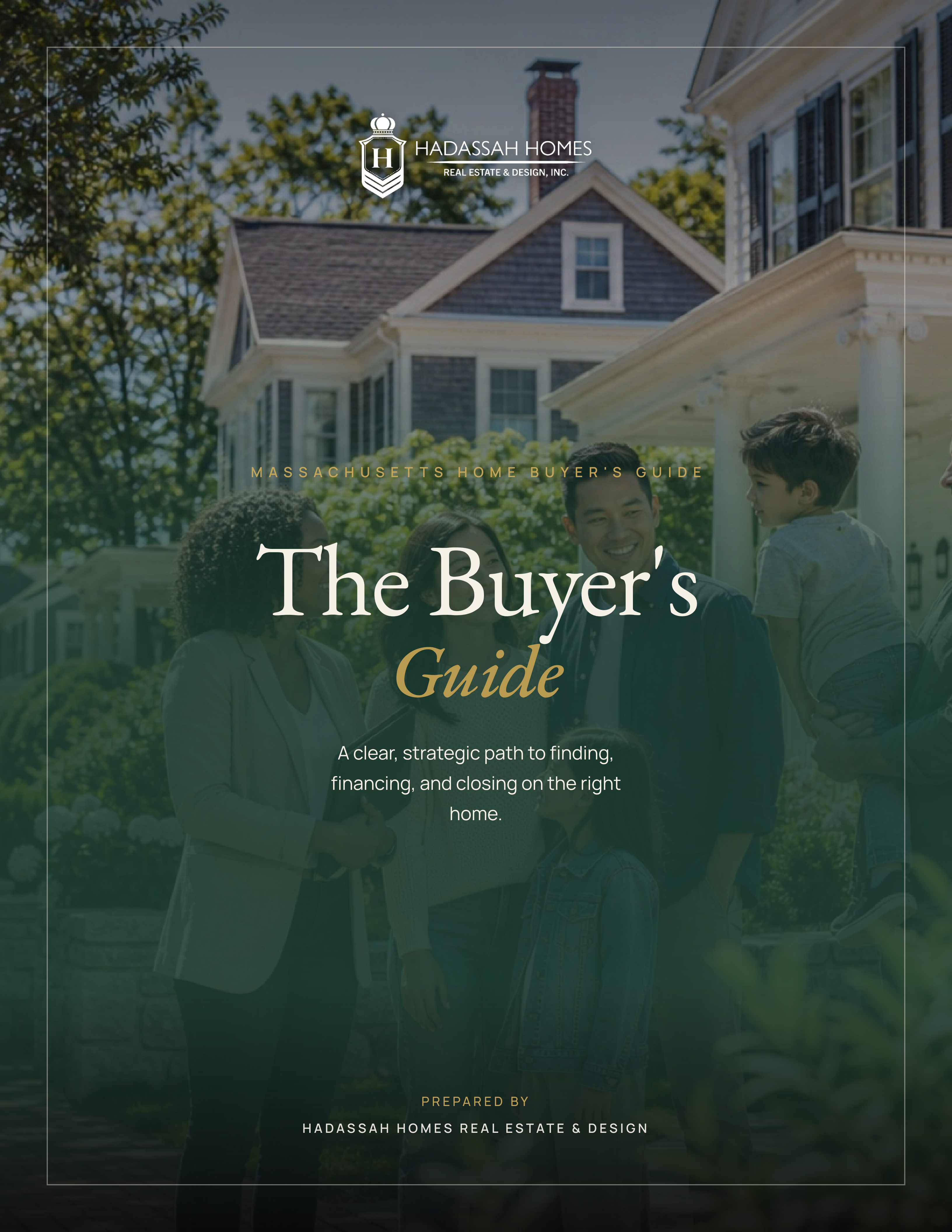


HADASSAH HOMES
REAL ESTATE & DESIGN, INC.

MASSACHUSETTS HOME BUYER'S GUIDE

The Buyer's *Guide*

A clear, strategic path to finding, financing, and closing on the right home.

PREPARED BY

HADASSAH HOMES REAL ESTATE & DESIGN

THE PROCESS

How a home purchase unfolds

From the first planning conversation to receiving the keys, we guide you through each stage with clarity and care.

01

DISCOVERY & CONSULTATION

Understand your goals, lifestyle, preferred location, property type, budget, and timeline.

