



TODAY
REAL ESTATE

Buyer's
GUIDE

The complete guide for helping you take the first steps towards selling your home.



ABOUT US



Founded in 1985, TODAY Real Estate serves the entire Cape Cod, Martha's Vineyard, Greater Boston, North Shore, New Hampshire, and Maine real estate markets.

Our company has always been a local, family-run business behind the leadership and direction of Jim and Terri Machnik. In 2019, their sons Todd and Craig assumed ownership and operations of the company. Guided by their parents' values of hard work, service, and commitment to clients and the community, their shared vision will continue the TODAY Real Estate tradition.

Todd and Craig recognize this is the age of technology, which now dominates the real estate market. The family approach with an emphasis on web-based technology and a team of committed sales associates will guarantee future success for TODAY Real Estate and all those they serve.



MEET YOUR AGENT



Meet Nancy, your trusted real estate partner for MetroWest Boston and Cape Cod. With extensive experience in traditional sales, Nancy provides a comprehensive suite of personalized services to meet all your real estate needs.

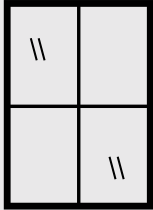
As an accomplished real estate investor with experience in flipping homes, real estate investments, and Airbnb properties, Nancy brings a hands-on approach to every transaction, ensuring a seamless experience from listing to closing. Her expertise extends beyond mere transactions; she provides a personalized, coaching-driven approach to help buyers pinpoint their ideal home and sellers maximize their property's value.

With a prestigious Circle of Honor designation and a specialization in Distinctive Homes, Nancy's track record speaks for itself. As one of the top agents on Zillow, she has garnered a reputation for excellence and client satisfaction. Her background as a Life Coach adds a valuable dimension to her services, guiding clients through one of life's most significant decisions with confidence and clarity. Let Nancy turn your real estate goals into reality, making the journey enjoyable, worry-free, and efficient every step of the way.

Nancy Cassano
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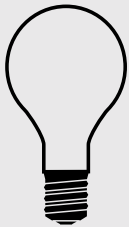
WHY WORK WITH US?

When you work with us, you work with a team that has your best interests at heart. We always say we aren't salespeople, we're project managers. Our only goal is to help you find the perfect property for you, embodying our team values every step of the way.



Transparency

We strive to make this process as clear as possible for you. Our goal is to tell you everything you need to know, as early as possible. We won't hide anything, pull any shady tricks or leave you to fend for yourself.



Knowledge

We are knowledge brokers. We stay tuned into local market trends, winning strategies, and we're always seeking more knowledge. Our team takes complex concepts and breaks them down into the information you actually need to know.



Partnership

Teamwork makes the dream work. It also makes real estate work. We're committed to discerning details, really listening, and standing in your corner every step of the way.



Family

We are a family even though our team might not all be related. We work hard, think hard, and laugh hard. Our definition of family extends to include all of our clients. Even after your transaction is complete!

CONNECT WITH ME ON SOCIAL MEDIA

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OUR CLIENT SUCCESS TEAM

The client success team allows our agents to do what they do best: find your dream home. Together, we have the tools, team, and expertise to ensure every transaction goes smoothly.



TRANSACTION COORDINATION TEAM

Makes sure all of the i's are dotted and t's crossed, on time, throughout your transaction.



MARKETING MANAGER

Helps every listing shine in person, print, & online.



DIRECTOR OF OPERATIONS

Handles all agent & staff training, coaching, and some agent support.



SALES MANAGER

Oversees the sales team and strategies to drive sales performance and customer satisfaction.



