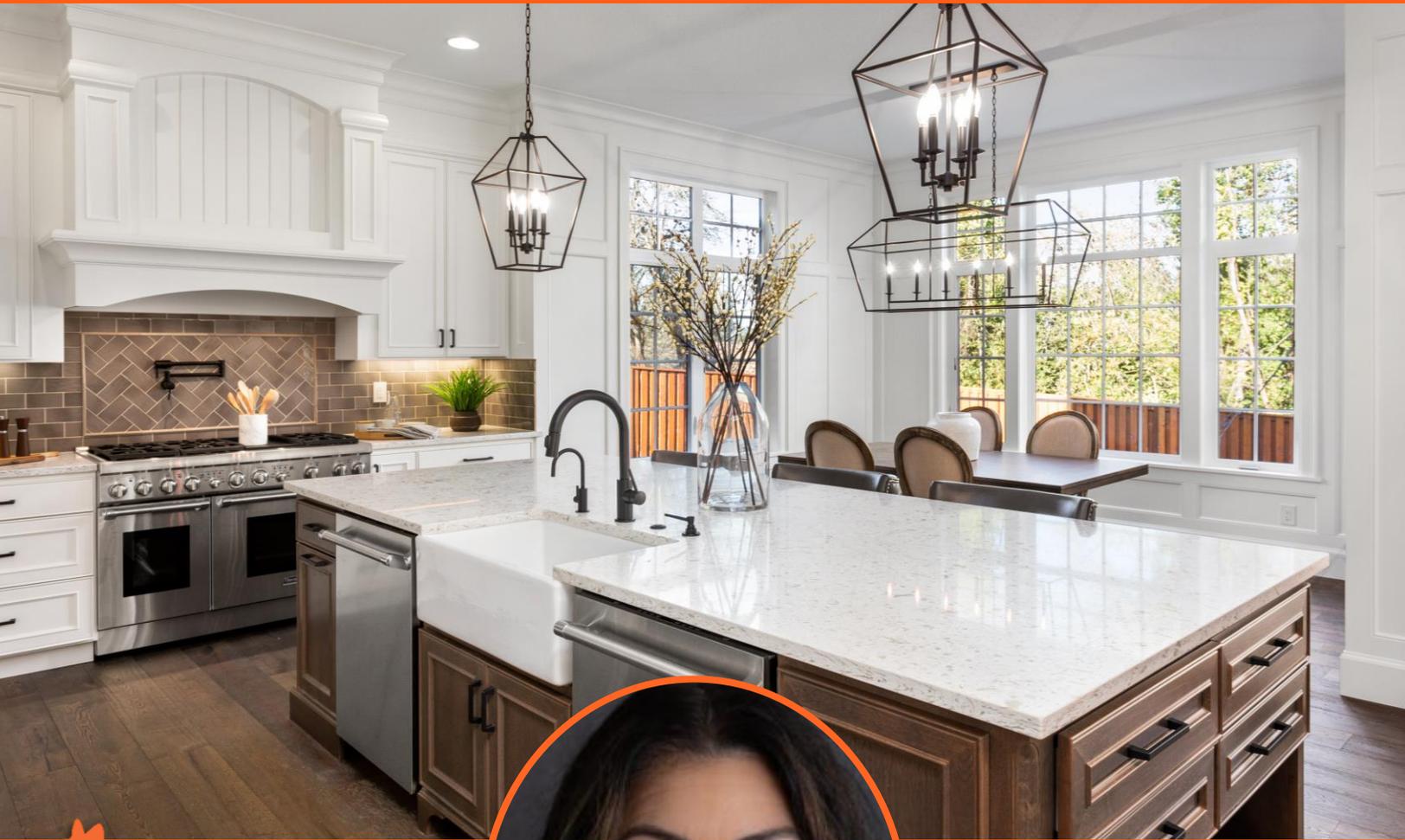


HOME BUYER GUIDE

The complete guide for helping you take the first steps towards finding your home.

