Your Home Guide



ROSE HOMES

LAER REALTY PARTNERS



YOUR REALTOR

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I'm Abby Rose, an accomplished second-generation **REALTOR®** at my family owned company, Rose Homes/LAER Realty Partners, where the tradition of excellence runs deep, and passion for helping people meets the expertise of making dreams come true.

🏠 **Family Legacy, Local Expertise:**
Born into a family that has been shaping the local real estate landscape for over 25 years, I bring a unique blend of tradition and innovation to every transaction. The deep community roots of Rose Homes instilled in me not just market knowledge but a genuine passion for helping clients find their perfect homes.

🤝 **Client-Centric Approach:**
This experience is all about YOU. At the heart of my approach is a dedication to understanding the unique needs of each client. Whether you're a first-time homebuyer or a seasoned investor, my personalized service ensures a smooth and successful real estate experience.



Why Choose Abby & Rose Homes?

Beyond being voted best **REALTOR®** in local & national magazines, multiple years in a row, working with our company means partnering with a team that values integrity, community, and a commitment to excellence. We don't just sell homes; we build relationships that last a lifetime.















Understanding Homeownership

Homeownership is a significant milestone and a long-term commitment that comes with numerous responsibilities and financial obligations. Before setting off on your home-buying journey, it's essential to evaluate your readiness.

Consider factors like your financial stability, creditworthiness, job security, and lifestyle needs. Be clear on why you want to buy a house. Whether it's for investment, stability, freedom, or a sense of community, your motivations will guide your home buying process. **There will never be a perfect time to make any big decision. Listen to yourself and what's best for you.**

Also, assess your financial readiness. Do you have a steady income source? Have you saved enough for a down payment, closing costs, moving expenses, and possible renovations? Are you prepared to handle ongoing expenses such as property taxes, insurance, HOA fees, and maintenance costs?

We ask you these questions because **we care about YOU**. As we move forward in our journey to find you a great home or investment property, we want to ensure that you're ready and in a good financial position so you can continue the lifestyle you have while benefiting your future through real estate.

Options For Home Financing

When it comes to financing your home, there are various mortgage options available, each with its own advantages, disadvantages, and unique terms. Chat with a mortgage lender to discuss your options. Some common types of home loans include:

- Conventional Mortgages: 5-10% down

These are standard loans not insured by any government agency. They come in two types: conforming (meets the guidelines set by Fannie Mae and Freddie Mac) and non-conforming (jumbo loans).

- FHA Loans: 3.5% Down

Backed by the Federal Housing Administration, these loans often have lower down payment requirements and are more accessible to individuals with lower credit scores.

- VA Loans: 0% Down

These loans, backed by the Department of Veterans Affairs, are available to veterans, service members, and their families. They often require no down payment or mortgage insurance.

- Mass Housing - 0% Down

This is a state offered downpayment assistance program. Based upon credit, annual income, and home location.





Importance of Credit Scores and Pre-approval

Credit scores are a critical factor in determining your mortgage eligibility, interest rates, and terms. Lenders use credit scores to evaluate your creditworthiness, or how likely you are to repay your loan. A high credit score can lead to more favorable mortgage terms, while a low score can limit your options. Most lender programs can go as low as a 520 credit score with different stipulations. **Better the credit, better the terms.**

Pre-approval letter is informing your Realtor how much you can afford. This is like having money in hand to purchase a property. Getting approved involves a lender assessing your financial situation and determining how much they're willing to lend you. This not only helps you understand your budget but also signals to sellers that you're a serious buyer.

To get pre-approved, you'll need to provide the lender with financial documents such as pay stubs, W-2s, tax returns, bank statements, and information about your debts.

Determining Your Needs

When you start your home search, it's crucial to have a clear idea of what you're looking for in a house. Consider factors like location, home size, number of bedrooms and bathrooms, yard size, proximity to schools and amenities, neighborhood safety, and potential for home appreciation. As your start your search, you'll learn more about your wants and needs. You may be surprised how things change as you see first hand what's on the market.

Also, consider your lifestyle and future plans. If you plan to grow your family, you might want an extra bedroom. If you work from home, a home office might be essential. Keep in mind that your dream home should not only meet your current needs but also accommodate your future plans.



