

MOVE UP



OakCrest

REAL ESTATE REALTY



Liberty

REAL ESTATE REALTY



About Me

Hello Friends, Welcome to Exceptional Real Estate! Where the Focus is YOU! Buying and/or Selling can be one of the most vital decisions you can make in your lifetime. Maybe you'll experience it once, several times, or anywhere in between. What's most important is that you have the Representation & the Relationship with an Expert you can TRUST. Let me be that Professional that will guide you each step of the way.....from the first meeting to the settlement table with ease. I know how to navigate the process to ensure your success and ultimately.....to make that move. It would be a pleasure to work with you! Give me a call & let's talk. Best, Jodi.



Jodi Costello, Salesperson/REALTOR®
Licensed in VA & WV

At ERA OakCrest Realty and ERA Liberty Realty, we believe that strong relationships are the heart of a thriving community. By connecting people, ideas and resources, we strive to create enriching experiences for everyone we serve. Our dedicated team is committed to providing personalized and innovative real estate solutions that fit your specific needs.

With years of experience and a history of success, our agents provide the confidence and support you deserve. Trust us to make your real estate journey not just successful but truly rewarding.

540.532.0427 | jodi.costello@oakcrestrealty.com | jodicostello.com



Meet The Team



Suzette Neff
Principal Broker



Rhonda Shade
Office Coordinator



Sally Bennett
Prop. Mgmt. & Relocation



Nancy Rocksandich
Accounting Manager



Nameeta Sahni
Marketing Coordinator



Amy Eychner
Admin. & Relocation



Destiny Soyars
Agent Support



Coley Kilroy
Agent Support



Jason Vickers
OakCrest COO



With over 175+ years of combined experience, our support team is in your corner every step of the way.

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ERA OakCrest & ERA Liberty



40+
years in business



Serving
The Northern Shenandoah
Valley of Virginia and The
Eastern Panhandle of
West Virginia



90+
agents



2
offices



270M±
annual volume



670±
annual closed units

Information is from Bright MLS 2025

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Suzette Neff, Broker





Rise Above The Rest Of Real Estate

187
homes
sold
daily

\$25B
in sales
volume
with 70K U.S. sides

2.5B
social
media
& media impressions

15,000
volunteer
hours
to local charities



*Internal ERA data from 2025



10 Steps To Buying A Home



1. Select an agent

Choose an agent to represent and guide you through the process.



2. Get pre-qualified

Meet with a mortgage professional and get pre-qualified.



3. Search for homes

Outline your wants and needs for your future home and start browsing.



4. Make an offer

You and your agent will discuss the price and terms that you'd like to submit.



5. Negotiate

Your agent will negotiate with the listing agent to get you under contract at the best price.



6. Under contract

The seller has accepted your price and terms.



7. Inspection & appraisal

Conduct a home inspection. Order an appraisal.



8. Pre-closing

Your agent will guide you through finalizing all the details.



9. Closing

Transfer of ownership. Bring your funds for the down payment and closing costs.



10. Move in

Unpack, have a housewarming party and enjoy the benefits of homeownership.

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Guiding You Through The Process

1. Select an Agent

Choose an experienced real estate agent who will help you navigate the market, find the right home, and negotiate a good deal. Selecting the right agent can make all the difference in your home buying experience.

2. Get pre-qualified

Before house hunting, get pre-qualified for a mortgage to know how much you can afford. This streamlines your search and makes you a more competitive buyer.

3. Search for homes

It's house hunting time! Define your budget, location, and must-have features. Work with your agent to find listings and schedule showings. Be patient and evaluate homes and neighborhoods carefully.

4. Make an offer

Once you find the right home, your agent will help you make a competitive offer, factoring in market conditions, price, and recent sales. Be ready for negotiations.

5. Negotiate

The seller may accept, reject, or counter your offer. Key negotiation points include price, repairs, and contingencies. Your agent will guide you through this, balancing flexibility with your priorities.

6. Under Contract

After your offer is accepted, the home is under contract. Key steps include inspections, securing mortgage approval, and resolving issues. Stay in close contact with your agent and lender.