Lisa Angelicola

BROKER/ASSOCIATE



← → MENU

LISA ANGELICOLA

NextHome Force Premier Realty

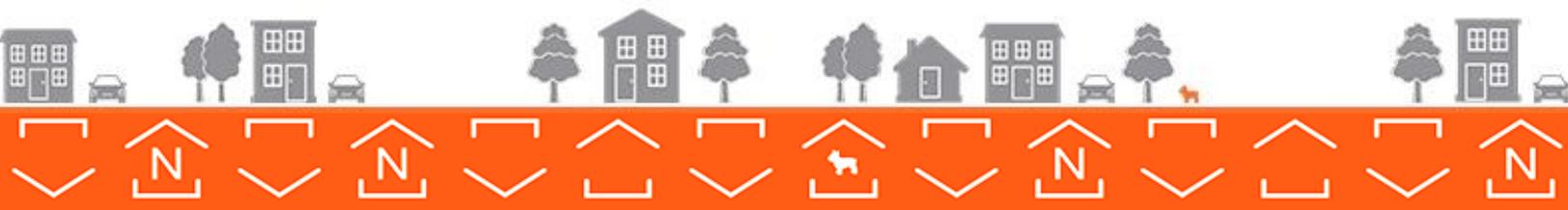
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NEW JERSEY REALTORS® STANDARD FORM OF EXCLUSIVE BUYER AGENCY AGREEMENT, [CLICK HERE](#)

Code of Ethics and Standards of Practice of the NATIONAL ASSOCIATION OF REALTORS®, [CLICK HERE](#)



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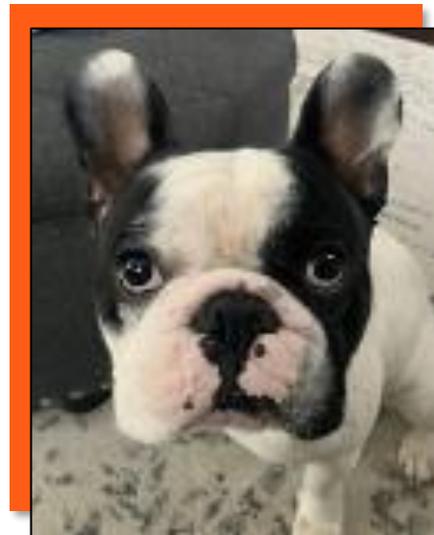


ABOUT ME

Lisa Angelicola is a Broker/ Sales Associate at Next Home Force Premier a firm that specializes in all aspects of Residential Real Estate in New Jersey. With my 20 years of real estate experience Lisa has prided herself in her enthusiastic and heartfelt drive to serve her clients' best interests. She is dedicated, knowledgeable, and committed to finding the perfect fit, whether apartment or home, for her clientele. Her devotion and unparalleled customer service has resulted in a continuously expanding network of loyal clients and referrals. Enthusiastic to her craft, she continuously looks to stay ahead of the game when it comes to market education and trends. As a full time, professional real estate agent, I pride myself on offering superior personal service before, during and after your transaction. Knowledge, commitment, honesty, expertise and professionalism are the cornerstone of my business. Let me earn your trust, your business and most importantly your friendship. Don't make another move without me. I guarantee you will see the difference quality service makes. I look forward to working with you!

She specializes in helping people making a local move selling their current home and buying another but likes working with first time buyers as well! While the process can be stressful, Lisa focuses on making the transition as smooth and stress free as possible by getting to know her clients and meeting their needs. An avid explorer of the surrounding cities, she loves to try new restaurants and check out local music and neighborhood festivals.

When Lisa is not selling Real Estate, she enjoys spending time with her husband, two children, she likes to exercise, read, enjoy traveling, and enjoying her extended family and friends. Her most prized possession besides her children are her 2 French Bulldogs Zoey & Ziggy who add fun and laughter to her day.



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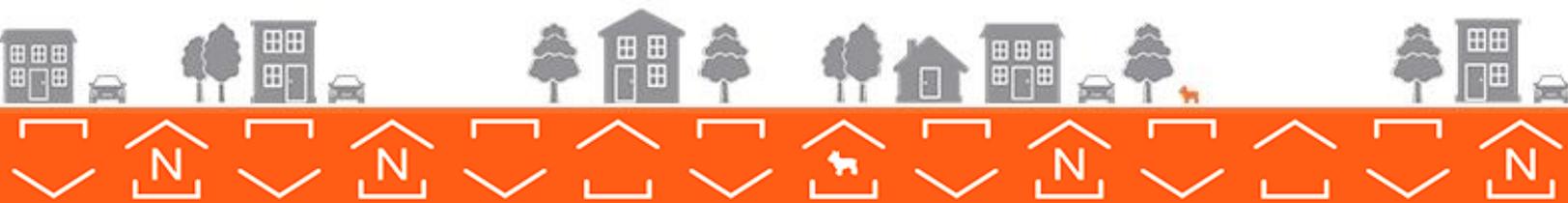
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EDUCATION



