

# BUYERS

A Complete home buying guide





*My wife and I had a great,  
successful experience  
working with Liz and Laurie  
recently in purchasing a  
condo in Arlington. They  
helped us filter through home  
and condo options and better  
understand the market trends  
in the area.*

-ERIK JOHNSON

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## MEET LAURIE



### REALTOR

Founder and leader of The Homes North of Boston Team. Laurie became a full-time Realtor® in 2006, and since then, has assisted more than 300+ clients with selling or purchasing their home. Laurie's commitment to her clients and her business has earned her recognition as an innovative leader in real estate. When buyers and sellers choose Laurie Williamson as their real estate professional, they are getting the breadth of experience, extensive market knowledge, and impeccable negotiation skills. With unparalleled enthusiasm and boundless energy—she pursues the highest goals for herself, her team, and her clients. A skilled negotiator, who combines personal style and sensitivity, innovative ideas with bottom-line results.

[laurie@homesnorthofboston.com](mailto:laurie@homesnorthofboston.com)  
Broker Lic# 9518239 | Company Lic# 7995

## MEET LIZ



### REALTOR

Meet Liz, a dedicated real estate professional specializing in assisting first-time home buyers and sellers. Liz brings a unique blend of expertise and passion to the real estate industry. Driven by a genuine desire to educate and inspire others, she takes great pleasure in guiding first-time home buyers through the exciting journey of finding their dream home. Patient and attentive, Liz understands the importance of making this significant investment a positive and rewarding experience. Her extensive knowledge of the local market and commitment to staying updated with industry trends enables her to provide valuable insights and guidance to her clients. Equally skilled in assisting sellers, Liz knows how to leverage her strong communication skills to market properties and attract potential buyers.

[liz@homesnorthofboston.com](mailto:liz@homesnorthofboston.com)  
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## MEET MELISSA



### MARKETING & OPERATIONS

Melissa manages all of the behind-the-scenes details, to provide superior service to all of our clients. She is the go-to resource for our clients once they have an accepted offer on either their home sale or purchase. She works closely with our team members to ensure the closing process goes as smoothly as possible, answering and troubleshooting any issues if they come up. With an extensive background in customer service, she utilizes her experience to provide our clients with the highest quality service before, during, and after the sale. She manages the planning, implementation, and monitoring of the team's social media strategy to increase our brand awareness, improve marketing efforts for our sellers, and increase sales for our team.

melissa@homesnorthofboston.com  
Sales Lic# 9569589 | Company Lic# 7995

## MEET JENNA



### TRANSACTION COORDINATOR

As a team member of the Leverage Department, Jenna's role with our team is to manage all of the behind-the-scenes details, to provide superior service to all of our clients. She is the go-to resource for our clients once they have an accepted offer on either their home sale or purchase. She works closely with our team members to ensure all transactions are completed in a smooth, timely and organized fashion, answering and troubleshooting any issues if they come up. Jenna comes from a background in real estate and is highly motivated with a passion for building relationships.

jenna@theleveragedept.com

# KELLER WILLIAMS

When you choose to work with us, you're partnering with a trained real estate team that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with us and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.



## **OVER 20,000 AGENTS**

*Our extensive network of agents awards us prime networking opportunities to share your home with a huge network of realtors. We work together to sell your home.*



## **AWARDS + ACCOLADES**

*We've won more than 120 awards nationwide, with superior customer service topping the charts. We know how to do real estate!*



## **HOME BUYERS SERVED**

*Our brokerage has helped more home buyers than any other office in New England.*



## **ONLINE NETWORK**

*We are connected to an online network of agents with 4 website portals giving us inside access to homes coming on market that no one else does.*



# OUR VALUE

- FOCUS ON YOUR GOALS
- UNDERSTAND THE LOCAL MARKETS
- NEGOTIATION EXPERTS
- TIME SAVINGS
- MARKET INSIGHTS
- PROFESSIONAL AGENT NETWORK
- PROBLEM-SOLVING
- CURATED RECOMMENDATIONS
- ADVOCATES FOR YOU AS A CLIENT
- STRONG REPUTATION IN THE MARKET
- VENDOR RESOURCE NETWORK





# DO I NEED AN AGENT?

*With new homes right at your fingertips in the form of a quick Google search, it can be easy to start wondering "why" or "if" you even need an agent to buy a home.*

## THE SHORT ANSWER, NO. BUT...

*Using a Buyer's agent when purchasing a home is a wise decision for several BIG reasons:*

### **KNOW HOW**

Buying a home involves numerous complex aspects such as understanding the local real estate market, property values, neighborhoods, school districts, zoning regulations, and more. A Buyer's agent can provide valuable insights and guide you through the process, helping you make informed decisions.

