



Outstanding Agents
Outstanding Results®

BUYER'S

GUIDE

RE/MAX®
COMPASS

RE/MAX Compass
Licensed in MA, CT & VT

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BUYERS GUIDE

From developing your budget to signing your name on the dotted line, learn more about the home buying process.

Buying a home can be one of the most exciting experiences of your life. This can be true whether you've purchased several homes or you're preparing to buy for the first time. With the right support system and the help of a trusted RE/MAX® professional, you can make the most informed decisions.

Our guide breaks down the steps of buying a home so you can start the process feeling confident and prepared. From developing your budget to signing your name on the dotted line, you'll find helpful tips right here. Plus, we are here to help every step of the way.

Define Your Goals



Before you start looking, consider why you want to buy a home. Are you tired of renting? Do you want to buy an investment property? Figuring out why you want to purchase a home will help you make important decisions down the road. Considering what you want and need out of your home will help you narrow down your home search as well. What neighborhood do you want to live in? How many bedrooms do you need? Knowing your preferences can help with filtering out homes that don't fit your criteria. (see Buyer guide in file)

Pick a RE/MAX Agent



Buying a home is one of the biggest investments you may ever make. Whether you're buying your first home, relocating or just moving down the street — you want a trusted professional by your side. Working with a qualified RE/MAX agent can make this process easier, helping guide you through the home search, purchase agreements, inspections, closing matters and more. Having an agent who has your best interests at heart can ease some of your stress and can help make it go as smoothly as possible.

Ask your RE/MAX Agent to text you a link to Our RE/MAX Mobile App



Available for iOS and Android devices, our app brings the same experience found on our website to your smartphone or tablet. Save searches, favorite listings and schedule showings — all while on the go!

Determine Your Financial Standing



Knowing your budget up front helps you focus on your search and can save you both time and stress. Talking to a mortgage professional can help you to determine your buying power. They can help you find out how much you can afford, how much you should put towards a down payment, and can walk you through loan options and other costs or fees associated with purchasing a home. Consider asking your agent for a referral; they understand your needs and can help find a professional for your situation.

Get to Know the Neighborhood



Feel confident and informed about your neighborhood choice! On any listing page, you can learn more about the communities you are interested in, including a breakdown of the local population, school ratings and more.

The Tools to Help You Find Your Home



Once you've defined your home search goals, discussed them with your RE/MAX agent, and have spoken with a mortgage professional to see what your buying power is — you're ready to find your dream home! In addition to our local knowledge on the current market, we offer online tools that can help make your initial search as easy as possible. Your agent can set up a custom search to email you daily.

Make an Offer



Once you find a home you're interested in, your agent can help negotiate a fair offer based on comparable homes in the area. If your offer is accepted, you'll make a down payment and be officially under contract. During the due-diligence period between signing the purchase agreement and closing on your home, your agent can help you understand the conditions, provisions, and obligations of your contract. They can also help guide you through the appraisal and inspection processes.

Close on Your Home



This is the final step of your home buying journey. Closing is the official transfer of ownership from the seller to the buyer. At closing, you will sign your mortgage paperwork to solidify your purchase. From there, you officially become a homeowner and will be handed the keys to your new home so you can begin making memories.

Celebrate and Enjoy your
NEW HOME!



BUYER CHECKLIST

Get Prepared.

Discuss with your RE/MAX Compass agent Needs Vs Wants.
Talk with a lender, there are 4 on our Preferred Vendors list.

Matina Geanopoulos

Movement Mortgage

413-351-1310

<https://lo.movement.com/matina-g/home>

Don Murray

Northpoint Mortgage

413-454-4409

<https://www.trynorthpoint.com/loan-officer/don-murray>

Mary Quesnel

Mortgage Network

413-531-1310

<https://www.mortgagenetwork.com/mary-quesnel>

Lee Thurston

Flagstar Bank

413-297-4064

www.flagstar.com

Have a Pre-Approval or proof of funds to give to your Buyer Agent.

Discuss with your agent any concerns.

Do you have to sell a home to buy?

Make your Offer

Accepted Offer.

Have a real estate attorney to review contracts and for closing.
Make an appointment with a home inspector. (see Vendors List)

Know your inspection deadline.

Visit the town building department, are there any Orders of Notice, have any required permits been pulled for this property?

Visit the local police department to ask about the neighborhood. Any registered offenders?
Call your insurance agent. Check insurance costs. Check Flood Zone.

Apply for a mortgage.

Know your Mortgage contingency deadline.

Review any contingencies on Mortgage Commitment with your agent and your lender.

Purchase insurance and get a binder to provide to your lender.

Contact a mover. There are 3 in our preferred vendors list.

- **A-Z Moving and Storage** • 413-736-4440 • <https://www.a-zmovers.net/>
- **All Points Movers** • 413-992-8931 • <https://www.allpointsmoversllc.com/>
- **Haul of Fame Movers** • 413-345-2019 • <https://www.hauloffamemovers.com/>

Contact any Utilities. (Gas, Electric, Cable, propane, Oil, Etc.)

Contact the post office to notify of move.

<https://moversguide.usps.com/mgo/disclaimer?referral=UMOVE>

Schedule a closing time with your attorney.

Review requested repairs if any. Schedule a final walk through with your buyer's agent.

Close with your Attorney.



GET KEYS TO YOUR **NEW HOME** WHEN YOUR DEED IS RECORDED!!

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OTHER PREFERRED VENDORS



Insurance

Eric Dembinske Insurance Advisor-Sales,
Ormsbeys Insurance
347-962-0569
edembinske@ormsbyins.com

Custom Interior Wood Working

With 13 years experience building custom cabinetry, an apprenticeship in finishing with a world renowned artist, and a natural talent for woodworking, Dustin Grabowski has become a well rounded master carpenter and finisher. A passion for home furnishings with an artistic twist, Dustin is guaranteed to give you a beautiful, sturdy, custom piece that will transform your living/work space. From custom accent pieces crafted with hand tools, to fully installed built-in kitchens.

<https://grabowskiwoodworking.com/> (413) 351-0770



Custom Cabinetry & Woodworking

DelfsHaven Designs is a licensed professional cabinet maker company in West Springfield, MA. We provide quality furniture that meets the standards of our customers. We fulfill our clients' needs by using only the finest materials and equipment. You can contact us and book an appointment with our services, and we assure you that your home will be more functional and increases the value of your property.

<https://delfshavendesignsma.com/> (413) 455-5408



Remodeling & Construction

A. Dorsey Construction & Remodeling, LLC. is a carpentry business proud to perform high quality custom building and home remodeling. We are also reputedly skilled partners on commercial and municipal projects ranging in scope and size. From frame to finish – we build & renovate full homes and businesses, including additions, kitchens, and more!

<https://adorseyconstruction.com/> 413-579-2827



A. DORSEY
Construction & Remodeling, LLC.
BUILDING WITH PRIDE

****Preferred Vendors have sponsored an interactive property search display at RE/MAX
Compass 108 Elm St. Westfield office though Prem Media**

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