

HOME BUYER'S GUIDE

WWW.THEWUBGROUP.COM/BUYERSGUIDE



WUBBENHORST
REAL ESTATE GROUP

kw PROSPERITY
KELLERWILLIAMS, REALTY



OFFICE

1700 ROUTE 23 NORTH
WAYNE, NJ, 07470
973.696.0077

EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED

YOUR DREAM HOME

A SOUND DECISION

INVESTING IN A HOME IS ONE OF THE MOST IMPORTANT DECISIONS YOU'LL MAKE. SO MUCH MORE THAN A ROOF OVER YOUR HEAD, YOUR HOME IS WHERE LIFE UNFOLDS AND MEMORIES ARE MADE, ALL WHILE BUILDING A FINANCIAL FOUNDATION FOR YOUR FUTURE.

DECIDING HOW YOU'LL NAVIGATE YOUR JOURNEY TO HOMEOWNERSHIP IS EQUALLY CRITICAL TO THE AGENT YOU WORK WITH. AS SOMEONE WHO'S BEEN IN YOUR SPOT BEFORE, WE ARE FAMILIAR WITH WHAT'S CYCLING THROUGH YOUR MIND, AND AS REAL ESTATE AGENTS, WE HAVE MASTERED THE INS AND OUTS OF THE BUYING PROCESS. WHEN YOU WORK WITH US, YOU'LL BENEFIT FROM OUR EXPERIENCE, AND TOGETHER WE'LL WORK TOWARD MAKING SOUND, SMART DECISIONS FOR YOUR FUTURE.

YOUR PREFERENCES

BUILD YOUR PREFERENCE PROFILE

WHAT IS THE BEST WAY FOR US TO COMMUNICATE WITH YOU
THROUGHOUT THIS PROCESS?

WHAT TIMELINE WOULD YOU LIKE TO STRIVE FOR?

HOW WILL YOU BE PAYING FOR THIS HOUSE? TRADITIONAL FINANCING,
CASH, OTHER?

IF YOU'RE GETTING A LOAN, HAVE YOU TALKED TO A LENDER ABOUT
GETTING A PREAPPROVAL?

WHAT PRICE RANGE ARE YOU TARGETING FOR THIS PURCHASE?

IF I FOUND A HOME TODAY THAT CHECKED ALL OF YOUR BOXES, COULD
YOU SEE YOURSELF MAKING A MOVE SOONER RATHER THAN LATER?

THE WHAT, THE WHEN, THE HOW - LET'S TALK ABOUT THE BEST WAY TO
GET IN TOUCH.

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?
EMAIL - CALL - TEXT

WHAT IS THE BEST TIME TO REACH YOU?
MORNING - NOON - AFTERNOON - EVENING - ANYTIME

AS UPDATES ARISE, HOW OFTEN DO YOU PREFER TO BE NOTIFIED?
ASAP - IN A FEW HOURS - THAT DAY - EVERY FEW HOURS

YOUR LOCATION PREFERENCE

WHAT TOWNS OR NEIGHBORHOODS
WOULD YOU ENJOY LIVING IN?

ARE THERE ANY SPECIFICS STREETS
OR CHARACTERISTICS IN THESE
NEIGHBORHOODS YOU'RE DRAWN
TOO?

IF APPLICABLE, WHAT SCHOOL
DISTRICTS DO YOU PREFER?

WHERE DO YOU WORK?

WHERE ARE YOUR FAVORITE
PLACES TO SHOP? WHAT OTHER
CONVENIENCES WOULD YOU LIKE
NEARBY?

WHAT DO YOU LIKE TO DO FOR FUN?
ARE THERE ANY RECREATIONAL
FACILITIES THAT YOU ENJOY?

ANY OTHER CONSIDERATIONS WE
SHOULD BE AWARE OF AS WE FIND
YOUR IDEAL NEIGHBORHOOD?

