

Real Estate
BUYER'S GUIDE



FOR A SUCCESSFUL DREAM HOME
PURCHASE

CORTEA ARTOPEE

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CORTEA ARTOPEE

REALTOR & SPECIALIST

About

Introducing Cortea Artopee, a distinguished real estate agent with eXp Realty, renowned for her expertise in No Down Payment Programs. Serving the vibrant communities of Passaic, Essex, Bergen, and Hudson Counties, Cortea has become a top-producing agent by helping countless individuals turn their dream of homeownership into reality.

With a strong commitment to making the American Dream accessible to everyone, Cortea understands the challenges that traditional down payment requirements can create for aspiring homeowners. Driven by her passion for helping others and equipped with innovative no down payment solutions, she has made it her mission to transform the home-buying experience and open doors to homeownership for families throughout these communities.

Throughout her successful career, Cortea Artopee has remained committed to helping clients achieve their real estate goals through personalized service and trusted guidance.

Her extensive knowledge of the housing markets in Passaic, Essex, Bergen, and Hudson Counties, combined with her strong negotiation skills, helps clients make informed decisions and find their dream homes. Her dedication and professionalism have earned her the respect and trust of clients throughout the region.



 corteaartopee@gmail.com

 862-262-0727

 c3positiverealestate.com



5 EASY STEPS

TO PURCHASE A NEW HOME

PREPARATION LIST

- Save up and get your finances in order
- Get a mortgage pre-approval
- Find a real estate agent to work with

FIND YOUR HOME

- Tell your agent what you're looking for
- Ask your agent to book showings
- Write an offer and negotiate price & terms

POST-OFFER TASKS

- Home inspection
- Appraisal
- Title search

CLOSING PREPARATION

- Homeowner's insurance
- Change addresses and utilities
- Start packing

MOVING IN

- Pre-closing walkthrough
- Sign closing documents
- Welcome home!

PREPARATION LIST

SAVE UP AND GET YOUR FINANCES IN ORDER

As you may already know, buying a home is a significant investment. In addition to saving for a down payment, it's important to budget for other expenses such as closing costs, earnest money deposits, and moving expenses.

We recommend setting aside a healthy down payment—typically 5% to 20% of the purchase price—along with additional funds to cover the costs associated with the home-buying process. Based on your financial situation and comfort level, determine the maximum home price you can afford while still maintaining financial stability and peace of mind.

GET A MORTGAGE PRE-APPROVAL

Before you begin searching for homes, it's important to obtain a mortgage pre-approval unless you are making a cash purchase. We recommend working with a mortgage broker who can help you explore and secure the best loan options available.

During the pre-approval process, you'll be required to complete paperwork and provide documents such as proof of income, bank statements, and other financial records. Lenders will also review your credit history, so it's important to know your credit score and take steps to improve it if necessary.

If you already have a strong credit score, maintain it by making payments on time, avoiding new lines of credit, and postponing major purchases until after closing. Doing so can help ensure a smooth mortgage approval process and bring you one step closer to homeownership.

FIND A REAL ESTATE AGENT TO WORK WITH

Buying a home will be one of the most significant purchases you make in your lifetime. That's why it's essential to have an experienced real estate agent representing your best interests throughout the home-buying process. After all, the listing agent's primary responsibility is to the seller. One of the best benefits of working with a buyer's agent is that their services are typically provided at no direct cost to the buyer.

As your buyer's agent, I offer personalized support every step of the way—from providing neighborhood expertise and handling negotiations to guiding you through paperwork and making the entire process as smooth and enjoyable as possible.

My goal is to help you find the right home while ensuring you feel confident, informed, and supported throughout your homeownership journey.

FIND YOUR HOME

TELL YOUR AGENT WHAT YOU'RE LOOKING FOR

This is the exciting stage where you begin searching for your future home. Together, we will identify properties that fit your budget, lifestyle, desired location, and must-have features. By exploring available listings and narrowing down your options, you can focus on homes that best meet your needs and long-term goals.

Browse available properties that match your needs, budget, and preferred location. When you find homes you like, ask your real estate agent to schedule a showing so you can view them in person and evaluate if they meet your expectations.

ASK YOUR AGENT TO BOOK A SHOWING

Your real estate agent will coordinate with the seller or listing agent to arrange a convenient time for you to visit the property. This gives you the opportunity to inspect the home, ask questions, and determine whether it is the right fit for you.

After selecting homes that catch your interest, your agent will arrange private showings so you can see the properties in person. During these visits, you'll have the opportunity to examine the home's condition, layout, neighborhood, and overall suitability. This step helps you make an informed decision before moving forward with an offer.

WRITE AN OFFER LETTER NEGOTIATE PRICE & TERMS

Once you decide to purchase a property, your agent will help prepare a formal offer outlining the price you are willing to pay and any conditions of the sale. The seller may accept, reject, or counter the offer, and your agent will negotiate on your behalf to reach the best possible agreement.

Once you've found the right home, your agent will help prepare a written purchase offer that outlines the proposed price, financing details, contingencies, and other important terms. The seller may respond with a counteroffer, and your agent will negotiate on your behalf to secure the best possible price and conditions. The goal is to reach a mutually acceptable agreement that protects your interests and moves you one step closer to homeownership.

POST-OFFER TASKS

HOME INSPECTION

If you choose to include a home inspection contingency in your offer, you will have a specified period—typically 1 to 7 days after the offer is accepted—to complete the inspection and decide whether to proceed with the purchase.

