



Finding Your Way
HOME

Your Path To Homeownership

Dennis Mark
REAL ESTATE



FINDING YOUR WAY

HOME

A Concierge Home Buying Experience





Dennis helped us buy our current house and has both professional work ethic and is extremely knowledgeable.

He was always there to answer any questions we had and was very patient with us in the process.

I would 10/10 recommend him to anyone and he will continue to be our agent for any future needs.

Spencer & Sarah Raftt-forest



WELCOME

I am excited to guide you through this Journey!

Thank you for choosing to put your trust in me for the process of buying your home. Every member of my team is committed to ensuring that ALL of your real estate needs are not just met, but exceeded! I've created this in depth guide for your convenience and we hope that it will be a valuable resource. While the entire process is outlined for you here, please know that I will be staying in constant contact with you throughout the process. Your experience will be unique and I will adjust my service according to your wants and needs.

My focus is on your complete satisfaction



Dennis Mark Interdonato

Realtor® | CDRE® | PSA, RENE, ABR, ePro, SRS

Keller Williams Ocean Living

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TheDennisMarkGroup.com

Dennis Mark REAL ESTATE | Brokered By **KW OCEAN LIVING**
KELLER WILLIAMS, REALTY

ABOUT ME



I grew up in a very blue collar family, in the world of New Construction and Remodeling. After graduating college, I ventured into the family business, where the first 20 years of my career I spent learning from my father. Along the way, we decided to start flipping houses, and my love for real estate emerged. Since 2019, I have been a full time realtor, although I have been licensed since 2006. I have worked on, and sold, just about every kind of home there is, from age to style and everything in between.

My knowledge of the construction industry and real estate market are a the driving force behind my top producer accolades and reputation amongst my peers. This knowledge translates to incredible negotiation skills and a unique value proposition for my buyers, that results in not only them always coming out on top, but also a lifelong relationship where we can consider ourselves more than just “realtor and client”.





CREDENTIALS & ACCOLADES

Bachelor of Science B.S. | Marketing

Life Member, Alpha Epsilon Pi Fraternity, Inc.

Graduate, US ARMY Drill Sergeant Academy

NJ Licensed Home Builder & Registered Remodeler since 2003

Number 1 Agent 2025- Closed Units | Keller Williams Ocean Living

Number 1 Agent 2025- Closed Volume | Keller Williams Ocean Living

Number 2 Agent 2025 - Listings Taken | Keller Williams Ocean Living

TOP 100 (Top 1%) 2026 | Keller Williams Greater PA Region

Top 5% Nationwide 2026 | KW Military Agents

Gold Level Producer 2025 | New Jersey Circle of Excellence

NJ Circle of Excellence Recipient 2022, 2023, 2024

Top 10 Agent | Keller Williams Ocean Living 2022, 2023, 2024

NJ Realtors 2024,2025 State Selection - Communications Committee

MOMLS 2025 Selection - Public Relations Committee

MOMLS 2024, 2025 Selection - Grievance Committee

PSA (Pricing Strategy Advisor)

ePro (Advanced Digital Marketing)

RENE (Real Estate Negotiation Expert)

ABR (Accredited Buyers Representative)

SFR (Short Sale & Foreclosure Resource)

Certified Divorce Real Estate Expert | CDRE®

MEET THE TEAM



JENNIFER VILLACRUZ

Transaction Workflow

From writing offers to sending milestone emails to organizing the schedule of every deal we have - Jenn handles it all



MONICA VILLAR

Marketing Manager

Monica is the face behind our entire marketing platform. Every flyer, every newsletter, every invite, every image and our multiple social media platforms



CHRISTOPHER SEUNATH

Client Experience & Operations

From Research, to inspections, to showing homes, to filming content, to handling our closing experience - Chris is the man behind the curtain.

609-468-3911

ChristopherSeunath@kw.com

RESULTS DRIVEN

● *My Stats* ● AVERAGE AGENT



MY COMMITMENT TO YOU

01



PROVIDING EDUCATION MOST AGENTS CAN'T

We will narrow down the homes that fit your unique wants and needs to get you in the door! Because of my construction background, I will be educating you along the way on what to identify in homes, looking past colors and textures, and focusing more on systems, structure and the "little things" you don't see, that I do.

02



BULLET PROOFING OUR TRANSACTION

My experience has taught me many things, but most of all, it has taught me that a complete and professionally put together offer, will not only get you accolades with the list agent, but will also result in a bullet proof transaction down the road. We will cover all your options and review all scenarios before placing our offer, which will in turn account for a complete offer being submitted, negotiated and closed on.

03



HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

I have a very professional and creative way of putting to paper, exactly how we need those negotiations to go, in addition to my incredible rapport building skills, that allows me to effectively communicate with the other agent.

04



NEIGHBORHOOD EXPERT

Working daily in neighborhoods with inspectors, contractors, and negotiating with sellers, I have the market knowledge you need to get the best results from your purchase. Understanding the local real estate market can go a long way when it comes time to make an offer on a house. I will provide you with all the necessary local statistics to help you make the right decisions, before placing those offers.

05



PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. Hopefully making buying a home a fun and stress-free process. I have put together a team of professionals that work as hard and as diligently as I do, ensuring that you are always protected and informed.