MAKE OUR WEBSITE YOUR HOMEPAGE
OUR HYPER-FILLED SEARCH NOW
EXTENDS NATIONWIDE, BEYOND
THE BOUNDS OF TRADITIONAL
MLS. WITH LAYERS OF OPTIONS
NEVER EXPERIENCED BEFORE, OUR
WEBSITE ALLOWS YOU TO SEARCH
BY NEIGHBORHOOD AND SCHOOL
DISTRICT, REVEALING THE DETAILS
THAT MATTER MOST. SAVE SEARCHES,
FAVORITE HOMES, AND COLLABORATE.
GET NOTIFICATIONS WHENEVER A
GOOD FIT BECOMES AVAILABLE, EVEN
WHEN ON THE GO.

TO GET STARTED, VISIT:
WWW.THEWUBGROUP.COM

BUYING 101

HOW BUYING A HOME WORKS

1

PARTNER WITH AN AGENT

ABSORB THEIR LOCAL INSIGHT
GET TO KNOW NEIGHBORHOOD INVENTORY LEVELS
SEE WHAT'S ABOUT TO HIT THE MARKET
GAIN ACCESS TO OFF-MARKET PROPERTIES
REVIEW MARKET AVERAGES
COMPLETE NEEDS ASSESSMENT

2

GET PRE-APPROVED FOR A LOAN

UNDERSTAND WHAT YOU CAN AFFORD
DETERMINE YOUR MONTHLY MORTGAGE PAYMENT
UNDERSTAND YOUR DEBT RATIO
PREPARE FOR ESCROW
OBTAIN A PRE-APPROVAL LETTER

3

FIND YOUR NEW HOME

COMPARE HOME AND NEIGHBORHOOD AVERAGES, THEN NARROW DOWN THE
NEIGHBORHOODS YOU WANT TO LIVE IN
FAVORITE HOMES AND SAVE THEM TO COLLECTIONS
NIX HOMES THAT DON'T MEET THE MARK
SCHEDULE HOME TOURS AND PLAN AN ITINERARY WITH YOUR AGENT
DECIDE ON YOUR DREAM HOME

4

MAKE YOUR OFFER AND NEGOTIATE THE TERMS

REVIEW CONTRACT TERMS AND SUBMIT AN OFFER
NEGOTIATE PURCHASE PRICE
SIGN FINAL OFFER AND CHOOSE AN ATTORNEY
PREPARE FOR YOUR INITIAL DEPOSIT
ENTER ATTORNEY REVIEW PERIOD - IRON OUT FINAL DETAILS OF THE CONTRACT
SUBMIT DEPOSIT TO YOUR ATTORNEY
STAY IN CLOSE CONTACT WITH YOUR AGENT

5

UNDER CONTRACT

NOTIFY YOUR LENDER

SCHEDULE HOME INSPECTIONS, GENERAL INSPECTIONS, AND IF APPLICABLE, SEPTIC, POOL, CHIMNEY, WELL, ETC. YOU MAY ALSO WANT TO DO A TANK SWEEP

REVIEW INSPECTIONS AND NEGOTIATE ANY REPAIRS FOR THE PROPERTY

STAY IN CONTACT WITH YOUR LENDER AND PROVIDE ALL DOCUMENTATION NEEDED

ORDER APPRAISAL

YOUR ATTORNEY WILL ORDER A TITLE SEARCH

SATISFY ALL CONTINGENCIES

6

BEFORE YOU CLOSE

PREPARE FUNDS FOR CLOSING

SCHEDULE THE FINAL PROPERTY WALK-THROUGH WITH KURT & MEGAN

OBTAIN HOMEOWNER'S INSURANCE AND SEND PROOF TO YOUR LENDER

SET UP UTILITIES TO BE ACTIVATED OR TRANSFERRED

CHANGE YOUR ADDRESS THROUGH USPS, YOUR BANK, AND OTHER INSTANCES

STAY IN CLOSE CONTACT WITH YOUR AGENT, LENDER, AND TITLE COMPANY

7

CLOSING DAY: WHAT TO BRING

CONNECT WITH YOUR LENDER TO WIRE DOWN PAYMENT FUNDS. YOU'LL NEED TO COVER THE COST OF CLOSING AND THE DOWN PAYMENT. BRING A PRINTED CONFIRMATION OF YOUR WIRE TRANSFER

