

BUYER'S GUIDE

YOUR HOME BUYING GUIDE





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*well hello
there!*

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SAMANTHA



SAMANTHA JASON LEHMAN

REALTOR
WILLIAM RAVEIS REAL ESTATE

Samantha began her real estate career in Boston over 15 years ago and in that time has closed over 135 million in residential sales working on behalf of her clients, both buyer, seller, and landlord. Passionate about her work and highly dedicated to her clients, she has a proven track record of providing extraordinary service and outstanding results. Samantha's in-depth understanding of the Boston market is an asset to all of her clients.

Samantha earned a BA in Communications from The University of New Hampshire in 2005 and promptly moved to Boston to begin a career in marketing. That lasted just a few years before she moved full-time to Real Estate. Samantha has worked as a Partner with the Top Selling WRRE sales team in the state for over a decade, she's been recognized by her office as a Top Producer, and her clients as a 5-Star Agent on Zillow.

By working with the William Raveis family of companies, Samantha is able to share innovative sales and marketing tools, which she uses with her years of knowledge to provide detailed and customized service to each one. She is a strong negotiator who consistently receives high praise from her clients for her honesty, dedication, commitment, transparency, and knowledge of the home buying and selling process.

In today's real estate market, *experience can mean all the difference* in a successful real estate transaction. As a longtime Boston resident, Samantha has her pulse on the ever changing real estate market. If you're looking to buy or sell a home, or maybe expand your real estate portfolio, Samantha looks forward to helping you realize all your real estate goals.

TRIP DOWN MEMORY LANE

where it all started

2005

Graduate of The University of New Hampshire with a BA in Communications

2005

Moved to Boston

2008

Received my Massachusetts real estate salesperson license

2010

Joined The Residential Group and sold over 10M that year

Got married!

2017

Bought my first home

2019

Bought my first investment property

Started a family!



A vertical photograph of a modern living room. In the foreground, a round wooden coffee table holds a glass of amber liquid on a yellow coaster. A large, leafy green plant in a white pot sits on a wooden stand. In the background, a large window looks out onto a balcony and trees. The room is bright and airy.

THE STEPS

A QUICK LOOK AT THE
HOME BUYING PROCESS

CHOOSE YOUR AGENT

One whose personality meshes with your own and who has experience and local market knowledge and great reviews!

GET PRE-APPROVED

Know what you can afford, but also know that this step is essential for any offer.

ZOOM OR COFFEE

Let's meet to discuss your current housing situation, your must-have list and your timeline

START HUNTING

Open Houses are a great way to learning about the real estate available in our market. You'll get a sense of what you "want" and "need" in a new home. Spend time in new towns and neighborhoods and figure out what fits you best.

I'm here each step of the way to guide you in your decision making process. There are many variables to consider (ie commuting, schools, environmental factors, lifestyle, layout, condition...and more)

*one step at
a time!*

FIND YOUR HOME

You've identified a home! Now let's talk about the offer price, the terms, seller disclosures, environmental factors, and the offer process. It's different for each home!

MAKE AN OFFER

Each home will have a different strategy, so we'll go over scenarios and deposits. I'll draw up the offer, review it with you and present it on your behalf.

OFFER ACCEPTED!

Whew! That was exciting. Your first deposit is now due and it's time to focus on all the "little" things like: inspection(s), the bank application, and signing the paperwork.

COMPLETE INSPECTION

This part is important. No house is perfect, but let's use the opportunity to learn about the house, preventative maintenance, prioritize repairs, and hopefully negotiate seller repairs or credits

PURCHASE & SALE AGREEMENT

This document is a more formalized version of the offer terms. Drafted by the seller's attorney and negotiated on your behalf by your attorney. Deposit #2 is due, typically a minimum of 5% deposit

THE WAITING GAME

There are lots of things behind the scenes happening between P&S and closing. We wait to hear about the appraisal, and you should be working closely with the bank to make sure your loan is on track for approval. Maybe visit the home for estimates.

CLOSING

Congratulations! You bought a home. Let's schedule the walk through, the closing, and hand off keys



DO YOU NEED AN AGENT?

*explore your
options*

A close-up photograph of a hand holding a key. The keychain is shaped like a house with a gabled roof, two windows, and a door. The background is a blurred outdoor scene with greenery and a building.

Almost all of the homes you see will be listed by a real estate agent. For Sale by Owners (FSBOs) make up less than 5% of the publicly traded homes for sale in our area. Typically a seller will hire their own agent, someone who will guide them in the process, negotiate on their behalf and work in their best interests. Just as you should have the same representation, and that's what a buyer agent will do. A buyer agent does more than open doors. I help you identify homes, discuss market conditions, sales price, re-sale value, identify potential pitfalls, and areas of concern. I write offers, connect you with reputable local professionals, guide you in the process from start to finish - and beyond the sale. My goal is ALWAYS to make sure my clients are fairly represented, educated on the process and the home, and making sure they have all the information they need to be comfortable moving forward with their transaction.

