YOUR DREAM HOME IS CLOSER THAN YOU THINK

Julie Shebroe

👉 **First things first: Buying a home is nowhere near as hard as everyone thinks. With the right steps in place, we'll make this simple and straightforward.**

How much do you need saved?

- **Minimum down payment: 3% on a Conventional loan or 3.5% on an FHA loan**
- **Closing costs: 3%–4% of the purchase price**
- **Solid goal: 7%–8% of the total home price saved will put you in a great position to get to the closing table.**

Step 1

📲 Shoot me a text (201-452-2079) or DM letting me know you're ready to start looking and set up your home search.

Step 2

🤝 I'll connect you with one of my preferred local lenders in New Jersey.

⚠️ Pro tip: Avoid big banks like Wells Fargo or Chase. They often take longer in underwriting and may use appraisers unfamiliar with our local market, which can delay your closing.

Step 3

📝 Fill out my Home Search Link Here https://wlez3g2mino.typeform.com/to/pbt7WmGA

- You'll receive an email to sign up for my FREE custom home search app

Step 4

📁 Gather your financial documents to share with the lender:

- W-2s (last 2 years)
- Tax returns (last 2 years)
- Proof of income (pay stubs or business income if self-employed)
- Bank statements

Step 5

☕ Let's schedule a time to grab coffee and go see houses together.

- Weekdays, weekends, or open houses — whatever fits your schedule.

Step 6

🏡 Once you find "the one," we'll already have your pre-approval ready. That means we can move fast and write a strong, competitive offer right away.

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Let's Get Started

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