



Buying Your Home
with
Smith
REALTY TEAM





Smith
REALTY TEAM

ABOUT THE TEAM

TRUST

We treat clients like family, listening deeply, communicating clearly, and always putting client needs above the transaction.

EXPERTISE

Our deep community knowledge is matched by a commitment to best in-class service, ensuring every client experience is seamless and refined.

INTEGRITY

Honesty, transparency and accountability define everything we do, from the first conversation to final closing and the months after.



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Daniel

— TEAM LEADER —




ABOUT ME



Daniel, originally from Liverpool, moved to the U.S. as a professional soccer coach. Inspired by the culture and opportunity, he transitioned into Real Estate, combining his passion for service with a drive for excellence. Based in New Jersey, Daniel leads a successful team powered by United Real Estate, offering client-focused service and expert guidance in buying, selling, renting, or investing. His leadership is shaped by his coaching background and lifelong support of Liverpool F.C., instilling values of teamwork, trust, and integrity. Whether on the pitch or in the housing market, his mission is clear: to lead with integrity, passion and a team-first mentality.



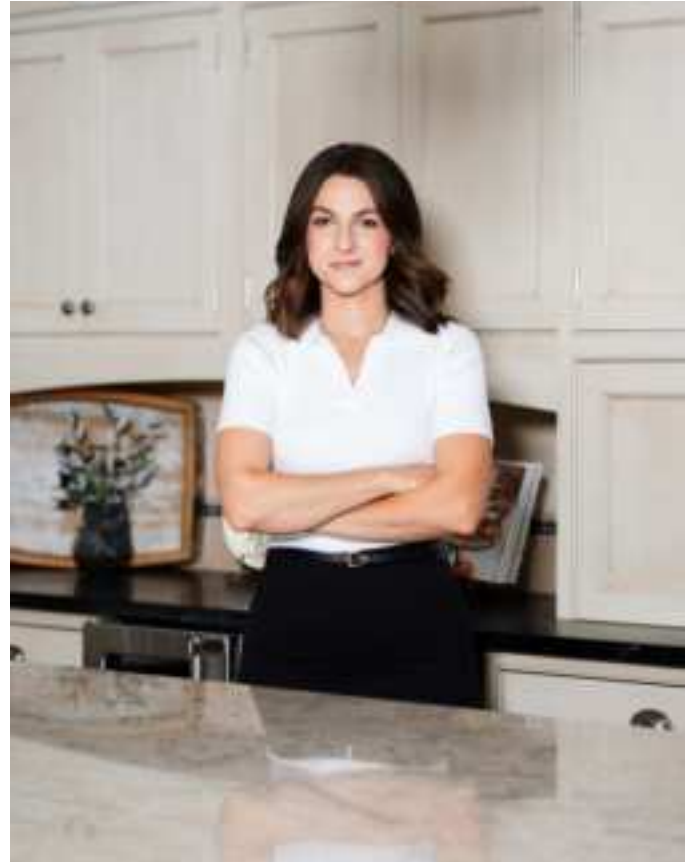
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Amanda

REALTOR






ABOUT ME

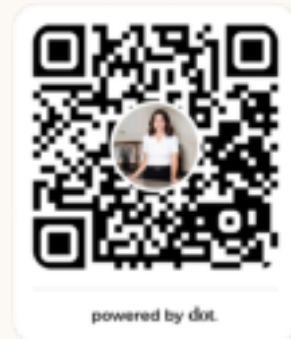


Amanda has a Master's in Mental Health Counseling, which allows her to bring empathy and compassion to the fast-paced real estate industry, guiding families through the journey of finding or selling a home. A Morris County resident since childhood, she offers deep local insight.

Partnering with her husband, Daniel Smith, they create a blend of strong negotiation skills, compassion and expertise. As a mom, counselor, and realtor, Amanda balances her roles to make sure all clients are met with patience and dedication every step of the way.

Contact information

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Why should you WORK WITH US?



Choosing the right team matters.

When you choose Smith Realty Team, you get more than agents, you gain trusted partners who are here to guide you every step of the way.