### **ACCESS TO LISTINGS**

We will provide you access to multiple listing services (MLS), which means you can find properties that meet your specific requirements much more efficiently than you will on your own. We will save you a significant amount of time by presenting you with relevant options that fit your criteria and needs.



## **NEGOTIATION**

Negotiating the best price and terms for a home can be challenging, especially if you are emotionally invested in the property. Our skilled Buyer agents can negotiate on your behalf, taking the emotion out of the process and work to get you the best deal possible.

## **OBJECTIVE ADVICE**

Since a Buyer agent doesn't have a personal stake in the purchase, we can provide unbiased advice. We'll prioritize your interests and help you avoid potential pitfalls or properties that may not suit your needs.

## **PAPERWORK**

Buying a home involves a significant amount of paperwork, including contracts, disclosures, and other legal documents. A Buyer agent can help you navigate through this paperwork, ensuring that everything is in order and your interests are protected.

## **INDUSTRY CONNECTIONS**

Through our connections, we can tap into a network of reputable service providers, such as attorneys, title companies, and insurance agents. This can make the overall buying experience smoother and more reliable.

## **OUR TEAM**

Experience is invaluable in the real estate industry. With over two decades of experience, our team has encountered a wide range of scenarios, giving us the expertise to handle various challenges that may arise during the home buying process.

We will provide you with valuable insights into current market conditions, pricing trends, and neighborhood dynamics, helping you make informed decisions when buying a property.

Prioritizing our clients' needs is essential for building strong, long-lasting relationships. Our Buyers feel valued and heard throughout the home buying process, and this commitment can contribute to a positive experience.





# LOVE WHERE YOU LIVE

*Questions to ask yourself*

01

02

03



**WHAT STYLE  
OF HOME  
BEST MEETS  
YOUR NEEDS?**



**WHAT  
SPECIFIC  
FEATURES DO  
YOU WANT TO  
HAVE?**



**ARE YOU  
OPEN TO  
SMALL  
UPDATES?**

04

05

06



**HOW  
IMPORTANT  
IS LOCATION?**

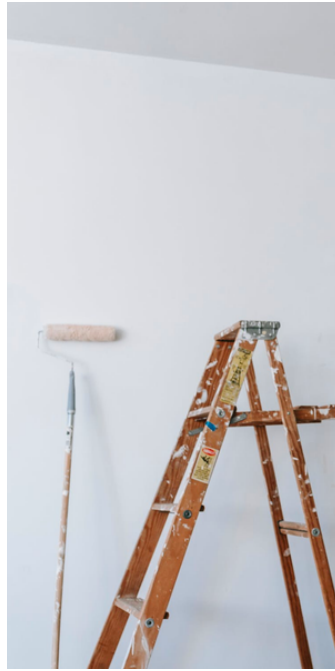


**DO YOU HAVE  
FUTURE  
NEEDS?**



**WHAT IS  
YOUR  
TIMELINE?**

*It can be easy to become consumed by a beautiful house that seems just perfect for you, but there are some things you should consider to make sure you're making a good investment besides how dreamy the bay window overlooking the backyard is...*



# WHEN TO BUY

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The truth is there isn't one. The decision to buy a home is not solely determined by the best time of year, but rather by your personal readiness and financial preparedness. Having your down payment saved up and getting pre-approved for a mortgage are crucial steps to ensure you're in a position to make a successful purchase.

As far as time of year, January can be a favorable time to buy since there are typically fewer buyers in the market. Reduced competition could potentially lead to negotiation opportunities. Fall and spring are popular seasons as well. The inventory of available homes tends to be higher, providing a broader selection of properties to choose from.



# BUYING TIPS



## START SAVING

Determine how much you can afford and then set up automatic monthly bank transfers to keep yourself on track.



## CREDIT CHECK

Keep on top of your credit score. Make sure you are paying your bills on time and check your score often.



## OPTION SEARCH

Research mortgage rates and programs. A variety of requirements and down payments are required for different lending options.

Schedule Zoom Call  
with our team



# STEP-BY-STEP

*The path to buying a home*

01



## PARTNER WITH AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor! Sign up for virtual buyer consultation.

02



## GET PRE-APPROVED

From knowing what you can afford to being more attractive to sellers, this step is essential.