What You Need to Know About

BUYER AGENCY



As of August 2024, all buyers will now be required to sign a contract with a Buyer Agent, called a Buyer Agency Agreement, in order to tour any home that is listed for sale in the MLS.

Furthermore, buyers will also need to agree on compensation with their agent, in the event that seller's do not offer buyer agent compensation.

Have No Fear - We're In This Together!

The Following Page Breaks Down 4 Main Points of The Agreement that Most Buyers Have Concerns With.

How Does This Benefit You?

To start, this allows an honest and loyal relationship between buyer and buyer agent. It now makes both sides more vested in who they decide to do business with.

Regarding compensation, you're not just "paying a fee" — you're hiring a skilled advocate whose entire focus is protecting your interests, providing unbiased advice and create's instant trust

Regarding relationships, this ensures that the buyer will have a true fighter in their corner, working tirelessly for them and negotiating with ONLY their interests in mind.

Lastly, this clearly defines responsibilities for both the buyer and the buyers agent. This ensures that you both understand what your roles are and what is expected.

Now, there is a lot more to this new way of doing business, so let's connect soon to discuss in detail!



MANDATORY BUYER REPRESENTATION

Agents must have a signed buyer agency agreement to represent buyers, ensuring formalized and clear representation from the start.

ENHANCED DISCLOSURE REQUIREMENTS

Agents are required to disclose all potential conflicts of interest and the nature of their relationship with the buyer, fostering transparency.

DETAILED COMPENSATION STRUCTURE

The agreement must explicitly state how the agent will be compensated, including any commissions paid by the seller, ensuring buyers understand any potential costs.

EXCLUSIVE AGENCY CLAUSE

The agreement includes a clause that the buyer will work exclusively with the agent for a specified period, ensuring dedicated service and commitment from the agent.

DURATION AND TERMINATION CLAUSES

Clearly defines the start and end dates of the agreement, as well as the conditions under which it can be terminated by either party, providing flexibility and clarity.

SERVICES PROVIDED

Outlines the specific services the agent will provide, such as property searches, showings, market analysis, and offer negotiations, ensuring buyers know what to expect.

DUAL AGENCY REGULATION

Stricter rules on dual agency, requiring explicit consent from both buyer and seller if the agent represents both parties, promoting informed decision-making.

LEGAL OBLIGATIONS AND PROTECTIONS

Emphasizes the agent's fiduciary duty to act in the buyer's best interests, including confidentiality, loyalty, and full disclosure, enhancing buyer protection.

BUYER'S RESPONSIBILITIES

Specifies the buyer's responsibilities, such as providing accurate information and financial pre-qualification, ensuring a smooth and efficient transaction process.

MARKET AND PROPERTY INFORMATION

Requires agents to provide comprehensive and accurate market and property information, enabling buyers to make well-informed decisions.

These points highlight the key changes and enhancements in the 2024 NAR rules for buyer agency agreements in New Jersey, aimed at improving transparency, protection, and service for buyers in real estate transactions.

THE PROCESS

We will discuss this in detail in an upcoming Zoom or in person meeting, but I want you to have this for reference and education

1. Speak to a Realtor

- Talk about the process & Ask Questions. Review wants and needs
- Review the state of the current real estate market & what to expect

2. Get Pre Approved

3. The Home Search BEGINS!!!

4. We found a House!

- Discuss Purchase Price
- Discuss Down Payment and EMD. Why do larger DP's benefit the buyer?
- Discuss Closing Date
- Submit Offer w/ EMD
- Negotiations (Back & Forth / Multiple Offer Situation / Highest & Best)
- Offer is Accepted

5. Attorney Review

- 3 Business Day process (most of the time)
- Attorney's Role
- Backing out of the deal
- OPRA
- Title Search
- Conclusion of AR: Mortgage Process begins & time to schedule inspections

6. Inspections

- Home Inspection/Termite & Insect/Radon
- Well/Septic/Tank Sweep/Sewer/Pool

7. Obtain Mortgage Commitment (45 – 60 days, Appraisal)

8. Clear to Close

9. Final Walk Thru

10. Close

- Closing costs
 - Keys
-

STEPS TO BUYING A *New Home*

STAGE 1 – PREP WORK

- SAVE FOR A DOWN PAYMENT AND CLOSING COSTS
- FIND YOUR REALTOR AND LENDER
- CALCULATE HOW MUCH YOU CAN AFFORD ON A HOUSE
- GET PREAPPROVED FOR A MORTGAGE
- START YOUR HOME SEARCH

STAGE 2 – THE SEARCH

- WANTS VS. NEEDS
- DOCUMENTING YOUR VISIT
- START TOURING HOMES

STAGE 3 – UNDER CONTRACT & CLOSING

- MAKE AN OFFER & GET IT ACCEPTED
- GET THROUGH ATTORNEY REVIEW
- PERFORM YOUR HOME INSPECTION'S
- OBTAIN MORTGAGE COMMITMENT
- HAVE THE HOME APPRAISED & OBTAIN HOME INSURANCE
- CLEAR TO CLOSE
- CLOSE ON YOUR NEW HOME!

STAGE ONE



STAGE ONE : PREP WORK

DECIDE WHETHER YOU'RE READY *To Buy A Home*

Sure, there's being financially ready to buy a house, but are you emotionally ready? Even if it's just going to be your starter home, you're making a big financial commitment and putting down some roots.

