

# BUYER'S GUIDE

YOUR HOME BUYING GUIDE





# CONTENTS

*well hello  
there!*

01 | ABOUT

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

ASSOCIATE PARTNER, REALTOR  
THE RESIDENTIAL GROUP  
AT WILLIAM RAVEIS REAL ESTATE

Samantha began her real estate career in Boston almost 15 years ago and in that time has closed over 125 million in residential sales. 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 Greater Boston market is an asset to all of her clients.

Samantha earned a BA in Communications from The University of New Hampshire and promptly moved to Boston to begin a career in marketing before joining The Residential Group at William Raveis. Samantha is proud to be a Partner of the Top Selling WRRE sales team in the state. By working with the William Raveis family of companies, Samantha is able to offer her clients top notch sales, marketing, and buying services, coupled with exceptional client services. She is a strong negotiator who consistently receives high praise from her clients for her dedication, commitment, honesty, and knowledge of the home buying and selling process and all of its intricacies.

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. From buying or selling your home to expanding your real estate investment portfolio, she 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

2017

Bought my first home

2019

Bought my first investment property



A vertical photograph of a modern living room. In the foreground, a round wooden coffee table holds a glass of water and a book. A large potted plant with broad green leaves sits on a wooden stand. In the background, a large window looks out onto a balcony and a view of other buildings. The room is bright and airy.

# THE STEPS

A QUICK LOOK AT THE ENTIRE  
MOORE TEAM 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

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

## Zoom or Coffee

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

## START HUNTING

Open Houses are essential to learning about the real estate market and learning what you "want" and "need" in a new home, a new town and a new neighborhood

I'm here each step of the way to guide you in your decision making process. There is a lot to consider what's important to you when choosing an area like schools and commuting time.

*one step at  
a time!*

## FIND YOUR HOME

You've identified a home! Now let's talk about the offer price, the inspections, the disclosures and the offer process and what is a best and final?

## MAKE AN OFFER

We talk strategy and then I'll draw up the offer and negotiate on your behalf.  
I keep you apprised every step of the way

## OFFER ACCEPTED!

Whew! That was exciting. But now it's time to focus on the inspections, the bank approval and signing the contracts.

## COMPLETE INSPECTION

This part is one I definitely important. No house is perfect but lets use the opportunity to learn about the house, preventative maintenance and hopefully request some seller repairs or credits

## SIGN THE P&S

This is where you'll put down a 5% deposit on the home and start the formal app with the bank!

## THE WAITING GAME

There are lots of moving parts happening between P&S and closing. We wait to hear about the appraisal, work 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*

Most of the homes you'll be viewing will be listed by a Realtor. The sellers will have hired someone to represent their best interests and you should have the same. When it comes to negotiating, buyer's agents know how to negotiate on your behalf. A buyer's agent's priority is making sure you as the buyer get the best deal for the best home, do all of your due diligence and are fairly represented.



# PRE-APPROVAL



Mortgage pre-approval should be your first step when you start the home buying process. If you are pre-approved, it means that a lender has stated that you qualify for a mortgage loan 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

REALTORS WILL  
KNOW YOU ARE  
SERIOUS

THERE IS  
ZERO COST  
TO YOU

# 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. You'll need to decide the terms and conditions of what you want to offer the Seller (price, closing date, conditions, etc.) Don't worry, I'll walk you through everything.

If yours is the only offer, we might want to include some conditions like repairs and home inspection, if we are in competition it's wise to remove some conditions (especially in a seller's market) to make your offer as competitive as possible.

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 applied against the purchase of the house when the sale closes (typically \$1,000 at offer and 5% at P&S).



## TERMS

Terms include the total price offered and the financing details if applicable.



## 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

# UPFRONT COSTS

- **MOVING COSTS** - Moving supplies, renting a truck, and booking movers. (\$550 and \$2,000)
- **CLOSING COSTS** - Usually between 1% of the purchase price
- **DOWN PAYMENT** - Varies but Conventional ones require 5% at minimum.
- **FEES AND TAXES** - These include real estate taxes and fees charged by the city, county and state.

# ONGOING COSTS

- GAS & ELECTRIC
- HOMEOWNERS INSURANCE
- LANDSCAPING + YARD WORK
- WATER & SEWER (MIGHT BE IN YOUR HOA FEE)
- HVAC MAINTENANCE
- PEST TREATMENTS AND PREVENTION
- GENERAL HOME MAINTENANCE



## DO I HAVE TO PAY ANYTHING TO MY REALTOR?

No. Usually, 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').

## WHEN IS THE BEST TIME TO BUY?

As soon as you have money saved for your downpayment and are ready to take on the responsibilities of home-ownership. If you already own a home the best time to buy is when you are ready. 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. Have you looked at a Bridge Loan? What type of market are we in?

## DO I NEED PRE-APPROVED FINANCING?

Getting pre-qualified is one of the first steps in buying a home. We wouldn't want to waste your time, or the seller's time by showing You a home that's not within Your budget or having no idea what our price range is.

## DO I REALLY NEED A HOME INSPECTION?

A little investment up front can potentially save you lots of money down the road. An inspector will make sure there aren't any serious issues with your home before buying. They can also educate you about the suggested weekly/monthly/annual maintenance required to keep your home in top shape!

# 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](http://raveis.com)

# THE RESIDENTIAL GROUP

The Residential Group is the collaboration of some of Metropolitan Boston's most experienced agents, supported by a talented marketing staff and backed by the 8th largest real estate company in the country, William Raveis Real Estate. Together, we are the "#1 William Raveis Real Estate sales team in MA."

Each agent has a professional specialty, ranging from downtown condominiums to investment properties, single family homes and new developments. We are experts in the neighborhoods that we serve, and are eager to share our knowledge and insights with clients. Our goal is to provide the highest level of service and best advice to help make your real estate goals a reality.

We also believe that marketing matters, a lot! Our creative staff helps each agent build an individualized marketing plan that will drive traffic to your property. We take a great deal of pride in helping our clients navigate the sale process. We love what we do and we pay attention to every detail, so you don't have to. Our motto is to provide exceptional service, creative marketing and results, so that you can List with Confidence! "

## BY THE NUMBERS



16 CLARENDON  
BOSTON



#1 William Raveis  
Real Estate sales  
team in MA



8 FULL TIME  
REALTORS



65 Million in  
annual sales

[residentialgroup.com](http://residentialgroup.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

HILARY K (2022 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.

CAITLIN C (2022 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!

GA (2022 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

W.C (2019 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!

ER (2021 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.

AD (2018 BUYER)



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*follow along*



THE RESIDENTIAL GROUP