PRE-APPROVAL



Mortgage pre-approval should be one of the first steps you take in the home buying process. If you are pre-approved, it means that a lender has reviewed your finances and employment status and has qualified you for a mortgage based on the information you have provided.

WHY SHOULD YOU GET PRE-APPROVED?

YOU'LL KNOW
WHAT YOU
CAN AFFORD

YOU'LL BE MORE
APPEALING TO
SELLERS

SELLERS THEIR
AGENTS WILL
KNOW YOU ARE
SERIOUS AND
QUALIFIED

THERE IS
ZERO COST
TO YOU FOR A PRE-
APPROVAL

MAKING AN OFFER

SO YOU FOUND "THE ONE"- HERE'S WHAT YOU NEED TO KNOW ABOUT MAKING AN OFFER ON YOUR DREAM HOME.

The time has come to make an offer. Every home, seller and offer is different. We will discuss all the ways we can write a compelling offer that is tailored to be appealing to the seller but also protects you and your deposits. There are lots of ways we can structure the deal, dates and price, deposits and contingencies are all fluid. Don't worry, I'll walk you through everything.

What are contingencies? They are provisions in the offer that outline specific conditions that must be met for the contract to become legally binding, such as:

1. Mutually agreeable P&S
2. Home Inspection
3. Mortgage Contingency
4. Review of HOA Financials + Meeting Min
5. Title V (Septic)
7. Pest Inspection
8. Appraisal

There are so many factors to be taken into consideration when writing offers, and every situation is unique:

Are we the only offer on the table? Will the seller review all offers and pick one, or will there be a best and final round? What is an escalation clause? What is a use & occupancy agreement? What is a closing cost credit...

Making an offer is an exciting and stressful event but I have done this hundreds of times and I'll be here to help you choose the best strategy to get you the home you want.

let's make a deal!

OFFER ELEMENTS



PRICE

The price you are willing to pay for the home. I will help you understand the market and what to offer.



DEPOSIT

Shows good faith, makes the offer legally binding, is applied towards the purchase of the house. Paid at offer and at P&S.



TERMS

Terms include the total price offered, the financing details, and the dates by which all the terms are met



CONDITIONS

Conditions are items that must be completed or fulfilled before the closing.



INCLUSIONS/EXCLUSIONS

Your offer may be contingent on certain items being either included or excluded in the sale such as appliances or blinds and curtains



CLOSING

The day the title of the property is legally transferred and the transaction of funds finalized and your new deed is on record with the registry. Don't worry, I'll help you get here!

HOME OPERATING COSTS

THE PRIMARY COSTS OF OWNING A HOME CAN BE BUCKETED INTO TWO CATEGORIES: UPFRONT AND ONGOING COSTS. LET'S TAKE A LOOK AT EACH...

*budget and
be happy!*

\$3,192

THE AVERAGE YEARLY AMOUNT
SPENT BY HOMEOWNERS ON HOME
MAINTENANCE AND REPAIRS

PURCHASE AND MOVING COSTS

- **MOVING COSTS** - Moving supplies, renting a truck, permits, and booking movers. (\$550 and UP)
- **CLOSING COSTS** - Usually around 1% of the purchase price
- **DOWN PAYMENT** - These vary by loan program and buyer, but between 3-20% of the purchase price. Lets discuss together with your lender.
- **FEES AND TAXES** - These include real estate taxes, and fees charged by the city, county and state. There are also recording fees with the Registry. Most often these are included with the good faith estimate provided by the attorney or lender

ONGOING COSTS

- GAS & ELECTRIC
- HOMEOWNERS INSURANCE (CONDO INSURANCE)
- LANDSCAPING + YARD WORK
- WATER & SEWER (MAY BE IN YOUR HOA FEE)
- HVAC MAINTENANCE
- PEST TREATMENTS AND PREVENTION
- GENERAL HOME MAINTENANCE
- HOA FEES IF IN AN ASSOCIATION
- SNOW REMOVAL



DO I HAVE TO PAY ANYTHING TO MY REALTOR?

TBD! Historically, real estate commissions are paid by the Seller and are split between the agent who represents the Seller (the 'listing agent') and the agent who represents the Buyer (the 'buyer's agent'). Due to a NAR lawsuit, this may change so let's discuss in person!

WHEN IS THE BEST TIME TO BUY?

That depends on you! But, when you have money saved for your downpayment and closing costs, and feel ready to take on the responsibilities of home-ownership it's probably the right time. Often your lifestyle will dictate when you should move ie. your kids are off to college, or your family is growing and you need more room. Let's discuss this together!