- **Full-Service Support:** From first-time buyers to investors, relocations, or luxury purchases, we have the expertise to guide every type of buyer.
- **Clear & Consistent Communication:** You'll always know what's happening, what comes next, and where we are in the process.
- **Compassionate Guidance:** We understand buying a home is both exciting and stressful. Our balance of care and strategy helps keep you grounded.
- **Skilled Negotiation:** We advocate wholeheartedly for your best interests while maintaining a collaborative approach that gets deals done.
- **Trusted Network:** Access to our preferred lenders, inspectors, contractors, and moving professionals to make the process smoother.
- **Step-by-Step Process:** We'll provide checklists, resources, and guidance at every stage so nothing feels overwhelming.
- **Client-First Philosophy:** Your goals are our priority, and we measure success by your confidence and satisfaction, not just the sale.

HOME BUYER'S ROADMAP



INITIAL CONSULTATION



LOAN PRE-APPROVAL / POF



PRESENT AN OFFER



START YOUR HOME SEARCH



CONTRACT RENEGOTIATION & ACCEPTANCE



HOME INSPECTIONS



RENEGOTIATE PRICE/REPAIRS



OBTAIN LOAN APPROVAL



TITLE WORK



CLOSE ON YOUR NEW HOME







MOVE INTO YOUR NEW HOME

PRE-BUYING BUYER Checklist

How to Prepare for the home-buying journey




CONSULT YOUR TRUSTED PROFESSIONAL

Your real estate team is your guide, advocate, and partner throughout the home buying journey. In your initial consultation:

-  **Discuss Your Goals:** Share your timeline, desired neighborhoods, home features, and lifestyle priorities so your realtor can tailor the search to your needs.
-  **Understand the Buying Process:** Learn the steps from pre-approval to closing, including how offers, inspections, and negotiations work.
-  **Clarify Representation:** Understand how your realtor will protect your interests, provide guidance, and communicate updates throughout the process.
-  ***Ask Questions:** Bring any concerns or uncertainties. No question is too small, and this sets the tone for a transparent, collaborative relationship.

This step ensures you start your home buying journey informed, confident, and ready to make decisions with a trusted team by your side.

SPEAK WITH YOUR MORTGAGE LENDER OR GATHER PROOF OF FUNDS

-  **Understand Your Loan Options:** Learn about different types of mortgages (conventional, FHA, VA, jumbo) and what fits your financial situation.
-  **Know Your Budget:** A lender will help determine what you can comfortably afford, including down payment, closing costs, and monthly payments.
-  **Get Pre-Approved:** Pre-approval strengthens your position when making an offer and shows sellers you're a serious buyer.

EXCLUSIVE BUYER'S *Agreement*

Exclusive Buyer's Agreement-The basics

REVIEW AND SIGN EXCLUSIVE BUYERS AGREEMENT

The exclusive buyer's agreement is a formal contract now required between a home buyer and their real estate professional(s). It outlines the professional relationship and responsibilities of both parties. The buyer commits to collaborating with the agent exclusively to find and purchase property for a defined period of time and locations. In return the agent commits to providing dedicated services and expertise to help the buyer during the process.

- Guarantees you have a team focused solely on your goals.
- Clarifies roles, responsibilities, compensation and expectations from the start.
- Provides peace of mind and ongoing transparency knowing your interests are represented throughout the process.

How We Support You:

- Explain the agreement in clear, simple terms, no confusing legal jargon.
- Ensure you understand the benefits and how it strengthens your position as a buyer.
- Use it as a springboard for building a personalized home search plan that meets your timeline and needs.



PRE-BUYING BUYER'S Checklist

CREATE YOUR HOME WANTS & NEEDS LIST

Before touring homes, it's important to define what really matters to you. A clear list helps you stay focused, avoid overwhelm, continue with clear goals and make confident decisions in a competitive market.



Start with Your "Needs"

These are your non-negotiables, the features that must be present for a home to truly work for you.

- Location or school district
- Number of bedrooms/bathrooms
- Budget range
- Safety or accessibility features
- Commute time



Then Define Your "Wants"

These are the nice-to-haves, features that would make a home even better, but aren't deal-breakers.

- Updated kitchen or bathrooms
- Home office or flex space
- Large yard or outdoor space
- Finished basement
- Specific design style or finishes



How We Help You:

- Guide you in separating emotional "wants" from functional "needs."
- Keep your goals in mind during showings so you don't get distracted by surface features.
- Adjust and refine your list together as you tour homes and clarify what matters most.

