



## Congratulations!

You're taking the first step towards a huge life milestone: purchasing a home! Every family has a different story. Each home offers a unique expression of character and style. My goal isn't simply to help you purchase a property. My intention is to help you make one of the smartest financial and lifestyle decisions of your life. My commitment to empowering clients guides every step of our partnership. Let's find your next opportunity – *Together!*

*corcoran*

SAWYER SMITH



# Why work with the Corcoran<sup>®</sup> brand as a buyer?

Live Who You Are<sup>®</sup> is not just our tagline, it's the guiding philosophy behind everything we do. Your needs, your vision, and your dreams are our priority. We listen with our own hearts to better understand yours. We invest our passion, pride, and professionalism to match you with the right home. We dedicate the best of who we are to help you realize the best of who you are.

*corcoran*

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SAWYER SMITH



# The Value of a Buyer's Agent

## Exclusive Representation for Your Interests

Unlike going through a listing agent who serves the seller's interests, a buyer's agent is committed solely to you. They ensure your needs and preferences are top priority, offering unbiased advice and support throughout the buying process.

## Access to Off-Market Listings

Your buyer's agent can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. This access can be crucial in finding your dream home in competitive markets.

## In-Depth Market Insight

Buyer's agents offer specialized knowledge of the local real estate market, from pricing trends to neighborhood dynamics. This insight is invaluable for making educated decisions and spotting hidden gems.

## Skilled Negotiation on Your Behalf

Having a dedicated negotiator on your side can save you thousands. Buyer's agents negotiate not just on price, but on terms and conditions that best serve your interests.

## Coordination of the Buying Process

From arranging viewings to coordinating inspections and navigating closing procedures, your agent handles the logistics. This coordination is essential for a smooth journey from house hunting to homeownership.

## Advice on Protecting Your Future Investment

A buyer's agent looks beyond the surface, advising you on the potential or pitfalls of properties. They help you see the full picture, including aspects like future resale value, necessary repairs and appreciation.

A modern living room interior featuring a grey tufted sofa with a green and white chevron pillow and a gold pillow. In front of the sofa is a small round white coffee table with wooden legs, holding a tray with a white mug and a grey mug. The background wall is made of light-colored horizontal wood planks. To the left, a wooden ladder holds a potted plant and a clock. A yellow armchair is partially visible on the far left.

# Considerations for Buyers

## JOB & INCOME

Do you have a stable job and income? Are you staying in this line of work? What are your expenses, savings, and debts?

## CREDIT SCORE

A credit score of 620 is typically required for conventional loans, while FHA loans have more flexibility depending on down payment.

## DOWN PAYMENT

Depending on loan type, your down payment can range from 0%-20% of the purchase price.

## CLOSING COSTS

Closing costs range from 2-6% of the loan amount. Other fees include inspection and appraisal costs.

## LIFESTYLE & LONG-TERM PLANNING

Do you plan to stay in this location? Do you foresee major life changes? Does it fit your family goals? Does the community fit your lifestyle? Consider how your career, family, and lifestyle might evolve over time.

## ONGOING COSTS

As a homeowner, your budget should factor in your monthly mortgage payments, property taxes, homeowner's insurance, & maintenance costs (roughly 1%-2% of purchase price per year).



Your Home.  
Your Vision.  
Your Legacy.

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SAWYER SMITH

# Tiffany Wilson

REALTOR®

732.848.1313

195 Nassau St, Princeton, NJ 08542

[tiffanywilson.realestate@gmail.com](mailto:tiffanywilson.realestate@gmail.com)

## ABOUT ME

With experience in operational planning, my approach blends strategy with an analytical mindset. My priority is to ensure that your journey continues to reflect the legacy and lifestyle that aligns with your goals and dreams.

I choose real estate because of my love of homes & design, combined with my passion to support families and individuals as they embark on a life-long chapter of homeownership.

## CREDENTIALS

- Licensed Real Estate Agent - NJ, NY
- Member - National Association of Realtors
- Member - NJ Association of Realtors
- Pricing Strategy Advisor Certification

## What to expect in working with me?

**A Relationship Built on Trust, Strategy, and Service**

### Strategic Guidance

Every recommendation is backed by thoughtful market analysis and a long-term perspective so you can make informed decisions with confidence.

### Personalized Service

I tailor every step of the buying experience to reflect what matters most to you

### Education First

I'll explain every stage of the process, answer your questions, and ensure you always understand your options.

### Skilled Negotiation

I work diligently to protect your interests and position you for success.

### A long- Term Partnership

My relationship with you doesn't end at the closing table. Whether you need trusted local professionals, market advice, or guidance years from now, I'll continue to be a resource for you throughout your homeownership journey.



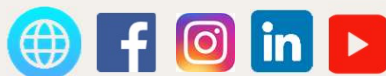
# THANK YOU

Real estate designed for your life and legacy! I'm here to be your resource for navigating this process with ease, answer any questions or concerns, and become a life-long partner.

*-Tiffany*

732.848.1313 | [TIFFANYWILSON.REALESTATE@GMAIL.COM](mailto:TIFFANYWILSON.REALESTATE@GMAIL.COM)

Please help my business grow!



FOLLOW ALONG