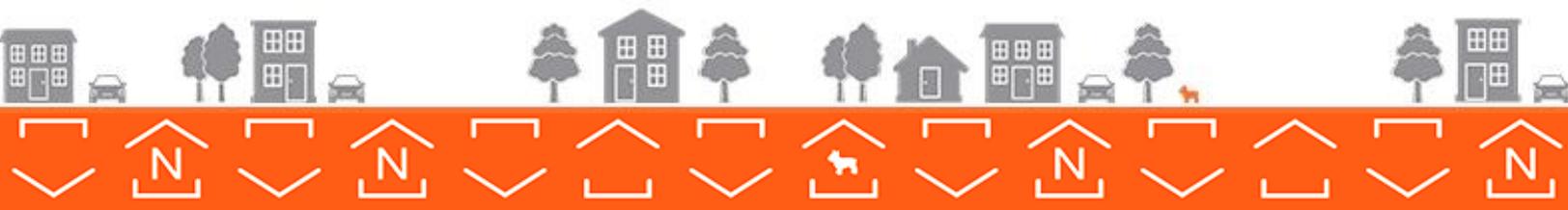
- **Certified Residential Specialist**
- **Certified Short Sale and Foreclosures**
- **Certified New Homes**
- **E-Pro**
- **Marketing Specialist**
- **Residential Construction Certified**
- **Relocation Specialist**
- **Certified Negotiation Specialist**
- **22 Years Of Real Estate**
- **Broker/Associate**



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MY COMMITMENT TO YOU

#1

LOYALTY

As The buyer's agent I will be loyal to you and your interests above all else. I will always prioritize the client's needs and preferences, working to find the best property and negotiate favorable terms on the buyer's behalf.

#2

CONFIDENTIALITY

I will maintain strict confidentiality, ensuring that any sensitive information shared by the buyer is not disclosed to sellers or other parties without the buyer's express permission. This includes financial information, motivations, and negotiation strategies.

#3

FULL DISCLOSURE

I will provide complete and accurate information to their clients, including details about properties, market conditions, and any potential conflicts of interest. Being transparent and honest is essential in building trust with buyers.

#4

SKILL AND CARE

I do possess the knowledge, skills, and expertise necessary to guide my clients through the home buying process. This includes helping buyers understand the local real estate market, evaluating properties, and negotiating effectively.

#5

FIDUCIARY DUTY

As your buyer's agent I have a fiduciary duty to act in the best interests of their client. This means putting the client's needs above all else and avoiding any actions or decisions that could be seen as self-serving or contrary to the buyer's interests.



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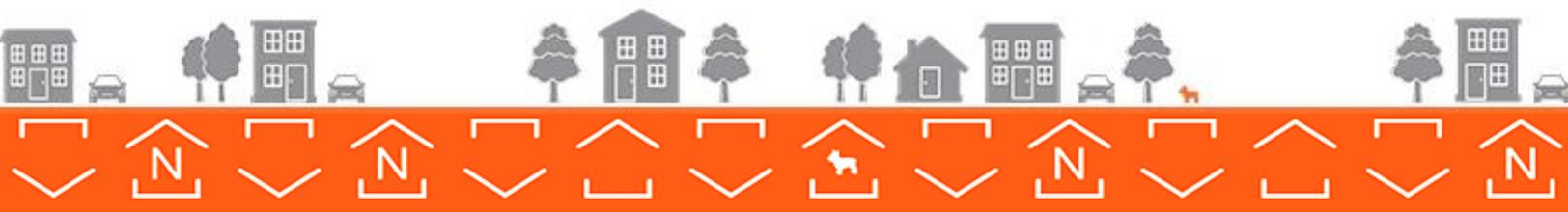
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THE BUYER ROAD MAP

This is a summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



INTERVIEW

Find the right Real Estate Agent for you



PRE-APPROVAL

Meet with a lender and get a Pre-Approval letter



SEARCH

Begin your online home search



ESCROW

Deposit escrow and complete loan application within time frame of the contract



OFFER

After finding the right home, we will put in a strong offer and negotiate the terms of the contract



SHOWINGS

We will set up showings and view the homes you are interested in



INSPECTIONS

Schedule Inspections and negotiate any repair requests and issues from inspection



FINANCING

Order appraisal and obtain homeowners insurance



LAST STEPS

Receive Clear To Close from lender and perform final walk-through before closing



Closing

Hooray! Time to get your keys and celebrate buying your home

Play this **VIDEO** to learn more.