You'll want to think about your other goals for the next few years. Are you buying with a partner, and if yes, are you on the same page when it comes to money? Is there any chance you'd need to relocate for work? Are you thinking of starting a family?

These big-picture questions can add to the pros (or cons) of whether this is the right time to buy a house.

Wondering if you should buy a house? Let's look at some of the factors that lenders and homeowners alike should consider.

INCOME AND EMPLOYMENT STATUS

Your lender won't just want to see how much money you make. They'll also want to see a work history (usually about 2 years) to make sure your income source is stable and reliable.

Preparing your income is all about pulling the right documentation together to show steady employment. If you're on the payroll, you'll likely just need to provide recent pay stubs and W-2s. On the other hand, you'll need to submit your tax returns and other documents the lender requests if you're self-employed.

Debt-to-income ratio (DTI) is another financial instrument mortgage lenders use to evaluate your loan application. Your DTI helps your lender see how much of your monthly income goes to debt so they can evaluate the amount of mortgage debt you can take on.

DTI is calculated by dividing your monthly debt by your gross monthly income. For example, if your monthly debts (credit card minimum payments, loan payments, etc.) total \$2,000 per month and your gross monthly income is \$6,000, your DTI is $\$2,000/\$6,000$, or 33%. Your lender will use the debts shown on your credit report to calculate your DTI.

Depending on the type of loan you're applying for, your lender may also calculate your housing expense ratio, also sometimes referred to as front-end DTI. This is a ratio that looks at your total monthly house payment (principal, interest, taxes and insurance) compared to your monthly income. For example, if you have a \$1,200 house payment and the same \$6,000 monthly income, your housing expense ratio is $\$1,200/\$6,000$, or 20%.

It's smart to review your DTI before you apply for a loan. In most cases, you'll need a back-end DTI of 43% or less to qualify for the most mortgage options, although this number varies based on your lender, loan type and other factors.

SAVE FOR A DOWN PAYMENT *and Closing Costs*

There are many ways to save for your home purchase, including through investments and savings accounts. If you have relatives who are willing to contribute money, you may be able to use gift money toward your down payment (in which case, be sure to provide your lender with a gift letter).

But how much do you need to save before buying a home? Let's look at some of the major expenses related to the purchase, and how much you might want to save for them.

DOWN PAYMENT

Your down payment is a large, one-time payment toward the purchase of a home. Many lenders require a down payment because it mitigates the loss they might suffer in the event that a borrower defaults on their mortgage.

Many home buyers believe that they need a 20% down payment to buy a home. This isn't true. Plus, a down payment of that size isn't realistic for many first-time home buyers.

Fortunately, there are many options for buyers who can't afford a 20% down payment. For example, you can get a conventional loan for as little as 3% down. Federal Housing Administration (FHA) loans have a minimum down payment of 3.5%. Department of Veterans Affairs (VA) loans and United States Department of Agriculture (USDA) loans even allow eligible and qualified borrowers to put 0% down.

There are advantages, however, to making a larger down payment. For one, it typically means you'll have more mortgage options. It also usually means you'll have a smaller monthly payment and a lower interest rate. Plus, if you put at least 20% down on a conventional loan, you won't need to pay for private mortgage insurance (PMI).

CLOSING COSTS

You'll also need to save money to cover closing costs – the fees you pay to get the loan. There are many variables that go into determining how much you'll pay for closing costs, but it's usually smart to prepare for 2 – 5% of the home value. This means that if you're buying a home worth \$200,000, you might pay \$4,000 – \$10,000 in closing costs.

The specific closing costs will depend on your loan type, your lender, and where you live. Almost all homeowners will pay for things like appraisal fees and title insurance. If you take out a government-backed loan, you'll typically need to pay an insurance premium or funding fee upfront.

IMPORTANT!

Before you close on your loan, your lender will give you a document called a Closing Disclosure, or an ALTA, which lists each of the closing costs you need to cover and how much you'll need to pay at closing. Look over your Closing Disclosure carefully before you close to know what to expect and to catch any errors.

GET PREAPPROVED FOR A *Mortgage*

When you're ready to start house hunting, it's time to get preapproved for a mortgage. When you apply, your lender will give you a preapproval letter that states how much you're approved for based on your credit, assets, and income. You can show your preapproval letter to your real estate agent so they can help you find homes within your budget.

To get preapproved, you need to apply with your lender. The preapproval process typically involves answering some questions about your income, your assets, and the home you want to buy.

Pre-approvals are a dress rehearsal for your mortgage and are necessary to make a serious offer on a home. They typically expire after 90 days and can be refreshed if you don't find the home you're looking for in that time.

Know that pre-approvals don't guarantee your mortgage approval or interest rate. After you're pre-approved, avoid opening new credit lines or making large debt payments that can impact your FICO score.

Working with a lender to get preapproved for a mortgage is an important step in accurately determining your budget. A mortgage preapproval will give you real numbers since the lender will have detailed info about your finances. That includes a hard inquiry, which will show up on your credit report. The good news: If you apply with multiple lenders around the same time, it'll only count as one hard pull.



CREDIT HEALTH

Your credit score plays a huge role in what loans and interest rates you qualify for. Your credit score tells lenders how much of a risk you are to grant a loan.

Taking steps to improve your credit score and reduce your debt can pay off big as you prepare to get a mortgage. Better numbers mean better loan options with lower interest rates.

