



BUYERS GUIDE



You've made the big decision to buy a house!

Now what? How do you decide where and how much and which one? Step one – think about what makes you happy. Step two – find an agent with the right experience and knowledge to deliver it. Step three – start making some important decisions, like town and neighborhood.

At West of Hudson
We're powered by

Knowledge

Community

Experience

Happy

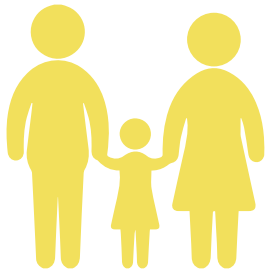
You



1. Choosing a Town

Deciding on a town and neighborhood is the first, maybe most important, decision.

Figure out what is important to you. Commute? Schools? Walkability? Restaurants? Outdoor activities? Whatever it is, we'll help you get to know these towns and what they offer – from town tours, to school information, to best bakeries and farmers' markets, to our Weekend Guide of events. We already live here – and we're happy to help you figure out if you'd like to too!



We bring objectivity to the process but, we know that ultimately this comes down to a love affair.

2. Choosing a House

Maybe you've lived in a house all your life. Maybe you've only lived in apartments. Now is the time to figure out what really matters to you.

Get together your list of deal-breakers and must-haves. Quiet street or in-town location? Fully updated or something you can put your stamp on? During the high market, new houses come on every day. Timing is everything. We'll send you all the new listings, as soon as they hit. We'll preview them and report back, getting you in to tour as early as possible. And we'll make sure you have all available information – from updated

systems to open permits to recent comparable sales. Buying a home is an emotional process, and we completely get that.

3.

Your buying power vs. your comfort zone

How much you can and how much you should spend are often very different.

Speaking with a mortgage lender or financial advisor, early in the process, is key. Knowing your

Working with a well-known, reliable lender, who has access to a variety of loan packages, as well as competitive rates, can make the difference between getting your dream house or not.

full power (what you can spend) is important but, staying within your comfort zone (what you should spend) is even more so. We can help you with a list of lenders/advisors.



4. Making an Offer

You've fallen in love and you're ready to make an offer! This is not HGTV.

Every town is different, every house is different and every market has its own individual nuance. Is your dream home in a town where multiple offers the first week are common, or is there room to try and negotiate the price? Do the agents in that town accept offers as they come in or set a "highest and best" deadline? What updates have the sellers made since they bought the house? When the time

*We know these markets
and we know these houses*

comes, we will guide you. From contracts to clever strategies that help your offer stand out, we'll arm you with the best strategies to get you home. We'll prepare the paperwork, you start daydreaming about décor.

5. Attorney Review

Your offer has been accepted but you're not under contract yet (welcome to New Jersey! We do things differently here...).

In New Jersey, a signed contract is not binding until attorney review is concluded. We help you with a list of local attorneys who know real estate and how best to protect your transaction. This is also the time to start your mortgage process – make sure your lender has the fully executed contract so things continue moving forward. We guide you through next steps – deposits, permit histories, inspections, bank appraisals.

We've got you!



6. Inspections

Once you're through attorney review and under contract, it's time to give your house a full physical.

You only have a set period of time to conduct your inspections. This may be your first inspection but it isn't ours. We give you names of inspectors who will leave no stone unturned, experts to follow up on issues and help you collect quotes so you can make smart, informed decisions. We'll help you figure out which inspections you should consider, beyond the general house inspection (every house is different) such as chimney, oil tank, sewer, etc. We also help with scheduling and coordination.

*We'll be right there with you,
every step of the way.*

7. Getting Ready to Move

It's almost time! From contractors to painters to movers, we can give you names of local specialists. Need information about school registration or local summer camps? We can help with that too.



8.

Closing and Beyond

Your bank appraisal is done, the loan commitment issued, inspection issues resolved – and it's time to close!

We'll walk through the house with you one more time, go with you to the attorney's office and, finally, hand you the keys! Closing is usually held at the buyers' attorney's office - it may start with a pile of paperwork but, it often ends with a glass of champagne and a trip to a home design store.

We believe strongly that our business is not about sales, it's about relationships.

And the relationships we build last long beyond the closing table. Whether you're celebrating a new arrival, contemplating a new addition, or just need the name of a good plumber, our favorite part of the job is the happily ever after. And we'll be there for yours.





West of Hudson Real Estate

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Contact us and we'll help you every step of the way

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