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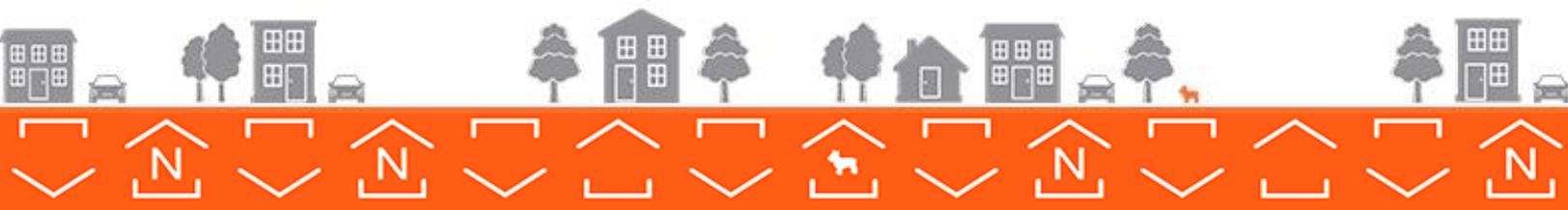
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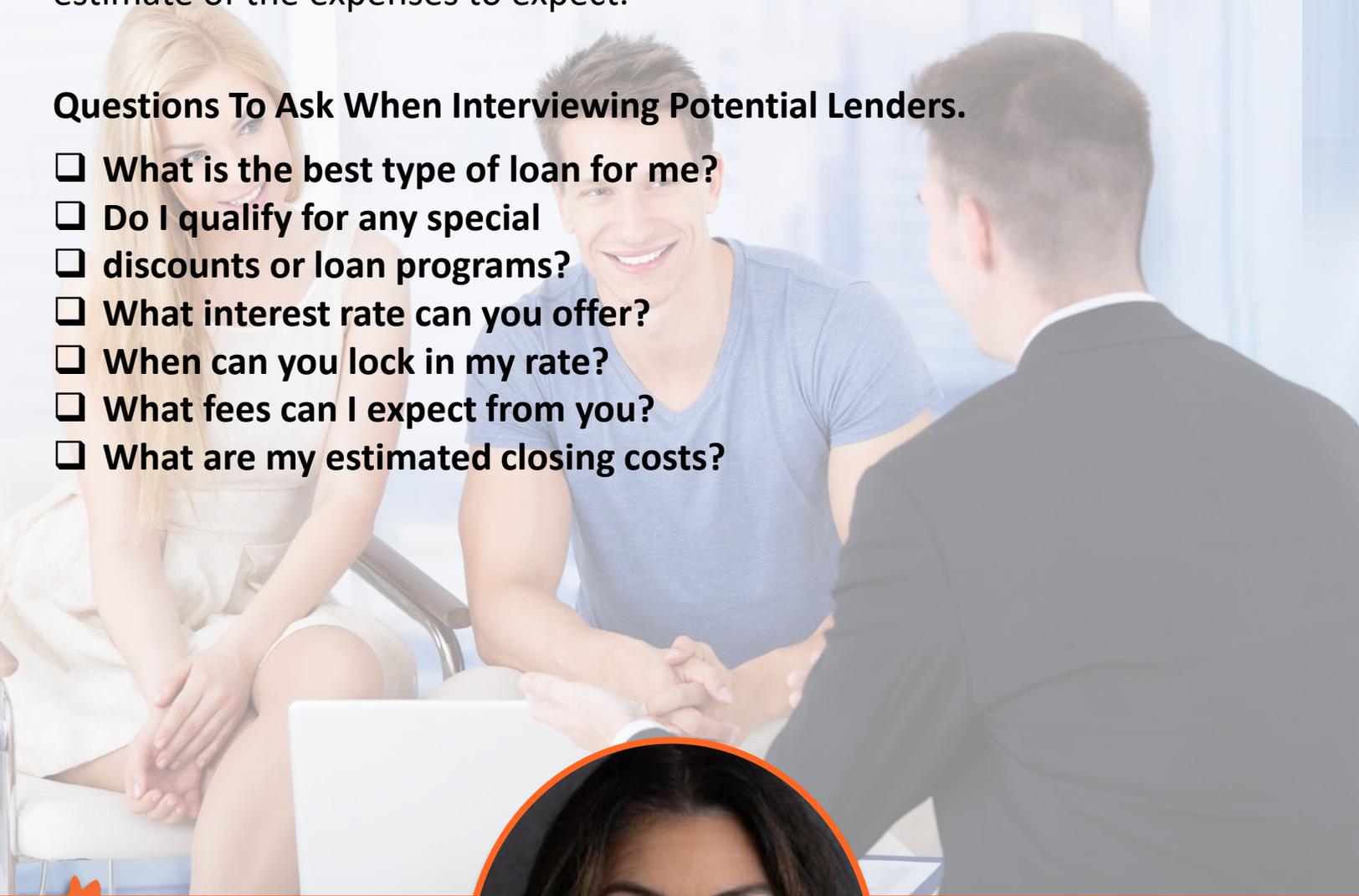


FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions To Ask When Interviewing Potential Lenders.

