

NEXTMOVE[®]

DELAWARE VALLEY

kw | sports + entertainment[™]

FINDING YOUR HOME BUYERS GUIDE

kw WILMINGTON
KELLERWILLIAMS.

*"Make your Next Move,
your Best Move"*

Jim Arcidiacono
Realtor[®]

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Visit My Website



@nextmovejim



Jim Arcidiacono is the proud father of two daughters, a devoted husband, loves coaching softball, a lifelong sports and music fan, and has over 20 years in the customer service industry.

The secret of Jim's success is his firsthand knowledge of his clients' specific situations. One of his favorite things about his job is the real bonds that form between him and the people he works for. After all, his goal is to become all of his clients' realtor for life.

Jim considers himself lucky to be a member of the Keller-Williams Sports and Entertainment Real Estate division and was recently named their Regional Ambassador. Working in this exclusive sector of real estate combines his passion for Philadelphia Sports teams (Go Eagles! Go Phillies!) with his passion for giving his local and celebrity clients the tailor-made service they deserve for their specific home-buying needs.

Named Keller-Williams' "Rookie of the Year" in 2019, Jim's accolades and accomplishments continue to grow. Not only is he licensed in 3 states, Pennsylvania, Delaware, and Maryland, but he was named a Top 20% Agent and Member of the Agent Leadership Council in 2021 and 2022. Jim has been named Best of Delaware 2 years running (2021 & 2022) Of course, none of these accolades mean anything to Jim without the clients he helps and the lives he changes by finding his clients their dream homes.

Jim's tireless work ethic and attention to detail provides all of his clients with the individualized experience needed to sell your home for top dollar, or simply to find your dream home.

No matter what your goals are, Jim is here for you, and looks forward to helping you achieve all of your real estate dreams together.



"Make your Next Move. your Best Move"



Keller Williams Realty is the world's largest real estate franchise by agent count with more than 1,100 offices and 200,000 associates (and growing). For the first time ever, a real estate company of this scale has placed an emphasis on and devoted resources to serving an upper echelon of clientele: the sports and entertainment industry.

With the backing of a real estate industry titan like Keller Williams and the combined resources, experience, and connections of over 1,000 hyperlocal agents, KWSE guarantees consistent white-glove service in any market or location.



Representation of a dynamic real estate portfolio requires discretion and specific expertise. I am constantly evolving through masterminds with fellow KWSE Agents and building consistent best practices.

I maintain a reputation as an individual force among my peers and add value as an influential member of the community through my hyperlocal expertise and resources. I abide by the KWSE Agent philosophy: be service-driven and set high standards as the expectation.

NEXT MOVE IS A PREMIER NETWORK OF VETTED REAL ESTATE PROFESSIONALS WHO SPECIALIZE IN RELOCATION AND PRIORITIZE DILIGENT, TOP-TIER SERVICE.

Forbes

The Washington Post

WASHINGTONIAN

realtor.com

WASHINGTON BUSINESS JOURNAL

NEXTMOVE

The Next Move Network® is a powerful collaborative of licensed luxury REALTORS® who collectively manage the full lifecycle of the unique real estate of the private client. Each affiliate draws on the Network's wealth of hyperlocal real estate expertise, branding, education, and referral opportunities connected throughout 100+ domestic and international markets. Whether in need of a lease, multi-unit investment, or primary residential sale, Next Move Network® clients are guaranteed to experience customer service of unmatched quality and bespoke service within the Real Estate industry.

Through a culture of collaboration and performance, the Next Move Network® strives to leverage the power of our Sphere of Influence to deliver the market knowledge and resources advising our clients to buy, sell, rent and invest in real estate wisely. When you choose to work with Next Move Network®, you also have access to our extensive vendor partners to coordinate packing and moving, contractor maintenance and repairs, furniture rental and staging, and many other niche concierge services.

We look forward to connecting with you!



OUR NETWORK SPECIALIZES IN:

- PRIMARY RESIDENCES (LISTING AND BUYING)
- SECONDARY RESIDENCES (VACATION, PIED-A-TERRE)
- INVESTMENT RESIDENCES (AIRBNB AND INCOME-PRODUCING)
- COMMERCIAL AND MULTI-FAMILY
- LAND

"A white glove approach to service"

NEXTMOVE MILITARY

Next Move Military is a nationally-recognized network of vetted and qualified licensed REALTORS®.



