



Kimberly Brechka
YOUR DREAM HOME NJ

HOME BUYERS GUIDE

Weichert,
REALTORS®

Kimberly Brechka is a licensed Salesperson with Weichert Realtors, working out of the Corporate Headquarters in Morris Plains. She comes to the real estate business after a successful career as an Emmy Nominated Television Executive and has found that her prior experience has helped her in servicing her client's needs. She is well-regarded in the industry for her attention to detail, professionalism, commitment to personal service and getting people exactly what they want.

She treats EVERY client like a celebrity no matter what their budget is. Through patience, perseverance and knowledge of the marketplace, Kim will help you find the right town and the right home that works for you and your family.

“There is no better feeling than seeing someone unlock the door to their brand new home!”

She proudly represents buyers and sellers in the Morris and Essex County, NJ area.



Kimberly Brechka
YOUR DREAM HOME NJ

Contact:

kbrechka@gmail.com

C: 917-597-1768

O: 973-984-1400

 @yourdreamhomenj

 @kimbyourdreamhomenj

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WHY BUY?



Cost of ownership can be less than renting.



You have control of the property and realize that the acquisition of the home is a capital gain.



As a buyer you have a “forced” savings.



Tax advantages; Property taxes and interest can be itemized for tax deductions.



Personal freedom to redecorate, remodel or make improvements on your terms.



Less rules; no restrictions for pets.



When mortgage payments are made on time, the homeowner can achieve a better credit rating.

HOME BUYING TIMELINE

STEP #1

CONTACT US...START YOUR HOME SEARCH

STEP #2

CHOOSE YOUR LENDER AND GET PRE-APPROVED

STEP #3

WRITE YOUR OFFER, NEGOTIATE YOUR CONTRACT

STEP #4

ATTORNEY REVIEW, INSPECTION, APPRAISAL

STEP #5

FINALIZE THE LOAN PROCESS

STEP #6

WALK THROUGH, CLOSING, GET THE KEYS TO YOUR NEW HOME!



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WHAT ARE YOU LOOKING FOR?

KNOW BEFORE YOU GO....

HOME PRICE

HOME STYLE

(COLONIAL, RANCH, BI-LEVEL, SPLIT, ETC)

SIZE OF THE HOME, SQ FT

OF BEDROOMS

OF BATHROOMS

PROPERTY SIZE, ACRES

LOCATION AND COMMUNITY

SCHOOL DISTRICT

RENOVATIONS NEEDED



FOR A THOROUGH CHECKLIST GO TO:
[HTTPS://WWW.HUD.GOV/BUYING/CHECKLIST.PDF](https://www.hud.gov/buying/checklist.pdf)

CHOOSING A LENDER



WE HAVE SEVERAL GREAT LENDERS OUR CLIENTS HAVE LOVED WORKING WITH. THEY GO ABOVE AND BEYOND AND ENSURE WHEN CLOSING DAY COMES, YOU ARE READY TO GO.

WE'D BE HAPPY TO REFER YOU TO THEM. PLEASE REACH OUT ANY TIME IF YOU NEED ASSISTANCE IDENTIFYING SOMEONE WHO'S RIGHT FOR YOU.

IF YOU HAVE A LENDER, PLEASE FEEL FREE TO USE THEM, THESE ARE ONLY OUR RECOMMENDATIONS.



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WHAT DOES THE LENDER DO?

A lender will gather your information and help determine the price of a home you qualify for.

Loan Pre-qualification Process

Commonly Requested items from your lender:
(They may ask for more or less)

Complete the application process

Sign the credit authorization form

Current pay stub covering the most recent full month

W-2 forms and/or 1099's for the past 2 years

Signed Federal tax returns for the past 2 years

Bank statements for two months

Copy of Drivers License

Copy of SS card

YOU'RE PRE-QUALIFIED... NOW WHAT?

Which Loan is Right For You?

CONVENTIONAL

TYPICALLY 20% DOWN, BUT CAN BE LOWER
(WITH PMI)
THE MOST COMMON TYPE IN THE U.S.

FHA

TYPICALLY 3.5% DOWN
HAS PRIVATE MORTGAGE INSURANCE(PMI)

VA

ZERO DOWN PAYMENT
NO PMI
ONLY FOR VETERANS OR ACTIVE DUTY MILITARY



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TRUSTED VENDORS

HERE ARE SOME PEOPLE THAT PAST CLIENTS HAVE HAD GOOD EXPERIENCES WITH.
PLEASE FEEL FREE TO RESEARCH AND CHOOSE ANYONE YOU FEEL COMFORTABLE
WITH, ON OR OFF THIS LIST.