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



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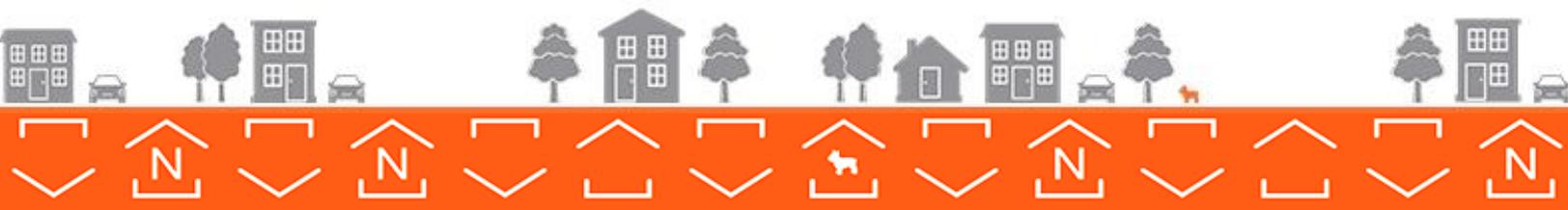
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NextHome
FORCE PREMIER
REALTY



FINANCES

The Home-Buying Process: Obtaining Your Pre-Approval

- Choosing the right lender is important.**
- If you do not know any lenders, we would be happy to provide you with several recommendations.**
- Be aware and cautious of the following:**
 - **Lenders who promise discount interest rates well below today's rates!**
There is always a catch!
 - **Lenders with a questionable reputation!**
 - **Online lenders with representatives out-of-state**
 - **Lenders who don't ask for documentation. They will eventually ask so let's know everything today!**
- Why get pre-approved now before we find a house?**
 - **We can be confident in the price point we are searching. You may be able to afford more than you think depending on the interest rates**
 - **Discover any credit report ERRORS and get them corrected. This may take 60 days to resolve.**
 - **Discuss simple solutions available to increase your credit score thus getting better loan terms**
 - **Discuss do's and don'ts when buying a home!**
- Receive a solid pre-approval letter from a lender**
- When we are ready to make an offer, we will request an updated pre-approval which is included with our offer.**



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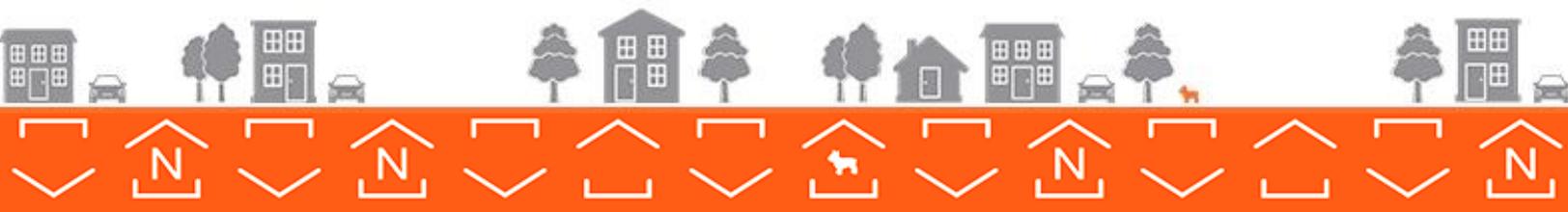
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FINANCES PART 2

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather and can expect to be requested:

Tax Returns

W-2 Forms

Pay Stubs

Bank Statements

List of Monthly Debt



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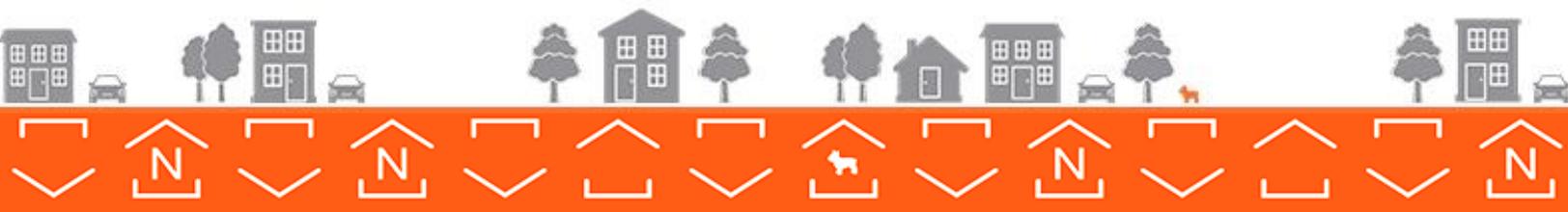
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MY RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

