Seller 卖方

Broker's Commission:

6%

佣金

Seller's Attorney:

\$1,500 - \$3,000+

卖方律师费

Managing Agent Fee:

\$250

管理费

Move-Out Fee:

\$250 - \$1000

移居费

New York City Transfer Tax:

纽约市转让税

1% of sales price if sales price is \$500,000 or less;

成交价\$500,000 以下, 为成交价的 1%

1.425% of sales price if sales price is greater than \$500,000

成交价\$500,000 以上, 为成交价的 1.425%

New York State Transfer Tax:

\$2 for every \$500 of the sales price, or portion thereof

纽约州转让税

以成交价为准,每\$500收取\$2 的转让费

Misc. Title & Recording Fee:

\$100

产权调查和产权记录费

Mortgage Satisfaction Fee:

\$150 - \$300

贷款尝清费



"Go confidently in the direction of your dreams." HOMES

筑巢逐梦, 乐活安家。

- 亨利 戴维 梭罗

– Henry David Thoreau

Estimated Closing Cost

房产交易费用预算

Purchaser 买方

Purchaser's Attorney: \$1,500 - \$3,000+

买房律师费

Bank Fees (if applicable): Points 0 to 2% of loan amount

银行手续费 \$0 - 贷款总额的 2%

Application & Credit Check Fees, etc.: \$500+

贷款申请费和信用调查费

Bank Attorney: \$500+

银行律师费

Tax Escrows: 2-6 months

房产税监管 2-6 月 Recording Fees: \$365+

记录费

Mansion Tax: 1% of purchase price for residential sales of \$1,000,000 or more

家宅税 成交价大于\$1,000,000, 需征收豪宅税,为总价的1% Mortgage Tax: 2.05% of mortgage amount on loans under \$500,000;

贷款税 贷款额度小于\$500,000,须交付贷款税,为总贷款额的2.05%

2.175% of mortgage amounts \$500,000 or more

贷款额度超过\$500,000,须交付贷款税,为总贷款额的2.175%

Title Insurance Fee (for owner): Amount set by law based upon coverage

屋主产权保险费(买家) 按照法律规定,以保险覆盖额为基准计算

Mortgage Title Insurance Fee:

贷款产权保险费

Violation Search: \$400 - \$500

房屋违规历史调查费

Managing Agent Fee: \$250+ (some managing agents may not charge)

物管费

Common Charges Adjustment: Prorated; Up to 1 month

物管补充费用 按比例分配,不超出1个月费用

Real Estate Tax Adjustment: Prorated; 1 to 6 months

地产税补充费用 按比例分配,1到6个月费用

your guide to buying a home

Relocation Assistance

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