

Sagan  
Harborside

**Sotheby's**  
INTERNATIONAL REALTY

# Buyer Guide



Team Harborside  
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## Overview

As you are preparing to purchase a home there are several steps of the sale that we like to recommend. In order to serve you best, we have compiled a list of recommended items below for you to follow.

From financing to selecting the best neighborhood, allow our expertise to assist you through the process.

### Financing Arrangements

It is fairly easy to calculate what your comfortable monthly budget is, but researching what amount a bank will approve you for with regards to a mortgage is essential. Once you have identified how much you qualify for, then we can begin our search for homes within your price range. Items including, but not limited to credit score, revolving balances and income all play into the amount you will qualify for. You will also be issued a pre-approval letter. This letter is important to have as it will accompany your offer and prove your level of dedication to the seller.

### Property Tours

Once we establish your price range and wish list for amenities in a home, you will need to select what areas are best to consider. Every town has different offerings including varying tax rates, services, school systems and accessibility. Focusing on what your personal needs are is the best place to start, then researching what the home prices are in those areas.

### The Offer

Once you find that perfect property, it will be time to make an offer. With market conditions as they are now, time is of the essence and you should move quickly. You will want to have all of your necessary information together and ready to go. We will review comps in the neighborhood so that we can put together the best strategy to get you the home at the right price.

### Inspection

Once the sellers have accepted your offer, it is a good idea to have the home professionally inspected. Hiring a professional home inspector to examine the home for its current condition, construction quality and check for necessary repairs will help you budget for future work. This can also help potentially adjust the offer conditions should there be any extreme repairs that are needed.

### Purchase and Sale Agreement

Once the satisfactory inspection has been completed, the next step would be to enter contract. The signing of the Purchase and Sale Agreement (P&S) identifies all terms and conditions of the deal. This agreement solidifies all aspects of the transaction including important dates and financials that pertain to the deal up to the closing. The signing of the P & S is accompanied by the down payment monies which will then be held in escrow until the closing date.

## Contact

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## ABOUT TEAM HARBORSIDE

Team Harborside is your go-to resource for North Shore real estate. With decades of combined experience, Matt Dolan and Dick McKinley have developed a client-focused approach. It starts with the client's objectives--not the goals of the agent or the temperature of the market. From there, the entire team works deliberately to plan out a strategy that will meet those objectives.

Paired with unmatched expertise in the North Shore market, Matt and Dick's philosophy allows them to position properties for maximum value within the region.

Team Harborside works with buyers and sellers in a variety of scenarios across all areas of residential real estate, including condo conversions, new home construction, investment strategies and investor property acquisition.