

THE ULTIMATE ROADMAP TO BUYING A HOME



BUYERS

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ABOUT ME

Experience matters. Allow me to guide you through the home selling process with my expertise while providing an unforgettable customer experience.



THAIS NINA-HAWKINS REALTOR-ASSOCIATE®

Thais Nina-Hawkins is a Realtor-Associate® specializing in both residential and commercial real estate and is committed to providing the highest level of customer service to her clients. She is a member of Garden State Multiple Listing Service (GSMLS), North Central Jersey Association of Realtors® (NCJAR), and the National Association of Hispanic Real Estate Professionals® (NAHREP).

Prior to her thriving real estate career, Thais earned a bachelor's degree in Business from Kean University and worked as a Business Development Manager in the automotive industry. She decided to embark on her profession as a Realtor® due to her passion for working with people and being part of such an important decision in one's life – buying a home and looking for the perfect investment opportunity. By applying her strong business acumen and expertise in business development to her new profession, Thais established herself as a highly esteemed real estate professional that her clients know and trust. Through her affiliation with Christie's International Real Estate, Thais is able to leverage the strength of Christie's unparalleled corporate marketing resources and superior customer service programs to assist and support her clients throughout the entire real estate process.

In her spare time, Thais enjoys being with her three children, friends, and writing. She is also bilingual in Spanish, which helps extend her network of clientele in the real estate industry.

This is meant to be illustrative & all steps are not necessarily required in the flow chart below

THE STEPS



THE STEPS

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9. IDENTIFY A HOME INSPECTOR

- I will provide you with a list of home inspectors or you may opt to use your own
- Inspection time should be mutually agreed upon by both buyer, seller and realtors



10. MORTGAGE APPLICATION

Complete and provide necessary documentation to your mortgage company.



11. ESCROW DEPOSIT IS DUE

Your sales contract defines the date for you to deliver your deposit money.



14. THE WALK THROUGH

I will schedule a walk through within 10 days of closing. This will allow you to confirm inspection items have been completed.



13. MORTGAGE COMMITMENT

Once you obtain your final mortgage commitment, the focus turns to your "to-do list".



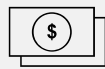
12. SCHEDULE APPRAISAL & ORDER TITLE

- Your mortgage representative will schedule the Appraiser
- Your Attorney will order title



15. CLOSING COSTS

Your attorney will provide you with final closing costs a minimum of 3 days prior to closing.



16. OBTAIN FUNDS

You may be required to secure bank or certified checks that you will bring to closing



17. ATTEND THE CLOSING

At this time you will meet with your attorney and the sellers attorney to transfer title into your name.

HOME



Luxury is not a price point;
Luxury is a level of service.

*Ilija Pavlovic, President & CEO
Christie's International Real Estate NNJ*

MANAGING EXPECTATIONS



HOW MUCH HOME CAN YOU AFFORD?

The first step in the home buying process is getting pre-approved for a mortgage so we know what your affordability is and in which towns to focus our attention. This allows us to save time and only look at the homes that meet your criteria and budget.

COMPETITIVE MORTGAGE RATE

I can connect you with local mortgage companies who communicate quickly and can get you the best possible rates. More importantly I know the ones who get the job done seamlessly and give you the personal attention you need.



MAINTAIN YOUR CREDIT SCORE

It's important not to make large purchases during this time that could negatively affect your opportunity to secure a loan. Things to avoid: purchasing furniture, a car or making large purchases with your credit card.



Let's Identify
Your Criteria

YOUR WISH LIST

We will sit down together and review what you would like to have in your home, versus what you need in a home. I'll use that information together with your budget to come up with a custom search that balances all the information we discussed.

I'll work hard to find homes that closely fit your needs and will present only the best options to you. As a result of my affiliation with Christie's International Real Estate, I have access to a wide network of inventory, some that have not hit the market yet! Once we narrow down to your favorites, I will schedule a very organized tour of those homes which will allow you to decide which one is the best fit for you. In the event you hear about a home, see a for sale sign, or find a property online, contact me immediately so I can schedule a private viewing for you.

THINGS TO CONSIDER

RESALE VALUE

Will this home be easy to sell again or is there something about the home which cannot be changed, such as location or style that will affect it's "resale" value?

LOCATION

Is the home in a desirable location, is it close to the things that are important to you such as schools, access to transportation and shopping?

SIZE

Is the square footage appropriate for your current and future needs?

CONDITION

Are you looking for "move-in ready" or would you consider a "fixer-upper"?

CHOOSING A NEIGHBORHOOD

1

WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo, or townhome? Do some research of what types of homes offer what to help narrow down your search.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



3

OLD OR NEW HOUSES?