Your perfect home may not have everything on the list, but it should meet your needs, fit your lifestyle, and feel like the right place to call home.



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Starting

YOUR HOME SEARCH

With your goals, budget, and wants & needs list in hand, it's time to begin looking for homes. This is where your vision starts to take shape, and your realtor's guidance becomes invaluable.

How We Help You:

- Identify properties that match your criteria quickly and efficiently.
- Schedule tours and provide insights on each home's value and potential.
- Keep you organized and focused in a fast-moving market.
- Adjust your search as you explore options, helping you refine your priorities.



This is the exciting part, seeing your future home come to life, with a team that keeps you informed, confident, and on track every step of the way.

CRAFTING OF OFFERS

For MAXIMUM SELLER RESPONSE

MARKET INTELLIGENCE

We thoroughly analyze comparable sales, current market trends, and the unique features of each neighborhood to determine a competitive offer. By understanding how similar homes are priced and sold, we help you make an offer that is attractive to sellers while maximizing your investment and minimizing risk.

SPEED & TIMING

In today's fast-moving real estate market, timing is everything. We monitor new listings closely and act quickly to submit offers as soon as a home matches your criteria. Our team coordinates efficiently to ensure deadlines are met, so you don't miss opportunities due to delays or hesitation.

NEGOTIATION SKILLS

Negotiating an offer goes far beyond the initial price. We guide you through multiple-offer situations, counteroffers, and terms adjustments with strategic insight. Our goal is to secure the best possible outcome for you while maintaining a professional, respectful approach that sellers respond to positively.

SELLER PSYCHOLOGY INSIGHT

Every seller has unique motivations, whether it's a need for a fast closing, flexibility in terms, or personal attachment to the home. By understanding these drivers, we craft offers that appeal to both the logical and emotional side of the seller, increasing the likelihood that your offer stands out from the competition.

OFFER PRESENTATION

We carefully structure contingencies, draft personalized cover letters, and organize every document so that your offer looks professional, serious, and thoughtful. This attention to detail signals to sellers that you are a committed buyer and gives you an edge over other offers that may not be presented as strategically.



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Accepted

OFFER

Congratulations! At this stage, your offer has been accepted!

This exciting milestone can also feel overwhelming, but our team is here to assist in finding balance in the excitement and overwhelm. We manage the process, coordinate inspections and appraisals, and keep everything on track so your journey continues smoothly and in your best interest.



Attorney REVIEW

ATTORNEY REVIEW

- During this period, your attorney reviews the contract to ensure your rights and interests are protected.
- They may negotiate changes or add contingencies to clarify terms, giving you peace of mind before the contract becomes binding.
- Our team works closely with your attorney to provide information, answer questions, and keep the process moving efficiently.



UNDER CONTRACT



- After attorney review is complete and the contract is finalized, your home officially goes under contract.
- This phase includes scheduling inspections, appraisals, and coordinating with your lender.
- We continue to guide you through every step, handling deadlines, communications, and any issues that arise to keep the process smooth and stress-free.



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inspections

& APPRAISAL

Once your offer is accepted, the next step is scheduling the home inspection and appraisal. The inspection helps you understand the condition of the home and identify any repairs or concerns, while the appraisal confirms the property's value for your lender.

This stage is all about protecting your investment and our team is here to guide you through each step, answer questions, and help you make informed decisions with confidence.



Inspections 101

Inspection helps to provide a clear picture of the home's current condition. This identifies recommended repairs for safety before moving forward. There's also an opportunity for continued negotiating and repairs with the seller as needed.

STRUCTURE & FOUNDATION

- Checking walls, roof, floors and foundation for stability and any damage.

ELECTRICAL & PLUMBING

- Ensuring wiring, outlets, pipes, and fixtures all function safely.



HEATING, VENTILATION & AIR CONDITIONING

- Assessing efficiency and identifying and maintenance issues.

APPLIANCES AND FIXTURES

- Testing included appliances, water heaters, and other installed systems.

HEALTH, SAFETY & ENVIRONMENTAL

- Looking for issues such as mold, water damage, pest and radon.

HOW WE HELP

- Recommend our trusted, qualified inspectors
- Attend inspections with you to explain findings and answer questions alongside the inspector.
- Help prioritize issues and guide you on next steps, ensuring your interests are protected.