Your credit score is based on the following information:

- Your payment history
- The amount of money you owe
- The length of your credit history
- Types of credit you've used
- Your pursuit of new credit

What score will you need to qualify for a home loan? Most lenders require a credit score of at least 620 to qualify for the majority of loans. A score above 720 will generally get you the very best loan terms.

TIMING

Deciding whether it's a good time to buy a house or not depends on a variety of personal factors (such as financial readiness and lifestyle preferences) and market conditions (such as economic health and current mortgage rates).

Ultimately, the right time to buy a home comes down to your own unique situation. Be sure to consult a financial expert before making any big financial decisions such as buying a house.



LET'S CALCULATE HOW MUCH *You Can Afford*

Once you decide you're ready to buy a home, it's time to set a budget. A good place to begin is by calculating your DTI ratio. Look at your current debts and income and consider how much money you can reasonably afford to spend each month on a mortgage.

Homeownership comes with several costs you don't need to worry about while renting. You'll need to pay property taxes and maintain some form of homeowners insurance. Factor these expenses into your household budget when you decide how much you can afford on a house.

Mortgage lenders consider DTI an important qualifying factor. The amount of debt you have is considered a very reliable predictor of the risk associated with the approval of any mortgage loan. Therefore, it's important to know your numbers.

Let's Look at How DTI is Calculated

Step 1: Add Up All Of Your Monthly Debts

Your debt payments could include:

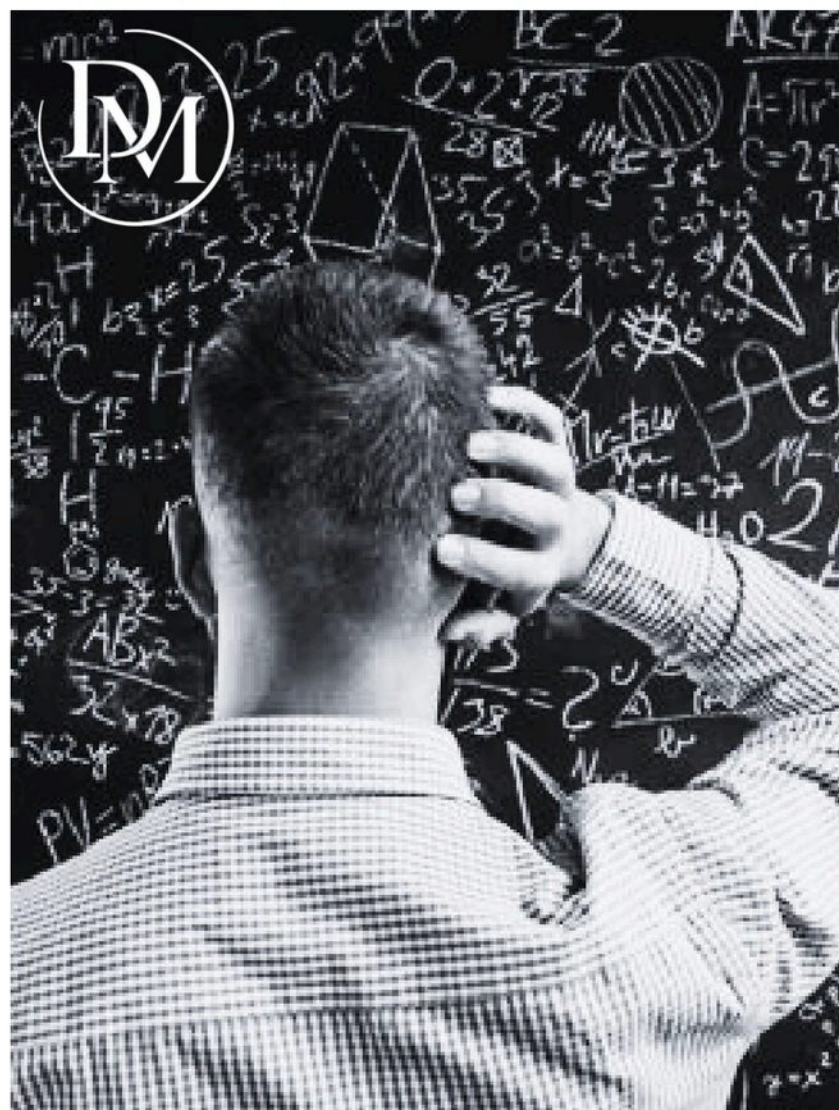
- Monthly rent or house payments
- Monthly child support payments or alimony
- Student loan payments
- Car payments
- Monthly credit card minimum payments
- Any other debts you might have

You don't need to add in:

- Grocery bills
- Utility bills
- Taxes
- Any other bills that may vary month to month

Step 2: Divide Your Monthly Debts By Your Monthly Gross Income

Next, do a simple calculation. For example, let's say your debts add up to \$2,000 per month. If your monthly gross income (your before-tax income) is \$6,000 per month, then your DTI ratio is 0.33, or 33%.



DECIDE WHAT TYPE OF MORTGAGE *is Right For You*

Before you can apply for a mortgage, you'll need to decide what the best type of loan is for you and which one you'll qualify for.

CONVENTIONAL LOANS

Conventional loans are mortgages made by a private lender and not backed by the government. The most common type of conventional loans are loans that are backed by Fannie Mae or Freddie Mac, sometimes called conforming loans. The majority of mortgages in the U.S. are conventional loans. Conventional loans are always a popular option for home buyers, and you can get one with as little as 3% down.

