

BUYING A HOME IN NEW HAMPSHIRE

6 Step Buyers Guide

Prepared by Copper Gate Realty Group, LLC

STEP 1: GET READY TO BUY

Before you start touring homes, we help you:

- Connect with trusted local lenders for pre-approval
- Review budget, monthly comfort range, and cash-to-close
- Discuss timing, location, and must-have vs. nice-to-have features
- Understand NH market conditions and competition

STEP 2: HOME SEARCH & SHOWINGS

Once pre-approved, we:

- Set up a custom MLS search tailored to your goals
- Schedule private showings and open houses
- Provide insight on neighborhoods, commuting, schools, and utilities
- Help you evaluate condition, layout, and resale considerations

STEP 3: MAKING AN OFFER (NH-SPECIFIC)

When you find the right home, we guide you through:

- Offer price strategy and market positioning
- Financing terms and down payment structure
- Inspection contingencies and timelines
- Earnest money deposit and deadlines

STEP 4: DUE DILIGENCE & INSPECTIONS

After your offer is accepted, buyers typically conduct inspections and testing, which may include:

- Home inspection
- Radon (air/water), well, septic, and water quality tests
- Review of seller disclosures and property information

We help you:

- Interpret inspection findings
- Negotiate repairs or credits when appropriate
- Stay on track with contract timelines
- Make your offer as strong as possible when there are multiple offers

STEP 5: FINANCING, APPRAISAL & TITLE

While inspections are underway, we coordinate with:

- Your lender during underwriting and appraisal
- Title company or attorney for title search and closing preparation
- Listing agent to keep all parties aligned

STEP 6: CLOSING & COSTS

Buyer costs in New Hampshire may include:

- Earnest money (applied toward closing)
- Lender fees, appraisal, and inspections
- Buyer portion of the NH Real Estate Transfer Tax
- Closing costs and prepaid expenses
- Buyer Agency compensation

On closing day, documents are signed, funds are transferred, and you receive the keys!

WHY WORK WITH COPPER GATE REALTY GROUP?

- ✓ Local New Hampshire market expertise backed by over 15 years of experience
- ✓ Strong negotiation and clear communication
- ✓ Guidance from first showing to closing day

Copper Gate Realty Group, llc

Protecting your interests right out of the gate!

Tara Chandler

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— **Copper Gate** REALTY GROUP LLC —

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