INSPECTION SPECIALISTS:

PILLAR TO POST

973-889-5306

BRIAN.FINN@PILLARTOPOST.COM

KEN HARTMAN IKENINSPECT.COM

973-610-1031 IKENINSPECT@AOL.COM

SEPTIC INSPECTION:

DANNY WILLIAMS

SUPERIOR SEPTIC INSPECTIONS

201-741-5487

EVERGREEN SEPTIC INSPECTIONS

973-620-1833

ATTORNEYS:

MULVANEY AND HAHN

AMANDA MULVANEY

AMANDAMULVANEYLAW@GMAIL.COM

973-784-3504

ROB ROSEN

RROSEN@ROSENANDROSEN.LAW.COM

ROSEN & ROSEN, LLC

PHONE: 973-361-1200 (EXT. 1)



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YOU FOUND A
HOME
Now What??



**NEGOTIATING THE
CONTRACT**

We write an offer. Terms are accepted or countered.
This continues until all terms are agreed upon.

OFFER ACCEPTED!

WHAT'S NEXT???

AFTER YOUR OFFER IS ACCEPTED YOU MAY BE ASKING YOURSELF, "WHAT COMES NEXT?"

HERE IS A CHECKLIST FOR OUR UPCOMING ACTIVITIES:

First is Attorney Review *Approximately 3 days*
(NJ is an attorney review state)

After Attorney review a home inspection is scheduled. at a time and day that works best for you. I will be there with you that day to answer any questions. The inspection can take approximately 2-3 hours.

Under Contract (home no longer being marketed/shown)

Apply for your mortgage

Call the town Building Department to get any permits obtained on the property. This is a good way to find out if the proper permits were taken out and that there are no open permits that would need final inspection.

Also, it may give you a better history on the home as the current owner may not have all the answers.

Bring forth and negotiate any inspection issues that may arise. Remember, a seller has to provide a safe and sound home.

(Cosmetic issues and such should not be a priority)

Appraisal

Mortgage Commitment

Closing Scheduled!!!

THE INSPECTION PERIOD

Have a professional home inspector check the home. You will pay for each of these services as you go.

- Include Termite Inspection
- Chimney, Septic (If applicable)

Your inspector will be looking for material defects:

Roof, siding, windows, doors, plumbing, electrical, appliances, floors, ceiling, etc.



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FINISHING THE PROCESS

Closing Cost Breakdown:

- Loan Origination Fee
- Application Fees-credit report
- Title Search/Insurance
 - Attorney Fees
 - Escrow Fees
 - Appraisal Fees
- Recording Fees with Mortgage and Deed
 - Misc. Mortgage Costs
 - PMI
- Mansion Tax (if Applicable)
(and more...)

Your lender should be your main resource for this.

**SOME OF THESE COSTS ARE SHARED AND
CAN BE NEGOTIATED WITH YOUR
CONTRACT.**

APPRAISAL

PROCESS

This is simplifying the process, but your realtor and lender can guide you through the process.

The home appraises! Woohoo!

Continue...

The home doesn't appraise...

1. Don't Stress....
2. New negotiations begin
3. 3 scenarios take place:
 - Either the seller comes down to the appraised value
 - The buyer comes up with the difference in cash
 - Both parties negotiate what works best

ALL PARTIES ARE IN AGREEMENT



Now We Wait...

FOR CLOSING DOCUMENTS FROM THE TITLE COMPANY



Rest assured, we are just as excited as you are! We will then schedule a time and location for your closing to take place that is convenient for you.



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The Final Step...

Do a final walk through at the home with your agent BEFORE closing to make sure all inspection requests were met and the home is in the condition it was promised to be left in. (Usually broom swept)

GET THE KEYS TO YOUR NEW HOME



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THANK YOU



I know there are many options for your home buying needs, and I appreciate your trust and loyalty throughout this process. Happy clients, in a happy new home, is what makes me love my job.

A referral is the greatest compliment I can receive. I thank you for sharing my information with your family and friends.



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HERE'S WHAT SOME OF YOUR NEIGHBORS HAD TO SAY ABOUT WORKING WITH KIMBERLY...

