

# FIRST TIME HOMEBUYER'S GUIDE



**HEATHER BOSCO**  
REALTOR®BROKER ASSOCIATE

Your expert guide to the *area, market, and buying process*

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# BUYING A HOME IN WOODSTOWN

As you start the process of your home-buying journey, I'm honored to be your local guide and provide you with key insights.

Whether you're a first-time buyer or a homeowner looking to make a move, this buyer's guide will help empower you with the knowledge and info needed to make informed decisions.

I'll share a breakdown of the process along with an overview of our local area and market conditions.

It's my goal to continue offering the insights, knowledge, and guidance you'll need and be your trusted agent each step of the way.

*Heather Bosco*





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# YOUR HOMEBUYING BLUEPRINT

Inside this guide, find the steps to the home buying process, insights into your local market, and what you need to know to make smarter decisions as an informed buyer in today's market -

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- *Getting Connected*
  - *Buyer's Consultation*
  - *Choosing Your Agent*
  - *The Buyer Agreement*
  - *Determining Financing*
  - *Discovering the Area*
  - *Navigating the Market*
  - *Your Home Search*
  - *Making an Offer*
  - *Inspection*
  - *Home Appraisal*
  - *Final Negotiations*
  - *The Closing Process*
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## STEP 1: GETTING CONNECTED

I'm looking forward to working with you and being by your side through this incredible milestone of buying a home. Before we get started on the process, I'd like to take this opportunity to introduce myself and share ways you can get in touch with me.

With nearly a decade of experience, I've helped over 300 families buy or sell homes across New Jersey, Pennsylvania, and Delaware. As a full-time Broker Associate with Keller Williams, I pride myself on communication, negotiation, and guiding clients through every step of the process.

### Accolades & Designations

- Ranked #1 Team in Revenue and Units
- Licenced in Pennsylvania , New Jersey and Delaware
- Circle of Excellence Award Winner 2017-20205
- Realtor of the Year – Salem County
- Military Relocation Specialist (MRS)
- Accredited Buyer's Representative (ABR)
- Certified International Property Specialist (CIPS)

Beyond real estate, I have a background in culinary arts and event design, giving me a creative eye when it comes to staging, marketing, and helping clients see a home's true potential. Whether you're buying, selling, or investing,

I bring the experience, dedication, and results that make the difference.



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## STEP 2: **YOUR BUYER'S CONSULTATION**

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At this informative yet welcoming meeting, we'll discuss your unique homebuying journey!

During this key step, we'll get to know each other better, also ensuring your comfort with me as your real estate guide. I'll ask about your home goals and current circumstances to provide insights into the process and timeline that suits your needs. We'll also go over the market and tips for buying a home.

You'll receive personalized advice, lender recommendations if needed, and a customized plan to move forward confidently.

## STEP 3: **CHOOSING ME AS YOUR AGENT**

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When it comes to selecting a real estate agent, market knowledge, integrity, and genuine care are crucial qualities to consider. As a dedicated professional, I strive to embody these qualities fully.

Ultimately, my passion for real estate stems from a genuine desire to help people. When you're searching for an agent who will prioritize your needs in today's market, I pride myself on being there for you every step of the way.

*After you've chosen to work with me, we'll move on to the next step of the process—the written buyer agreement.*



# STEP 4:

## THE BUYER AGREEMENT

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A written buyer agreement can help streamline the process while giving you a better understanding of what to expect.

This legally binding document outlines the relationship between you as the buyer and me as your buyer's agent. It provides a framework for how we'll work together to achieve your real estate goals, and it is also *an industry requirement that you must have a written agreement to tour MLS listings in person.*

Inside, you'll find that the written buyer agreement works to -

- Build Trust by promoting transparency and fostering a deeper understanding of the relationship
- Provide Clarity by clearly outlining the services you'll receive, ensuring you know what to expect
- Outline Compensation by defining how the buyer's agent will be compensated for their services and for how much
- Enhance Service by outlining duties and responsibilities and how your interests are prioritized
- Ensure Advocacy as you have a loyal agent representing you in the transaction and buying process

This necessary document is designed with your best interests in mind, and I will be happy to go over it in detail with you before signing and touring homes.

### HOW IS THE BUYER'S AGENT FEE PAID?

1. I successfully negotiate for the seller to cover my full 3% (ideal scenario).
2. I successfully negotiate for the seller to cover a portion of it (2%–2.5%), and the remainder is included in your closing costs (most common).
3. If the seller won't cover any, the full 3% is included in your closing costs (common in competitive or off-market deals).