WE SERVE THOSE WHO HAVE SERVED US!

"Our goal is to ensure every service member that wants to buy or sell a home is supported by agents who understand the unique circumstances and processes military clientele encounter."

- Clinton Jordan | Director, Next Move Military

With vetted agents around the country, Next Move Military will be able to connect you with an experienced, military-affiliated REALTOR® for your next real estate transaction. These agents will walk you through every step of selling or purchasing your home, while connecting you with the best lenders, inspectors, and other real estate professionals.

NEXTMOVE  MILITARY MEMBERS ARE EXPERTS IN:

★ REAL ESTATE: BUY / SELL

★ PCS / RELOCATION

★ VA FINANCING



Next Move Military is a powerful team of highly experienced and vetted, military focused, real estate professionals who work together on a local and national level to protect and help our Veterans.



Next Move Military Realtors are experts in the relocation process. They know the struggles, stressors, timelines of a PCS, and specialize in how to navigate every angle of the relocation process.



Next Move Military Realtors have a wealth of information about the VA loan process. Our team works directly with Lenders that specialize in VA loans. The team you have working for you always matters!

Communal collaboration has always been vital to Next Move Military's core values in ensuring accountability, quality assurance, and daily correspondence to oversee complex coordination of cross-country relocations and real estate portfolios.



NEXTMOVE
DELAWARE VALLEY

kww WILMINGTON
KELLERWILLIAMS®

BUYERS' INTERVIEW

LET'S GET TO KNOW YOUR NEEDS

CONTACT INFO

Buyer #1

Buyer #2

Full Legal Names: _____

Email Addresses: _____

Phone Numbers: _____

Address: _____

City: _____ State: _____ Zip: _____

Lender: _____ Budget: _____ Pre-Approved? (Y/N): _____

DESIRED HOME DETAILS



Single Story



Two Story



Condo/Townhome

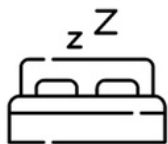


Land



Other

Number Of Bedrooms:



1 Bedroom

2 Bedrooms

3 Bedrooms

4 Bedrooms

5+ Bedrooms

Number of Bathrooms:



1 Bathroom

1.5 Bathrooms

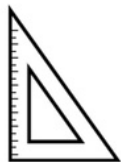
2 Bathrooms

2.5 Bathrooms

3 Bathrooms

4+ Bathrooms

Square Feet



< 1,000

1,000 - 1,500

1,501 - 2,000

2,001 - 2,500

2,501 - 3,000

3,000+

Parking Spaces:



Off Street

1 Space

2 Spaces

3 Spaces

4 Spaces

5+ Spaces



Neighborhoods/Community Features: _____

Do You Have a Preferred Floorplan?: _____

Property Condition (Move In Ready v.s. Fixer Upper): _____

TOP 5 LIST OF "MUST HAVES"

Buyer #1

Buyer #2

1. _____

1. _____

2. _____

2. _____

3. _____

3. _____

4. _____

4. _____

5. _____

5. _____

What Are Things You Like and Dislike About Your Current Home?: _____

Have You Bought a Home Before? If so, what did you like, dislike or would change?:

Are You Familiar With How Real Estate Works Locally? _____

Is there anything else you think I need to know? Any questions for me?: _____

LOCATION DETAILS

ADD AN **"H"** WHERE YOU LIVE NOW

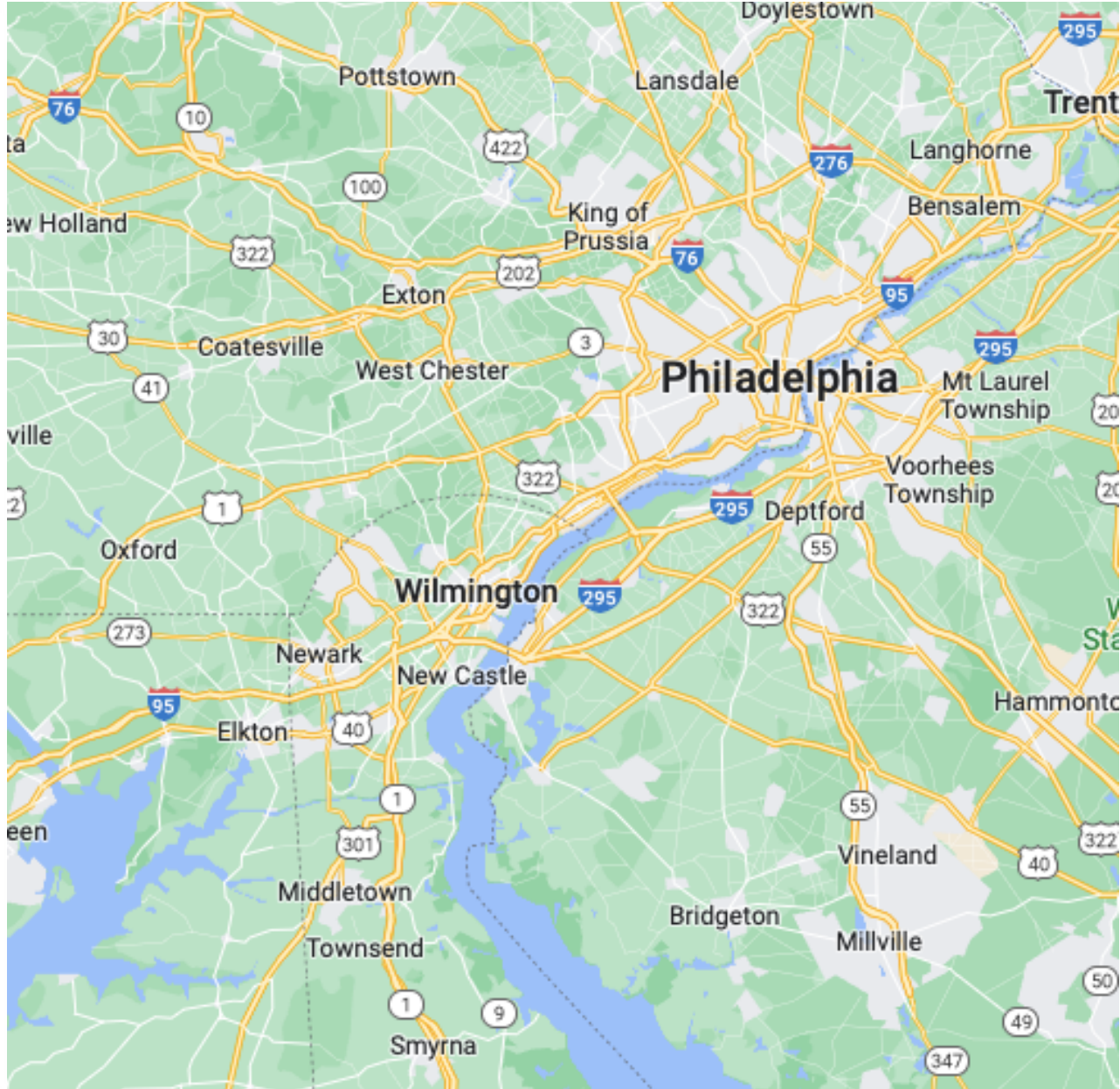
ADD AN **"O"** WHERE YOU WORK

ADD AN **"X"** WHERE YOU WANT TO LIVE

ADD AN **"F"** WHERE YOUR FRIENDS LIVE

ADD AN **"P"** WHERE YOU SOCIALIZE

ADD AN **"!"** FOR IMPORTANT LOCATIONS



ADDITIONAL NOTES

HOME BUYING TIMELINE

STEP 1

FIND YOUR REAL ESTATE AGENT



STEP 2

CHOOSE A LENDER
GET PRE-QUALIFIED

STEP 3

FIND YOUR DREAM HOME
AND WRITE AN OFFER

STEP 4

ONCE OFFER IS
ACCEPTED, EARNEST
MONEY IS DUE

STEP 5

DUE DILIGENCE PERIOD
(HOME INSPECTIONS, SCHEDULE
APPRAISAL, READ HOA DOCS, ETC.)

