

**DIANA
VASQUEZ
REAL
ESTATE
GROUP
HOME
BUYER'S
GUIDE**



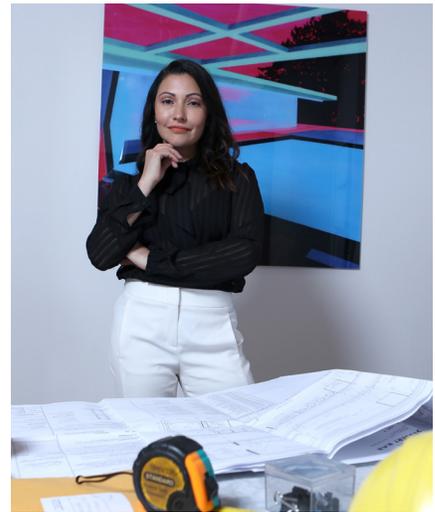
Introduction

Welcome to the DV Real Estate Home Buyer's Guide. In this guide you will find useful information to help you on your journey to purchase a home. Buying a house can be an exciting time for any family but can come with a lot of stress. At the DV Real Estate Group, we pride ourselves on helping our cli-

ents not only find the home of their dreams but also on making the home buying process as smooth as possible. A couple of things to think about before getting started including how you are going to pay for this, who will represent you and what you want in a home.

About DV Real Estate

For the past two decades, real estate broker Diana Vasquez has been a community minded Jersey City resident who uses her extensive knowledge of the area to secure residential and commercial projects and clients. Her intense professionalism and dedication are grounded in the core values that she learned as a U.S. Marine: honor, courage and commitment. Diana was the founding owner of a bespoke clothing company in New York and transitioned into commercial real estate by applying the relationship-based business practices that she developed. She has established a network of real estate developers, property owners and managers who trust her committed approach to sales; this has enabled her to broker multi-million-dollar development projects and multi-family buildings.



Why Work With Us

With this guide and the help from our team at DV Real Estate, you will be on your way to homeownership. Whether you are looking for your first home, 2nd home or an investment property, the DV Real Estate team is equipped with the expertise to help you on your search. We get to know you so that we can help you find the house that meets your needs. Hire us as your trusted partner today.

8 Steps to Home Ownership

1

Develop an Action Plan

Our team will meet with you to help create a personalized action plan to help you find your home.

- Define your goals
- Research your options
- List your needs/wants in a home

2

Get Prequalified For a Loan

While it is preferred to get a pre-approval prior to working with an agent, we can help assess your needs and get you prepared for the loan application process. A mortgage pre-approval is an official document that details how much a bank is willing to lend you. In most cases, sellers require a mortgage pre-approval before accepting your offer to buy a home

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Benefits of Getting Pre-Approved

1. Getting pre-approved will help you understand the size of the mortgage you can afford.
2. It also gives you confidence in your ability to obtain financing and demonstrates your financial qualifications to the seller.
3. A pre-approval can help reduce the processing time for buying your home and improves our ability to close your loan quickly.

3

Find an Experienced Real Estate Professional

That's US! You will want to work with an agent that knows the market and has experience in the business. As your agent, we work for you, and we don't get paid unless you find a home.

8 Steps to Home Ownership

4

Start the Search For Your Home

- We work with you to narrow down your choices, taking into account your wants & needs
- Schedule private viewings
- Go to open houses

5

Make an Offer / Negotiate

We will be your negotiator and help you get the best price for your dream home.

6

Secure Your Financing

We will guide you through the process of securing your financing.

7

Contracts & Inspections

Contracts

In most cases, contracts include a timeline for obtaining financing, just like the time needed for inspecting the conditions of the home you are buying. Your real estate agent can give you all the details on your rights as a buyer as well as your responsibilities when it comes to your contract.

Inspections

A home inspection is an examination of a property's safety and current condition and is very necessary in the home buying process. A buyer arranges and pays for a home inspection and—depending on what it finds—may choose to move on to closing, renegotiate the sale price, request repairs, or cancel the sales contract.

8

Closing / Moving

Closing day usually occurs four to six weeks after you sign your purchase contract. The closing process itself may take a few hours. Once all the papers are signed, you've secured your mortgage and the closing is officially complete, you'll receive the keys to the property.

Moving Day Checklist

4-6 Weeks

Before Your Move

- Purge/sell unwanted items
- Gather moving boxes & supplies
- Book a moving truck

3 Weeks

Before Your Move

- Take inventory of each room
- Plan the order in which you will pack up each room
- Pack up closets and any non-essential items such as items in the garage, attic & storage areas

2 Weeks

Before Your Move

- Notify post office for change of address
- Notify financial institutions & credit cards
- Transfer utilities & service providers (such as internet, tv, etc.)

1 Week

Before Your Move

- Clean and pack all rugs, curtains and linens
- Start to pack essential items
- Deep clean all bathrooms and kitchen

Ready to work with us?
Contact us Today!

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