**Heads up:** Be cautious of agents who quickly discount their fee.  
(Door openers versus seasoned agents who can save you money and headaches)

**Think of it this way:** you can order a steak at Capital Grille or at Applebee's... both are steak—but the experience and quality?



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## STEP 5: DETERMINING YOUR FINANCING

If you're not buying your home in cash, figuring out your financing is one of the most crucial steps to buying a home. But you have options—even in today's market!

The best place to start is by speaking with a lender and getting pre-approved for a mortgage. During the process, a lender will review your financial info, perform a credit check, and review the necessary documentation you need to provide.

If you're pre-approved, you'll receive a pre-approval letter from the lender (typically valid for 90 days) that shows what the lender is willing to lend you for a particular loan amount, pending certain conditions.



*Getting pre-approved can not only make you a more confident homebuyer, but it can also help strengthen your offer to sellers.*

*So, see my list of "Trusted Pros" for a lender recommendation to get started.*





## STEP 9: SEARCHING & SHOWINGS

Based on what you're looking for and what's important to you, I'll send you homes for sale that you might be interested in. From there, we'll schedule showings to preview the homes in person. Communication is key during the process as we identify the home that's right for you!

## STEP 10: SUBMITTING AN OFFER

When we've identified a home you want to buy, we'll work together to determine a strategic offer you're comfortable with. I'll leverage my market research, property insights, and negotiation strategies during the process and submit the offer to the listing agent, which includes price, any contingencies, etc. The seller will either accept, reject, or counter the offer.



### **HOME SEARCH TIPS**

*To help narrow down your home search and provide clarity, create a list of "must-haves" and "nice-to-haves" for your new home.*

*I also recommend, if possible, you visit the areas you're interested in. That way you can eliminate homes in areas that don't work for you.*

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*If you want to see a home in person, please let me know. If you try to schedule through a search site, this could result in you being contacted by multiple agents. I'd be happy to coordinate the showing for you with the listing agent.*



## STEP 11: HOME INSPECTION

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A home inspection helps identify potential issues and necessary repairs before purchase. Conducted by a licensed inspector, it provides a detailed report outlining any concerns. From assessing the structure, electrical, HVAC, plumbing, and more, this thorough process informs you about the home's condition.



## STEP 12: APPRAISAL

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An appraisal is conducted by a professional appraiser and is an unbiased estimate of the value of a home. It is often ordered by the mortgage lender. The appraiser will consider the factors that could affect the property's value, including market data, comps (or comparable homes), upgrades, current home features & condition, and more.



## STEP 13: FINAL NEGOTIATIONS

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At this point, if the initial offer was contingent upon any factors such as the appraisal or home inspection, final negotiations can take place.



## STEP 14: THE CLOSING PROCESS

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Closing on your home is a process that can range from approximately 30-60 days. In the course of this time, actions will be completed during the "Pre-Closing" period and on your "Closing Day."

During Pre-Closing, any inspections, appraisals, earnest money deposits, a final walk-through, and title searches will be completed. You'll also need to secure homeowner's insurance.

If you're getting a mortgage, you'll apply for your final mortgage, complete the loan process, and go through underwriting to ultimately get your home loan approved and be "clear to close."

On Closing Day, you'll review and sign various documents, and this process could take several hours. If you have any questions, please don't hesitate to ask.

Also, expect to pay any closing costs associated with your home purchase. There will also be a disbursement of funds to the sellers and any other necessary payments.

The property title is transferred to your name from the seller, and the deed will be registered with the appropriate government office. At the end of the closing, you'll be the legal owner of the home and receive keys.

*Congratulations!*  
*Heather*



# THE BIGGEST QUESTIONS I GET ABOUT BUYING A HOME

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## **DO I NEED TO PUT DOWN 20% FOR MY MORTGAGE?**

While making a down payment of 20% can help you avoid PMI (Private Mortgage Insurance) for a conventional loan, it's not required to buy a home. In fact, some loan programs allow you to put down as little as 3%. We can also see what additional assistance and loan programs you may qualify for.

## **WHAT ARE CLOSING COSTS?**

Buying a home requires further costs in addition to the down payment, such as loan origination fees, appraisals, etc. Average closing costs vary between 2-6% of the loan amount. That's why it's essential to plan for this amount ahead of time and work closely with your lender & myself so you're prepared.

## **I NEED TO SELL MY HOME FIRST. CAN YOU HELP?**

Absolutely! I'll use my strategic selling and innovative marketing plan to sell your current home for top dollar as quickly as possible. (If you're outside the area, I am Licensed in Pennsylvania and Delaware so I can assist, If you live somewhere else I can connect you with an experienced agent to sell your home.) There are also strategies we can employ to help with peace of mind when timing your new home purchase, such as contingencies and leaseback options.

