

Real

*Buying in  
New Jersey*



# Meet The Realtor

Beatrice Caraballo is a Bilingual prominent real estate agent based in New Jersey, currently serving as a NJ REALTOR® Sales Associate with REAL Broker, LLC. She specializes in residential sales and relocations.

She is a Certified Expert Listing Agent (CLEA), Certified Buyers Agent (CBA), Certified Real Estate Negotiator (CREN), Certified Business Development Agent (CBDA) and Certified Open House Host.

She has 6 years of experience and is known for her interpersonal skills, client relationship building and going beyond the scope of her responsibilities.

In 2023, she was recognized by Apple News as a Top 10 Real Estate Agents.

In 2024, she joined the Seven Figure Society and the Million Dollar Club, achieving sales totaling over \$3.56 million. She is a recipient of the Distinguished Sales Club and Circle of Excellence Bronze Level honors.

In 2025, she was recognized by the National Association of Hispanic Real Estate Professionals (NAHREP) as one of the Top 250 Agents in South Jersey. She was also recognized by NEXUS for her sales in the 4<sup>th</sup> quarter for the Superstar Superior Performer.



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## Why Hire Beatrice?



While Beatrice is a prominent leader and advocate within the Hispanic community, she is very much a general market relocation expert. Her "Hispanic-focus" is a specialty and a value-add, but it is not a limitation of her business.

As of April 6, 2026, she has officially transitioned her business to Real Broker, LLC, specifically to leverage their broader national network for out-of-state movers of all backgrounds.

**A Multi-Faceted Client Base:** Her recent sales and testimonials reflect a diverse range of clients and property types across South Jersey:

**Diverse Geographic Reach:** Her 2025–2026 transaction history includes homes in Runnemede, Sicklerville, Maple Shade, Berlin, Pennsauken, Camden and Beverly. These are varied suburban markets that attract a wide demographic of first-time buyers and commuters.

**The "Out-of-State" Specialist:** A significant portion of her testimonials comes from non-Hispanic clients moving specifically for work or life changes. For example, she recently handled a high-pressure work transfer for a client moving from New York to New Jersey on a tight deadline.

**The "Come on Home" Effect:** Her activity isn't tied to a single zip code because her relocation-focused branding attracts out-of-state buyers who are often open to various towns. She "town-hops" based on where she finds the best value for her buyers.

Real Brokerage (often referred to as Real) has rapidly become one of the most talked-about firms in the industry, specifically for agents looking for a "cloud-based" alternative to the traditional franchise model.

In 2026, they are essentially the primary competitor to Keller Williams and eXp Realty for agents who prioritize technology, lower overhead, and multiple revenue streams. In 2026, the following teams and agents are the primary power players within Real's South Jersey network.

**The Ciccone Group:** Led by Kevin Ciccone out of Turnersville (Gloucester County). Kevin is a veteran in the region with decades of experience who moved his high-volume business to Real to leverage their tech platform. His team is a dominant force in the Washington Township and Deptford markets.

# Come on Home to New Jersey



New Jersey is divided into three different regions, each with its own culture, geography and diverse communities. There are 565 municipalities in New Jersey. New Jersey's prime location within the Tri-State Delaware Valley Region and proximity to major cities like New York City and Philadelphia make this the best state to live.

## The Most Preferred Hot Spots

Out-of-state movers are primarily targeting "hub" towns that offer top-tier schools and easy access to Philadelphia.

- Cherry Hill (Camden County): Often cited as the #1 destination for out-of-state relocations in South Jersey. Its appeal lies in its "A-rated" school districts, diverse housing options, and the 15-minute commute to Center City Philadelphia.
- Haddonfield & Moorestown: These remain the "gold standard" for those coming from high-cost areas like North Jersey or New York. They offer a historic, walkable "main street" aesthetic and high property values that hold steady even in shifting markets.
- Glassboro (Gloucester County): Surprisingly, Glassboro has seen some of the highest percentage growth in the region (over 3%). This is driven by significant redevelopment and the expansion of Rowan University, attracting younger professionals and academic staff.
- The "Shore Spillover" (Atlantic City-Hammonton Metro): Recent 2025-2026 data shows a net gain in the Atlantic City/Hammonton area. Unlike the western parts of the state that lost residents, these coastal-adjacent communities are absorbing "lifestyle movers" looking for more space and air.
- Mount Laurel & Marlton: These are high-demand "commuter favorites" for their modern construction and ease of access to the NJ Turnpike and I-295.

# **Home Buying Process**

# Understanding Your Budget



The initial phase of the home-buying process involves obtaining a mortgage pre-approval letter from a lender, which specifies the maximum loan amount for which the applicant is eligible. A mortgage lender can provide an accurate assessment of affordability, available programs, and the types of loans for which the applicant qualifies, including VA, FHA, USDA, or Conventional options. Note that pre-approval is typically valid for a period ranging from 30 to 90 days.



