

BUYING YOUR NEW HOME

A GUIDE TO CREATING A REWARDING HOME-BUYING EXPERIENCE



HEATHER KANDAWIRE
HOMES



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes



Exciting. Stressful. Exhausting. Exhilarating. These are just some of the emotions a typical home buyer will experience along the journey to the closing table.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes



TV shows portray home buying as easy as putting the house in your shopping cart and clicking “Buy”. In reality, there are many extra steps.

Follow my handy tips and you’ll be well on your way to buying a home and reducing the need for therapy sessions!





CHECK YOUR CREDIT

Unless you intend to purchase your new home with cold, hard cash, you'll need to borrow funds from a lending institution and one of the first questions you'll be asked is: What's your credit score? You can use a service like [CreditKarma.com](https://www.creditkarma.com) or go to one of the 3 major bureaus and get your free score.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: [HeatherKandawireHomes.com](https://www.HeatherKandawireHomes.com)
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)



FIX YOUR CREDIT

Review the report for any errors (yes, it happens!) and put a plan in place to pay off any debt that could be keeping your score down. There are credit repair services too. Why is your credit score so important? The higher your credit score, the lower the interest rate the bank will charge.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes



SAVE. SAVE. SAVE.

If you haven't already, start saving today! Be disciplined and create a separate fund just for your down payment. To avoid mortgage insurance, aim for 20% down. There are, however, terrific products available (ex: FHA) with lower down payment requirements.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes

GET PRE-APPROVED

Contact a local lender and learn how much you qualify for: you may find that you are qualified for much more (or less!) than you thought. Don't let this be a guessing game. A good lender will look at your current financial picture, assess your future goals and help you choose the best mortgage product.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)

INTERVIEW AGENTS

Your real estate agent can make or break the deal. Hire a local, knowledgeable realtor to guide you through the process – a professional agent will prove to be an invaluable asset along your journey to the closing table.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)



HEATHER KANDAWIRE
HOMES



CHOOSE THE BEST

Savvy negotiator. Local Market Expert. Relationship builder. When you choose a buyer's agent to advocate on your behalf, do your homework (get referrals and read online reviews) then select an agent who has a proven track-record and one who will get you to the closing table with ease.

(Pssst...I know someone if you need a recommendation.)



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)

MAKE YOUR WISH LIST

...and then be prepared to settle for 80%! Colonial or Split-level. “Fixer-upper” or move-in ready. Close to train/bus or away from it all. School ratings. Develop a list of “must-haves” and share it with your agent. Most buyers never get 100% of their list, but if you achieve 8 out of 10, you’re doing pretty great!



GO EXPLORING

Unless you're buying in your hometown, you'll need to do your due diligence on potential towns:

- Drive around town
- Tour the town parks
- Have breakfast at the local diner
- Locate the train station or bus route
- Check out the grocery store
- Take a school tour
- Meet the PTA
- Talk to the locals
- Visit Open Houses

Then ask yourself:

“Can I see my life happening here?”



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)

CHOOSE “THE ONE”

You’ve researched towns, you’ve taken a test-drive from the house to your office. You’ve visualized your flat screen TV on the wall. You’ve found “The One”. Now it’s time to present the strongest and best offer to the seller.



HEATHER KANDAWIRE
HOMES



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes

PREPARE YOUR OFFER

Your agent will provide a comparative market analysis (comps) of similar homes to assist you in deciding on an offer price. Additionally, consider other terms that will strengthen your offer: closing date, inspection and appraisal conditions, deposits, personal “love letter” to the seller and sale contingencies.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)

MAKE IT STRONG

If you have fallen in love with a particular house, chances are someone else has too. This is precisely when a knowledgeable, professional agent will shine: Your buyer's agent will work with you to prepare the strongest offer that gives you the best shot at winning.



HEATHER KANDAWIRE
HOMES



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)



CELEBRATE A BIT, THEN...

Hooray, your offer was accepted! Pause for a brief celebration then let the real work begin: Attorneys will review. Inspectors will inspect. Appraisers will appraise.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes

MEET YOUR NEW HOME

A Home Inspector will literally crawl all over your potential new home and point out the good, the bad and the ugly: the roof, the foundation, the heating/cooling systems, chimney and the plumbing. They'll check for asbestos, termites, underground oil tanks and more.

Plan to attend the inspection as this is the perfect opportunity for you to become intensely familiar with your new home.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes



HEATHER KANDAWIRE
HOMES

REVIEW THE FINDINGS

The inspector will prepare a detailed report on the overall condition of the home. Your real estate attorney and buyer's agent will help you identify those items to be addressed with the seller.



HEATHER KANDAWIRE
HOMES



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes



PREPARE TO CLOSE

You got approved for a mortgage, scouted neighborhoods, attended 15 Open Houses, put offers on 4 different homes and finally got “the one”! You’ve inspected, negotiated, purchased home owner’s insurance and given all the requested documents (and there were a LOT) to your lender.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes

BEGIN YOUR STORY

After the final walkthrough and a handshake at the closing table, the keys are officially yours and the adventure begins.

Are you ready to write your story? It would be a privilege to assist you. Contact me today at 917.514.8507 and let's get started on finding your keys.



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: Heather Kandawire Homes
Instagram: Heather Kandawire Homes

WINNER!
TOP 20%



5-STAR REVIEWS



FOR HEATHER KANDAWIRE

PEOPLE'S
CHOICE!

**“NEVER FLAGGED IN HER
COMMITMENT TO HELP
US FIND A HOME!”**
STEVEN TANG, EMERSON

**“HEATHER HAS BECOME A
FAMILY FRIEND!”**
MATT HUNKELE, FAIRFIELD

**“SHE MADE ME FEEL LIKE I WAS HER
ONLY CLIENT!”**
DEBORAH STEWART, BLOOMFIELD

**“WENT THE EXTRA MILE TO
FIND US OUR HOME!”**
DENISE ZANGOGLIA, WOODLAND PARK

“ABSOLUTELY FANTASTIC!”
JEANINE SKOWRONSKI, VERONA

**“SHE KEPT US OPTIMISTIC
THROUGHOUT THE WHOLE PROCESS!”**
REBECCA RIVERO, CLIFTON

**“COULD NOT HAVE DONE IT
WITHOUT HER!”**
REBECCA RIVERO, CLIFTON

**“PATIENT AND
KNOWLEDGEABLE!”**
KIM JENKINS, WEST CALDWELL

**“EPITOME OF
PROFESSIONALISM!”**
BOGDAN DOCU, MONTCLAIR

**“IMMENSELY
KNOWLEDGEABLE!”**
RACHEL MOLONEY, MONTCLAIR

**”SHE IS TRUSTWORTHY,
RESPONSIVE, SUPPORTIVE AND
PLEASANT!”**
DAN BYRNES, MONTCLAIR

**”HER GREATEST STRENGTH IS
COMMUNICATION!”**
JILL KAY, WEST ORANGE

kw NJ METRO
GROUP
KELLERWILLIAMS
237 Lorraine Avenue, Montclair, NJ 07043
973-783-7400



Heather Kandawire
Mobile: 917.514.8507
Email: hkandawire@gmail.com

Website: HeatherKandawireHomes.com
Facebook: [Heather Kandawire Homes](https://www.facebook.com/HeatherKandawireHomes)
Instagram: [Heather Kandawire Homes](https://www.instagram.com/HeatherKandawireHomes)