



**HPG**  
HUGO PALACIOS GROUP  
REAL ESTATE

**kw** VILLAGE SQUARE  
REALTY  
KELLERWILLIAMS.

# **BUYER'S** *Resource Guide*

THE COMPLETE GUIDE TO FINDING YOUR DREAM HOME

A CUSTOM CONSULTATION  
EXCLUSIVELY PREPARED FOR:

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**kw** VILLAGE SQUARE  
REALTY  
KELLERWILLIAMS.

74 Godwin Ave  
Ridgewood, New Jersey 07450

## OUR NEW CLIENTS



### COMPLIMENTS OF:



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**kw** VILLAGE SQUARE  
REALTY  
KELLERWILLIAMS.



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# PREFERENCES

*of your dream home*

# YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home.

Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



# VISUALIZE

*Your Dream Scenario*

What's the one thing that has to happen to make that dream scenario a reality?

How can I make that happen for you?

Why is that important to you?

If we could add just one more thing to make this process even better, what would it be?

Why is that important to you?



## THE BASICS

- Who is the main contact?
- What timeline would you like to strive for?
- Have you looked into getting pre-approved for a home loan?
- What price range are you comfortable with?
- If I found a home today that checked off all of your boxes, could you see yourself making a move?



## YOUR COMMUNICATION PROFILE

What is your favorite way to receive information or updates?

Select all that apply.

- Email       Call       Text

What is the best time to reach you?

Select all that apply.

- Morning       Afternoon       Anytime  
 Noon       Evening

As updates arise, how often do you prefer to be notified?

Select your preference.

- ASAP       That day  
 In a few hours       Every few days

# YOUR NEW HOME WISH LIST



- Who will be living in this home?  
Let's list adults, children, and pets that will inhabit the space.
  
- What are the non-negotiables for your home?
  
- If you had to name your top five non-negotiables, what would they be?
  
- Beyond your top five needs, what is something you really want?
  
- Do you have a preference for the year the house was built?
  
- Do you want a house in move-in condition or are you willing to do some work on it?
  
- Are there any specific features that would make your next house feel instantly like home?
  
- Will you require any accessibility options?





# EXTERIOR

- What type of home are you looking for (e.g., single-family, condo, town house, etc.)?
- Approximately what square footage would adequately cover your living space?
- How many stories would you prefer?
- What lot size are you looking for?
- What architectural styles are you drawn to?
- What type of exterior siding appeals to you?
- Do you want a porch, deck, or both?
- What are you looking for in terms of a garage (e.g., attached, carport, etc.)?
- What type of driveway or vehicle entrance/exit will you require?
- Do you want a swimming pool or a hot tub?
- Are you looking for any structures such as a greenhouse or shed?
- Do you need special outdoor arrangements for pets? (e.g., a dog run, fenced-in yard, etc.)
- What other exterior features are important to you?

# INTERIOR

- What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- In general, what are your preferences for the interior?



# KITCHEN

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

# BATH

- How many bathrooms do you need?
- What are your needs for each of the bathrooms?
- Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?



# BEDROOM

- How many bedrooms do you need?
- How will each of those rooms be used?
- What are your preferences for the master bedroom?

# LIVING ROOM

- What are your general preferences for your living and family room(s)?
- What size room(s) do you have in mind?
- Do you prefer your living and family room(s) to be separate and intended for different purposes?
- What else do you see for living areas?
- Do you want a fireplace?
- What other living areas are you looking for? [e.g., playroom for children, studio, mud room]



# DINING ROOM

- Would you like the dining room to be part of the kitchen configuration?
- What about the living room - how should it be situated with regard to the dining room?
- What size dining room table do you have?
- Is there other dining room furniture I should take into account?

# NEIGHBORHOOD

*Preferences & Insights*





## NEIGHBORHOOD PREFERENCE

- What neighborhoods or areas would you enjoy living in?
- Are there any specific streets or characteristics in these neighborhoods you're drawn to?
- 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 I should be aware of as we find your ideal neighborhood?



### When is the best time to buy?

There's only one right answer:

*When you find a home that you love.*

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right.

Below, take a comparative look at neighborhoods with inventory that fits your preferences.

# THE PROCESS

*to buy your home*



# THE PROCESS

## *to Buy Your Home*

### 1 PARTNER WITH AN AGENT

By entering our partnership, you will receive local insight and I will provide information about your neighborhood's inventory. You will instantly have access to off-market properties and market averages.