PREFERENCES

As your Real Estate Professionals, We Will:

1. Present an agency law pamphlet and explain agency relationship.
2. Gather information to identify your needs and goals in order to plan a property search.
3. Offer and arrange pre-qualifying or pre-approval meeting with one of our preferred lenders to determine your affordability range and improve your negotiating position at the point of offer.
4. Commit to priority availability for meeting your needs and schedule when it comes to property research and showings.
5. Complete a thorough market search to identify all properties consistent with your needs and price range.
6. Prepare a written Competitive or Comparative Market Analysis for you prior to your making an offer, per your request, if possible.
7. Prepare a written offer to purchase the property of your choice, reflecting your price and terms.
8. Provide you advice and negotiating assistance on all offers to purchase.
9. Monitor and communicate the status and satisfaction of contract contingencies.
10. Obtain and review with you the seller's written property history and disclosure statement.
11. Recommend professional inspections and review findings and remedies with you.
12. Accompany you on a property walk through before closing, if provided for in the contract.
13. Contact you after you close to assure the satisfactory completion of all service details.

CLIENT LOVE



C.RICHARD

I have to say that working with Nancy was a pleasure. Most of the time when I have worked with realtors in the past I feel like they are trying to make the sale for them. My wife and I felt that Nancy was authentic and real. We felt she truly had our interests at heart. Such a nice person, very down to earth. I would absolutely recommend her to anyone!

NEIL W.

Nancy was our buyer's agent during an extensive search for beachfront property on Cape Cod. She was terrific in all aspects of her work with us, friendly, responsive, determined to show us enough homes for us to pick carefully plus guiding us through the process of offers and finally purchasing the home. She continues to be available for questions even after the sale. We highly recommend her.

E. WILLIAMS

Nancy did an outstanding job helping me find my first home. She understood what I was looking for, sent many possibilities, and after working with her for a short amount of time, she found exactly the right house for me. She was quick to answer and was always available to answer questions. She had great communication skills and always was checking in. Nancy is a true professional and a valuable asset to her company.

CK MONIZ

Nancy helped us out by connecting us with a Bank Mortgage Broker, Real Estate Lawyer, Insurance Broker located in area surrounding our home purchase. We connected on a personal level as well as a professional level and would highly recommend her for your real estate needs.