FHA LOANS

Backed by the Federal Housing Administration, FHA loans are less of a risk for lenders because the government insures them if you stop making payments. As a result, FHA loans have credit score requirements that aren't as strict. You can get an FHA loan with a down payment as small as 3.5%.

VA LOANS

Backed by the Government, VA loans are less of a risk for lenders because the government insures them if you stop making payments. As a result, VA loans have credit score requirements that aren't as strict but a more thorough appraisal process. They also do not require PMI, because they are federally backed.





There aren't enough words to say how much I am thankful for the amazing service and experience I had with Dennis. From going above and beyond with virtual tours to advocating on my behalf, you will not find anyone as knowledgeable and caring. I never felt like just a "client".

He took the time to get to know my needs and my family and with his help, we are now in a amazing home. He is the first and best choice you can make when buying, selling, or renting. Many Thanks.

Stefanie Lemons



STAGE TWO



STAGE TWO : THE SEARCH

WHAT ARE
YOUR
NEEDS?

NEEDS *Versus Wants*

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a big yard for your kids and/or pets to play in?

Once you've made a list of your must-haves, don't forget to think about the kind of neighborhood you want, the types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area.

We will be sure to check out the details of each house

- Test the plumbing, electric and HVAC
- Locate the mechanical systems and ease of access to them
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?

THE BASICS

What price range would you consider?

No less than \$____ but no more than \$____

Are schools a factor and, if so, what do you need to take into consideration (e.g., want specific school system, want kids to be able to walk to school, etc.)?

Do you want an older home or a newer home (less than 5 years old)? __yes __no

How much renovation would you be willing to do?

__A lot __A little __None!

What kind of houses would you be willing to see?

__One story __2 story

__split level __bi-level

__townhouse __condo

__New construction __Ranch

What style house appeals to you most?

__contemporary __traditional

__tudor __colonial

__modern __no preference

Do you have any physical needs that must be met, such as wheelchair access?

__yes __no

THE INTERIOR

How many bedrooms must you have? ____ would you like to have? ____

How many bathrooms do you want? ____

How big would you like your house to be (square feet)?

No less than ____ But no more than ____

What features do you want to have in your house?

	NEED	WANT
Carpet	_____	_____
Ceramic tile	_____	_____
Hardwood floors	_____	_____
Eat-in kitchen	_____	_____
Separate dining room	_____	_____
Formal living room	_____	_____
Family room	_____	_____
Basement	_____	_____
Separate laundry room	_____	_____
Fireplace	_____	_____
Master on the main	_____	_____

THE LOT

	NEED	WANT
Large yard (1 acre or more)	_____	_____
Small yard (less than 1 acre)	_____	_____
Fenced yard	_____	_____
1 Car Garage	_____	_____
2 Car Garage	_____	_____
3 Car Garage	_____	_____
4+ Car Garage	_____	_____
Extra parking	_____	_____
Patio/deck	_____	_____
Pool	_____	_____
Outdoor spa	_____	_____
Outdoor Kitchen	_____	_____
Other buildings	_____	_____
Special view Of what?	_____	_____

THE MOST COMMONLY MISSED STEP...

Documenting your visit

When it's time to take your home tour, check the features against the checklist you made. Do you need to re-evaluate any of your must-haves?

Get a feel for the home and consider anything you may have left off of your list. Remember, paint can be replaced and staged furniture will change, but there are aspects that can't change so easily:

Was there enough space or too much space?

Where could you use more space?

How would you describe the layout?

Do you like the fixtures and finishes?

Are you happy with the windows (enough natural light, well-placed, too sunny)?

Does the home have curb appeal?

Does the home have adequate parking?



START TOURING HOMES



Address: _____

Date Viewed: _____ Time of day: _____

Home Score: 1 2 3 4 5 6 7 8 9 10

LOCATION

- The home is in our desired neighborhood and/or area
- The home is in our desired school district
- We like the parks and recreational options close by
- The home is within our determined work radius.

EXTERIOR DETAILS

- The exterior is in good condition & is as updated as we want/need
- We like the look and design of the exterior of the home
- We like the landscape and it is what we want/need.
- The backyard will work for us and is what we want/need

INTERIOR DETAILS

- The home has the number of bedrooms we want/need
- The home has the number of bathrooms we want/need
- The home is as updated as we want
- The home has the square feet we want/need

Make copies of this to use at each home you tour



Dennis was our realtor in the home buying process. House hunting is extremely difficult in the current market, but Dennis was always there to support and guide us.

*He went above and beyond as a realtor and I'll always be grateful for that. He is extremely knowledgeable about the market, wants what's best for his clients and do everything he possibly can do to make it happen. He's truly dedicated to the field and it shows. I would highly recommend.
Thank you Dennis !*

Veronica & Karen Ruggiero



STAGE THREE



STAGE THREE : UNDER CONTRACT &
CLOSING



YOU'VE
FOUND
"THE ONE"

Now it is time to make an offer

WRITING AN OFFER

Before you make an offer on a house

There are three key elements that you'll want to have in place before you make an offer on a house.