JANE McCLUTCHY , NMLS ID# 329974 – ADVISORS MORTGAGE GROUP



Cell: 973.902.1854
JMcClutchy.AdvisorsMortgage.com
JMcClutchy@AdvisorsMortgage.com
74 Highway 35 | Red Bank, NJ 07701



MIKE FOTIA , NMLS ID# 220336 – CROSSCOUNTRY MORTGAGE



Cell: 908.538.5311
Mike.Fotia@CCM.com
CCM.com/Mike-Fotia
200 Mineral Springs Road | Suite 205
Rockaway, NJ 07866



VINCENT CARNEVALE, NMLS ID# 1469000 – UNION HOME MORTGAGE



Cell: 201.213.0486
VCarnevale@UHM.com
VincentCarnevale.com
20 Commerce Drive | Suite 330, Cranford, NJ 07016



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HOME SEARCH

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

#1 STEP ONE
After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

#2 STEP TWO
We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

#3 STEP THREE
When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.



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HOME SEARCH PART 2

The Home-Buying Process: Searching & Viewing Homes

- I will set up our daily property alerts via our real estate web site - www.David.Forcenj.com - so you can search for homes like an agent!
- I will text you our real estate app so you can search while you are on the go!
- I will review the hot sheets for new listings / price drops daily!
- I will put together lists of homes that are of interest & schedule time(s) to go out and view those homes
- I will screen those homes for “agent” notes for additional information, so you are always informed.
- I will find out additional information directly from agents on homes you may be considering for an offer.
- Interested in a “by owner” homes? No problem...in today’s Market, “by owners” are working with buyer’s agents.
- Interested in new construction? No problem...most builders are Working with buyer agents. Just be sure to always sign in With your agent's name.
- Interested in going to open houses? No problem...just let the hosting agent know you are working with an agent.
- We found “the one” and we are ready to prepare for an offer!

What’s Next? Prepare your Offer & Negotiate your Offer



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IMPORTANT INFORMATION

What other factors will influence your decision?
(School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the deal breakers in a new home?

Any specifics not mentioned above?



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MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.

KITCHEN

- Island
- Updated Countertops
- Walk In Pantry
- Updated Cabinets
- Breakfast Nook
- Updated Appliances

BATHROOMS

- Double Vanities
- Bathtub
- Updated Bathroom
- Walk In Shower
- Guest Bathroom

MAIN LIVING AREA

- Walk-In-Closet
- Split Floor Plan
- Storage Space
- Master On Main Floor

ADDITIONAL FEATURES

- Hardwood Floors
- Fireplace
- Office
- Formal Dining Room
- Open Floor Plan
- Front Porch
- Separate laundry Area
- Parking Space



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OFFERS & NEGOTIATIONS



INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-Approval Letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Cost



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OFFERS & NEGOTIATIONS PART2



MULTIPLE OFFER SITUATIONS

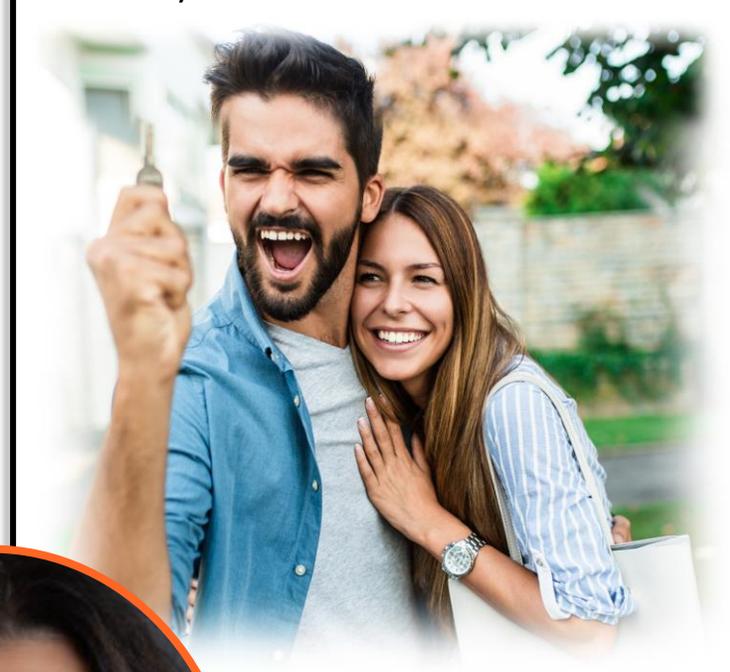
It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the Sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval Letter Offer
- Have your Lender call the listing agent to share your Pre-Approval details
- Make a cash Offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your Offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your Loan Application. The entire process from contract to close typically takes between 30-45 days.



