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THE UNLOCKED TEAM | KELLER WILLIAMS

THE MOVE-UP BUYER'S GUIDE

NEW JERSEY EDITION

You've done this before. This is your refresher on the process — and what's genuinely different about buying (and selling) in New Jersey this time around.

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A REFRESHER, NOT A LECTURE

So You're Ready To Make Your Next Move

You know how this works — you've bought before. This isn't a first-time buyer walkthrough. It's a fast refresher on the process, plus what's genuinely different this time: coordinating a sale and a purchase, using the equity you've already built, and buying in New Jersey.

I built this guide to get you current on the process and make sure nothing catches you off guard along the way — especially the details I flag during inspection that could cost you real money down the road if they're missed.

> *Most agents are door openers. I'm your advisor — I'm in your corner pointing out what could cost you money later, especially during inspection, before it becomes your problem.*

WHAT MAKES THIS DIFFERENT

- ✓ **A sale + purchase strategy**
  built around your timeline, not just a listing
- ✓ **A true advisor at inspection**
  not a bystander hoping nothing surfaces
- ✓ **Off-market access**
  before homes hit the public MLS
- ✓ **Deals structured around your equity**
  so your next move actually pencils out

JAMIE QUINN

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CHOOSE YOUR ADVISOR

Jamie Quinn is the powerhouse behind buyers and sellers making their next move with confidence.

With deep roots between Philly and South Jersey, Jamie blends bold marketing, tactical negotiation, and unbeatable local knowledge to help buyers and sellers win — every single time. A proud mom and wife to an Air Force veteran, she brings discipline, heart, and hustle into everything she does.

For a move-up buyer, that means someone who knows how to structure a sale and a purchase together, who negotiates around your existing equity, and who treats your home inspection like it's her own money on the line — because your long-term costs matter more to her than a fast closing.

If you're looking for someone who knows how to get your next move right — Jamie's your girl.

★ ★ ★ ★ ★

“Jamie coordinated our sale and our next purchase down to the same closing day. We never had a gap, never had to move twice, and never had to panic.”

THE QUICK REFRESHER

Your Equity Is Your Down Payment

A fast recap of how the money from where you are now funds where you're going next.

THE FORMULA, AS A REFRESHER

What your home is worth today – What you still owe the bank = Your Equity

SINCE YOU BOUGHT, THAT NUMBER HAS BEEN GROWING

Every payment chipped away at your loan

The part of your payment that wasn't interest went straight to what you owe.

Your home likely gained value

Appreciation over the years you've owned it adds directly to your equity.

WHERE THAT EQUITY GOES ON YOUR NEXT MOVE

1. Your down payment on the next home
2. Moving, renovation, and closing cost buffer
3. A stronger, more competitive offer

THE BIGGEST DECISION MOVE-UP BUYERS FACE

Buy First — Or Sell First?

There's no single right answer. The best strategy depends on your equity, your timeline, and today's market — here are the paths we'll choose between.

Contingent Offer

Make an offer on your next home contingent on selling your current one. Lower risk, but a weaker negotiating position in a competitive market.

Bridge Loan

Short-term financing that lets you access equity in your current home before it sells, so you're not stuck waiting to make a move.

HELOC / Cash-Out Refinance

Tap into the equity you've already built ahead of time to fund your down payment on the next home.

Rent-Back Agreement

Sell your home first, then rent it back from the new buyer for a set period while you finalize your next purchase — no moving twice.

I'll walk you through your equity, your timeline, and the current market to figure out which of these actually makes sense for you.

THE ROADMAP

The Move-Up Roadmap

The process, refreshed — from knowing your numbers to two sets of keys.

1

Know Your Equity

Get a current valuation on your home

2

Get Pre-Approved

Know your real purchase power, next time around

3

Choose Your Sequence

Buy first, sell first, or somewhere in between

4

Start Your Search

Including off-market access

5

Offer & Inspect

Negotiate smart, protect your investment

6

Coordinate Both Closings

Sell and buy, seamlessly

STEP FOUR

Start Your Home Search

Once I understand exactly what your next home needs to do for you, I send a curated list of properties that meet your criteria. From there, we tour together and narrow it down.

OFF-MARKET ACCESS

Working with The Unlocked Team means access to homes before they hit the MLS — through our network of developers, investors, and agents who bring us deals first.

For move-up buyers, I focus your search on the New Jersey communities that fit what's next for you — from established towns like Haddonfield, Collingswood, and Moorestown to up-and-coming pockets throughout South Jersey.