As the buyer, you are generally responsible for the cost of the home inspection, which typically ranges from \$300 to \$600, depending on the property and inspection services provided.

A licensed home inspector will conduct a thorough evaluation of the property and provide a detailed report outlining any issues or concerns. Based on the findings, you may choose to accept the property as-is or negotiate repairs, credits, or a price adjustment with the seller.

The home inspection is an important step in helping you make an informed decision and ensuring there are no major issues before closing.

APPRAISAL INSPECTION

Lenders typically require a home appraisal to ensure that the property's value supports the purchase price and loan amount. An appraisal also helps protect buyers by providing an independent assessment of the home's market value, reducing the risk of overpaying.

The lender will usually hire a licensed appraiser to evaluate the property. While the lender orders the appraisal, the buyer is generally responsible for the appraisal fee, which is paid as part of the closing costs.

TITLE SEARCH

In simple terms, a title is a legal document that identifies the rightful owner(s) of a property. Before closing, a title search is conducted to review public records and verify legal ownership while checking for any claims, liens, unpaid taxes, or other issues that could affect the transfer of ownership.

An attorney or title company typically performs the title search. A clear title must be obtained before closing to ensure the property can be legally transferred to the new owner without any outstanding ownership disputes or claims.

CLOSING PREPARATION

HOMEOWNER'S INSURANCE

One of the important steps in the home-buying process is obtaining homeowner's insurance. This coverage helps protect your home and personal belongings against unexpected events such as fire, theft, storms, and certain types of property damage.

We recommend starting your search early to compare coverage options, premiums, and providers so you can secure the best protection at the most competitive rate before closing day.

CHANGE ADDRESSES AND UTILITIES

Before closing, be sure to update your address with your bank, subscriptions, insurance providers, employer, and other important accounts.

A few weeks before your move-in date, contact utility providers to transfer or set up services such as electricity, water, gas, internet, and cable.

Planning ahead will help ensure a smooth transition and that all essential services are ready when you move into your new home.

START PACKING

As you get ready for your move, start packing early to make the process less stressful. Sort through your belongings and consider donating, selling, or discarding items you no longer need. Pack gradually over time to stay organized and avoid last-minute rushing.

If needed, arrange for a moving company or rent a storage unit in advance to help ensure a smooth and successful move to your new home.

MOVING IN

PRE CLOSING WALK THROUGH

A few hours or a day before closing, we will conduct a final walk-through of the property to ensure it is in the same condition as when you agreed to purchase it, aside from normal wear and tear. This is your opportunity to verify that any agreed-upon repairs have been completed and that no new issues have arisen.

If any significant concerns are identified, we can address them with the seller before closing. This final step helps provide peace of mind and ensures a smooth transition into your new home.

SIGN CLOSING DOCUMENTS

Closing day is the final step in the home-buying process. You will review and sign all necessary legal and loan documents to complete the purchase. Once the paperwork is finalized and funds have been transferred, ownership of the property is officially yours, and you'll receive the keys to your new home.

WELCOME HOME

Congratulations on the purchase of your new home! It was a lot of hard work, but now you can relax and throw a party to celebrate! Also, if you have any concerns after closing, I am always here to assist you.

WHEN PURCHASING A PROPERTY AVOID MAKING THESE MISTAKE

SHOPPING AROUND BEFORE GETTING A MORTGAGE PRE-APPROVAL

To ensure that your financing doesn't fall through, make sure you receive a commitment from your lender. Shopping around without a mortgage pre-approval may result in heartbreak if you find out you cannot afford or put an offer on properties you love. To do a mortgage pre-approval, your lender will check your credit, verify your employment and downpayment, so start collecting all the paperwork necessary for your qualification. We know great local mortgage brokers and lenders, so if you need help, we'd love to put you in touch with people we trust.

USING UP ALL YOUR SAVINGS AND NOT ANTICIPATING COSTS

Closing costs are typically 1-2% of the purchase price, and while many fees are found in every transaction (e.g., taxes, lawyer fees, etc.), you may incur extra costs depending on the type of property you purchase and the area. Additionally, keep in mind that you may need to upgrade or fix certain areas of your new home, or you will need an unexpected repair not long after your purchase. Therefore, make sure you don't use up all your savings and budget to pay for closing costs, the down payment, moving expenses, and some extra money in case of urgent repairs.

BUYING A HOME WITH THE LISTING AGENT


Although the listing agent often knows more about the property you want to purchase, they are still working for the seller. This means that their job is to get the best purchase price and contingencies for the seller, not you. Therefore, purchase a house with a different agent who will work for YOU. Best part? In most cases, you don't pay anything for a buyer agent's services!

NOT COMPARING OR APPLYING WITH MULTIPLE LENDERS

Just like you will most likely call multiple moving companies to compare services and fees, do the same with lenders! Mortgage interest rates and other costs vary from lender to lender, but many don't bother to shop around. By comparing different lenders, you will most likely save hundreds of dollars, so shop until you find the best lender!

LET ME HELP YOU TO FIND YOU NEW HOME!

Whether you're a first-time homebuyer, upgrading to your dream home, or looking for the perfect investment property, I'm here to guide you every step of the way. From home searches and showings to negotiations and closing, I'll make the process smooth, stress-free, and successful.


Your dream
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let's find it
together! 




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