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Closing

& MOVING IN

Closing day is the final step in your home buying journey, it is the moment when ownership officially transfers and the keys are placed in your hands. At the closing table, you'll sign the necessary documents, finalize your loan, and review any last details with your attorney and lender.

Once complete, the home is yours, and it's time to celebrate this exciting milestone.



Moving in is the start of a new chapter, and our team is here to ensure your transition is smooth, stress-free, and filled with excitement as you settle into your new home.

walkthrough CHECKLIST

Before closing, the final walkthrough ensures your new home is in the agreed-upon condition. Use this checklist to guide your visit:

STRUCTURAL & INTERIOR CHECKS

Doors, windows open close and lock properly.
Floors, walls, and ceilings are free of any NEW damage.

PLUMBING

Check faucets, toilets and drains are working correctly.

ELECTRICAL

Lights, outlets, and appliances all function properly.

HEATING AND COOLING

Check these systems are operational.

APPLIANCES AND FIXTURES

All included appliances are present and working appropriately.

REPAIRS AND AGREED UPON ITEMS

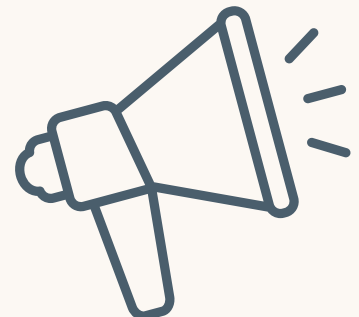
Confirm all seller repairs or updates outlined in the contract have been completed.

Check all personal items and debris have been removed by seller except those agreed upon to stay.

SAFETY AND SECURITY

Test smoke detectors.

Ensure locks, keys and garage openers and security system information are provided if applicable.



WHAT YOU CAN *Expect*

From our first conversation through to closing, we deliver refined real estate experience by blending deep local expertise with a personal, client first approach. We become your trusted partners who are always listening, advocating and putting your needs above the transaction.

WHAT SETS US APART

Trust as Our Foundation: You're treated like family with clear communication, attentive listening, and a commitment to your goals.

Integrity in Every Interaction: We uphold transparency, honesty, and accountability from day one to closing day.

Unmatched Local Expertise: With deep knowledge of New Jersey markets, we guide you confidently so your decisions fit your lifestyle.

OUR PROMISE TO YOU

Ongoing Communication: You'll never be left wondering where things stand, we keep you informed every step of the way.

Education & Guidance: We simplify the process and provide you resources so you understand your options and feel confident in decision making.

Compassion & Care: We balance the face pace of the market with a supportive human approach that puts your needs first.

Full-Service Support: From financing recommendations to inspections and closing, we coordinate the details so the process runs smoothly.

Working with Smith Realty Team means more than buying a home, it means having trusted professionals by your side who care about your journey as much as the destination.



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Financing 101

CONVENTIONAL LOANS

Standard loans not insured by the government, often requiring higher credit scores but offering flexibility and competitive interest rates.

FHA LOANS

Government-backed loans designed for first-time buyers or those with lower down payments and credit scores.

FHA-203(k) Rehabilitation Loan, which allows buyers to finance both the purchase of a home and the cost of renovations/repairs in a single mortgage.

VA LOANS

Available to eligible veterans and active-duty service members, offering benefits like no down payment and favorable terms.

JUMBO LOANS

Loans for higher-priced homes that exceed conventional loan limits, typically requiring strong credit and income.

USDA LOANS

Loans for eligible rural and suburban buyers with low-to-moderate incomes, often offering no down payment options.

HOW WE HELP

Recommend trusted lenders experienced in each loan type.

Guide you through the pre-approval process to strengthen your buying position.

Help you compare options, understand terms, and choose the loan that best fits your goals and budget.

GLOSSARY OF

important REAL ESTATE TERMS

APPRAISAL

An assessment of a property's market value, usually conducted by a licensed appraiser, often required by lenders.

CONTINGENCY

A condition in a contract that must be met for the sale to proceed, such as a home inspection or financing approval.

CLOSING COSTS

Fees and expenses (other than the home price) required to finalize a real estate transaction, including title insurance, attorney fees and taxes.