The Role of Your Real Estate Agent (ME)

A real estate agent is more than just a middleman between buyers and sellers. They are professionals equipped with comprehensive market knowledge, negotiation skills, and the expertise to guide you through the complex journey of home buying. Let's break down their essential functions:

1. **Market Insight:** Agents provide valuable insights into the local market, including pricing trends and neighborhood conditions, helping you make informed decisions about potential homes.
2. **Property Search:** Through their access to extensive real estate databases, agents save you time by filtering out unsuitable properties and arranging viewings that align with your preferences.
3. **Negotiation:** Perhaps one of the most valuable roles of an agent is their ability to negotiate the best price and terms on your behalf, taking the stress out of this critical step. **I know all the best negotiation techniques.**
4. **Paperwork and Closing:** Real estate transactions involve substantial paperwork and strict deadlines. Your agent manages this process, guiding you through each step towards a successful closing. **Everything can be done virtually. Busy job? No worries, I take care of everything.**
5. **Continued Support:** A good agent doesn't end their service at closing. They remain a valuable resource, providing recommendations for home improvement professionals and offering guidance on home maintenance and more. **I'll be a resource to you for life!**

In choosing a real estate agent, look for someone who understands your needs, communicates effectively, and has a firm grasp of the local market. Your agent should not just help you buy a house, but assist you in finding a home that truly suits your lifestyle and long-term goals.



Searching for Properties

How will you find homes? As a team, you and I will identify your wants and needs. I will send you homes directly that fit those categories. Once you have a clear understanding of what you're looking for in a home and the amount you can afford, you can start searching for properties. I'll set you up in my **MLS platform,** which will email you homes within your price range, area of preference, and wants/needs.

However, online search is only the first step. Nothing replaces the value of an in-person visit. Schedule viewings with your real estate agent, and take the opportunity to explore the neighborhood, check the condition of the house, and visualize living in the space.

I'm a full service agent, I'll do my best to attend as many showings as possible with you. During these visits, take notes of things like the utilities, the heating systems, roof, basements (is it dry?), any leaks or ceiling marks, ect. I'll be your inspector gadget resource throughout!

Making An Offer

Once you've found a home you're interested in, the next step is to make an offer. The offering process involves several steps:

1. **Home Valuation:** Before making an offer, it's important to determine the home's market value. Your real estate agent can help with a comparative market analysis (CMA), which examines recent sales of similar homes in the area.
2. **Offer Preparation:** Your agent will help you prepare an offer letter, including your offering price, contingencies (conditions that must be met), and desired closing date.
3. **Negotiation:** The seller may accept your offer, reject it, or make a counteroffer. Be prepared for some back-and-forth negotiations on price, closing date, contingencies, and which items are included in the sale (like appliances or furniture).
4. **Contract:** Once both parties agree, the contract is signed. It includes the final sale price and terms of the purchase. It's recommended to have a lawyer review this document.
5. **Deposit:** In most cases, money will be given with the offer to take the home off the market. More money down, the more serious of a buyer you seem. This money comes from your already planned for downpayment.



What to expect

Here are some things to expect to sign between you & the broker (Rose Homes/LAER Realty Partners)

Mandatory Licensee Disclosure

What it is: A state-required form that explains how the agent represents (you, the seller, or both)**. When you sign:** At your first meeting where real estate is discussed. Not a contract—just a disclosure.

Exclusive Buyer Agency Agreement

What it is: An agreement confirming that I represent you and only you in your home search. It outlines duties, expectations, and compensation. **When you sign:** Once you decide you want me to be your dedicated agent (before searching for homes together)

Offer to Purchase

What it is: The formal written offer you submit to a seller. It includes price, timelines, deposits, contingencies, and terms.

Home Inspection Contingency / Waiver Disclosure

What it is: A document acknowledging whether you're conducting a home inspection or waiving it, and what either choice means. **When you sign:** At the time of submitting your offer

Lead Paint Forms (If Applicable)

What it is: Federally required forms for homes built before 1978, disclosing known lead hazards. **When you sign**: When submitting an offer on an older property.

Purchase & Sale Agreement (P&S)

What it is: The detailed, legally binding contract drafted by attorneys with final terms.





Home Inspections and Appraisals

After your offer is accepted, you'll move forward to two critical procedures - home inspection and appraisal. These steps reveal essential details about the condition and the value of the home you're about to purchase.

Home Inspection: Starting at $500

T**his is a hired expense by the buyer**. **Needs to be booked & completed within 10 days from accepted offer.** A home inspection is a comprehensive evaluation carried out by a licensed home inspector. This process is critical as it uncovers any potential issues hidden beneath the home's surface, such as structural problems, faulty wiring, plumbing issues, or a worn-out roof.
There is no pass or fail home inspections, The inspector is there to provide you with a detailed report outlining any existing or potential issues, enabling you to understand the home's current condition. If major problems are discovered, you may choose to renegotiate the deal, request the seller to carry out repairs, or in extreme cases, rescind your offer.