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Guiding You Through The Process

7. Inspection and appraisal

1. Home Inspection: A licensed inspector checks for issues like structural damage or faulty wiring. Major problems may prompt renegotiation.
2. Appraisal: A third-party appraiser ensures the home's value matches the loan amount. A low appraisal may require further negotiation.

8. Pre-closing

1. Final Walk-Through: Ensure the property is in agreed condition before closing.
2. Review Closing Disclosure: Double-check the loan terms and closing costs.
3. Confirm Financing: Ensure your loan is fully approved.
4. Gather Documents: Bring necessary documents and payments for closing.

9. Closing

Sign documents, pay closing costs, and receive the keys to your new home!

10. Move in

Transfer utilities, change locks, update your address, unpack, and explore your new neighborhood. Enjoy your new home!



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Success Stories

Working with Jodi was a fantastic experience!

She was professional, attentive, and very responsive. Her knowledge of the market and clear communication made the entire process smooth and stress-free. I felt supported every step of the way and appreciated her genuine care and dedication. I highly recommend her to anyone looking for a reliable and personable real estate agent.

Jodi exceeded all of our expectations throughout the entire buying process.

She was professional, trustworthy, honest, and thorough throughout every stage of the buying process. She was an ally, advisor, and most importantly friend, and even defended us when a new construction representative was pressuring us to make a decision on a home! She did a lot of researching, organized multiple showings, and carefully answered all of our inquiries. With a real estate agent like Jodi Costello, you are getting someone in your corner especially with all the uncertainties when it comes to buying your forever home. She was a delight to work with and we love her sense of humor and is one of the most caring people we have come across. Do not look any further and choose Jodi Costello as your realtor. Trust us, you will not be disappointed.

I highly recommend Jodi as a professional agent.

Jodi has worked with me on several transactions including purchasing two houses and selling one. Jodi always keeps me informed and promptly responds



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Suzette Neff, Broker





Homebuyer Glossary

Amortization: The time period for repaying a mortgage, typically up to 30 years.

Balanced Market: A market with an equal number of buyers and sellers, leading to stable prices and reasonable selling times.

Bridge Financing: Short-term loan for buying a new home before selling the old one, more common in seller's markets.

Buyer's Market: A market with more homes than buyers, giving buyers more choices and negotiation power.

Closing: The final step in a home purchase, where ownership is transferred to the buyer.

Closing Costs: Additional fees, like legal or administrative costs, due at closing.

Comparative Market Analysis (CMA): A report comparing nearby homes to estimate a property's value.

Condominium Ownership: Owning a unit and shared common areas, with maintenance handled by a condo association.

Contingencies: Conditions that must be met for a home purchase to proceed, like mortgage approval or appraisal.

Contract: A legal agreement to purchase a home, which may be contingent on factors like financing or inspections.

Deposit (EMD): Upfront payment showing the buyer's commitment, applied to the purchase price at closing.

Down Payment: The upfront portion of a home's purchase price due at closing. Typically, it is 3.5%-20% of purchase price and may require mortgage insurance if under 20%.

Equity: The value of the home minus the mortgage balance.

First-time Homebuyer Assistance: Programs to help first-time buyers with financing—check with lenders for eligibility.

Fixed-rate Mortgage: A mortgage with a set interest rate for a fixed period.

Home Appraisal: A professional assessment of a home's market value, often required by lenders.

Home Inspection: An evaluation of a home's condition, helping buyers avoid risks and negotiate better prices.

Land Survey: Defines property boundaries; useful for resolving disputes or future property changes.

Mortgage Loan Insurance: Insurance typically required if the down payment is less than 20%, protecting the lender in case of default.

Mortgage Pre-approval: An assessment of how much you can borrow and enabling a buyer to make immediate offers.

Offer: A proposal to purchase a home. Once accepted, it becomes a Contract.

Seller's Market: A market with more buyers than homes, often leading to higher prices and multiple offers.

Title Insurance: Insurance protecting against financial loss due to title defects like legal issues or code violations.

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Shopping List
Milk
Eggs
Cheese
Onions
Tomatoes



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