02

FINANCIAL PREPARATION

Evaluate your financial readiness, speak with a qualified lender, and obtain a preapproval before beginning a serious search.

03

CUSTOM HOME SEARCH

Set up a personalized MLS search, preview properties online and in person, and refine the search as your priorities become clearer.

04

PROPERTY EVALUATION

Compare each home from both real estate and design perspectives, including value, condition, layout, functionality, and improvement potential.

05

MAKE A STRONG OFFER

Review recent comparable sales and structure a competitive offer using appropriate price, terms, financing, timing, and contingencies.

06

OFFER ACCEPTED & DUE DILIGENCE

Complete inspection, attorney review, mortgage application, appraisal, title work, insurance, and other transaction requirements.

07

CLOSING

Complete the final walk-through, sign the required documents, pay the required funds, and receive the keys.

Every purchase is different. Timelines vary with the property, financing, negotiations, and other transaction requirements.

YOUR ADVANTAGE

Why buy with Hadassah Homes?

A BUYER'S AGENT WILL

- Help define your goals and priorities
- Explain the Massachusetts buying process
- Connect you with appropriate lenders and professionals
- Set up a personalized MLS search
- Help identify and evaluate properties
- Coordinate property tours
- Review recent comparable sales
- Compare value, condition, and improvement potential
- Help structure and submit offers
- Negotiate with the seller's side
- Track transaction deadlines
- Advocate for your interests through closing

DESIGN-INSPIRED INSIGHT

We help you see not only what a home is today, but what it could become. Our real estate and interior-design perspective helps you evaluate layout, functionality, renovation potential, and long-term value.

LOCAL NEIGHBORHOOD KNOWLEDGE

Across Greater Boston, the North Shore, and the communities we serve, we help buyers compare properties, locations, values, and opportunities.

VALUES-BASED SERVICE

We believe homeownership can strengthen communities. A portion of every successful transaction supports local nonprofit organizations and community initiatives.

END-TO-END SUPPORT

We connect buyers with trusted attorneys, lenders, inspectors, contractors, and other qualified professionals while guiding the transaction from consultation through closing.

RELEVANT CERTIFICATIONS

Licensed Real Estate Broker (MA & RI)
SRS · ABR · CRS · CID · ASP®

KNOW THE NUMBERS

Understanding your buying power

Buying a home involves more than the purchase price.

PURCHASE RANGE

The amount a lender may approve and the amount you feel comfortable spending may be different. Build your search around a responsible monthly budget.

DOWN PAYMENT

The required down payment depends on the financing program, property type, qualifications, and transaction.

MONTHLY HOUSING COST

Consider principal, interest, property taxes, homeowners insurance, mortgage insurance when applicable, and condominium or association fees.

CLOSING FUNDS

Plan for lender, attorney, title, appraisal, inspection, insurance, prepaid, and other transaction-related expenses.

RESERVES

Maintain an appropriate financial cushion for moving, maintenance, repairs, furnishings, and unexpected costs after closing.

LONG-TERM AFFORDABILITY

Consider utilities, taxes, insurance, maintenance, association expenses, and future improvements.

> Financing terms, costs, qualification requirements, and available programs vary. Confirm your specific information with qualified lending, legal, insurance, tax, and financial professionals.