03



## START HUNTING

We'll take note of your requirements and start searching for properties that fit the bill!

04



## FIND YOUR HOME

Consider what's important to you when choosing an area like schools and commuting time.

Schedule Zoom Call  
with our team

# STEP-BY-STEP

*The path to buying a home*



05

## MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



06

## DUE DILIGENCE

A home inspection will highlight maintenance, structural, or pest issues and help you plan for future maintenance and updates.



07

## SEAL THE DEAL

If deal is moving forward after the due diligence period, you'll review and sign the purchase & sale contract with your hired attorney.



08

## MOVING DAY

Congratulations! Final walk through, get the keys and move into your new home!







# HOME BUYING COSTS

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## BEFORE CLOSING

**Home inspection (optional but recommended)**  
Helps you make a more informed decision about buying a home.

**Property appraisal**  
Needed for financing purposes, so factor this into your closing costs.

**Property survey**  
Your lender will order a mortgage survey to verify there are no issues with the lot.

**Title insurance**  
Protects you and the lender from title fraud, municipal work orders, zoning violations and other property defects.

**Property insurance**  
Property insurance protects you in case of fire and certain other disasters.

## CLOSING + AFTER CLOSING

**Land transfer tax**  
The seller will pay a Massachusetts land transfer tax through the sale of the property.

**Property Tax**  
The seller may have prepaid property taxes, utility bills or condo fees before you take ownership of the property. You reimburse the seller for the portion of the costs from the closing date forward.

**Legal fees**  
Disbursements include any expenses your lawyer had to pay for work on your behalf. Fees vary by province and municipality and may be subject to tax.

**Moving costs**  
Whether that be renting a truck or hiring professional movers.

# WHAT CAN YOU AFFORD?

## TOTAL MONTHLY INCOME

The total you make in a month before taxes

\$  +

**X 28%**

amount available for mortgage payments and taxes

\$

= \$

## DIVIDE TOTAL BY 12 (MONTHS)



## YOUR MAXIMUM MONTHLY HOUSING PAYMENT

*other factors considered by your lender*

- Down payment amount
- Interest rate
- Credit score
- Debt-to-income ratio
- Closing costs

# MOVING CHECKLIST



## FIND HOME TO BUY

Collect moving boxes

Request time off from work for moving day

Book your movers

Start packing up rarely-used items

Register your kids at their new school

Pack a little every day to take the overwhelm out of the process

Confirm parking for movers

Start collecting items for donation in one place

Notify utility companies

Book cable and internet installation appointment

Find a new doctor/dentist if you're moving out of town

Make arrangements for your pets/kids on moving day

Prep meals for the next two weeks

Return any borrowed items from neighbors or friends

Cancel/transfer memberships

Forward your mail

Update your driver's license

Label all boxes (include a checklist of everything inside)

**KEVIN T.**

*Malden buyer*

My wife and I were very, very happy with the whole Homes North of Boston Team. Laurie's expertise was so valuable to us as first-time home buyers and we really appreciated the support that Liz and Melissa provided. From the start, the team walked us through the process in a very clear way that made us confident in home buying.

**GILLIAN S.**

*Boston buyer*

Homes North of Boston came highly recommended to me - and I cannot wait to repay the favor to someone else! As a first-time home buyer, I was extremely nervous and overwhelmed. Liz and Laurie welcomed me with open arms, immediately put me at ease and walked me through the process before we started shopping around.

**ISLAM H.**

*Natick buyer*

There is no way to describe our experience with Laurie! She is the kinda expert you want to rely on as a first home buyer, but she is also a thoughtful and kind friend who you can rely on whenever you are hesitant to make a big decision such as buying a house.

*homes north*  
OF BOSTON

**kW** BOSTON  
NORTHWEST  
KELLERWILLIAMS REALTY



# FAQ



## HOW LONG DOES THE PROCESS TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible or to meet your timeline.



## WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.



## HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a lender.



## HOW DO WE GET THE HOME BUYING PROCESS STARTED?

[Click here](#) to sign up for a virtual buyer consultation with the Homes North of Boston team.

*homes north*  
OF BOSTON

**kw** BOSTON  
NORTHWEST  
KELLERWILLIAMS. REALTY

# READY?

Schedule Zoom Call  
with our team



H O M E S N O R T H O F B O S T O N . C O M

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