



BUYER'S *Guide*

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# *Hello!* We're the Best of Boston Living Group

With a combined 30+ years of experience , we have established ourselves as leading experts in the residential real estate industry. In both hot markets and/or markets experiencing near record numbers in decreased residential sales, we have used our dynamic, professional attitude and broad experience with knowledge in construction and of mortgage financing, negotiating skills and legal matters to become known as some of the best in the industry. Our expertise, integrity and professionalism have gained the confidence of our buyers and sellers in today's real estate market. Our vast knowledge of the multifaceted market and closet attention to detail complements our collaborations with clients. Inspired by our exceptional degree of service we have been a consecutive top producer successfully helping hundreds of clients . We have the unique ability to assist English, Spanish, Portuguese, and Swedish- speaking clients. We are also able to assist in finding law offices and loan officers who speak these languages. Our large network and desire to provide the best service allows us to establish and maintain a lifetime relationship with our clients

# Home Buyer's ROADMAP

1

## FIND AGENT

Match with an agent that you feel comfortable with

2

## FINANCIALS

Match with a lender, and get pre-approved for a mortgage

3

## SEARCH

Determine your needs with your agent. Let your search begin!

6

## APPRAISAL

Bank will arrange for an appraiser to visit the home and determine a value

5

## INSPECTION

Arrange for a professional home inspector to visit the home

4

## OFFER

Find the home you love! Make your offer for the home! Get accepted

7

## SCHEDULE MOVE

Schedule your move date and arrange for movers

8

## FINAL WALK-THROUGH

Schedule your final walk-through and have all utilities switched to you.

9

## CLOSING

Get your keys and celebrate your new home!

*Note:* This is only a high level overview of a buy-side process. For more detailed steps, please refer to your real estate agent.



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# FINDING

# a Great agent

# 01

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.



## INDUSTRY KNOWLEDGE

Our agents have access to a wide variety of resources that is not readily available to the public. They can help you determine the best price and time to sell.

## SMART NEGOTIATING

With our collective experience and expertise, we can help you negotiate the best price for your home.

## PROFESSIONAL EXPERIENCE

Our agents must undergo annual training and compliance to ensure that they are up to date on any changes in legal or administrative paperwork.

## CUSTOMER SERVICE

Our agents are dedicated to helping you answer any questions that arise from this process. We treat you, how we would like you to treat us!

# Financials

# 02



## DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determine your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common, however, it is not your only option!

Have a discussion with your banker to determine what works best for your scenario.





## CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

## PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

## HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.



Once you find a house you love, you can make an official offer to the seller.

Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.



# MAKE *an Offer*

# 04



Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.