FINANCING

Prepare before you search

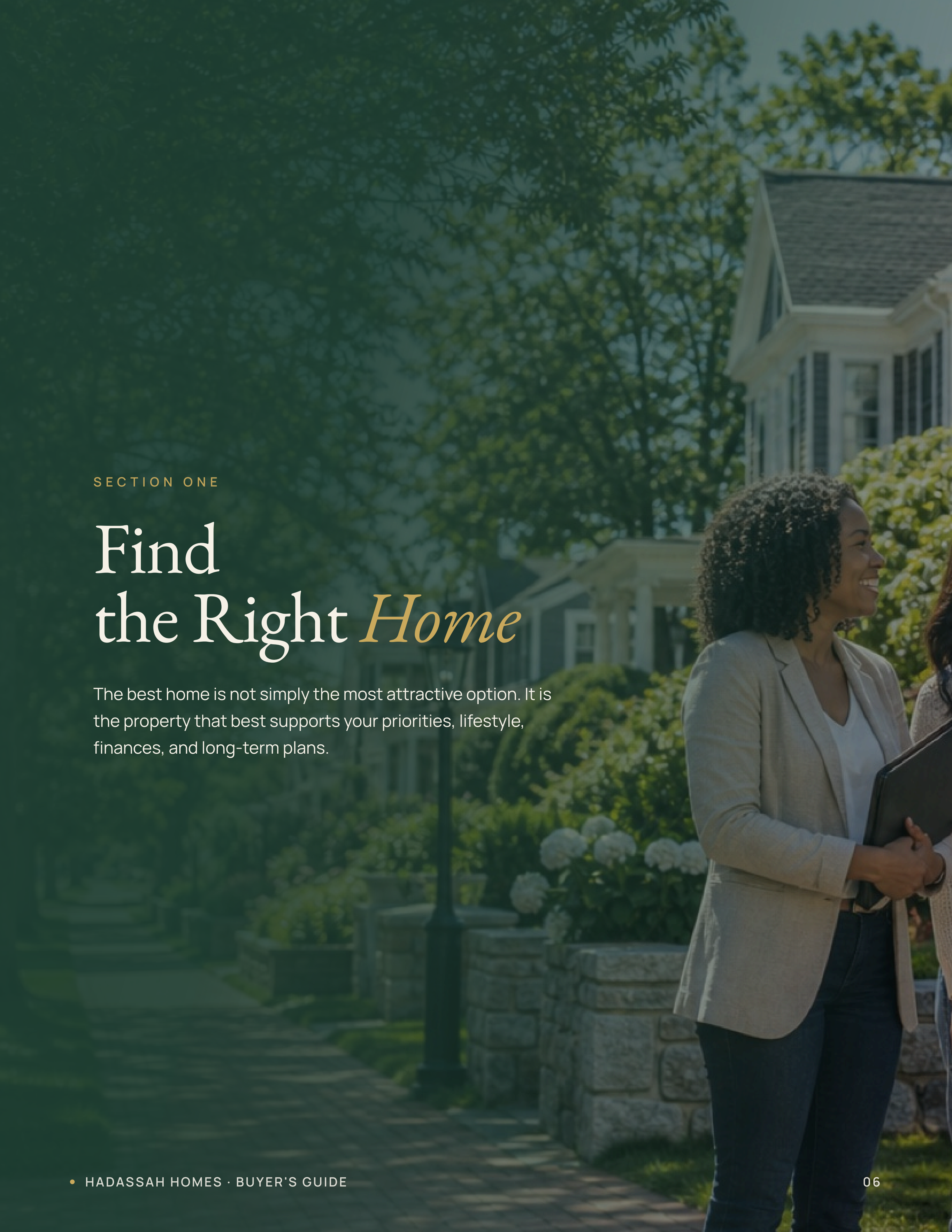
"A clear financing plan helps you search confidently and act decisively."

- A preapproval helps establish an informed purchase range.
- Buyers should review loan options with a qualified lender.
- Possible loan categories may include Conventional, FHA, VA, and MassHousing.
- Available loan programs, assistance programs, grants, and qualification requirements vary.
- Discuss down payment, closing costs, monthly budgeting, and long-term affordability.
- Preapproval is not final loan approval.
- Financing continues to be reviewed throughout the transaction.
- Avoid major financial changes without first speaking to your lender.

WHAT YOU MAY NEED

- [ ] Mortgage preapproval letter
- [ ] Proof of funds for the down payment and closing costs
- [ ] Government-issued identification
- [ ] Employment and income verification
- [ ] Financial documents requested by the lender
- [ ] Names of a preferred attorney, lender, and inspector

Hadassah Homes does not provide loans or guarantee qualification. Lending decisions are made by qualified lenders based on their own requirements.



SECTION ONE

Find the Right *Home*

The best home is not simply the most attractive option. It is the property that best supports your priorities, lifestyle, finances, and long-term plans.

YOUR PRIORITIES

What matters most to you?

MUST-HAVES

Features or conditions required for the property to work for your household.

NICE-TO-HAVES

Features that would improve the fit but should not automatically eliminate an otherwise strong option.

DEAL-BREAKERS

Conditions, expenses, locations, or property features you are not prepared to accept.

FUTURE NEEDS

Consider how the property may need to serve you several years from now, not only on move-in day.

A disciplined priority list helps keep the search focused and reduces emotional decision-making.

LOCATION

The home extends beyond its walls

Where a home sits shapes daily life as much as the home itself. These are the factors worth weighing as you compare neighborhoods.