Consider how homeownership may impact your savings, retirement planning, and other financial objectives. Ensure that your long-term budget adequately accounts for property taxes, homeowner's insurance, and maintenance expenses. These costs are essential components of homeownership and can significantly affect your financial well-being if not meticulously planned for. We encourage you to leverage the expertise of our trusted mortgage partners.

# Attention New Jersey First-Time Homebuyers: \$10,000 or \$15,000 Down Payment and Closing Cost Assistance Available

Depending on county

Through the New Jersey Housing and Mortgage Finance Agency (NJHMFA) First-Time Homebuyers Mortgage Program with Down Payment Assistance

First Generation DPA Program providing a total assistance of \$17,000 to \$22,000

**NEW**  
**First Generation**  
**DPA Program!**  
**\$7,000**

of down payment & closing cost assistance available for qualified first-time homebuyers *who are also* first-generation homebuyers!

## Benefits:

- \$10k or \$15k available for down payment and closing costs.
- Forgivable down payment (DPA) loan with no interest and no monthly payments.
- DPA loan is forgiven if borrower continuously lives in the home for 5 years from closing (and doesn't refinance or convey the first mortgage.)

COUNTY	GRANT LOAN	GRANT + 1st GEN GRANT LOAN
Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset & Union	<b>\$15,000</b>	<b>\$22,000</b>
Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem, Sussex & Warren	<b>\$10,000</b>	<b>\$17,000</b>

## Eligible Borrowers:

- Must purchase and occupy a residential home in New Jersey.
- Must be a first-time home buyer (or no ownership in a primary residence for previous 3 years).
- Borrowers in Urban Target Areas or qualified Veterans do not need to be first-time homebuyers but must not own another primary residence at closing.
- Property must be occupied as the borrower's primary residence within 60 days of closing.
- Credit score and debt-to-income requirements must be met.
- Income limits determined by the county of the purchase property.

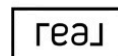
Call me to find out if you qualify for \$17,000 or \$22,000 in down payment and closing cost assistance!



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Equal Housing Lender. Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. Equal Housing Lender. MLO licensing information: DE # FL L094424 NJ NJ PA 90560 - NFM Lending, LLC. For NFM Lending, LLC's full agency and state licensing information, please visit nfmmlending.com/licensing. NFM Lending, LLC's NMLS #2893. For licensing info, go to: www.nmlsconsumeraccess.org. NFM Lending, LLC is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2025 NFM Lending, LLC. America's Common Sense Lender® Trade/service marks are the property of NFM Lending, LLC and/or its subsidiaries. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. nfmmlending.com. This is a co-marketing advertisement with Keller Williams Realty - Washington Township. NFM Lending is not affiliated with any real estate companies. You are entitled to shop around for the best lender/real estate company for you. The real estate agent is not a mortgage lender. Contact NFM Lending directly to learn more about their mortgage programs and your eligibility for such programs. 1-To qualify, income of all borrowers cannot exceed 80% of the Adjusted Mean Income (AMI) for the area. 2-Borrowers may have the option to cancel their mortgage insurance once their home equity reaches 20%.

## Loan Application Preparation



Be prepared to provide the following to your loan officer (as applicable)

- ✓ Addresses of residences (2 year)
- ✓ Social security number
- ✓ Driver's license or other valid ID
- ✓ Employer names/addresses (2 years)
- ✓ Two recent pay stubs
- ✓ Federal tax returns (2 years)
- ✓ W-2s (2 years)
- ✓ Bank statements
- ✓ Loans/credit cards: Names, addresses, account numbers and payment amounts
- ✓ Addresses and values of other real estate owned
- ✓ Funds to pay for credit report and appraisal
- ✓ Value of personal property
  - Your best estimate of the value of all your personal property (autos, boats, furniture, jewelry, television, electronics, etc.)
- ✓ For a VA loan: Certificate of Eligibility or DD 214s
- ✓ Divorce decree, if applicable
- ✓ Letters of explanation regarding credit inquiries or special circumstances

## Making the Most of Your Showings



During a showing, a buyer's job is to look past the "staging" and find the reality of the structure. While sellers are trying to create an emotional "vibe," you need to be a detective looking for red flags that could cost you thousands later.

**Here is how to maximize your 20 minutes inside the house.**

### 1. The "First Impression" Check

- The first 60 seconds are for your gut feeling. Does it smell like "home," or does it smell like "cover-up"?
- The Scent Test: Be wary of heavy candles or plug-in air fresheners in every room. Sellers often use these to mask pet odors, mold, or cigarette smoke.
- The Emotional Hook: If you find yourself immediately planning where the Christmas tree goes, stop. Step back and look at the floorboards.

