



Thomas P Colasanto Jr.

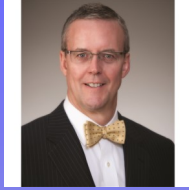
607-772-0005 Office

607-760-0867 Cell



Jim Rollo

607-238-1355 Office



Kent Sisco NMLS ID #66633

Elmira Savings Bank

NMLS # 403589 Member FDIC

607-729-0386 Office



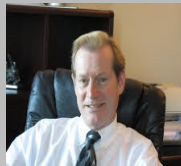
Keith Oberg

607-773-1519 Office



Fred Xlander

607-777-9601 Office



Sall Real Estate  
81 main street  
Binghamton, NY 13905  
607-772-0005



# RENT VS OWN

HOME BUYER SEMINAR  
March 19, 2016



Let us show you  
how to \$ave  
money and build a  
future in real estate

**ELMIRA SAVINGS BANK**  
**STATE FARM JIM ROLLO**  
**PROFESSIONAL HOME INSPECTION**  
**XLANDER LAW**  
**SALL REAL ESTATE**

# APPLY YOUR TAX REFUND TO A DOWN PAYMENT ON HOME PURCHASE

## COME JOIN OUR TEAM OF EXPERTS FOR A HOME BUYING SEMINAR

DATE: MARCH 19, 2016

LOCATION: QUALITY INN AND SUITES

4105 Vestal Parkway E

Vestal, NY 13850

TIME: 10:00AM– 2:00PM

### SCHEDULE

10AM CHECK –IN

10:15AM PRESENTATION BY SALL REAL ESTATE

11AM PRESENTATION BY ELMIRA SAVINGS BANK

11:30AM LUNCH (PIZZA AND BEVERAGE)

12PM PRESENTATION BY PROFESSIONAL HOME INSPECTION

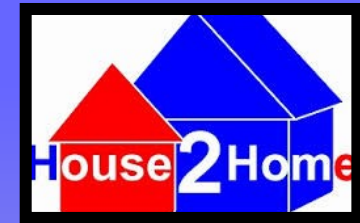
12:30PM PRESENTATION BY XLANDER LAW

1PM PRESENTATION BY STATE FARM INSURANCE

1:30PM QUESTIONS AND ANSWERS

## SEMINAR TOPICS

- ADVANTAGES OF OWNING VS. RENTING
- TAX BENEFITS
- SPECIAL FINANCING AVAILABLE AND FIRST TIME HOME BUYER PROGRAMS
- WHAT TO EXPECT DURING THE INSPECTING
- AVAILABLE HOME OWNER OR RENTER'S INSURANCE
- WHAT TO EXPECT AT THE CLOSING
- BUILDING A REAL ESTATE INVESTMENT



## REGISTER TODAY

RESERVE YOUR SPOT

Pre-Register on-line at:

[www.sallassociates.com](http://www.sallassociates.com)

NOT AVAILABLE TO ATTEND?

CALL 607-772-0005

SALL REAL ESTATE

FOR A ONE ON ONE  
PERSONAL SEMINAR.

# RENT VS OWN BUYER SEMINAR