The first is your mortgage preapproval from a trusted lender. If you're working with me, you will be preapproved before we start looking at houses. It can be time-consuming to pull together all the required documents, but most importantly, a preapproval lets you know how much house you can afford. Having a preapproval in hand also lets the seller know that you can afford what you're about to offer and provides reassurance that the deal will close. That can be extra helpful in a scenario where the seller is in a hurry to move. 99% of list agents will not entertain an offer unless it is accompanied by a current preapproval.

Second, know your market to ensure you're making a competitive offer. This can be based on comparable sales, other market information from your own research, or a comparative market analysis provided by your real estate agent. In the market we are currently in, your realtor will be advising you based on your pre approval, down payment and additional cash on hand.

Last, understand the likelihood of putting in an offer amongst multiple buyers, and if that occurs, it is safe to assume you will be submitting an offer above the current list price. The current real estate landscape is still very competitive and filled with an abundance of buyers. So defining your terms of the deal, could be the difference between your offer being accepted or not. Another reason why this guy below is so important



WHAT IS INCLUDED IN AN OFFER:

A written offer may contain these elements, among others:

- Address: The home's legal address, and sometimes the legal property description.
- Price: Details regarding the purchase price and terms.
- Earnest money: The amount and terms regarding the earnest money, including its disposition upon the acceptance of the offer.
- Title: A stipulation that the seller will provide clear title to the property.
- Closing costs: Details regarding which party will pay closing costs or other fees, as well as how certain taxes and expenses will be prorated between the buyer and the seller at closing. (Some lenders may cap the amount of seller participation in these expenses.)
- The date and time of the offer's expiration: In hot markets, this can be mere hours, but in most cases, it's one or two days.
- A projected loan closing date: This is typically 30 to 60 days, though how long your lender's underwriting process takes can be the deciding factor here.
- Contingencies: Any contingencies that the deal is subject to (more on these in the next section).
- Disclosures: Other state-required provisions or disclosures.

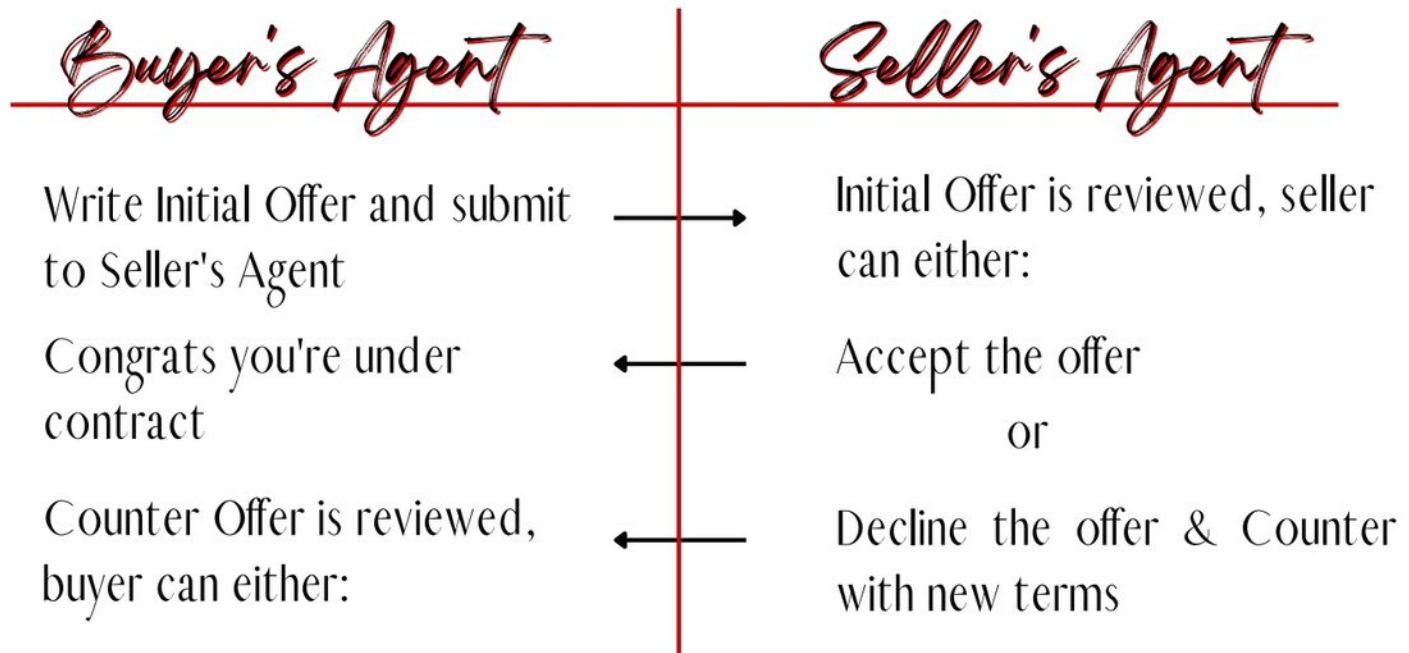
COMMON CONTINGENCIES:

Your written offer will likely include at least a couple of standard contingencies. These are things that need to happen before the sale can move forward. Common contingencies include:

- Final loan approval: In other words, you get the mortgage, often within a specified amount of time.
- Home inspection: In addition to requiring that the property undergo a home inspection, this contingency may also specify how issues revealed during the inspection will be addressed (for example, if the seller will repair or provide a credit at closing), or if the inspection is for informational purposes only.
- Appraisal: Lenders generally insist on verification of the home's value via an appraisal, as they don't want to lend you more than the property is worth.
- Home sale: This is a less common contingency that means the purchase relies on the completion of another, separate transaction. This is usually either the sale of your current home or the seller finding a new home.