### 2. The Investigative Walkthrough

- Once the emotional "wow" wears off, start testing the home's systems. Don't worry about being "rude"—you are about to spend hundreds of thousands of dollars.
- Water Pressure & Drainage: Turn on the shower and the sink at the same time. Check how fast the water drains and look for leaks in the cabinet under the sink.
- Windows and Doors: Open and close at least one window in every room. If they stick or are painted shut, it's a sign of foundation shifting or poor maintenance.

### 3. The Ceiling "Map"

- Look at the ceilings in every room, especially directly below bathrooms. Yellow rings or fresh "patches" of paint often hide active plumbing leaks.

### Pro Tip

Bring a marble or a small ball. If you suspect the floors are unlevel (a common South Jersey issue in older "settled" homes), set it down on a hard surface. If it zooms toward a corner, you have a foundation question for your inspector.

The Professional Edge: Don't just ask about the house; ask about the Agent-to-Agent vibe. Ask your Realtor, "What is the listing agent like to work with?" A difficult or unresponsive listing agent can make a smooth closing nearly impossible, regardless of how nice the kitchen is.

## Buyer Questionnaire



The Buyer Questionnaire is designed to gather specific information that will help me find a home that perfectly suits your needs and preferences. Identify what is essential in your new home.

Distinguishing between must-have and nice-have features will streamline your search and help focus on properties that truly meet your criteria.

Please answer the following questions thoughtfully:

- How soon do you want to move?
- Where do you want to buy property?
- Do you prefer a quiet suburb, bustling city centers or rustic rural areas?
- What is your maximum commute time and distance to work?
- Do you have children?
- How many bedrooms do you need?
- What is your maximum commute time and distance to your child's school?
- Do you have any pets?
- Are there any special needs you need addressed with this new home?
- Do you need to sell a property before you can purchase another?
- What is your favorite style of home? Rancher, Tudor, Colonial, Condo or Twin
- Are you currently in a lease? When does it expire?
- Do you prefer a basement or attic?
- Do you want a porch, deck, or sunroom?
- Do you prefer a yard or land?
- Do you prefer a garage or a driveway?
- Are you alright with a Fixer-Upper?

Leverage contemporary tools and technologies to streamline your property search. Interactive maps, virtual tours, and comprehensive property filters can aid in the refinement of your options from the comfort of your residence. Please contact me to schedule a personal viewing of the properties that align with your interests.

*Under*  
Contract

## The Offer & Acceptance

Found the perfect home? I will prepare an offer on your favorite property and present it to the Listing Agent.

## Under Contract

Upon acceptance of your offer, you will receive a Contract of Sale. I will meticulously review it and dedicate time to explain it to you before your signature. I will ensure the mitigation of your exposure to risk.



## 3-day Attorney Review

Upon signing the Contract of Sale, the buyer(s) possess the right to engage an attorney during the mandated 3-day Attorney Review period. This period excludes weekends and national holidays. Should your attorney wish to effect any changes to the Contract, all modifications must be submitted in writing.

To demonstrate your commitment, an earnest money deposit, typically ranging from 1% to 3% of the sales price, will be required and held in escrow until the closing. Please note that this deposit amount will be deducted from the total funds required at closing.



## Due Diligence

The Buyer(s) has a period of fourteen (14) days to complete and address all inspections prior to the closing date. Attending these inspections allows for direct questioning and a comprehensive understanding of the property's condition.

Inspections may include, but are not limited to:

- \* Home inspection
- \* Termite inspection
  - \* Radon test
- \* Lead-based paint test
- \* Septic system inspection
  - \* Well water testing
- \* In-ground pool inspection
- \* Certificate of Occupancy

While home inspections may appear to be an unnecessary expenditure, the cost is often justified. It is prudent to allocate \$500-\$600 for a report, even if one anticipates no issues, rather than forgo the inspection and potentially incur thousands of dollars in unforeseen repair costs.

## What is ESCROW



Think of escrow as a neutral third-party for money and documents during a home sale transaction. It ensures that nobody gets paid and no titles are transferred until every single condition of the contract has been met.

**The Deposit:** You put down "earnest money" to show you're serious. You don't give this to the seller; you give it to the escrow holder (title company). While the money sits in escrow, the "due diligence" happens: inspections, appraisals, and title searches.

**The Closing:** Once the bank approves the loan and the inspections are clear, the escrow officer collects the rest of the buyer's money and the signed deed from the seller.

**The Distribution:** Only when everything is perfect does the escrow officer wire the money to the seller and record the deed for the buyer.