THE BUYER'S ROADMAP

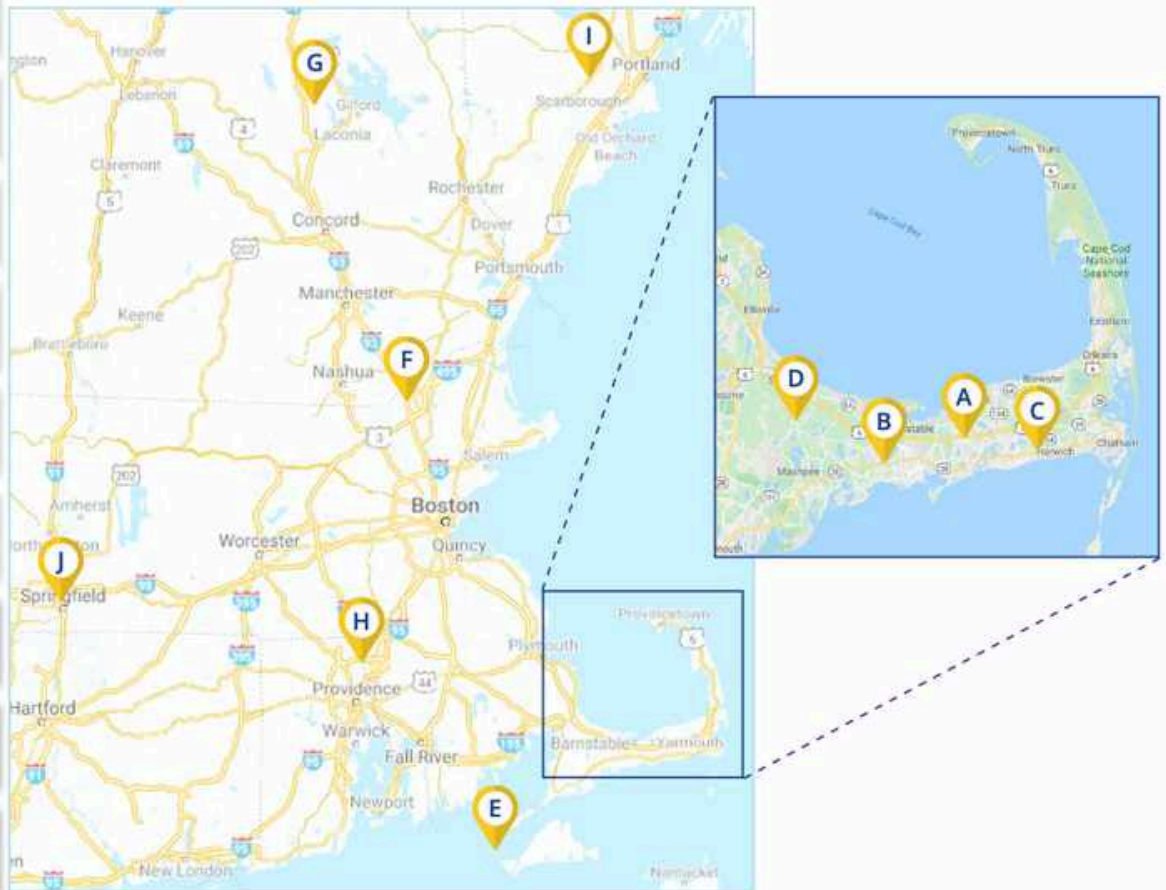


WE SERVE

Massachusetts, New Hampshire, Maine

-  **A** South Yarmouth, MA
508.398.0600
-  **B** Centerville, MA
508.790.2300
-  **C** Harwich, MA
508.430.8288
-  **D** Sandwich, MA
508.888.8008
-  **E** Martha's Vineyard, MA
508.693.6866
-  **F** Georgetown, MA
978.223.2377
-  **G** Gilford, NH
603.230.2430
-  **H** Norton, MA
508.440.6100
-  **I** Portland, ME
207.204.8285
-  **J** Springfield, MA
413.519.5246

Company Information Ten Convenient Locations



MUST-HAVE

Home Features Checklist

WHAT'S IMPORTANT TO YOU?

Why Are You Interested in Buying a Home?

- It's my wish to own a home
- To have a place to raise a family
- To be closer to work
- Need more space
- Tired of paying rent
- Others, please specify

The Home You Wish to Have

What part of town do you want to live in?

What price range would you consider? Min/Max

Are schools a factor? If yes, what do you need to take into consideration?

How many bedrooms and bathrooms would you like?

How many square feet would you prefer your house to be?

What Kind of Houses Are You Willing to See?

- One Story
- Cape Style
- Open Floor
- Split Level
- Two Floor
- Townhouse
- Condo
- Other Please Specify

How Much Are You Willing to Invest in Renovation?

- A little
- A lot
- None
- Bring on the fixer-upper!

MUST-HAVE

Home Features Checklist

WHAT'S IMPORTANT TO YOU?

Interior

MUST HAVE

WOULD PREFER

Open Kitchen	<input type="radio"/>	<input type="radio"/>
Separate Dining Room	<input type="radio"/>	<input type="radio"/>
Hardwood Flooring	<input type="radio"/>	<input type="radio"/>
First Floor Primary	<input type="radio"/>	<input type="radio"/>
Basement	<input type="radio"/>	<input type="radio"/>
Study/ Office	<input type="radio"/>	<input type="radio"/>
First Floor Laundry	<input type="radio"/>	<input type="radio"/>
Garage	<input type="radio"/>	<input type="radio"/>
Smart House	<input type="radio"/>	<input type="radio"/>

Exterior

MUST HAVE

WOULD PREFER

Large Yard	<input type="radio"/>	<input type="radio"/>
Small Yard	<input type="radio"/>	<input type="radio"/>
Fenced Yard	<input type="radio"/>	<input type="radio"/>
2 Car Garage	<input type="radio"/>	<input type="radio"/>
Extra Parking	<input type="radio"/>	<input type="radio"/>
Pool	<input type="radio"/>	<input type="radio"/>
Patio/Deck	<input type="radio"/>	<input type="radio"/>

BUT FIRST, GET PRE-APPROVED

House shopping is an exciting time! Get pre-approved for a loan first so you can be ready to make an offer when you find a home you love.