Although you have to protect your interests and gather enough information to make a wise purchase, contingencies may act as roadblocks to getting a deal done — especially in hot markets. It's best for both the buyer and the seller to put only enough stipulations in the contract to cover the necessary bases; no more. This is where leaning on the advice of your Realtor is paramount. I will ensure that my recommendations are to not only protect you, but also make your offer as competitive as possible.

THE OFFER PROCESS



Repeat

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

Accept the offer

Accept the offer

Congrats You're Under Contract

The one aspect of the offer process that is not addressed above, is the Multiple Offer Situation. Currently, this is the most common situation a buyer will find themselves in.

In this situation, it is paramount to lean on me and truly hear the advice I will be giving you. There will be times we will not be able to compete, and there will be times where I know exactly what we need to win the bid.

I will do everything I can to negotiate on our behalf to get our offer accepted, ensuring that we produce a realistic and competitive offer.

FINALIZE YOUR MORTGAGE

You know the property you want to buy and how much you'll have to pay for it. Now you'll choose a lender to get a mortgage from (you can go with a lender that preapproved you or start fresh with a different one).

Even with an online-first lender, you'll often work closely with a loan officer to complete the actual application.

This is a paperwork-heavy process, so get ready to do a lot of uploading. Here's what you're likely to need:

- W-2 forms from the past two years (possibly more, if you've changed employers).
- Pay stubs from the past 30 to 60 days.
- Proof of other sources of income (including documentation of any gift money).
- Federal income tax returns from the past two years.
- Recent bank statements (usually for the last couple of months).
- Details on long-term debts like car or student loans.
- ID and Social Security number.

Once your mortgage application is complete, you'll go into underwriting. During this process, the lender makes a final decision on whether to give you the loan — it's basically making sure there's not anything about the deal that's just too risky.

Underwriting includes digging deep into your finances, so you may need to come up with even more documents. The lender will also look at the home you've chosen via an appraisal and request a title search.



FINALIZE HOME INSURANCE

It might feel a little strange to take out an insurance policy on a home you don't actually own yet, but most lenders make securing homeowners insurance a condition of giving you a mortgage. You'll want enough coverage to fully replace the home (which might not be the same as your purchase price or the appraised value), and typically the policy should become effective on your closing date.

ORDER AND ATTEND INSPECTION

A basic home inspection can raise issues you might face down the road and point out any necessary repairs. This visual assessment covers all aspects of the house and its systems, from the foundation to the roof. If you have a particular concern, like mold or radon, you may want to get one of the more specialized types of home inspections in addition to a standard inspection.

You choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller

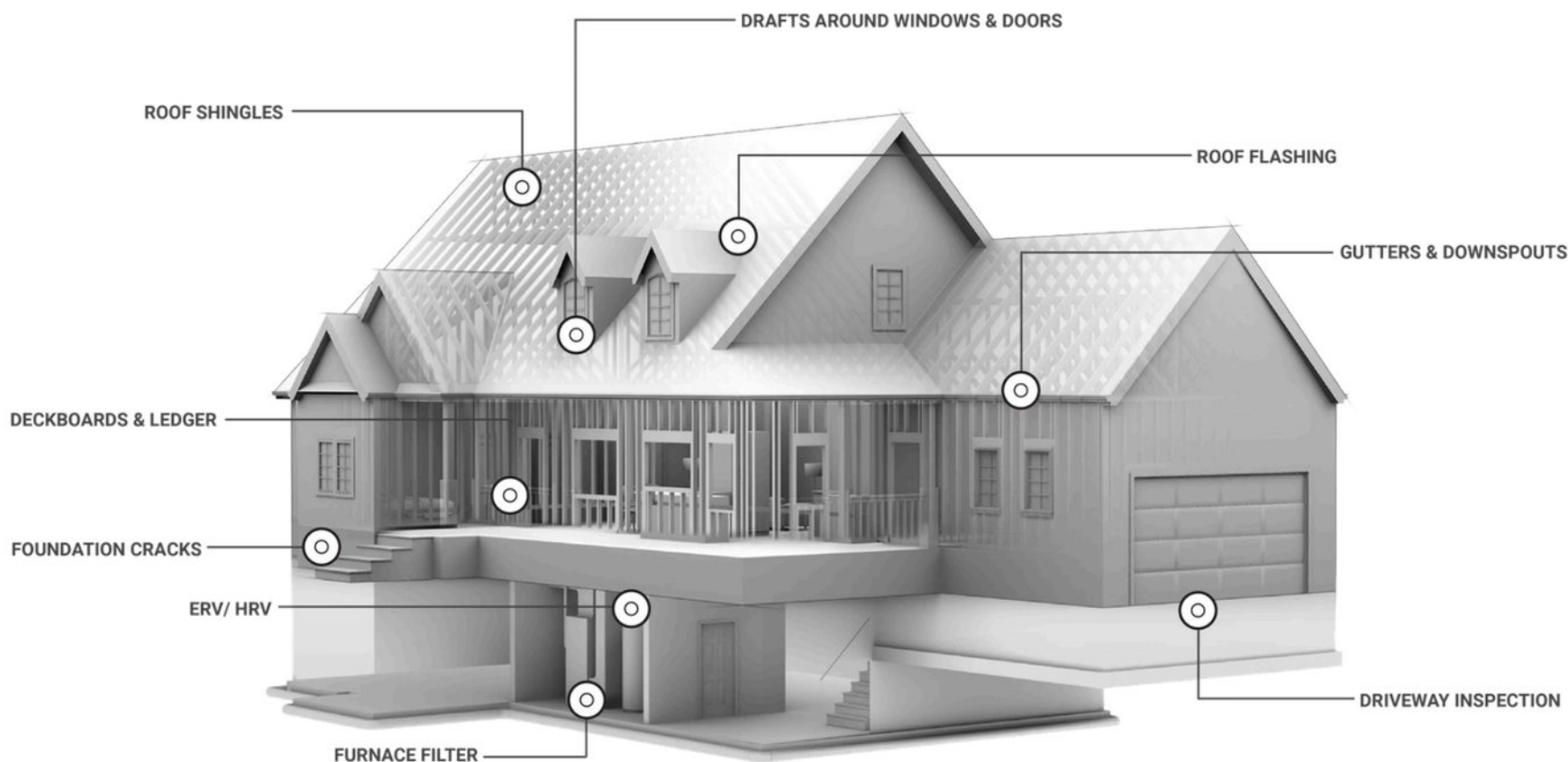


NEGOTIATE REPAIRS OR CREDITS *With The Seller*

Though some items, like prorating property taxes or HOA fees, will already have been addressed in your offer letter, you may still have some items to negotiate before closing.

Your ability to negotiate can hinge on what kind of market you're facing. In a strong seller's market, it can be difficult to get concessions, since the seller can simply go to their next offer. But if it's an issue that will come up with any buyer — for example, a necessary repair that will get flagged by any home inspector — you may still have leverage.

ASKING FOR A CREDIT AT CLOSING RATHER THAN FOR THE SELLER TO COMPLETE NEEDED REPAIRS CAN HELP KEEP THE TRANSACTION MOVING. THE SELLER SIMPLY REBATES YOU AN AGREED-UPON AMOUNT FOR SPECIFIC IMPROVEMENTS. THAT CAN SAVE YOU A BIT OF CASH AT CLOSING, PLUS HANDLING THE REPAIRS YOURSELF (WHETHER DIY OR WITH A PRO) ENSURES THE WORK WILL BE DONE TO YOUR SATISFACTION.



ORDERING YOUR *Home Appraisal*

When your home is under contract, you can't move forward with the sale until an appraisal is done on your home.

The outcome can affect whether or not you make it to closing and whether the price in the offer is the price you'll end up with on settlement day.

We go the extra mile during this phase of being under contract, meeting the appraiser at the home, and when needed, create an information packet that helps the appraiser have all the information he or she needs for a favorable outcome.

We do everything we can to ensure that the appraisal value does not come in below the price you've negotiated with the buyer, so we have a very specific process for making sure that doesn't happen!

Home Appraisal



SCHEDULING YOUR MOVE

AFTER SIGNING

- ☐ Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like.
- ☐ Donate or sell items that are in good condition.
- ☐ Get copies of medical records and store them with your other important documents
- ☐ Create an inventory of anything valuable that you plan to move
- ☐ Get estimates from moving companies.

4 WEEKS TO MOVE

- ☐ Give 30 days' notice if you are currently renting
- ☐ Schedule movers/moving truck
- ☐ Buy/find packing materials
- ☐ Start packing

2 WEEKS TO MOVE

- ☐ Contact utility companies (water, electric, cable)
- ☐ Change address: mailing, subscriptions, etc.
- ☐ Minimize grocery shopping
- ☐ Keep on packing

1 WEEK TO MOVE

- ☐ Obtain a certified check for closing
- ☐ Complete final walkthrough
- ☐ Finish packing
- ☐ Clean
- ☐ Pack essentials for a few nights in new home
- ☐ Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

CLOSING DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

FINAL WALK-THROUGH

We will do a final walk of the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
 - Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- Your attorney
- Your title representative

BRING TO CLOSING

- Government-issued photo ID
- Bank Checks

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



HAPPY
Closing Day

Dennis Mark | Brokered By
REAL ESTATE | **KW OCEAN LIVING**
KELLERWILLIAMS. REALTY



I can not recommend Dennis enough. I was referred to Dennis through a childhood friend during a very difficult time in my family's life. The timeframe is peak covid and we had just lost our home to a house fire and had been living in a hotel for a month while I was trying to find a rental home on my own. Dennis treated us with compassion and great care during a time where we were mentally overwhelmed and numb. He took the reins and had us looking at homes the night I got in contact with him and we had the keys to a home within a week. Dennis brings a strong sense of confidence, respect and knowledge about the job and tasks required to do the job well to the table. On top of his confidence, respect and job proficiency he is also, caring, friendly and kind. I have and will continue to recommend Dennis to my family, friends and peers with confidence

Eric & Jamie Dollman





THANK YOU!

I would love the opportunity to work with you, and I truly look forward to building our relationship together

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NJ Realtors 2024 & 2025 State Selection - Communications Committee

MOMLS - 2024 & 2025 Selection - Grievance Committee

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