Older neighborhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.



CHOOSING A NEIGHBORHOOD

4

COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.



MAKING AN OFFER

It's time to make
an offer & start
negotiations

FAIR MARKET OFFER

I will prepare a CMA (Comparative Market Analysis) on the home to give you the facts on what other homes with similar features are selling for. Together we will review the details so you are able to make an educated decision on your initial offer. You will tell me what you are willing to pay and I will work diligently to get you the best possible end result.



Once we have executed the contracts. I will present your offer along with your pre-approval letter, to the listing agent. The seller may choose to accept, reject or counter your offer.



ACCEPT



REJECT



COUNTER

The Seller may accept your
offer - CONGRATS!

The Seller may reject
your offer.

The Seller may come back
with their own offer

DETAILS

I will guide you through the negotiation process. Once the terms have been agreed upon, the seller will sign the contract and the documents will be sent to you and your attorney for review.

DEPOSIT MONEY

Within a specified time, noted in your contract, your escrow deposit money should be delivered to the sellers attorney for deposit in a trust account to be held in escrow until closing and will be applied to your down payment upon title transfer.

CONGRATULATIONS

We are now ready to move to the next step, "contract-to-close". We will schedule your inspections at this point. Until things are finalized, it is possible that additional changes may be considered.

CONTRACT TO CLOSE

You are now "Under Contract"! There are many steps that need to take place before you get the keys to your dream home. Our team will help you navigate all the critical pieces such as inspection, appraisals, and mortgage concerns so you can experience a stress free and seamless transaction. We will always be available to answer your questions and keep things moving toward your closing.

HOME INSPECTION

This is your opportunity to learn about the systems in the home. Some things may come up, for example the AC may need service or a faucet may have a drip, we will review the report together and determine if there is anything major we want the seller to address.



APPRAISAL

The mortgage company will send an appraiser to appraise the value of the home. This will ensure the loan can move forward. Simultaneously, you will be required to provide financial documents to your lender.



CLEARING TITLE

Together with your lender, your attorney will be working with the title company to ensure the home has a clear title.



FINAL WALK THROUGH

We will schedule an appointment within 10 days of closing to determine if the requests for repair were completed and that the home is in the same condition as it was when we made our offer.

CLOSING COSTS

Everything
you'll need to
budget for.

BEFORE CLOSING

- Deposit
- Property Appraisal
- Loan Application Fee
- Home Inspection

ON CLOSING

- Land Transfer Tax
- Property Tax
- Mortgage Insurance
- Attorney Fee
- Deed Recording Fee

AFTER CLOSING

- Moving Expenses
- Utility Connections
- Renovations
- Immediate Repairs & Maintenance

(Detailed costs provided by
your attorney)



BUYER'S APPROXIMATE CLOSING COSTS

Costs listed are approximate. Please consult your attorney, real estate agent, & mortgage representative for a more accurate breakdown.



LEGAL AND TITLE COSTS

1. Attorney Fee	\$900 to \$1,800
2. Survey	\$450 to \$800
3. Recording Fees For Mortgage & Deed	\$300 to \$400
4. Title Search/Title Policy	\$250 to \$500
5. Title Insurance	Ask For Rate

MORTGAGE COSTS

1. Application Fee	\$600 to \$900
2. Appraisal Fee	\$450 to \$650
3. Points (if applicable) Fee paid to lender to "buy down" interest rate on mortgage.	TBD By Your Lender

INSPECTION COSTS

1. Home Inspection	\$400 to \$1,000
2. Radon Inspection	\$60 to \$300
3. Wood Destroying Insect	\$500 to \$2,000
4. Oil Tank Scan (Well and Septic inspection where applicable)	\$300 to \$500

MISCELLANEOUS COSTS

1. Homeowners Insurance
2. Mansion Tax on homes valued over \$1,000,000.
1% consideration if applicable
3. Flood Insurance (if applicable)

HOME BUYERS CHECKLIST

From beginning to end, we've created a list of things you might not be thinking of.

TWO MONTHS BEFORE

- Start downsizing and donating old and unwanted items
- Start researching moving costs and companies
- Collect school records and transfer
- Order packing supplies

ONE MONTH BEFORE

- Change your address and send moving notifications to friends and family
- Find local healthcare providers and shopping necessities
- Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- Contact utilities
- Finalize moving arrangements

2-3 DAYS BEFORE

- Plan payments and expenses for moving
- Defrost your fridge
- Clean as you continue to pack
- Pack things you will need right away separately

MOVING DAY

- Do a final walkthrough
- Keep all receipts
- Pre-clean, seal any windows or doorways
- Check for damages in your new home that will need to be fixed
- Unpack room by room

READY TO GET STARTED?



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