GOVERNMENT ISSUES PHOTO ID(S)

SOCIAL SECURITY NUMBERS

HOME ADDRESSES FROM THE LAST 10 YEARS

PROOF OF HOMEOWNER'S INSURANCE

YOUR COPY OF THE CONTRACT

YOUR CHECKBOOK

8

CLOSING DAY

SIGN CLOSING DISCLOSURE, PROMISSORY NOTE, AND ALL OTHER DOCUMENTATION

TITLE TRANSFER

DEED DELIVERY

SAVE YOUR PAPERWORK IN YOUR PRE-DESIGNATED SPOT

GET YOUR KEYS - CONGRATULATIONS, IT'S ALL YOURS!

STAY IN TOUCH WITH YOUR AGENT FOR CURRENT

OR FUTURE RECOMMENDATIONS IN REGARD TO

YOUR NEW HOME

AT YOUR SERVICE

FINANCING YOUR FUTURE HOME

HOME LOANS AT A GLANCE

GET PRE-APPROVED FOR YOUR LOAN

APPLY FOR A MORTGAGE

GET YOUR HOME APPRAISED

YOUR LOAN GOES THROUGH UNDERWRITING

YOU'RE CLEARED TO CLOSE

HAVE ON HAND

A MONTH'S WORTH OF YOUR MOST RECENT PAY STUBS

COPIES OF YOUR LAST TWO YEARS' FEDERAL TAX RETURNS AND W-2'S

THE NAMES AND ADDRESSES OF YOUR EMPLOYERS OVER THE LAST TWO

YEARS, COMPILED INTO ONE LIST

LAST THREE MONTHS OF BANK STATEMENTS

A COPY OF YOUR REAL ESTATE AGREEMENT

THE NAMES AND ADDRESSES OF YOUR LANDLORDS OVER THE PAST TWO

YEARS

DIVORCE/SEPARATION DECREE

CHILD SUPPORT PAPERS

BANKRUPTCY, DISCHARGE OF BANKRUPTCY PAPERS

OUR PREFERRED LENDER IS HERE TO HELP YOU



ROB BIANCHI

MORTGAGE ADVISOR | NMLS #943863

973-800-9875

ROB@FAMILYHOMEFUNDING.COM

WWW.FHFRATES.COM

11 KIEL AVENUE, 2ND FLOOR, KINNELON, NJ 07405



DO:

NOTIFY YOUR LENDER OF ANY ADDRESS CHANGE, WHETHER IT'S YOUR HOME ADDRESS OR ANOTHER LISTED ON YOUR APPLICATION
NOTIFY YOUR LENDER OF ANY SALARY OR WAGE CHANGES
BE PREPARED TO PROVIDE PROOF OF SIGNIFICANT BANK DEPOSITS
ACQUIRE HOMEOWNER'S INSURANCE IMMEDIATELY AFTER GOING UNDER CONTRACT
KEEP ALL FORMS OF DEBT PAID AND IN CHECK

DO NOT:

MAKE LARGE PURCHASES USING EXISTING CREDIT WITHOUT FIRST TALKING TO YOUR LENDER
APPLY FOR OR ACQUIRE ANY ADDITIONAL LINES OF CREDIT
PAY OFF, TRANSFER, OR CLOSE CREDIT BALANCES UNLESS YOUR LENDER INSTRUCTS YOU TO DO SO
CHANGE JOBS WITHOUT FIRST TALKING TO YOUR LENDER
CO-SIGN FOR ANOTHER PERSON SEEKING TO OBTAIN A LINE OF CREDIT OR TO MAKE A PURCHASE
PAY OFF COLLECTIONS BEFORE CONFERRING WITH YOUR LENDER