# NEGOTIATE *an Offer*

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

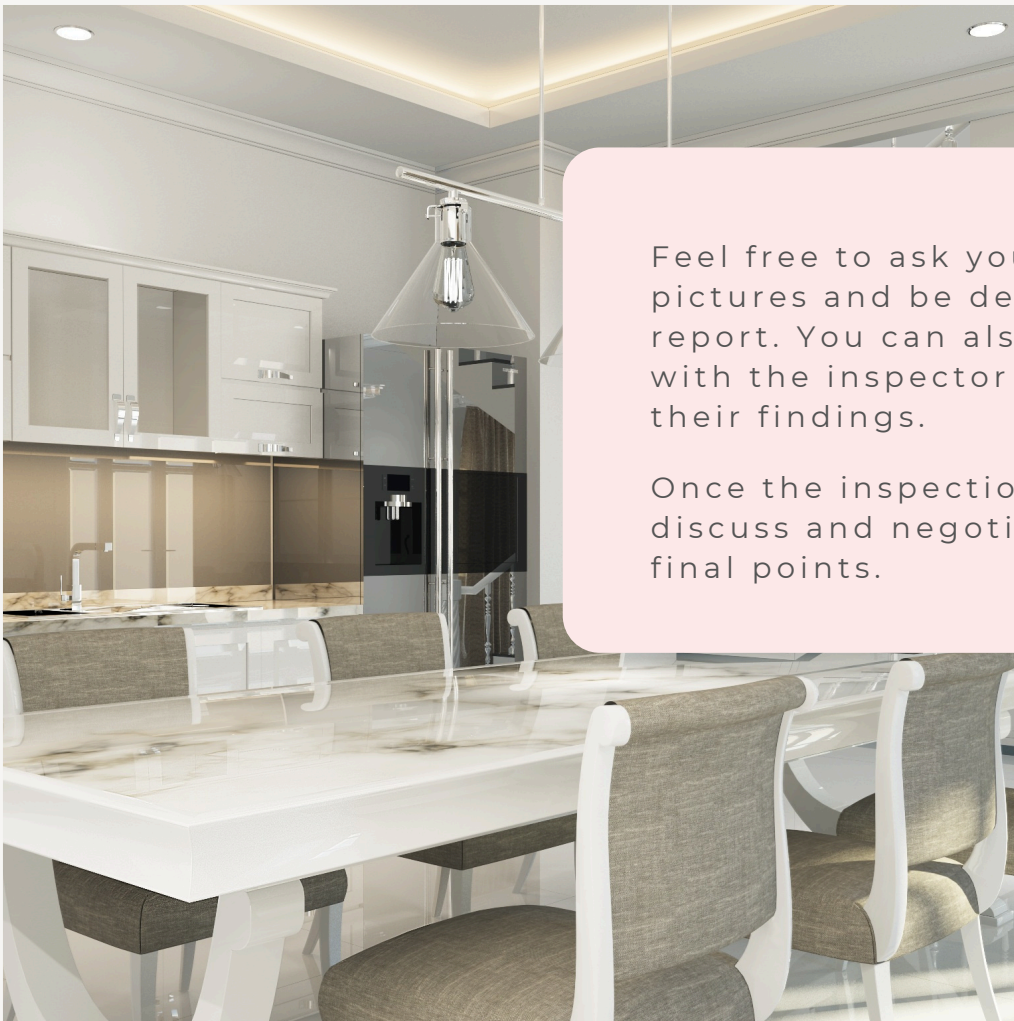


# Inspection

# 05

Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.

# APPRAISAL

# 06

Other checks you should run prior to finalizing the purchase of your new home: 1. Appraisal  
2. Property title search

Your banker will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!



## *and Loan* APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

# SCHEDULE

*your move*

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details





# Closing



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

# CUSTOMER Testimonials



”  
Annelie is one of the hardest working realtors out there! We purchased our first home with her nearly a decade ago and she was so patient and helpful during our first purchase. Fast forward to this year and we sold that home and bought our forever home, all with Annelie. She helped us search for the new house that would fit all of our needs and she sold our first house in just a matter of days, for well over asking! MICHELLE & DAN

”  
Annelie and Manrique are the perfect pair! The two of them are a wealth of knowledge. Their knowledge and expertise coupled with their network of connections makes them a step above the rest. They are always available to answer questions and give guidance every step of the way

SAMANTHA



”  
.Manrique and the entire team that works with him were very professional and were great to work with. Amazing home buying experience I would give them my highest recommendations.

GABRIELA



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# HOME TOURING *Checklist*

ADDRESS: \_\_\_\_\_

DATE VISITED: \_\_\_\_\_ LISTED PRICE: \_\_\_\_\_

BEDROOMS: \_\_\_\_\_ BATHROOMS: \_\_\_\_\_ SQUARE FOOT: \_\_\_\_\_

TOTAL LOT SIZE: \_\_\_\_\_ YEAR BUILT: \_\_\_\_\_

SCHOOL DISTRICT/ NEIGHBORHOOD: \_\_\_\_\_

## CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## INSIDE

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## OUTSIDE

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## PRICE/ COST

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## LOCATION

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## NEIGHBORHOOD

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

NOTES \_\_\_\_\_

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# Notes

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*Annelie Sirois & Manrique Alvarenga*

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