

BUYER'S GUIDE

YOUR HOME BUYING GUIDE





CONTENTS

*well hello
there!*

01 | ABOUT ME

02 | THE STEPS

03 | DO YOU NEED AN AGENT?

04 | PRE-APPROVAL

05 | MAKING AN OFFER

06 | ELEMENTS OF AN OFFER

07 | HOME OPERATING COSTS

08 | HOW MUCH CAN I AFFORD?

09 | THE BROKERAGE

10 | THE TEAM

11 | FAQ'S

12 | THE TESTIMONIALS



SAMANTHA



SAMANTHA JASON LEHMAN

Real Estate Consultant
Realtor

Samantha has been a trusted real estate professional in Boston for over 16 years, successfully closing more than \$135 million in residential sales. Known for her dedication, integrity, and deep market knowledge, Samantha consistently delivers exceptional service and results for buyers, sellers, and landlords alike.

After earning her BA in Communications from the University of New Hampshire in 2005, Samantha transitioned from a career in marketing to real estate, quickly establishing herself as a top producer and consistently receives 5-star reviews from her clients. Her years of experience, combined with innovative tools and personalized strategies, make her a skilled negotiator and a valued partner in every transaction.

As a longtime Boston resident, Samantha has a unique insight into the city's dynamic real estate market. Whether you're buying, selling, or investing, she is committed to helping you achieve your real estate goals with transparency, expertise, and care.

In today's real estate market, *experience can mean all the difference* in a successful real estate transaction. If you're looking to buy or sell a home, or maybe expand your real estate portfolio, connect with Samantha.

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

2007

Began a career at
William Raveis Real
Estate In Boston

2008

Obtained my
Massachusetts real
estate salesperson
license

2010

Joined The
Residential Group
and sold over 10M
that year

Got married!

2017

Bought my first
home

Started a family!

2025

Joined
Donnelly + Co.

2019

Bought my first
investment property



Donnelly
+Co.

A vertical photograph of a modern living room. In the foreground, a round wooden coffee table holds a glass of water and a small potted plant. Behind it, a large white planter on a wooden stand holds a tall, leafy plant. A large window in the background shows a view of a city with other buildings. The room has light-colored walls and a patterned rug.

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 | CALL | COFFEE

Let's 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*

Nearly all homes on the market are listed by real estate agents, with For Sale by Owner (FSBO) properties making up less than 5% in our area. Sellers hire agents to represent their best interests, and as a buyer, you deserve the same level of representation. That's where I come in as your buyer's agent.

I help you identify the right homes, analyze market conditions, evaluate sales prices and resale value, and identify potential concerns. From writing offers to connect you with trusted local professionals, I guide you through every step of the process—and continue to provide support beyond the sale.

My goal is to ensure that you are fairly represented, well-informed, and confident in every decision. Your comfort and success are always my top priorities.

PRE-APPROVAL



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

WHY SHOULD YOU GET PRE-APPROVED?

YOU'LL KNOW
WHAT YOU
CAN AFFORD

YOU'LL BE MORE
APPEALING TO
SELLERS

THE SELLER + THEIR
AGENT WILL
KNOW YOU ARE
SERIOUS AND
QUALIFIED

THERE IS
ZERO COST
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.

When it's time to make an offer, every home, seller, and situation is unique. Together, we'll craft a compelling offer that appeals to the seller while protecting your interests and deposits. From price and dates to deposits and contingencies, there are many ways to structure the deal—and I'll guide you through every step.

What are contingencies? A provision written into the offer that outlines specific conditions that must be met for the contract to become legally binding, such as

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

Every offer is unique, and influenced by factors such as competition, escalation clauses, use and occupancy agreements, and closing cost credits. Whether we are the sole offer or facing a competitive bidding situation, I will guide you through the process and help you select the best strategy to secure your dream home.

Making an offer can be both thrilling and nerve-wracking. However, with my experience in hundreds of transactions, you can trust that I'll assist you every step of the way.

*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?

Historically, real estate commissions are paid by the Seller and are divided between the agent representing the seller (the 'listing agent') and the agent representing the buyer (the 'buyer's agent'). However, due to a NAR lawsuit, this has changed slightly, so let's discuss!

WHEN IS THE BEST TIME TO BUY?

The best time to buy a home depends on you! If you have saved enough for your down payment and closing costs, and feel ready to take on the responsibilities of homeownership, it's likely a good time. Often, lifestyle changes—such as starting a family, expanding your family, becoming an empty nester, or relocating for work or space needs—can also indicate that it's time to make a move.

SHOULD I BUY OR SELL FIRST?

There are quite a few things to consider when answering this question and it all depends on your needs. So let's discuss and figure out what the best scenario is for you.

DO I NEED PRE-APPROVED FINANCING?

Getting pre-qualified is one of the first steps in purchasing a home. Knowing your budget, and determining what you can afford vs what you are comfortable paying monthly is incredibly important. Remember, a budget should include more than just the mortgage payment; it should cover utilities, taxes, insurance, maintenance, and possibly unexpected repairs.

DO I REALLY NEED A HOME INSPECTION?

I'd recommend it! A little investment upfront 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 in upcoming repairs and maintenance. Your home is your biggest investment, so learning about it and how to keep it in tip-top shape is always recommended.

FAQ'S

THE BROKERAGE

Not just a company. A culture.

Real estate should be better. Buying and selling a home should leave you inspired, not discouraged. You should be excited by the possibilities instead of dreading the process.

That's where Donnelly + Co. comes in. We were founded by longtime Boston agent Pauline Donnelly on a simple idea: bringing together the agents who share a vision of a firm built on trust, collaboration, and constant learning. Agents who are determined to make real estate better. A team of nothing less than the best agents in Boston and Martha's Vineyard.

INTEGRITY MATTERS

We believe in honesty + expertise + calm. Maybe that's why it feels different here.

And we think you'll notice that difference from our very first meeting. Because at Donnelly + Co. we don't work just to find properties. We work to find your comfort zone.

You come first. Full stop. So we build the experience around you. And it all starts with the right team.

Because when you hire Donnelly + Co., you're not just hiring a real estate firm. You're hiring a culture.

a bit more



a boutique firm
with global reach
and a
local footprint



our brokerage ranked
in the top 2% of all MA
firms in 2024



all of our agents are
Realtors which means we
subscribe to a higher code of
ethics

donnellyandco.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]

WHAT TO EXPECT

PROFESSIONAL GUIDANCE

16 YEARS OF EXPERIENCE

STRONG NEGOTIATION SKILLS

PERSONAL REPUTATION

LARGE NETWORK

OFF-MARKET OPPORTUNITIES

HONESTY & INTEGRITY

IN-HOUSE SUPPORT TEAM

ONE POINT OF CONTACT

ZILLOW 5-STAR AGENT



CONTACT INFO



617.756.2560



lehman@donnellyandco.com



samanthaboston.com



samanthabostonrealtor

If you or someone you know is considering a sale or purchase, I'd love to help! Most of my business comes from repeat clients and referrals from their friends and family.



Donnelly +Co.



129 Newbury Street, Suite 202
Boston, MA 02116
donnellyandco.com