

NJ NEST · NORTHERN NEW JERSEY

HOME BUYERS CHECKLIST

Your Step-by-Step Guide to Buying Home with Confidence in Northern New Jersey

YOUR STEP-BY-STEP GUIDE TO BUYING HOME WITH CONFIDENCE IN NORTHERN NEW JERSEY

Buying a home is one of the most important financial and lifestyle decisions you will ever make. At NJ Nest, Tom believes the process should feel clear, strategic, and stress-free, not overwhelming. This buyer's checklist is designed to help you prepare, stay organized, and move forward with confidence at every stage of your home-buying journey.

CHAPTER ONE

PREPARE

Steps 1 to 3

CHAPTER TWO

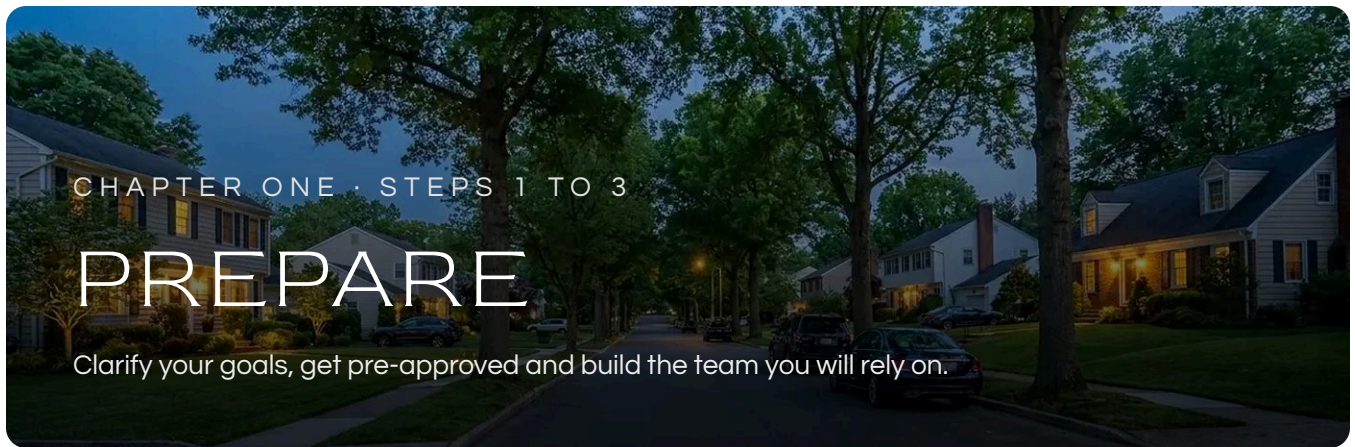
SEARCH

Steps 4 to 6

CHAPTER THREE

CLOSE

Steps 7 to 10



CHAPTER ONE · STEPS 1 TO 3

PREPARE

Clarify your goals, get pre-approved and build the team you will rely on.

STEP 1 OF 10

DEFINE YOUR GOALS

Before beginning your search, take time to clarify exactly what you're looking for. Consider your lifestyle, long-term plans, and priorities.

ASK YOURSELF:

- ☐ What type of home fits your needs now and in the future?
- ☐ Which neighborhoods align with your lifestyle, commute, and schools?
- ☐ Are you buying for personal living, investment, or both?
- ☐ What features are must-haves vs. nice-to-haves?

Clear goals create clearer results.

STEP 2 OF 10

GET PRE-APPROVED FOR A MORTGAGE

A mortgage pre-approval strengthens your buying power and gives you a competitive advantage in hot markets.

BEING PRE-APPROVED HELPS YOU:

- ☐ Understand your true budget
- ☐ Lock in stronger negotiating power
- ☐ Move quickly when the right home appears
- ☐ Avoid unexpected financial setbacks

NJ Nest can connect you with trusted local lenders upon request.

