

Home Buyer's
WELCOME
PACKET

www.wickednorthshore.com



01

Presentation

You'll get to know me and my team. Then I'll teach you everything you need to know about the home buying process.

02

Exploration

Once you know what you're looking for in your next home, we can start touring homes together!

03

Negotiation

Once you find your dream home, I'll write a competitive offer so we can turn your dream into a reality.

04

Transaction

Once we enter escrow, I'll give you key contract dates to add to your calendar and keep you updated until we seal the deal.

05

Celebration

Once we officially close on your new home, I'll hand you the keys so we can celebrate and commemorate this special occasion!

06

Evaluation

Tell us how we did! Give us your honest feedback so we can create an even better client experience for you in the future.

07

Communication

Let's keep in touch! We'll reach out to you periodically to check-in, see how you're doing, and see how we can be of service!

HELLO *and* WELCOME

It's not easy being a home buyer in today's market. My goal is to educate on the home buying process and make sure you don't overspend and are protected when purchasing, even in today's seller's market. I am looking forward to helping you find your dream home!

Jeni Lu



Meet Jeni

REALTOR®
BENTLEY'S REAL ESTATE

Hi, I'm Jeni! As a Michigan native, I've had the incredible fortune of moving to this amazing community, and I love it here. I chose the Boston Northshore as my home in 2004, and haven't looked back!



WICKEDNORTHSHORE



WICKEDNORTHSHORE



WICKED NORTHSHORE

I'm a Realtor® with a passion for finding new places to explore in the Boston Northshore. I love working out, hiking with the family, and shopping. I have more shoes than I like to admit!

I started the wickednorthshore.com website because I love living in this area and it's my goal to help promote owning a home in the Boston Northshore and to support other local small businesses in the area.

I want to be your resource for all things real estate related in the Boston Northshore and Southern New Hampshire area!

This packet is meant to be a resource for you to use throughout the transaction. Before our first meeting, please fill out the buyer questionnaire so that I can understand your situation and your thoughts about the perfect home!

I look forward to meeting you and getting started on your home buying journey!

Jeni Lu

781-864-7372

jeni@bentleysrealestate.com

ABOUT US

Meet the Team



TRANSACTION COORDINATOR

Allyson

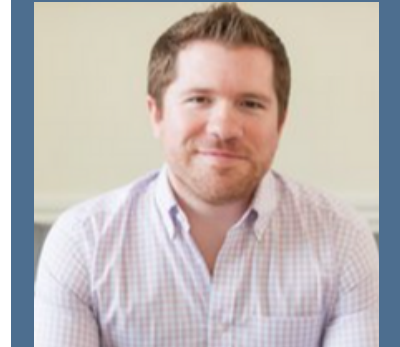
Allyson has over 15 years of experience as a Realtor. She manages the paperwork flow and ensures deadlines are never missed. She's a rock star at what she does.



STAGER

Janet

Janet has an excellent eye for design. She is familiar with what attracts home buyers to Boston's Northshore and Southern New Hampshire area.



BRAND MANAGER

Adam

Adam manages many aspects of digital marketing for our home listings on various social media platforms, along with Newburyport.com.

BUYER

Questionnaire

Where do you want to buy property?

Is there a specific school district you prefer?

What style of home do you prefer?

What are your must-haves?

BUYER

Questionnaire

<i>How soon do you want to be in your new home?</i>	<input type="text"/>
<i>How many children do you have?</i>	<input type="text"/>
<i>How many pets do you have?</i>	<input type="text"/>
<i>Are you a first-time home buyer?</i>	<input type="text"/>
<i>Do you have a home to sell?</i>	<input type="text"/>
<i>If you're in a lease, when does it expire?</i>	<input type="text"/>
<i>Are you interested in buying new construction?</i>	<input type="text"/>
<i>What amount have you been pre-approved for?</i>	<input type="text"/>
<i>Do you prefer a single-story?</i>	<input type="text"/>
<i>How many bedrooms do you prefer?</i>	<input type="text"/>
<i>How many bathrooms do you prefer?</i>	<input type="text"/>
<i>How many square feet do you prefer for the home?</i>	<input type="text"/>
<i>How many square feet do you prefer for the lot?</i>	<input type="text"/>
<i>Would you buy a home without a pool?</i>	<input type="text"/>
<i>How many garage spaces do you prefer?</i>	<input type="text"/>
<i>Do you prefer to be in an HOA?</i>	<input type="text"/>
<i>Do you need a designated home office?</i>	<input type="text"/>