STEP 6

SELLER WILL STATE WHAT
THEY ARE WILLING TO FIX
IN THEIR INSPECTION
RESOLUTION

STEP 7

GET "CLEAR TO CLOSE"
FROM YOUR LENDER

STEP 8

SCHEDULE MOVERS
FOR THE BIG DAY

STEP 9

FINAL WALKTHROUGH
- INSPECT ITEMS
FIXED BY THE SELLER

STEP 10

CLOSING DAY AT THE TITLE COMPANY
- PROVIDE CERTIFIED FUNDS

CONGRATULATIONS, YOU ARE A HOMEOWNER

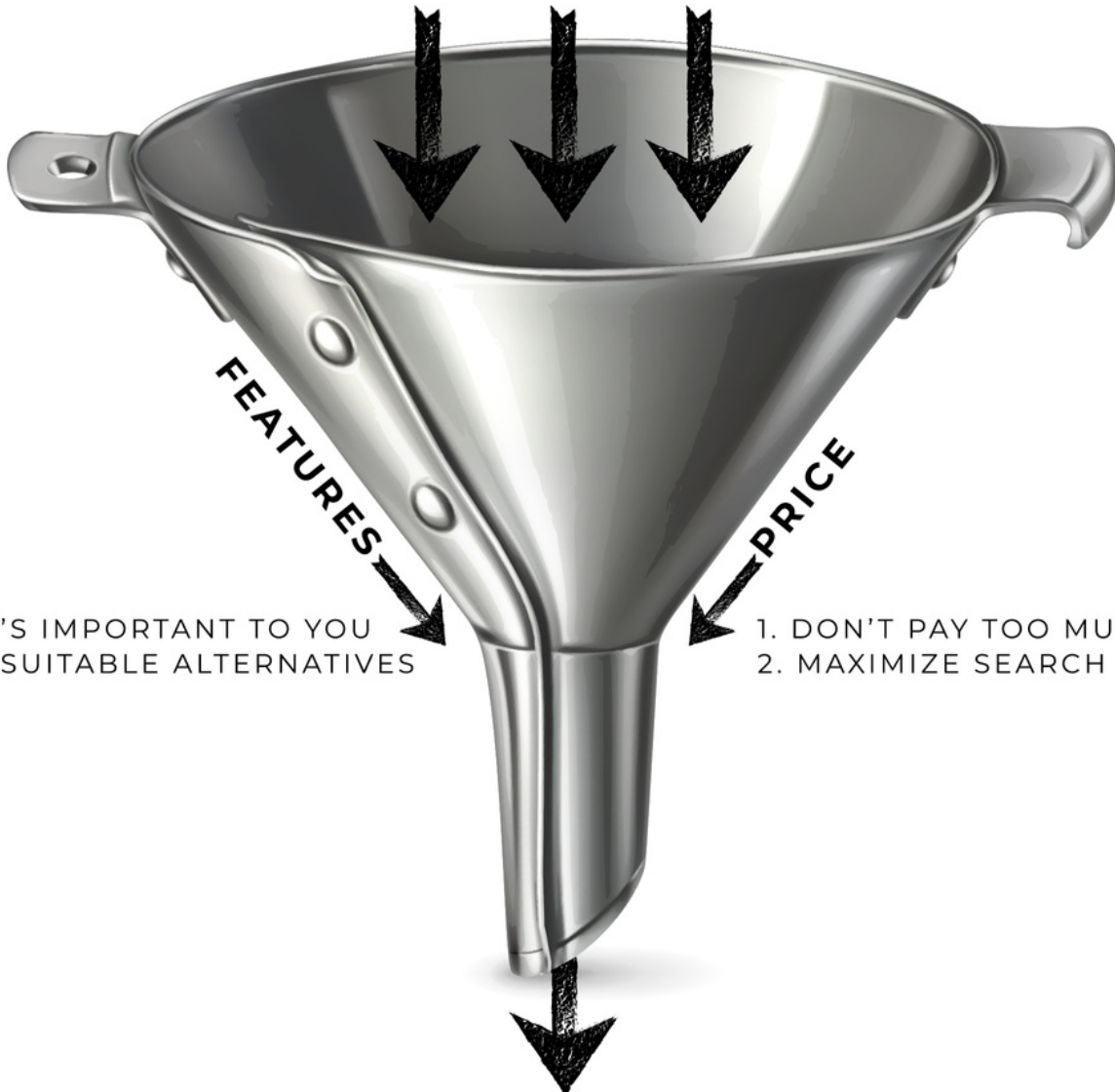
THE SEARCH FUNNEL

LET'S GET STARTED

5000+ HOMES IN THE MLS



• NEW CONSTRUCTION • ONLINE WEBSITES • FOR SALE BY OWNER



- 1. WHAT'S IMPORTANT TO YOU
- 2. FIND SUITABLE ALTERNATIVES

- 1. DON'T PAY TOO MUCH
- 2. MAXIMIZE SEARCH CRITERIA

YOUR TOP 3



LET'S SCHEDULE SOME SHOWINGS

HOME BUYING FEES

FEES YOU CAN EXPECT TO PAY DURING THE BUYING PROCESS

OUT OF POCKET

EARNEST MONEY

(VARIES, 1.5% OF PURCHASE PRICE)
(CREDITED TO YOU AT CLOSING)