CONTINGENCY REMOVAL

The point when a buyer waives specific contract contingencies (like inspection or financing) to move toward closing.

CLOSING

The final step in the home buying process when ownership is legally transferred, funds are exchanged, and keys are handed over.

DUAL AGENCY

When a single real estate agent or brokerage represents both the buyer and the seller in the same transaction. Special disclosures and care are required to ensure fairness to both parties.

DOWN PAYMENT

The portion of the home's purchase price that the buyer pays upfront, usually a percentage of the total purchase cost.

ESCROW

A neutral third-party account that holds funds, such as the buyer's deposit, until certain conditions are met.

GLOSSARY OF

important REAL ESTATE TERMS

EARNEST MONEY

A deposit made by the buyer to show good faith when submitting an offer, usually applied to the down payment or closing cost.

HOMEOWNERS ASSOCIATION - HOA

A governing body for certain communities that sets rules and collects fees for shared amenities and maintenance.

INSPECTION

A professional examination of a home's condition, including structure, systems, and safety features, before finalizing the purchase.

OFFER

A formal proposal to purchase a home at a specified price and terms.

PRE-APPROVAL

A lender's preliminary evaluation of a buyer's ability to obtain a mortgage, based on financial documents and credits.

SELLER CONCESSION

When the seller agrees to pay for certain costs on behalf of the buyer, such as closing costs, repairs or upgrades, to make the purchase more affordable or attractive.

TITLE

Legal ownership of a property. Title insurance protects against disputes or defects in ownership.

UNDER CONTRACT

When a seller has accepted a buyer's offer, but the sale is not yet final. Attorney review is concluded, and the home is officially under contract.

usually applied to the down payment or closing cost.

THANK YOU

from us

Thank you for taking the time to read through our Buyer's Guide. We created this resource to help make your home buying journey clearer, less stressful, and more enjoyable. Our team is passionate about walking alongside our clients, offering not just real estate expertise, but support and understanding through every step.

At The Smith Realty Team, we believe that buying a home is more than a transaction, it's a milestone, a new chapter, and a moment worth celebrating.

Whenever you're ready, we'll be here to guide you, answer your questions, and help turn your goals into reality.

Warmly,

Smith Realty Team



SEE WHAT OUR CLIENTS ARE SAYING...

THE HOLLAND'S ★★★★★

They were super responsive and invested in finding us a house we loved right from the start. Their knowledge of real estate and the whole process really showed as they walked us through every step and helped us to see the positive and negative in all the houses we visited. They were very on top of every issue during the closing process and advocated for us throughout the process in what was a very stressful and complicated process. They made sure that we were happy and informed of every step, answering calls and texts 24/7. It's rare to come across someone who is so invested in their clients happiness and truly wants what is right for them. You can't go wrong with The Smiths, we appreciate their help more than they know!

THE TORRES' ★★★★★

We met The Smith's in the process of purchasing our first home. From our very first meeting, we knew we were in good hands. They were incredibly attentive throughout the experience. They made us feel that they appreciated our financial goals in finding the right property for us, and then carefully addressed all the variables that came with that plan. We quickly realized why many realtors might want to avoid fixer-upper properties...but they always made us feel confident and informed about each decision. They made a point to be present at each inspection and walk-thru, solely around our schedule. We also appreciated the constant contact - always available via text or email. What we anticipated to be a very stressful process surprised us in its straightforwardness and simplicity, all thanks to their efforts. We are so thankful to have been aligned with them as first-time homebuyers. Though always the professional in presentation, they treated us as we imagine they would treat family or a close friend. We would work with them again, except we are so happy with our new home as we fix it up that we will not be looking to buy again anytime soon! We felt they were 100% dedicated to us start to finish, despite having many other clients while taking care of us. Absolutely recommend The Smith's if you value patience, knowledge, respect, a positive attitude and personal touch.

KELLY GAZZO ★★★★★

If you are looking for professional, knowledgeable, and supportive realtors, the Smith Reality Team is the way to go. They help you every step of the way and make sure you understand each and every part of the journey of buying or selling a home. They helped me purchase my first home and made me feel confident in the process. They are more than just your realtor, they become your friends who have your best interest in mind. I would highly recommend them for all your home buying/selling/renting needs!



Smith

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CONTACT US

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