Transaction Timeline

OFFER ACCEPTED

DAY 01

EARNEST MONEY DUE

DAY 02

INSPECTION + REPAIR REQUESTS

DAY 4-7

PURCHASE & SALE SIGNING

DAY 7-10

APPRAISAL

DAY 20

CONTINGENCY REMOVAL

DAY 25-40

CLOSE

DAY 30 - 45



WICKED NORTHSHORE - JENI LU

Client Testimonial



Jeni Lu was the answer to our prayers! After working with several realtors who didn't seem to care or have the know-how to make a competitive offer, Jeni came through for us and got us into the home of our dreams. She's a real person, and her empathy, kindness, and genuine investment in our success was clear from Day 1. She was honest with us, was incredibly responsive, and always went the extra mile to make sure we could see any home we were interested in right away so we could maximize time and be as competitive as possible.

We had almost given up hope that we'd be able to find a home in this crazy market, and then Jeni made it happen! We are so grateful to her for all of her hard work, professionalism, and savvy. Her documentation was always flawless, her response time incredibly quick, and to top it all off, she made the process fun for us. Jeni really has a passion for working with first time home buyers and helping to make their dreams come true – she definitely did that for us and we'll always be grateful!

Peter & Delia

WICKED NORTHSHORE - JENI LU

Client Testimonials



★★★★★

Lauren said...

My husband, CJay, and I loved working with Jeni. I would recommend Jeni to any buyer looking for a realtor, but especially to any first-time home buyer. Jeni has so much patience, knowledge, and dedication. As first time buyers, we had (literally) hundreds of questions for Jeni, all of which she responded to at lightning speed and without sparing a detail. Jeni was so responsive, CJay and I often joked that we felt as if we were her only clients.



★★★★★

Patricia said...

Jeni was just a pleasure to work with. She had answers to questions we did not ask as well as answering questions before we asked. She was with us every step of the way and she followed through with the builder and placed us in contact with a great lender. She made this experience pain free and so simple. If we ever purchase another property we will only work with Jeni.

BENEFITS OF

Homeownership

Tax Savings

The government incentivizes homeownership by providing tax deductions to homeowners.

BENEFIT #1

Equity

Unlike renting, when you pay down your mortgage, you build equity that can be transferred when you move.

BENEFIT #2

Stability

Stay longer, get to know your neighbors and get involved in your local community.

BENEFIT #3

Appreciation

Home values have a history of increasing over time. The longer you stay, the more value you build.

BENEFIT #4

Credit History

Every month, when you pay your mortgage, you're strengthening your credit history.

BENEFIT #5

Happiness

Pride of ownership is unmatched. When you own, you can decorate, renovate, and appreciate the home.

BENEFIT #6

TRUSTED

Vendors

Here are some of my most trusted vendors who can help you during the home buying process.

Lender

Patty Gabriel
Draper & Kramer Mortgage
978-423-3006
patty.gabriel@dkmortgage.com

Attorney

Denise Parry
Parry Title Company
978-423-6759
denise@parrylawandtitle.com

Lender

Matt Tran
Total Mortgage
978-973-8311
mtran@totalmortgage.com

Attorney

Rob Ciampitti
Liberty Law & Title
978-609-0181
rob@libertylawma.com

Home Inspector

RJ Home Inspections
978-519-7722
rjhomeinspection.com

Home Inspector

Hilltop Home Inspections
978-500-1211
kevin@hilltophi.com

REAL ESTATE GLOSSARY

ADJUSTABLE-RATE MORTGAGE (ARM)

The interest rate is tied to a financial index making the monthly mortgage payment go up or down.

ANNUAL PERCENTAGE RATE (APR)

The percent of interest that will be charged on a home loan.