## The Typical Escrow Lifecycle



### 1. Open Escrow

- Contract Signed

The purchase agreement is sent to the escrow agent, and the buyer's earnest money deposit is secured in the account.

### 2. Instruction Phase

- The Due Diligence

The escrow agent follows the "escrow instructions"—collecting proof of insurance, inspection reports, and bank payoff statements.

### 3. Closing Disclosure

- Three Days Before Closing

The agent prepares a final balance sheet showing exactly who owes what and what the final "cash to close" amount is.

### 4. Disbursement

- The Finish Line

Funds are wired to the seller, commissions are paid to agents, and the deed is officially recorded at the county office.



## What is Title Insurance



Title insurance provides coverage for certain losses due to defects in the title that, for the most part, occurred prior to your ownership. Title insurance protects against defects such as prior fraud or forgery that might go undetected until after closing and possible jeopardize your ownership and investments.

When a piece of real property is financed, purchased or sold, a record of that transaction is generally filed in public archives. Likewise, other events may affect the ownership of a property are also documented and filed. These may include liens, levies, encumbrances, etc. When a buyer purchases title insurance, the title company searches these records to find (and remedy, if possible) issues that may affect the purchaser's ownership.

### **TITLE SEARCH AND EXAM**

With title insurance, the insurer first works to identify the status of ownership, liens and other matters affecting title by collecting documents affecting title from the public records that are statutorily identified for the recording of real estate transactions. This process is called the search. Once the search is complete, the title insurance underwriter can then determine the insurability of the title and list exceptions from coverage and requirements to insure.

### **UNDISCOVERED RISKS**

Of course, even the most skilled title professionals may not find all title problems. Other risks include matters that are more difficult to identify, such as title issues resulting from filing errors, forgeries, undisclosed heirs, and other unforeseen problems. That's one reason why your title insurance policy can play a key role in protecting your real estate investment.

### **PREMIUM**

If purchased, you will pay a one-time premium for each policy (Owner's Policy and Loan Policy) at the close of your transaction, based on the total value of your home and the amount of your loan. The purchase of a home or other real estate may be the largest financial investment you ever make. Title insurance can give you added peace of mind in knowing that the title to your investment is insured.

# What to avoid during the CLOSING process



**Changing Your Marital Status** - How you hold title is affected by your marital status. Be sure to make both your lender and the title company aware of any changes in your marital status so that documents can be prepared correctly.

**Changing Jobs** - A job change may result in your loan being denied; particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.

**Switching Banks or Moving Your Money to Another Institution** - After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.

**Paying Off Existing Accounts unless your lender requests it** - If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.

**Making Any Large Purchase** - A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval

# The Underwriting Process



To secure your mortgage, it is essential to have an appraisal conducted to determine the property's market value. Please submit all required documents to your mortgage lender to ensure your loan application progresses efficiently.

At this juncture, you will also need to obtain home insurance. Your lender and I are available to assist you in finding suitable insurance coverage; however, you are also welcome to select your own insurance provider.

## Clear to Close



Following the satisfaction of all financial contingencies by the purchaser, the title company will conduct a title search and order a property survey. It is imperative to thoroughly review the closing disclosure provided by the lender to verify all financial details before finalizing the purchase. The lender will be available to explain all items listed on the closing disclosure.

Upon completion of these steps, the confirmation "Clear to Close!" will be received.

## Settlement Day



Before Settlement, we must do the final walk-through to ensure the property is in the agreed upon condition.

You have worked hard for this moment! Exercise your fingertips and get ready to sign your homeownership paperwork. Bring your ID and certified check.

Approximately 2 weeks after closing you will receive your Deed in the mail.

# Resources



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# Key Professionals



Knowledgeable professionals are available to assist and answer your questions. Throughout the purchase process, you will encounter the following experts.

Real Estate Agent is licensed by the state to represent parties in the transfer of property.

Home Inspector objectively and independently provides comprehensive analysis of a home's major systems and components.

Loan Officer helps buyers identify your borrowing options and understand the terms of the loans.

Appraiser works on behalf of a lender and provides a market analysis of the subject property. An appraiser's finding is subjective and combined with market findings of sold properties within the surrounding neighborhood.

Insurance Agent helps you determine the best protection coverage needed and then finds the right insurance policy to fit those needs.

Real Estate Attorney can give you legal advice on legal aspects of the real estate transaction. Additionally, they are able to draft and review contracts, help decide how to take title and assist with the closing process.

Escrow/Closing Officer is a non-biased third party who works with all participants to facilitate a successful closing. The Closer will collect the purchase money funds from the buyer and lender. They disburse the funds in accordance with the closing documents and record necessary documents to transfer ownership of the property.

Closing/Settlement/Title Agent performs title search to ensure a clear title so a title insurance policy can be issued.