A PROMISE TO YOU

YOUR TRUSTED PARTNER

FROM THE DAY YOU PARTNER WITH US, AND EVEN PAST THE DAY YOU STEP FOOT IN YOUR NEW HOME, CONSIDER US YOUR DEDICATED REAL ESTATE ADVISORS. WHATEVER YOU NEED, WE HAVE THE RESOURCES AND EXPERTISE TO GUIDE YOUR DECISIONS. THROUGHOUT YOUR TRANSACTION, YOU CAN COME TO US FOR BOTH THE LITTLE THINGS AND THE IMPORTANT STEPS, LIKE COMPREHENSIVE HOME INSURANCE AND COMPETITIVE FINANCING - WE HAVE THE INSIDE EDGE ON BOTH. AFTER YOUR PURCHASE, ASK US TO RECOMMEND FULLY-VETTED SERVICE SPECIALISTS OR ABOUT HOW YOU CAN CARE FOR YOUR HOME. FURTHER DOWN THE ROAD, SHOULD YOU EVER WANT TO SELL, WE WILL BE YOUR TRUSTED EXPERTS. YOU'LL ALWAYS HAVE OUR NUMBER, AND WE WILL ALWAYS BE READY TO SPRING INTO ACTION; JUST SAY THE WORD!

TO SERVE THE COMMUNITY AS A LEADER IN THE REAL ESTATE INDUSTRY AND AS A FRIEND AND NEIGHBOR

TO ALWAYS DO THE RIGHT THING, EVEN IF IT ISN'T WHAT IS EASIEST

TO TAKE CARE OF YOUR NEEDS AT THE HIGHEST LEVEL THROUGH UNPARALLELED PROFESSIONALISM AND ATTENTION TO DETAIL. NO REQUEST IS TOO SMALL

TO SERVE AS A TRUSTED LOCAL EXPERT AND ADVISOR BY YOUR SIDE

TO CONSISTENTLY AND CLEARLY COMMUNICATE WITH YOU IN THE MANNER AND FREQUENCY THAT YOU PREFER

TO TREAT YOU AND YOUR FAMILY WITH STRAIGHTFORWARDNESS, INTEGRITY, AND RESPECT AT ALL TIMES

TO ANSWER YOUR QUESTIONS, EASE YOUR CONCERNS, REDUCE YOUR STRESS, AND EXPERTLY HANDLE THE ENTIRE REAL ESTATE TRANSACTION

TO HOLD OURSELVES ACCOUNTABLE TO FINDING THE PERFECT HOME FOR YOU - AFTER ALL, THAT IS WHAT OUR BUSINESS IS BUILT ON

A PROMISE TO THE COMMUNITY

WE LIVE HERE, WE GIVE HERE

RED DAY

RED DAY, WHICH STANDS FOR RENEW, ENERGIZE, AND DONATE, IS OUR ANNUAL DAY OF SERVICE. EACH YEAR ON THE SECOND THURSDAY OF MAY, WE CELEBRATE RED DAY AS A PART OF OUR LEGACY WORTH LEAVING. MAKING A DIFFERENCE IN THE LIVES OF OTHERS AND BETTERING THE COMMUNITIES THAT WE SERVE LIES AT THE HEART OF THE KELLER WILLIAMS CULTURE.

CLOSING FOR A CAUSE

WE ARE PROUD SUPPORTERS OF [CLOSINGFORACAUSE.ORG](https://closingforacause.org) IN LIEU OF CLOSING GIFTS, WE ASK OUR CLIENTS TO CHOOSE AN ORGANIZATION THAT SPEAKS TO THEM. WE THEN MAKE A DONATION IN OUR CLIENTS NAME TO THEIR CHARITY OF CHOICE.

THE BOTTOM LINE

REAL ESTATE IS COMPLICATED.

THAT'S WHERE I COME IN.

AT THE CLOSING TABLE, MY GOAL IS FOR YOU TO FEEL THAT THE PURCHASE OF YOUR HOME EXCEEDED ALL OF YOUR EXPECTATIONS, SO THROUGHOUT OUR INTERACTIONS - FROM SEARCH TO CLOSE - I WILL WORK HARD TO ACHIEVE THAT GOAL.

WHEN YOU CHOOSE ME AS YOUR PARTNER, YOU ARE NOT JUST GETTING A TRUSTED, RESPECTED AGENT - YOU ARE GETTING A LOCAL EXPERT WHO IS PASSIONATE ABOUT SERVING THE COMMUNITY AND THOSE WHO CALL IT HOME.

LET'S GET STARTED AND HAVE SOME FUN!