WHAT WE'LL WALK EVERY LISTING FOR

- ✓ Fit for your must-haves and your next-stage needs
- ✓ Comparable sales in the immediate area
- ✓ Condition relative to recent comps
- ✓ Realistic total move cost, not just price
- ✓ Whether the timeline lines up with your sale

STEP FIVE

Make Your Offer

What's negotiable — and what's genuinely different about New Jersey.

Price

Set using recent comparable sales, condition, time on market, and seller motivation.

Settlement Date

Flexibility here matters even more when you're coordinating a sale of your own.

Attorney Review Period

New Jersey contracts include a standard 3-business-day window where either attorney can approve, modify, or cancel — more on this below.

Contingency Periods

Shorter timelines signal you're serious and ready to move quickly.

Earnest Deposit

Typically 2–5% of the offer price, applied to your down payment at closing.

Seller Concessions

A credit from the seller toward your closing costs, negotiated into the deal.

Unlike Pennsylvania, a signed New Jersey contract isn't binding right away — both parties' attorneys have three business days to review, revise, or cancel it. I'll walk you through exactly how that window works on your deal.

STEP SIX • DUE DILIGENCE

The Inspection: Where I Earn My Fee

Any agent can unlock a door. My job is to stand next to your inspector and flag the things that could cost you thousands down the road — even on a home you feel confident about because you've done this before.

WHAT I'M SCRUTINIZING WITH YOU

Roof age & condition

A near-end-of-life roof can mean a $10K+ replacement within a few years.

HVAC & water heater age

Aging systems are a leading source of surprise post-closing repair bills.

Sewer lateral scope

A cracked or root-infiltrated line in an older home is a costly fix.

Electrical (knob-and-tube/aluminum)

Can affect insurability and often needs updating for financing.

Plumbing materials

Galvanized or lead supply lines are a red flag in pre-1960s homes.

Foundation & structure

Cracks, settling, or moisture intrusion can be minor — or very much not.

If something surfaces, I negotiate repairs before settlement — or a credit so you can handle it after closing, on your terms.

STEP SEVEN

Close the Deal

Congratulations — almost time for two sets of keys.

1

Final Walkthrough

You have the right to walk the home one last time — test HVAC, plumbing, and lighting, and confirm any negotiated repairs were completed.

2

Coordinate Both Closings

When you're selling and buying, I work with both title companies to line up the timing so funds and keys move smoothly, same day when possible.

3

Signing Day

Your lender, the title company, and I walk you through every document you're signing — no surprises.

4

Keys & Moving Day

Once everything's signed, the next home is yours. Time to make the move!

REAL BUYERS, REAL MOVES

What Move-Up Buyers Say

★ ★ ★ ★ ★

“

Jamie coordinated our sale and our next purchase down to the same closing day. We never had a gap, never had to move twice, and never had to panic.

— M.C., Move-Up Buyer, South Jersey

★ ★ ★ ★ ★

“

Even after three home purchases, she caught something at inspection on our new home that would've cost us thousands. I learned something new that day.

— R.P., Repeat Buyer, Collingswood

★ ★ ★ ★ ★

“

We sold first and used a rent-back to stay put while we found the right next home. No scrambling, no storage unit, no stress.

— J.H., Move-Up Buyer, Haddonfield

Move-Up Buyer FAQ

Q **Can I buy before I sell my current home?**

Often, yes — through a contingent offer, a bridge loan, or a HELOC against your existing equity. We'll figure out which fits your numbers.

Q **Do I really need a new inspection?**

Yes — every home has its own history. Even experienced buyers get surprised, which is exactly why I'm there scrutinizing it with you.

Q **How does NJ's attorney review affect my timeline?**

Both attorneys get three business days after signing to approve, revise, or cancel the contract — I'll walk you through exactly how that fits your schedule.

Q **What if my home doesn't sell in time?**

We build in contingencies and can structure a rent-back or bridge financing so a timing gap doesn't put your next purchase at risk.

Q **Should I get pre-approved before listing?**

Yes. Knowing your true buying power before you commit to selling keeps your next move from being a guessing game.

Q **Can I still see off-market listings while selling?**

Absolutely — my network of developers, investors, and agents applies whether you're buying, selling, or both at once.

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Let's Get You Moved.

Your equity mapped. Your timeline strategized. An advisor in your corner from listing through the final walkthrough — especially when it matters most.

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