4/2018 Stephanie and Eric
Single Family Home in Andover, NJ

I honestly do not have enough kind words to say about Kim! From start to finish (only about a month and a half!) Kim went above and beyond to help us find and get into our dream home. She listened to what we wanted and took the time to show us different options all while keeping what we needed in mind. She has been a joy to work with and helped us sail through this process with ease and confidence. Thank you for all that you have done for us.

1/31/2018 Christian and Stephanie
Single Family home in Oak Ridge, NJ

Kim was incredible from the get go. She listened to what my fiancé and I wanted, showed us homes that fit, and most of all supported us through the whole process. Truly amazing. Would recommend 100000X over.

08/31/2017 – Prem and Sonia
Single Family home in Branchburg, NJ.

We had a great experience working with Kim. She was very professional and active in finding the homes that met our requirements. She is very thorough, skillful and responsive due to which we were able to buy a home in a multiple bid situation. We really trust her because she really looked out for us throughout the entire process. I highly recommend Kim to anyone buying a home.

If you'd like to contact one of our clients directly we'd be happy to share their contact information with you. Just Ask!

10/01/2017 Sophia and Ryan
Single Family home in 2017 in Randolph, NJ

We just closed on our dream first home this week and it would not have been possible without Kim's expertise and proactive approach. Before we even found the house we knew found our ideal realtor. Kim was patient, knowledgeable, and most importantly completely understanding of exactly what we were looking for. There is something so incredibly special about her personality that makes you know she has your best interest in mind and will do whatever it takes to get you that. I'm ecstatic that we are living in our dream home now, but definitely a little sad that the search with Kim has come to an end. She had really made the process fun and enjoyable. Anyone will be lucky to have her as their realtor!

08/07/2017 – Keith and Family
Single Family home in 2017 in Lake Hopatcong, NJ.

Kim was fantastic to work with. I couldn't have asked for a better more responsive agent. She made the process of buying my house so easy. She has a great can do attitude and was always available via email or text to answer any questions. She was able to provide me with great referrals for everything from the attorney to the home inspector. She is a full service agent. I would recommend her to anyone buying a home.

06/19/2017 –Elisa and Family
Single Family home in Rockaway, NJ

I truly enjoyed working with Kim. We hit it off immediately. When I started to search for a rental I had a very difficult time finding a realtor who would work with me. Most realtors would never return my calls. Kim was the complete opposite. She made herself available all the time....whether we spoke through emails, the phone or text. She is very friendly personable and took the time to understand what I wanted and what was right for me and my family. Any time I was feeling discouraged she would tell me "we will find you something, don't worry." It made me feel confident and that I was in good hands and that we were in this together.

04/24/2017 – Julie and Ambo
Single Family home in Chatham, NJ

Kim is warm, very resourceful and highly responsive. She is very quick to sense your needs and find the best option for you. Thank u Kim for helping us find our happy home:)



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09/2018 Staci and Jordon

Bought and sold a Single Family home in Randolph

Kim is beyond amazing! Kim was our realtor for both buying and selling our house! Her professionalism, responsiveness, attention to detail, honesty and overall knowledge put us at ease every step of the way! Not to mention her impeccable design skills which were helpful for both staging and decorating tips for our new home. We were so lucky to have her as our realtor and couldn't imagine having anyone else by our side

8/2018 Heidi and John

Single family home in Chatham, NJ

I would recommend Kim to anyone!! She was extremely responsive and anticipated our needs throughout the process. She has a lot of local knowledge that she leveraged to help us with various aspects of our move. It was a truly awesome experience working with Kim.

6/2018 Jamie and Luis

Single Family home in Oak Ridge

Kim made buying a home such a smooth process. We were first home buyers with zero knowledge. She was patient kind and so helpful. When we wanted to give up she kept our hopes up and taught us to trust the process. We now own our dream home because of her. You NEED someone like her on your side. She is now family to us and we will always be so grateful for everything she did for us.

5/2018 Ryan and Brian

Single Family home in Mendham

Kim is a total pro. She accommodated our quirks and last minute schedule changes. She was responsive and quick to get answers from the sellers' agent to our never-ending list of questions (first-time-buyers!). Our purchase could not have gone smoother, and we would recommend her to anyone.

7/30/2018 Amanda and Endri

Single Family home in Mt Olive

Kim is just the best! She helped my fiancé and I find and buy our perfect first home. Kim graciously accommodated our schedule, showed us countless houses and was always honest with her opinions, which we really appreciated. She is very responsive and was so helpful throughout the whole process. Thank you Kim for being amazing and being so much fun to work with! We would highly recommend Kim to anyone we know!



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