APPRAISAL

An estimated value of the property, usually completed by a qualified 3rd party, such as a bank.

BALLOON MORTGAGE

A long-term mortgage loan that starts small but has a large payment due at maturity.

CLOSING

This is the final meeting where the buyer and seller sign the necessary paperwork, complete the transaction, and transfer possession of the property.

CLOSING COSTS

Expenses associated with the transaction other than that of the actual cost of the home.

CLOSING DISCLOSURE

A form that provides the final details about the loan, such as loan terms, projected monthly payments, and fees.

COLLATERAL

Something of value that is held to ensure repayment of a mortgage or loan.

COMMISSION

A percent of the sale price of the home that is paid to both the buyer's agent and the listing agent.

COMPARABLES

A list of homes in the area that have recently sold.

CONTINGENCIES

Conditions that must be met to close escrow.

COUNTEROFFER

The response from the seller in regards to an offer.

DEBT TO INCOME RATIO

A lender will look at a borrower's debt compared to income to determine the amount of loan they are eligible for and if they can repay their debt plus the home loan.

DOWN PAYMENT

A percent of the cost of the property that is paid upfront as a part of the loan.

EARNEST MONEY DEPOSIT

The deposit made from the buyer to the seller when submitting an offer.

ESCROW

Money held by a third party.

EQUITY

The difference in the market value of a home versus what is owed on the home.

FHA

A mortgage that is financed through a private lender and insured by the Federal Housing Administration, often requiring a lower down payment and income to qualify.

FIXED-RATE

The interest rate will remain the same for the entire life of the mortgage.

HOA FEE

A monthly maintenance fee levied by certain housing communities.

HOME EQUITY LINE OF CREDIT (HELOC)

A loan or line of credit that is determined based on the equity or home's value after subtracting the loans owed.

HOME INSPECTION

When a professional inspects the seller's home for issues, then creates a report for the buyer to review.

HOME WARRANTY PLAN

An annual service that covers the cost of repairs or replacements to items covered in the plan - like stoves, washer/dryers, etc.

HYBRID

A loan that starts with a fixed-rate period then converts to an adjustable-rate.

MORTGAGE INSURANCE

Insurance that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

MORTGAGE NOTE

A promise to pay a sum of money during a specific term that is secured by a mortgage.

MULTIPLE LISTING SERVICE (MLS)

The national list of real estate properties that are available for sale.

PRE-APPROVAL

When a bank approves the creditworthiness of a potential homebuyer.

PRE-QUALIFICATION

When a bank calculates an estimated monthly payment for a potential homebuyer.

PRINCIPAL

The amount of the loan, less the interest.

PROPERTY TAXES

These are the taxes that are enforced by the city, town, county, and state government entities.

REO

Real estate owned properties or foreclosed properties currently owned by a bank.

REVERSE MORTGAGE

Allows seniors to convert the equity in their home to cash.

SHORT SALE

When the seller's lender is willing to accept an offer and allows the sale to be completed for an amount less than the mortgage.

TITLE

A legal document proving ownership of the property.

UNDERWRITING

When a potential home buyer is evaluated for their financial ability to obtain and repay a loan.

VA LOAN

Loans administered by the Department of Veteran Affairs that are given to Americans who have served in the armed forces.

BUYER FEEDBACK

Questionnaire

NAME:

How likely are you to refer us to a friend?

1 2 3 4 5

How was your overall client experience?

1 2 3 4 5

How well did we know the community?

1 2 3 4 5

How well did we negotiate the contract?

1 2 3 4 5

How well did we anticipate roadblocks?

1 2 3 4 5

How well did we communicate during escrow?

1 2 3 4 5

Additional feedback:

REFERRAL



Wonderful people tend to know other wonderful people...

...If you happen to know anyone as wonderful as you, who's thinking about making a move, I'd love to be of service.

Please feel free to pass along my contact info anytime.

THANK YOU!

REQUESTS



THANK *You!*

If we haven't met yet, let's schedule some time to meet - either on Zoom or in person! I am looking forward to helping you with your home search!

Jeni Lu
781-864-7372

jeni@bentleysrealestate.com
wickednorthshore.com

Thank You

Thank You!