## **WHEN IS THE BEST TIME TO BUY A HOME?**

The best time to buy a new home will vary for everyone based on home goals and financial situations. Let's have a conversation about your unique circumstance to uncover your ideal timing and what makes the most sense for you.



# TRUSTED PROS

*To help you through each step of the process - from financing to buying, moving, and beyond - you can rely on my recommended list of trusted pros.*

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## LENDER RECOMMENDATIONS

- **NFM LENDING**
- JERRY COOK
- 215-837-0387
- JECCOOK@NFMLENDING.COM
  
- **TAM LENDING**
- GINA BAUER
- 609-417-1385
- GBAUER@TAMLENDING.COM
  
- **GREENTREE MORTGAGE**
- RICH BERSANI
- 856-889-8648
- RBERSANI@GREENTREEMORTGAGE.COM

## HOME INSPECTOR RECOMMENDATIONS

- **SURELOCK HOMES HOME INSPECTION**
- JERRY HERNANDEZ
- 856-449-4958
- JERRY@SURELOCKHOMESINSPECTION.COM
  
- **SETTLERS HOME INSPECTION**
- STEVEN WEST
- 866-744-3991
- SETTLERSHOMEINSPECTION.COM

## MOVERS

- **ADAMS MOVING**
- 856-466-9053
  
- **TRANS STAR MOVING**
- 856-644-3033
  
- **ALL SONS MOVING**
- 267-394-9581

## ATTORNEYS

- **CHARLES GAVIN OPPERMAN**
- 856-223-7770
- CGOLAW@GMAIL.COM
  
- **Barry, Corrado & Grassi, P.C.**
- Erika Lezama-Simonson
- 609-729-1333





# THE BUYING EXPERIENCE WITH **HEATHER BOSCO**

REALTOR® BROKER ASSOCIATE



HAD THE PLEASURE OF WORKING WITH HEATHER AS A SELLER AND AS A BUYER, AND SHE WAS ABSOLUTELY FANTASTIC. I WAS A HANDFUL WITH CONSTANT TEXTING, BUT HEATHER WAS A GOOD SPORT ABOUT IT MAKING ME FEEL MORE LIKE A FRIEND THAN JUST A CLIENT. SHE WAS ALWAYS HONEST AND GAVE ME A DOSE OF REALITY WHEN I NEEDED IT 😊  
10/10 WOULD WORK WITH HEATHER AGAIN!

— SIGITA RAMELYTE



HEATHER WAS VERY HELPFUL IN SELLING OUR HOUSE. SHE ARRANGED SHOWING'S TO POTENTIAL BUYERS, SHE FOUND PEOPLE TO DO MINOR REPAIRS. SHE WALKED US THROUGH THE PAPERWORK, AND SHE WAS AVAILABLE BY PHONE ALL THE TIME. AND SHE TOOK THE TIME TO SHOW US HOMES THAT WE WERE INTERESTED IN LOOKING AT. OVERALL, SHE DID AN OUTSTANDING JOB HELPING US SELL OUR HOUSE. I WOULD HIGHLY RECOMMEND HER.

— D.HILDRETH



HEATHER WAS INSTRUMENTAL IN OUR QUICK SALE, THE TEAM PROVIDED EXCELLENT FEEDBACK PRIOR TO SALE WHICH ALLOWED FOR A SUCCESSFUL OPEN HOUSE AND SALE.

— WILLIAM O'SHAUGHNESSY



SHE IS AS THE RIGHT CHOICE ! I TOLD HER WHAT I WAS LOOKING FOR IN A HOME AND SHE SHOWED ME HOMES THAT MET MY INTEREST. SHE DID REALLY WELL WITH COMMUNICATION, FLEXIBILITY, AND SPACE WHILE BE TRANSPARENT THROUGH THE ENTIRE PROCESS. HIGHLY RECOMMEND HER!

— STEPHANIE JORGE

# YOUR TRUSTED LOCAL EXPERT & GUIDE TO HOME BUYING

I'm honored to be your trusted guide on your home-buying journey.

Through my first-hand local market expertise and proficiency in the home-buying process, I'll work to make each step of the way as seamless and stress-free as possible.

I'm also here to guide you beyond the closing table, and you can consider me your ongoing real estate advisor.

I'll update you on what matters in real estate and locally so you can stay informed on your investment in the years to come.

Buying a home is an incredibly exciting time - I'm excited to be by your side, and I look forward to handing you the keys to your new home!



**HEATHER BOSCO**  
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*Keller Williams Hometown Realty*

## CONNECT

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