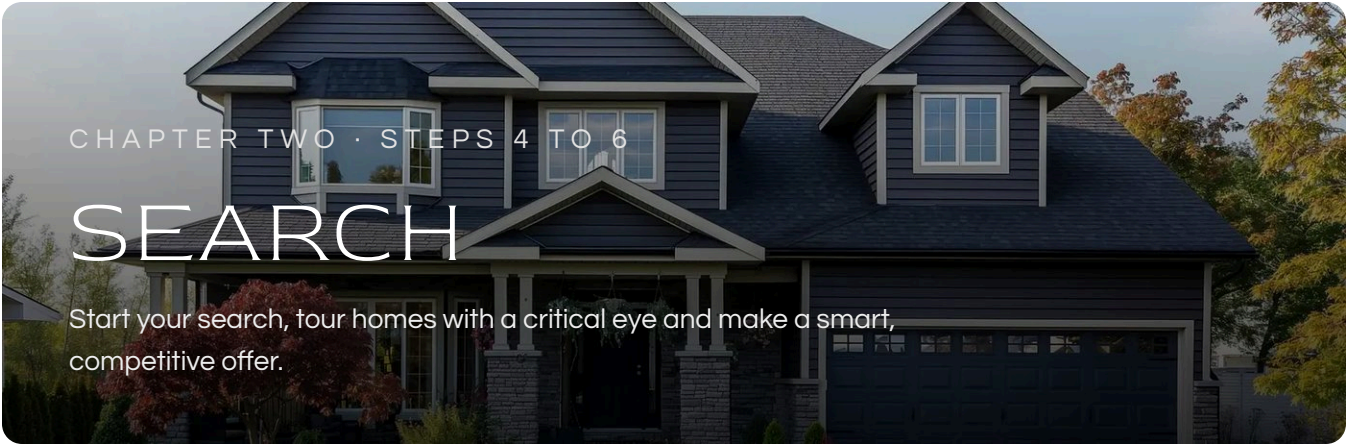
BUILD YOUR BUYING TEAM

Having the right professionals by your side protects your investment and simplifies the process.

YOUR TEAM SHOULD INCLUDE:

- ☐ A trusted real estate advisor (Thomas Lee | NJ Nest)
- ☐ A licensed mortgage lender
- ☐ A real estate attorney
- ☐ A licensed home inspector

Each plays a vital role in protecting your interests.



CHAPTER TWO · STEPS 4 TO 6

SEARCH

Start your search, tour homes with a critical eye and make a smart, competitive offer.

STEP 4 OF 10

START YOUR HOME SEARCH

Rather than browsing endlessly, your search should be guided by data and local expertise.

WITH NJ NEST, YOU RECEIVE:

- ☐ Customized MLS searches
- ☐ Early access to off-market and pre-listed homes
- ☐ Neighborhood insights from someone who grew up here
- ☐ Honest guidance on pricing and resale value

This ensures every showing is time well spent.

STEP 5 OF 10

TOUR HOMES WITH A CRITICAL EYE

During showings, look beyond surface finishes and focus on long-term value.

PAY ATTENTION TO:

- ☐ Location and surrounding development
- ☐ Layout and functionality
- ☐ Natural light and outdoor space
- ☐ Structural condition
- ☐ Maintenance needs

Thomas will help identify hidden risks and real opportunity.

MAKE A SMART, COMPETITIVE OFFER

When the right home appears, timing and strategy matter.

YOUR OFFER SHOULD REFLECT:

- ☐ Current market conditions
- ☐ Comparable recent sales
- ☐ Property condition
- ☐ Your financial position and goals

NJ Nest ensures your offer is both competitive and strategically structured to protect your interests.



STEP 7 OF 10

COMPLETE INSPECTIONS & DUE DILIGENCE

Once under contract, inspections reveal the true condition of the property.

THIS STAGE MAY INCLUDE:

- ☐ General home inspection
- ☐ Termite inspection
- ☐ Radon testing
- ☐ Sewer scope
- ☐ Appraisal

Thomas reviews findings with you and advises on request for repairs or credits.

STEP 8 OF 10

FINALIZE FINANCING

During underwriting, your lender will verify your financial documents. Avoid making major purchases or financial changes during this period to ensure a smooth approval.

Stay responsive and organized to prevent delays.

STEP 9 OF 10

PREPARE FOR CLOSING

AS CLOSING APPROACHES, YOU'LL:

- ☐ Review final loan documents
- ☐ Confirm homeowner's insurance
- ☐ Conduct a final walk-through
- ☐ Coordinate funds for closing costs

NJ Nest ensures every detail is confirmed and explained before you sign.

STEP 10 OF 10

CLOSE WITH CONFIDENCE

On closing day, you'll sign the final paperwork and officially become a homeowner. Once recorded, the keys are yours.

Welcome to your next chapter.



BEGIN YOUR HOME SEARCH

THOMAS LEE

REALTOR · NJ NEST · 2WIN REALTY

Let NJ Nest help you navigate the process with clarity and confidence.

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