



**NEW JERSEY
REALTORS®**

TIPS FOR BUYERS



A helpful
handout from
your Realtor®

DECIDE ON YOUR NEEDS

Determine what type of property you are looking for and your desired location. Decide what extra factors you'd like, and which are must-haves or just frills.

WORK WITH AN EXPERT

Realtors® provide expertise on market trends, property conditions, and many other aspects of a real estate transaction.

EXAMINE YOUR FINANCES

Many experts recommend spending no more than 28 percent of gross monthly income on a mortgage, property insurance and taxes.

VIEW MORTGAGE OPTIONS

Realtors® often suggest that buyers start the mortgage process before bidding on a home. Often, this means getting pre-qualified for a lending amount.

LOOK AT THE MARKET

The housing markets can vary throughout the state, but your Realtor® can provide data on what's happening in the state and even town you're looking at.