Home Appraisal:

A home appraisal is a professional estimate of the home's market value. This process is typically required by the lender (bank) to ensure the amount of money they're lending aligns with the home's true value.
If the appraisal value comes in lower than the sale price, you may need to renegotiate the terms with the seller, or potentially pay the difference out of pocket to secure your mortgage. In contrast, if the appraisal is higher than the sale price, you've gained instant equity in your new home.

UNDER CONTRACT

Once inspections are completed and any negotiation items are resolved, the transaction moves into its most **important legal phase:** the Purchase & Sale Agreement ("P&S")

- The seller's attorney typically drafts the first version of the P&S.
- The buyer's attorney reviews it, proposes revisions, and negotiates protections for the buyer.

P&S Signing Deadline — Within 10 Days of Accepted Offer

Once both parties sign the P&S:

- The agreed-upon deposit (commonly 3–5% of the purchase price) is delivered immediately after signatures.
- This deposit is held in the listing brokerage's escrow account until closing.
- It becomes part of the buyer's total funds due at closing (subtracts from your downpayment)

Between this Stage and the Closing, you work more with your Loan Officer on finances, picking your home insurance, and final numbers. This is usually the saddest part of my clients experience because we don't see each other as much (This is true, they all tell me!) However, of course, I'm always still there and ready to see you at the closing table!



Closing The Deal

Closing is the final step in the home buying process. It involves signing a lot of legal paperwork, paying closing costs, taking pictures, receiving gifts, and getting the keys to your new home.

Closing costs typically range from 2% to 5% of the loan amount and include fees for mortgage origination, appraisal, title search, title insurance, surveys, taxes, and recording fees (this will be discussed with your LO prior to closing & can sometimes be paid by the seller, **I know all the tricks!**)

We will conduct a “final walkthrough” before closing to ensure the home is in the same condition we saw it in, everything is cleaned out, and all agreed upon appliances are still there. **Be sure to transfer all utilities into your name prior to closing**. After the closing, the home is officially yours!





Move In Day

Congratulations, you're now a homeowner! As you settle in, take the time to understand the details of your mortgage payments, set aside a budget for ongoing home maintenance, and familiarize yourself with your property.
Take the time to celebrate this achievement, but remember that homeownership is an ongoing journey. Whether it's planning home improvements, staying on top of maintenance, or keeping an eye on your home's value, you're now in the driver's seat.

Remember to engage professionals when needed, stay informed about your local real estate market, and most importantly, enjoy your new home! Call me anytime whenever you need me, I'm always here!

Your Dream Home

Write everything you dream about your future home having.
We'll use this as a reference point during our house touring!

Cities You'd Like To Buy In: _____

Number of Bedrooms: _____

Number of Bathrooms: _____

Preferred Sqft: _____

Maximum Price: _____

School District: _____

When Do You Want To Purchase By: _____

Your Most Important Home Features:

_____

_____

_____

_____

_____

_____

Moving Day

When your move in date is near, you'll want to make sure to collect the proper information for the home to make your transition as smooth as possible.

- Property Address: _____
- Electricity Company: _____
- Trash Company: _____
- Trash Pick-Up Dates: _____
- Water Company: _____
- Sewage Company: _____
- Gas Company: _____
- Elementary School: _____
- Middle School: _____
- High School: _____
- Alarm System: _____

- Extra Notes:

_____

_____

_____

_____

Pre & Post Moving Day Checklist

Congrats! We're just a few days away from closing! Now is time to check some boxes before & after you move into your new home!

- [ ] **Review your final closing disclosure numbers**
  A few days before closing, your LO will send you a breakdown of what you'll need to bring to closing, make sure these numbers are what was previously discussed.

- [ ] **Important Documents**
  Ensure you bring a check for your remaining funds, an ID, and anything else your LO or attorney requests

- [ ] **Transfer Utilities**
  Contact the utility companies for your old and new home to stop, start, or transfer services

- [ ] **Conduct a final walkthrough**
  Ensure the home is clean, everything that was agreed upon is still there or gone, make sure utilities are turned on.

- [ ] **Update Your Address With Important Contacts**
  Notify banks, credit card companies, and other important contacts of your new address. Change your address on any subscriptions and insurance policies, too.

- [ ] **Change Locks**
  Changing the locks on all exterior doors will ensure that no one else has access to your new home