COMMUTE & TRANSPORTATION

Daily travel times, traffic patterns, and access to highways and public transportation.

NEIGHBORHOOD CHARACTER

The look, feel, pace, and overall identity of the surrounding community.

TAXES & RECURRING COSTS

Property taxes and ongoing expenses that shape long-term affordability.

SCHOOLS & COMMUNITY RESOURCES

Local schools, libraries, parks, and other public services nearby.

SHOPPING, SERVICES & RECREATION

Everyday conveniences, dining, healthcare, and places to gather and unwind.

FUTURE DEVELOPMENT & LONG-TERM VALUE

Planned development nearby, plus long-term use and resale considerations.

> Buyers should independently research schools, transportation, public services, and other community factors that matter to them.

CUSTOM HOME SEARCH

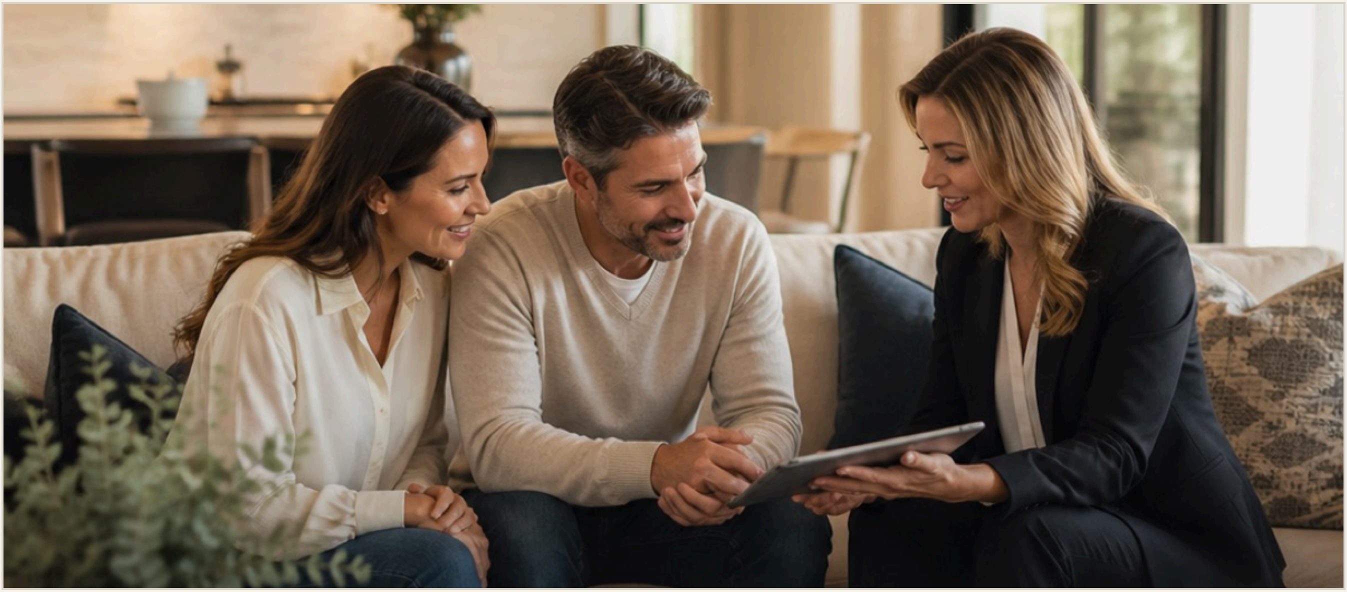
A search built around you

A personalized MLS search is created from your goals, and you preview properties online before selecting homes to tour. Search criteria can be refined as you learn more about the market and what matters most.

Properties are evaluated from both real estate and design perspectives. You compare price, value, layout, condition, location, and possible improvements — because a home with cosmetic limitations may still have strong functionality or long-term potential.

Listing photographs are only a starting point. The full picture comes from seeing a property in context, and we help you look past presentation to evaluate what a home truly offers.

SEARCH → PREVIEW → TOUR → COMPARE → REFINE



TOURING & COMPARING

Look beyond the first impression

As you walk each property, consider how it performs across these areas — not just how it looks at a glance.

