THE BOSTON BUYER PLAYBOOK

Your Step-by-Step Guide to Winning
in the Boston Spring Market

Prepared exclusively for you by

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"Most buyers lose their dream home in the first 48 hours. Not because of money — because they weren't ready."

Welcome

Congratulations on taking the first step that most Boston buyers never take — getting prepared BEFORE you fall in love with a house.

I've helped buyers win in some of the most competitive markets Greater Boston has ever seen. And the ones who win aren't luckier than the ones who lose. They're simply more prepared.

This playbook contains everything I share with my clients before we walk through a single door. Follow these steps and you'll be ahead of 90% of buyers in this market.

STE P 1 Get Fully Underwritten — Not Just Pre-Approved

This is the single biggest mistake I see Boston buyers make. They get a pre-approval letter and think they're ready. They're not.

A pre-approval is just a lender's estimate based on a quick review of your finances. A full underwriting means a human underwriter at the bank has reviewed every document — your taxes, pay stubs, bank statements, assets — and given a formal conditional approval.

Why it matters in Boston:

- Sellers and their agents can tell the difference
- A fully underwritten buyer can close faster — which wins offers
- You eliminate financing surprises at the worst possible moment
- In multiple offer situations, it signals you are a serious, low-risk buyer

Action: Call your lender today and ask specifically for full underwriting, not just pre-approval. If they push back, find a new lender.

STE P 2 Define Your Must-Haves Before You Fall in Love

The biggest enemy of smart home buying is emotion. And emotion is unavoidable — that's not a bad thing. But you need guardrails before you start looking.

Before you see your first home, write down:

- Your absolute must-haves (non-negotiables)
- Your nice-to-haves (flexible)
- Your deal-breakers (things you will not compromise on)
- Your target neighborhoods in order of priority
- Your maximum budget — not just what you're approved for

Once you're standing in a beautiful home with granite countertops and a garden, your brain will try to negotiate away your must-haves. Don't let it. The list is your anchor.

Action: Complete your must-have list before we look at a single home. Share it with me so I can filter everything through your priorities.

STEP 3 Be Ready to Move in 24 Hours

The best homes in Boston — especially in neighborhoods like South End, Brookline, Somerville, and Cambridge — go under agreement within 24 to 48 hours of hitting the market. Sometimes faster.

Being ready means:

- Your underwriting is complete
- You and your co-buyer (if applicable) are aligned on budget and must-haves
- You have your earnest money deposit ready to transfer
- You've discussed offer strategy with me in advance
- You can get to a showing within a few hours of it being scheduled

Action: Have a conversation with your partner, family, or co-buyer now — before you find the home — about what you're willing to offer and how fast you can move.

STEP 4 Stop Scrolling Zillow — Here's Where to Look Instead

Zillow is not your friend in a competitive market. By the time a listing appears on Zillow, Redfin, or Realtor.com, it typically already has multiple showings scheduled and sometimes offers.

Here's how serious buyers find homes first:

- Work with an agent who has MLS access and alerts set up for your criteria
- Ask your agent about off-market and pre-market opportunities
- Get automated MLS alerts — not Zillow alerts — sent directly to your phone
- Follow local agents on Instagram who post new listings before they go live
- Tell your network you're looking — word of mouth still works

Action: DM me "READY" and I'll set you up with direct MLS alerts customized to your exact search criteria — you'll see homes before they hit the public portals.

STEP 5 How to Win a Multiple Offer Situation

Boston is a multiple offer market. Accepting this reality is the first step. The second step is knowing how to win without overpaying.

Strategies that win offers:

- Lead with your strongest offer — there is rarely a second chance
- Include your fully underwritten approval letter, not just a pre-approval
- Write a personal letter to the seller (in some situations this helps)
- Be flexible on closing date — sellers love buyers who work around their timeline
- Escalation clauses can help — I'll explain how to use these strategically
- Limit contingencies where you're comfortable and protected

What NOT to do: Don't waive inspections blindly. Don't offer more than you can truly afford. Don't let FOMO drive your offer price — let strategy drive it.

> ***Action: Before you make any offer, call me. We will build an offer strategy together based on the specific home, neighborhood, and market conditions that week.***

STEP 6 Never Wait for the Perfect Moment to Make an Offer

The perfect moment doesn't exist. Buyers who wait for rates to drop, for prices to fall, for their life to feel "settled enough" — they keep waiting while other buyers keep winning.

The right time to buy is when you are financially ready, emotionally prepared, and the right home is in front of you. That's it.

Signs you're actually ready:

- You have your down payment and closing costs saved
- You have 3-6 months of emergency savings after the purchase
- You plan to stay in the home for at least 3-5 years
- You've completed Steps 1 through 5 in this playbook

> ***"The best time to buy a home was yesterday. The second best time is today."***

BONUS: Your Pre-Offer Checklist

Before submitting any offer, make sure you can check every box:

FINANCE

- ■ Full underwriting complete (not just pre-approval)
- ■ Down payment funds confirmed and accessible
- ■ Closing costs accounted for (typically 2-3% of purchase price)
- ■ Emergency fund intact after down payment

PREPARATION

- ■ Must-have list completed and shared with your agent
- ■ Neighborhoods prioritized
- ■ Maximum budget agreed upon with all decision makers
- ■ Offer strategy discussed with your agent

THE HOME

- ■ You've seen the home in person (not just online)
- ■ You've reviewed the listing disclosure documents
- ■ You understand the HOA fees and rules (if applicable)
- ■ You've researched the neighborhood and commute

THE OFFER

- ■ Your agent has run a comparative market analysis (CMA)
- ■ You know your walk-away price before you offer
- ■ Your earnest money deposit is ready to transfer

- You've reviewed all contingencies with your agent

Ready to win in the Boston market?

DM me "READY" and let's build your game plan before we walk through a single door.

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