### 2 GET PRE-APPROVED

By getting pre-approved, you can understand what you can afford and determine your mortgage payment. You'll need to start preparing for escrow and to obtain a pre-approval letter.

### 3 FIND YOUR NEW HOME

Begin by comparing homes and neighborhoods to start narrowing down the neighborhood you desire. From there, you can narrow down your favorites and we begin our home tours and inspections to find your dream home!

### 4 MAKE OFFER & NEGOTIATE

After using comparative analysis strategies, we will determine the best price to offer for the home. In a competitive market, you may not be the only one bidding and will want to stand out. I will help you to negotiate where we can to get the best price for your home.

### 5 UNDER CONTRACT

Once we are under contract, we will move into getting home inspections, appraisals, securing your loan, move-in dates, and preparing for closing day.

### 6 BEFORE YOU CLOSE

Get organized before the big closing day. You'll want to transfer funds, reserve a moving company for your move in date, set up utilities and more.

### 7 CLOSING DAY: TO BRING

Make sure to bring your Government issued Phot ID(s), Social Security Number, Proof of Home Owner's Insurance, and your checkbook.

### 8 CLOSING DAY

Sign the closing disclosure, promissory note, and all other documents. Make sure to save your paperwork in your pre-designated save spot. Get your keys and move into your new home!



# HOME BUYING

## Checklist

### 1 PARTNER WITH AN AGENT

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

### 2 GET PRE-APPROVED

- 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, narrow down neighborhoods you want
- Favorite homes
- 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 OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

### 5 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender.
- Request list of what comes with the property
- Schedule home inspection/negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

### 6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- 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-issued 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 - congrats, it's all yours!



# FINANCING

*Guide*



# FINANCING

*Your Home*

## HOME LOANS AT A GLANCE



### 1. PRE-APPROVAL

Get pre-approved for your loan



### 2. APPRAISAL

Get your home appraised to determine value



### 3. MORTGAGE APP

Apply for a mortgage



### 4. LOAN PROCESSING

Your loan will begin processing



### 5. UNDERWRITING

Your loan goes through underwriting



### 5. APPROVED

You're cleared to close!

## HAVE ON HAND

- A month's worth of your recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years
- 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

### ✓ 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

# FINANCIAL

## Checklist

Use this financial checklist to help keep your budget in check.



### **CLOSING COSTS**

Closing fees include things like the attorney's fee, survey fees, and document preparation fees.



### **DOWN PAYMENT**

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and your purchase price of your home.



### **EARNEST MONEY**

Earnest money is an upfront deposit that gets applied to your down payment or closing costs.



### **APPLIANCES/FURNISHINGS**

When budgeting for your new home, remember to set money aside for appliances and furnishes that you will want to purchase upon closing.



### **INSURANCE**

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.



### **MAINTENANCE**

It's suggested that homeowners put aside money to cover maintenance from lawn equipment to household tools.



### **PROPERTY TAX**

This varies depending on the state you reside.



# MY PROMISE

*To You*





# MY PROMISE TO YOU

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 adviser 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 myself accountable to finding the perfect home for you - after all, that is what my business is built on

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser.

Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me 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, I'll be your trusted point person.

You'll always have my number, and I'll always be ready to spring into action; just say the word!

Signature

*Hugo Palacios*



*Hugo Palacios*  
**REALTOR®**

Teaneck and Westwood, New Jersey are great places to live and work, which is why Hugo Palacios chose to call it home. With roots in Bogota, Colombia, Hugo came to New Jersey in 1980.

Real estate is a passion for Hugo, and with his background in Business Development, it is easy to see why more than 20 families in 2019 called Hugo for help buying and selling.

Hugo has been a part of the Keller Williams Village Square Brokerage family for 1 year, but he isn't just passionate about helping families find their next home. Hugo has served on his Dumont, New Jersey Non-Profit Organization, The Food Brigade, and loves being a part of other community events.

A passionate abstract painter, runner, and hiker when Hugo isn't in the office or volunteering, you'll often find him running through the city, enjoying time with his friends, wife, daughters and Golden Doodle, Louie.

#### CREDENTIALS

**B.A BUSINESS, 1995**  
FARILEIGH DICKINSON  
UNIVERSITY

**REALTOR®, 2020**

---

#### LESS TIME

My professional skills, resources and contacts will help you to find your dream home fast.

---

#### EASY PROCESS

While I navigate through the complexities of the real estate transaction, you can enjoy a seamless experience.