PRE-QUALIFIED VS PRE-APPROVED

PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you could tell them. This will give you an idea of what you could qualify for, but when you are serious about buying, you'll need to get pre-approved.

VS.

PRE-APPROVED

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

HOUSE HUNTING TIPS

Investigate The Area

Drive around the neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.

Ask Around

Talk to family, friends and co-workers to see if anyone might know of a house for sale in the area you're interested in.

Keep an Open Mind

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.

Take Pictures & Notes

When you visit multiple houses it gets difficult to remember specific details about each one. Always ask if it's okay, but take pictures and notes as much as you can to reference later.

Be Ready to Make an Offer

When you find a home you want to buy, keep in mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

MAKING AN OFFER

FACTORS THAT MAKE AN OFFER MORE ENTICING

When we have found a home you are interested in buying, we will quickly and strategically place an offer.

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house

PAY IN CASH VS. LOAN

Paying in cash versus taking out a loan offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.



PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious competitive offer.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period with a house sale contingency. A typical closing timeframe is 30-45 days.

OFFER ACCEPTED!

WHAT'S NEXT?

PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit will be put into an escrow account that is managed by a neutral third party (typically title company or bank) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment.

SCHEDULE HOME INSPECTION



Home inspections are optional but highly recommended to make sure that the home is in the condition that it appears. Inspections are typically completed within 10-14 days after the signing agreement

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addresses. You can choose to either back out of the deal completely, ask for the seller to make repairs, or negotiate a lower price and handle the deals yourself.

COMPLETE YOUR MORTGAGE APPLICATION

Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request.

LENDER WILL ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

WHAT TO EXPECT BETWEEN INSPECTIONS AND CLOSING DAY

AFTER INSPECTIONS

This is the time the bank will take over, order appraisal, and be actively working with you to give us the clear to close. This process usually takes between 2 and 4 weeks. The lender keeps us informed along the way, and we will periodically check in with you to ensure a smooth transaction. As soon as we get the clear to close, we will reach out to you to schedule the final walk-through and answer any questions you may have before closing day.

CLOSING DAY

The closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you will bring the following:

- A certified check for closing costs and down payment. An attorney will let you know who to make the check out to.
- Photo IDs: Be prepared to spend at least 20 minutes up to an hour signing all of the required documents necessary to complete the purchase.
- At the end of the closing, you will walk away a new homeowner with your keys!

HOME OWNERSHIP

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

- **Delivery of the buyer's funds**
 - This is the check or wire funds provided by your lender in the amount of the loan.
- **Delivery of the deed**
 - The deed names the seller and buyer gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

WHAT NOT TO DO

NEVER DO THESE THINGS DURING THE HOME BUYING PROCESS

It's extremely important not to do any of the following until after the home buying process is complete.



BUY OR LEASE A CAR



CHANGE JOBS



MISS A BILL PAYMENT



OPEN A LINE OF CREDIT



MOVE MONEY AROUND



MAKE A MAJOR PURCHASE



28 CENTRE ST, NATICK MA



SOLD FOR
\$970,000

3 BEDROOMS
2 BATHROOMS
FINISHED BASEMENT
HARDWOOD FLOORS
1,833 SQFT

This renovated home boasts meticulous design and exceptional detail, highlighted by a custom kitchen with stainless steel appliances and an expansive quartz island. Featuring chic shiplap accents and hardwood floors, the spacious layout seamlessly flows to a large Trex deck with a screened gazebo, perfect for entertaining. With remodeled bathrooms and ample storage throughout, this one-of-a-kind residence promises both luxury and functionality.