GENERAL INSPECTION COSTS

(Varies, \$350-\$850)



PAID AT CLOSING

APPRAISAL

(VARIES, \$500-\$800)
(ORDERED AFTER INSPECTION)

TRANSACTION FEE
(VARIES, \$269-\$499)

DOWN PAYMENT

(VARIES, TALK TO YOUR
MORTGAGE BROKER)

LOAN CLOSING COSTS

(VARIES, 2%-4%)

CASH PURCHASES

(TITLE FEES, VARY)

GET A HOME INSPECTION

FOR YOUR SAFETY AND PEACE OF MIND

WHY A BUYER NEEDS A HOME INSPECTION

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction and mechanical systems
- Identify items that need to be repaired or replaced.
- Estimate the remaining useful life of the major systems, equipment, structure and finishes.

APPRAISALS ARE DIFFERENT FROM HOME INSPECTIONS

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- Estimate the market value of a house.
- Make sure that the house meets FHA minimum property standards/ requirements.
- Make sure that the property is marketable.

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector.

BE AN INFORMED BUYER



A home inspector is a "generalist" and is knowledgeable across multiple fields. If you're concerned about a specific issue, you may want to hire specialist to look at areas like the sewer, roof, HVAC, plumbing, foundation, etc.

RADON GAS TESTING

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-767-7236. If you decide to test for radon, be sure you or the seller does so before signing your contract, if it states the sale of the home depends on your satisfaction with the results of the radon test.

LEAD BASED PAINT DISCLOSURE

If the home you are considering was built before 1978, it is much more likely to contain lead-based paint. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When it is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood. There are numerous other negative affects of lead based paint. You may want to consider a test for lead-based paint. For more health information, search on Hud.gov.

FHA DOES NOT GUARANTEE THE VALUE/CONDITION OF YOUR NEW HOME

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs and they can't buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

ASK QUESTIONS ON YOUR HOME INSPECTION



1. Ask exactly what the inspector does or does not inspect.
2. Ask why scientific instruments are used such as moist detectors, combustible gas detectors and electromagnetic detectors.
3. Ask about the inspector's professional or organization affiliations, memberships or education level.
4. Ask how many inspections the inspector has conducted and whether the inspector works full time.
5. Ask what type of report is submitted whether a check-off list or a detailed narrative.
6. Ask what type of insurance the inspector has including liability, errors and omissions.
7. Ask whether the inspector is involved in another business such as home repair that might represent a conflict of interest.

BASICS OF FINANCING

TERMINOLOGY USED IN THE MORTGAGE WORLD

P = PRINCIPLE

The balance on your loan apart from the interest.

T = TAXES

The property tax payment on your home in monthly increments.

WHAT IS A MORTGAGE?

A mortgage is a loan that a bank or mortgage lender gives you to help finance the purchase of a house. Typically paid in monthly increments and made of four parts known as...

P.I.T.I.

I = INTEREST

The interest paid on the life of your loan in monthly increments.

I = INSURANCE

Referred to as hazard or homeowners insurance, this protects your home and certain possessions. It can protect you from liability claims or lawsuits for accidents on your property.

The components of **P.I.T.I.** will make up your main home expenses each month. You will also need to factor in the following possible monthly costs when estimating your budget.

PRIVATE MORTGAGE INSURANCE (PMI)

PMI is a form of insurance required when a home buyer takes out a conventional mortgage loan for more than 80% of the home's total value. The added insurance protects the lender against loss if the borrower defaults on the loan.

MONTHLY MORTGAGE INSURANCE

Homeowners with a Federal Housing Administration (FHA) loan, which only calls for a 3.5% minimum down payment, are required to pay monthly mortgage insurance even if they make a larger down payment.