---

#### BEST DEAL OR NO DEAL

Through our home buying process, if you're not happy with the deal there is no deal. Period.

**4**

Years In Business

**60**

Clients Served

**7**

Repeat Clients

**12**

Clients Served in 2024

*Connect With Me*



@TheHugoPalaciosGroup



Palacios\_Realty



HugoPalaciosGroup

**hugopalaciosgroup.com**



Mi Kyong "Amelia" Chu  
REALTOR®

Amelia is a dynamic new entrant to the real estate scene, driven by a passion for helping clients achieve their property goals. With fresh energy and a commitment to excellence, Amelia is dedicated to providing personalized service and navigating clients through the exciting journey of buying or selling real estate. Armed with a proactive approach, Amelia leverages the latest market trends and innovative strategies to ensure a seamless and successful real estate experience for every client. Trust Amelia to be your reliable partner in turning real estate dreams into reality.

With a background in social services, Amelia works with a compassionate and dedicated heart. She works hard in providing her clients with solutions in addressing the complex needs of her clients.

When she's not engaging in real estate, Amelia loves to read, swim, meet new people, and restaurant hop in NYC!

#### CREDENTIALS

BM Music. Manhattan  
School of Music

REALTOR®, 2023

SRES (Seniors Real Estate  
Specialist)

---

#### LESS TIME

My professional skills,  
resources and contacts  
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---

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---

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process, if you're not happy  
with the deal there is no  
deal. Period.

---

#### RESIDES

Local resident of Bergen  
County

Connect With Me

 @Ameliachu

 @ameliachurealtor

<https://ameliachu.kw.com>



*Ally Murphy*  
**REALTOR®**

Ally brings a unique blend of experience and passion to the world of senior real estate. With an extensive background in public relations for luxury resorts and destinations within the hospitality industry, Ally understands the importance of exceptional service and creating a truly enriching experience.

A Passion for Service, a Focus on Seniors Known for her sincerity, compassion, and dedication, Ally is committed to providing clients with an unparalleled level of care throughout their real estate journey. As a designated **Seniors Real Estate Specialist (SRES®)**, she possesses specialized knowledge and understanding of the unique needs and considerations of mature clients.

**Pursuing Excellence in Senior Housing**, Ally's commitment to her clients extends beyond the SRES® designation. She is currently pursuing the esteemed **Certified Senior Housing Professional (CSHP)** designation, the highest level of expertise in senior-focused real estate services.

This dedication to ongoing education ensures that Ally remains at the forefront of the industry, prepared to guide you through every step of your real estate transition, whether it's downsizing, right-sizing, or exploring senior living options.

Contact Ally today for a complimentary consultation and discover the difference that experience, compassion, and a deep understanding of senior needs can make in your real estate journey.

#### CREDENTIALS

BA Art History, American University

REALTOR®, 2022

SRES (Seniors Real Estate Specialist)

---

#### LESS TIME

My professional skills, resources and contacts will help you to find your dream home fast.

---

#### EASY PROCESS

While I navigate through the complexities of the real estate transaction, you can enjoy a seamless experience.

---

#### BEST DEAL OR NO DEAL

Through our home buying process, if you're not happy with the deal there is no deal. Period.

---

#### RESIDES

Local resident of Bergen County

*Connect With Me*



<https://www.linkedin.com/in/allysandra-murphy/>



@allysandra\_Murphy

<https://allymurphy.kw.com>



BUYING YOUR HOME

# RESOURCES

*For You*

# REAL ESTATE TERMS

*to know*

Here is a list of the real estate terms that you may hear. Read over these so you are familiar and always in the know when discussions are being held with other parties and professionals.

## ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

## APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

## APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal is usually chosen by the lender but the appraisal is paid for by the borrower.

## APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

## CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

## CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

## DEED

The legal document conveying title to a property.

## DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

## EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

## ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

## EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

## ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

## HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

## HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

## HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

## LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount property.

## LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

## MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

## PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

## MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

## MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

## PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

## THIRD PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.



# GET IN TOUCH

*Contact Info*



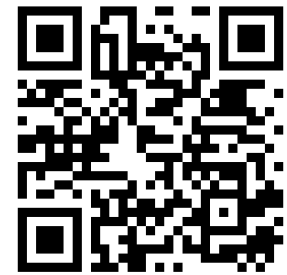
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[app.kw.com/kw2q762y2](http://app.kw.com/kw2q762y2)



DOWNLOAD OUR MOBILE APP, OPEN YOUR PHONE CAMERA AND SCAN THIS QR CODE



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*MiKyong Amelia Chu*

REALTOR  

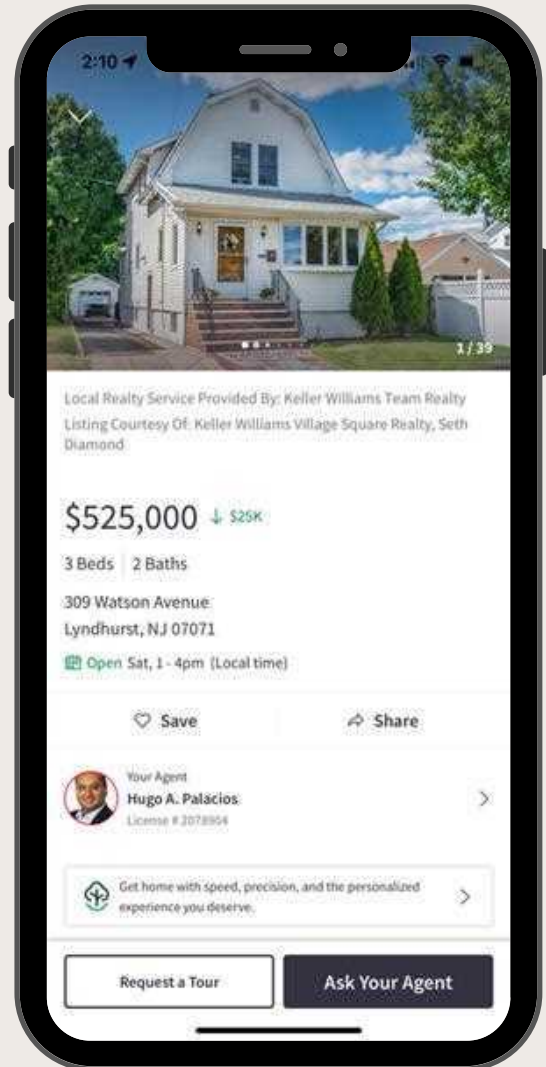
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74 Godwin Ave.  
Ridgewood, New Jersey 07675

## Allendale

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	24	\$ 23,021,702	\$ 959,238	23.13
2		Company #2	7	\$ 7,555,000	\$ 1,079,286	7.59

## Glen Rock

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	40	\$ 38,836,949	\$ 970,924	24.67
2		Company #2	12	\$ 12,224,000	\$ 1,018,667	7.76

## Hawthorne

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	19	\$ 11,427,500	\$ 601,447	11.50
2		Company #2	8	\$ 4,055,000	\$ 506,875	4.08

## Midland Park

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	8	\$ 4,777,000	\$ 597,125	13.42
2	2758	Keller Williams Village Square Realty - Wyckoff	5	\$ 3,047,500	\$ 609,500	8.56

## Paramus

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	30	\$ 31,296,000	\$ 1,043,200	11.86
2		Company #2	11	\$ 19,096,990	\$ 1,736,090	7.24

## Ramsey

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	42	\$ 33,008,196	\$ 785,909	22.33
2		Company #2	13	\$ 8,439,000	\$ 649,154	5.71

## Ringwood

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	20	\$ 9,422,900	\$ 471,145	16.27
2		Company #2	10	\$ 6,740,500	\$ 674,050	11.64

## Ridgewood

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	60	\$ 74,579,374	\$ 1,242,990	21.56
2		Company #2	53	\$ 73,138,501	\$ 1,379,972	21.15

## Waldwick

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	13	\$ 7,619,000	\$ 586,077	13.24
2		Company #2	9	\$ 5,329,000	\$ 592,111	9.26

## Wyckoff

Rank	Code	Name	Transactions	Volume	Average	% Total
1	2402	Keller Williams Village Square Realty	17	\$ 18,293,500	\$ 1,076,088	10.79
2	2758	Keller Williams Village Square Realty - Wyckoff	15	\$ 14,972,398	\$ 998,160	8.83

# TRUST YOUR NUMBERS

Keller Williams  
Village  
Square  
Realty  
is...

# #1

CLOSED SALES VOLUME

**kw** VILLAGE SQUARE  
REALTY  
KELLERWILLIAMS.

Info from NJMLS 01/01/2023 - 8/14/2023