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INSPECTION PERIOD



TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying Organism
- Offer more than the asking price
- (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead Based Paint Inspection

RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



INSPECTION TIME PERIOD

The typical inspection period is between 10-15 days

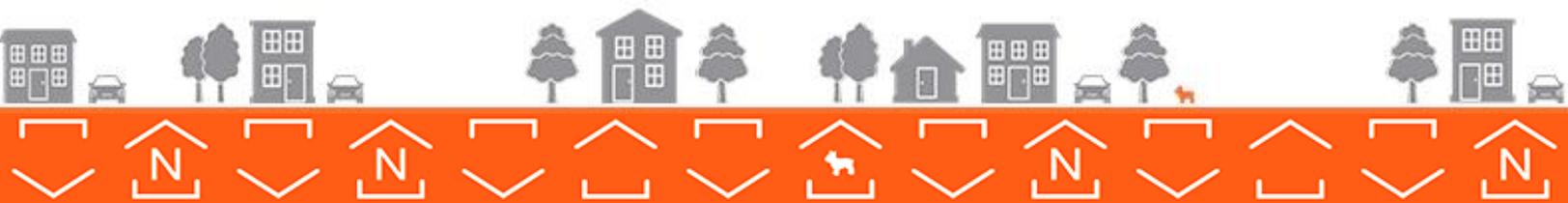
It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.



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MY RECOMMENDED HOME INSPECTORS



Please feel free to reach out and interview some of the inspectors that I know and trust.

SUPPER HOME INSPECTIONS

Cell: 732. 617.6262 / Office: 732. 803.4158

Gregg@supphomeinspections.com

Manalapan, NJ



JERSEY STRONG HOME INSPECTIONS

CPI InterNachi Certified

Jeff Lublang, Owner

Office: 908.930.1138

JerseyStrongHomeInspection@gmail.com

10 McCue Road

Morganville, NJ



JAMES SIVERIO, ALL CORNERS

Cell: 732.921.9741

AchInspections@gmail.com

10 McCue Road

31 Carter Way, Brick NJ



J SERINO INSPECTIONS

Cell: 732.213.6260

JPserino@gmail.com

Ocean/Monmouth County NJ



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MY RECOMMENDED ATTORNEY'S



YOU DO NOT HAVE TO USE ANY OF THE ATTORNEY'S LISTED BELOW, THEY ARE SUGGESTIONS. IF YOU HAE YOUR OWN, BY ALL MEANS US THEM.

EDWARD BURTON, JR.

732.333.0905

EBurton@gbclaw-group.com

BONNIE WRIGHT

732.863.9900

BWright@hnlawfirm.com

34499 US 9 North

Freehold NJ

SWEET & BENNETT

609.977.8158

Jamie@sweetbennett.com

37 Court Street

Freehold, NJ

ERIC MULLER

732.984.9039

Erik.Mueller@emuellerlaw.com

31 W Main St. 2nd Floor

Freehold, NJ



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PREPARING FOR CLOSING DAY

#1 LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

#2 HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

#3 IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

#4 CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents, and we can confirm your closing date with the title company or attorney.



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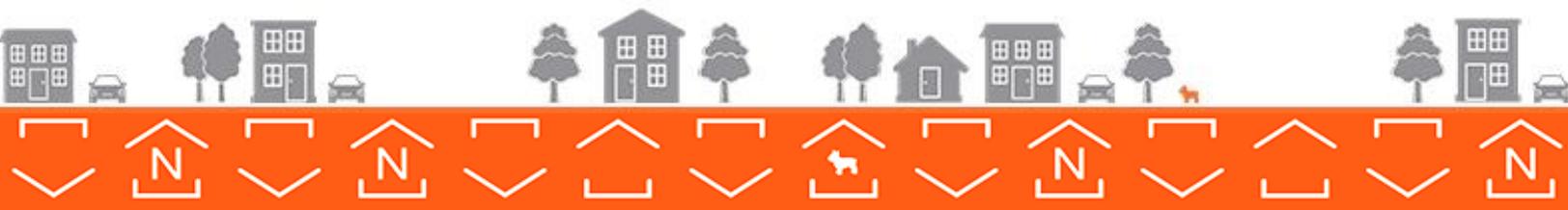
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PREPARING FOR CLOSING DAY

The Home-Buying Process: Prepare for Closing Day!