SHOULD I BUY OR SELL FIRST?

It depends. Can you afford to carry 2 mortgages which could occur if you find your new home before your current home sells? Do you have the cash for a downpayment on property #2? Have you looked at a HELOC or Bridge Loan? What type of market are we in? Let's discuss together!

DO I NEED PRE-APPROVED FINANCING?

Getting pre-qualified is one of the earliest steps in buying a home. We wouldn't want to waste your time, or the seller's time by showing a home that's not within your budget. Remember, a budget should include more than just the mortgage payment: utilities, taxes, insurance, maintenance, etc.

DO I REALLY NEED A HOME INSPECTION?

I'd recommend it! A little investment up front can potentially save you lots of money down the road. There is no such thing as a perfect home. The inspector's job is to educate you about your home, identify safety and structural concerns, notify you about its current condition and what you should plan for with upcoming repairs and maintenance. Your home is your biggest investment, so learning about it and how to keep it in tip top shape is suggested.

FAQ'S

THE BROKERAGE

William Raveis is a real estate company that does things right. Rooted in a foundation of family values, William Raveis is bringing a breath of fresh air to real estate. Firm believers in doing the right thing by its clients, William Raveis recognize that lasting relationships come from care, courtesy and commitment – to both our clients and their communities. These values embody the William Raveis difference and we strive to surprise with service, delight with dedication and maintain a moral code which sets the gold standard in our sector.

The William Raveis Family of Companies attributes its success to a consistent emphasis on integrity, service and experience. Offering one-stop shopping for its clients, the company provides mortgage, insurance, relocation and closing/title services under one trusted name; William Raveis.

At William Raveis, we have always been in the business of better. Providing our sales associates with better marketing, better tech, better tools, and better teamwork which combine for a smoother sale. With the launch of Raveis Premium, our new suite of state-of-the-art tech and services, we're proud to take the home-selling process to the next level. William Raveis. Your best can only get better.

As a family business, we are creating a legacy of values for our future business family that are as powerful as the tools and innovative ideas that have helped us become a leader in the real estate industry. We invite you to join our thousands of satisfied clients and experience the William Raveis difference.

BY THE NUMBERS



140+ Offices
from Maine to
Florida



No. 1 independent family-
owned real estate
company in the Northeast



Over 4.5K agents
company wide



Over 20 Billion
in sales in 2021

raveis.com

testimonials



Samantha was absolutely wonderful to say the very least. From our very first interaction, Samantha navigated our purchase with ease and professionalism, always advocated for us, and has an extremely deep knowledge of the market, Boston and the industry. If we purchase again, or when it's time to sell, there is no other agent we will work with. Absolute 10/10

Client: BUYER)



Sam is the utmost professional and went above and beyond every step of the way in helping us to purchase our first home in this wild market. She was honest, responsive, thorough, and knowledgeable. She asked all the right questions and connected us with highly reputable people throughout the process. Working with her makes it clear that there are a lot of mediocre, good, even great realtors, but few gems. She is a gem. If you want to give yourself a real chance for success in this market, I highly recommend working with her.

Client: BUYER)



She's a great communicator (you'll always know what's going on and what's needed from you). She's knowledgeable (about neighborhoods, home inspections/care, etc). She's trustworthy and always has your best interests at heart (e.g. she supported us backing out of a bad deal even at personal cost to her, she won't let you over bid on a home that's not worth it and she'll make you aware of any home flaws you may be missing). I've used her to both buy and sell homes. She's great on both sides!

Client: BUYER/SELLER)

testimonials



Samantha is extremely professional and knowledgeable, and such a pleasure to work with. As first time home buyers, we were new to the process and she helped us through every step of the way. She was patient, provided honest advice, and is a skilled negotiator. I highly recommend Samantha and look forward to working with her again

Client: BUYER)



Samantha went above and beyond our expectations and we were very grateful for her expertise! She has a tremendous knowledge of the Boston market and surroundings, purchasing processes and was able to negotiate wisely to ensure we did not pay more than we should. She really had our best interest at heart. Samantha is a well respected agent and also has a broad number of contacts that she can recommend (inspection, lawyer etc.) which made this whole experience as first time home buyers easy and clear. Samantha was also there to answer each of our questions regardless of her busy schedule and always ensured that our requirements were met. We highly recommend her and will continue to do so again and again!

Client: BUYER)



Samantha did a great job guiding me through my condo purchase which was also my first home purchase. She helped find me a great place within my budget in a fantastic neighborhood. She explained the whole process to me so I understood it and pointed out a lot of things I never would have thought of. She also helped me find my lender and inspector who both did a great job as well. I so appreciated her attention and care through a very stressful process.

Client: BUYER)

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