HOMEOWNERS ASSOCIATION FEES (HOAS)

An HOA is an organization that enforces covenants and rules for the community and maintains shared property such as open spaces, parks and community pools. If you buy a home in a community with a homeowners association, you will become a member of that HOA, and will become responsible for any HOA fees.

ADDITIONAL TAXES

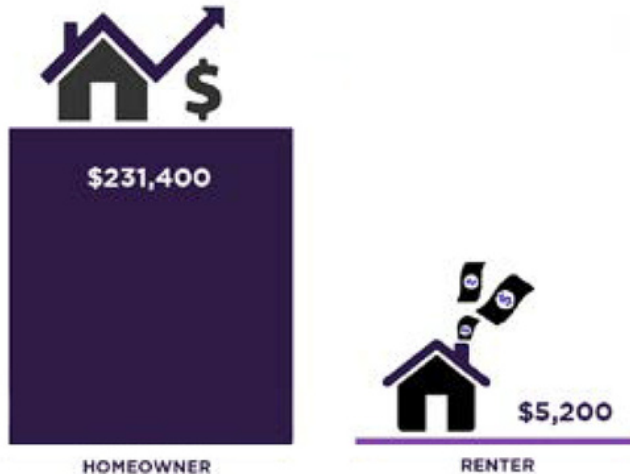
Check to see if the home you want to buy is located in a special district, sometimes called a Community Facilities District (CFD). Property owners in these districts pay additional taxes to fund public improvements such as schools, parks and roads.

IMPROVING NET WORTH

NET WORTH FOR OWNERS IS HIGHER THAN RENTERS

Buying is generally more affordable and less expensive than renting. In addition, research by the Federal Reserve found that home owners accumulate 45x more net worth than renters over their lifetime.

AN AMERICAN FAMILY'S NET WORTH



Data Source: Federal Reserve Survey of Consumer Finances 2013-2016

It's still a very good idea to buy vs. rent.

1ST TIME BUYERS

If you buy a home today vs. next year, you may see over \$150,000 in wealth creation in ten years!

ASSUMPTIONS

Buy now

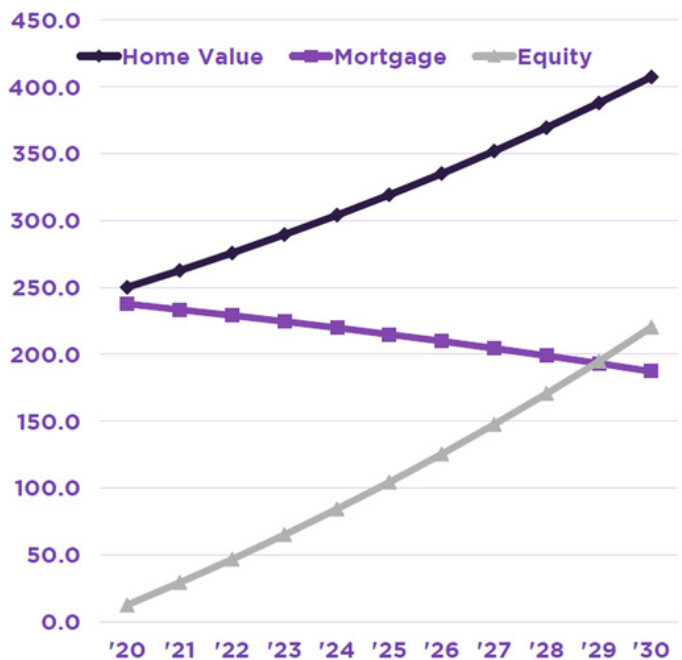
- Purchase price: \$250,000
- Down payment %: 5%
- Down payment \$: \$12,500
- Rate: 4.0%
- Amortization: 30 years
- Payment: \$1,134
- Appreciation %: 5% per year
- Appreciation \$: \$157,000
- Loan pay down: \$ 50,000
- Simple ROI*: 1256%

Wait 12 months ("watch market")

- Assume mortgage rates +0.5%
- Assume home appreciation +5%
- Payment beginning next year: \$1,263
- Payment change: +11%

Data Source: BankRate.com
*This does not include approximately \$93k paid in interest over first 10yrs.

PROJECTED HOME CHANGE IN VALUE



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Thank You!

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