- The Last Week Before Closing may be Stressful. Our Team is here to make it as Easy & Smooth as Possible!
- The Lender Will Issue a “Clear to Close” indicating your Loan is Funded and Ready!
- We will Coordinate your Homeowners Insurance.
- The Seller will Provide a Copy of the Township’s Certificate of Occupancy (if required)
- The Title Company and Attorney Will Guide you Through the Closing Process.
- We will Contact the Utility Companies to Line up your Utilities in your Name.
- We Will Confirm the Moving Company (if you hire one)
- We Will Coordinate a Final Walk Through on the Day of Closing. Any Issues Can Be Addressed by the Attorney’s at Closing.
- Let's Head to the Closing and Sign your Documents!
- Congrats! You now Own the Home!

What’s Next? Relax and Enjoy your NEW Home!



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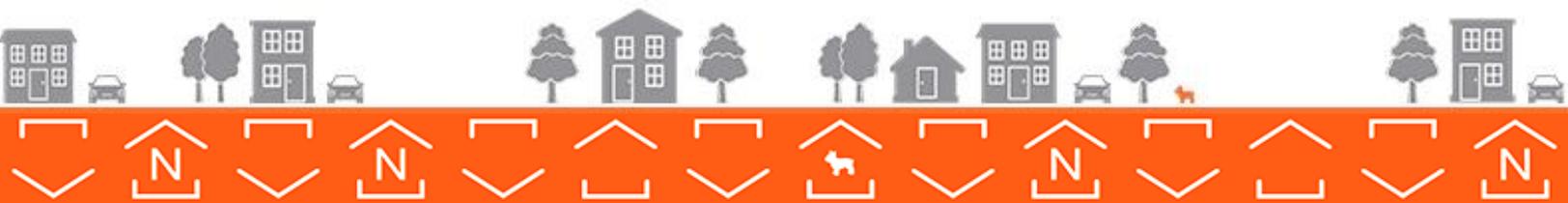
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MY RECOMMENDED MOVERS



YOU DO NOT HAVE TO USE ANY OF THE ATTORNEY’S LISTED BELOW, THEY ARE SUGGESTIONS. IF YOU HAE YOUR OWN, BY ALL MEANS US THEM.

FREEHOLD MOVERS

732.928.9200
66 Leesville RD
Jackson, NJ



BIG MOVERS

855.937.2444
26 Oliver Street
Suite 001
Metuchen, NJ



THE NY MOVER

866.668.3186
107 Tocco PL
Yonkers, NY



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MOVING DAY

To keep moving day as hassle-free as possible, we recommend following this task list.

#1 TASK ONE: Clearly mark and set aside items you don't want loaded.

This will remind you to tell the driver what not to load as you conduct your pre-load walkthrough. Make sure your important paperwork pertaining to the move doesn't get packed and shipped with the rest of your possessions.

#2 TASK TWO: Pack special items for the kids.

Have the kids pack a box of their special items, things they'll want to have nearby as soon as you arrive at your new home. Point this box out to the driver, so it's one of the first to be unloaded.

#3 TASK THREE: Remove trash and flammable items.

Eliminate as much trash as you can before moving day. Last minute garbage will accumulate, so have a plan to dispose of it. Movers will not allow flammable items on their trucks, so plan to move these separately. If you are uncertain what items can't be loaded, ask your mover for a list.

Because movers can't transport most household cleaners, they will be available for you to do a last-minute cleaning on moving day.

#4 TASK FOUR: Reserve a parking space for the moving truck.

If you live in a congested area, recruit friends and park your vehicles one after another in a space close to your home and do not move them until the truck arrives. The closer the truck can get to your house, the better your chances of avoiding additional charges.



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MOVING DAY

To keep moving day as hassle-free as possible, we recommend following this task list.

#5 TASK FIVE: Set aside special items the day before moving.

When the movers get there, point out the items that require special care. Also, point out the boxes you would like unloaded first, if they are not going into storage

#6 TASK SIX: Take care of your movers.

Consider the needs of your driver and movers. Have some snacks and drinks on hand. It is a nice gesture and will be warmly received. Advise the movers where to locate the drinks and food, so they do not have to ask each time. Advise the movers which restroom you want them to use.



I look forward to helping you find your next home!



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VALUE PROPOSITION

- #1 MOVING BOXES**
20 Moving Boxes to pack your items
- #2 CLEANING SERVICE**
2 Hours of Cleaning Services before or after you move into your new home
- #3 HOME WARRANTY**
Home Warranty for your 1st year-piece of mind
- #4 frontdoor Membership**
Fixing how you fix your home. Expert on screen, a Pro in person, or the right resources at the right time.
- #5 FAMILY NIGHT DINNER**
Enjoy your Family Night Dinner, on me when you just move in



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HOME BUYER GUIDE

The complete guide for helping you take the first steps towards finding your home.

Lisa Angelicola

BROKER/ASSOCIATE



CLIENT TESTIMONIALS

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