- ✓ Overall layout and room flow
- ✓ Natural light
- ✓ Storage
- ✓ Parking
- ✓ Exterior condition
- ✓ Roof and visible drainage
- ✓ Windows and doors
- ✓ Heating and cooling
- ✓ Electrical and plumbing indicators
- ✓ Moisture or water intrusion
- ✓ Basement and attic
- ✓ Appliances and major systems
- ✓ Noise and surroundings
- ✓ Renovation needs
- ✓ Condominium or association considerations
- ✓ Potential insurance or maintenance concerns
- ✓ Layout potential
- ✓ Future improvements

Tour observations do not replace a professional inspection or specialist evaluation.

Compare the complete picture: price, monthly cost, condition, location, functionality, renovation needs, and long-term value.

SECTION TWO

Make a Strong *Offer*

A successful offer is not based on price alone. Terms, financing, timing, contingencies, and preparation all affect how an offer is evaluated.

Building the complete offer

RECENT COMPARABLE SALES

We review recent local sales and relevant market information to better understand the property's value and competitive position.

OFFER PRICE

Your proposed purchase price should reflect the property, market context, competition, and your comfort level.

FINANCING

The loan type, down payment, lender documentation, and financing terms included with the offer.

TIMELINE

Proposed dates for the purchase agreement, inspection, mortgage commitment, closing, and occupancy.

CONTINGENCIES

Conditions designed to address inspection, financing, appraisal, title, document review, or other agreed requirements.

STRATEGIC TERMS

Deposit structure, included items, closing timing, and other terms may strengthen an offer. Escalation clauses or other strategies may be considered when appropriate.

We explain the tradeoffs so you can make an informed offer without exceeding your comfort level.

BUYER PROTECTIONS

Understand the terms before you sign

HOME INSPECTION

Terms concerning the buyer's opportunity to inspect the property and respond within the agreed timeline.

FINANCING

Terms concerning the buyer obtaining financing under the conditions established in the agreement.

APPRAISAL

Terms addressing the lender's valuation and how the transaction may proceed if the appraisal differs from the purchase price.

TITLE & DOCUMENT REVIEW

Review of title, legal documents, condominium materials, restrictions, and other applicable information.

HOME-SALE OR OTHER TERMS

Additional conditions may be included depending on the buyer, property, and transaction.

> Removing or limiting a contingency may increase risk. Review the consequences with qualified real estate, legal, lending, inspection, and financial professionals.

Massachusetts home-buying basics

Massachusetts buyers are generally expected to investigate a property's condition and suitability before completing the purchase.

BUYER DUE DILIGENCE

- Obtain a professional home inspection
- Review the Seller's Statement of Property Condition when provided
- Request available permits and renovation documentation
- Review condominium or association documents when applicable
- Ask questions about the property's condition, systems, improvements, and history
- Use appropriate specialists when additional evaluation is recommended

MASSACHUSETTS LEGAL PROCESS

Attorneys commonly play a central role in Massachusetts real estate transactions. A buyer's attorney may review the Purchase and Sale Agreement, coordinate with the seller's attorney, assist with title matters, and guide the buyer through legal documents and closing.

- The lender typically orders the appraisal.
- Financing must receive final approval.
- Title work must be completed.
- Discuss title insurance with your attorney or title professional.

> This guide provides general educational information and is not legal advice. Buyers should rely on qualified Massachusetts professionals for advice about their specific transaction.

Learn what you are buying

A licensed inspector may evaluate the visible and accessible components of the home, within the scope of the inspection.

WHAT MAY BE EVALUATED

- [ ] Structure
- [ ] Roof
- [ ] Exterior
- [ ] Electrical
- [ ] Plumbing
- [ ] Heating and cooling
- [ ] Basement or crawl space
- [ ] Attic and insulation
- [ ] Windows and doors
- [ ] Interior conditions
- [ ] Built-in systems and appliances within scope

GOOD TO KNOW

- Attend the inspection when possible, and ask questions.
- No inspection guarantees that every defect will be discovered.
- Specialized evaluations may be recommended.
- Findings should be reviewed within the contractual deadline.
- Possible responses may include continuing, requesting repairs or credits when permitted, renegotiating, or taking another action allowed by the agreement.

TOWARD CLOSING

From accepted offer to clear to close

APPRAISAL

The buyer's lender generally orders an appraisal to evaluate the property in connection with the loan. An appraisal supports the lender's decision and is not a replacement for a home inspection.

MORTGAGE APPLICATION & FINAL APPROVAL

After the offer is accepted, the buyer completes the mortgage process and continues providing requested financial and property information. Final approval depends on the borrower, property, insurance, title, appraisal, and lender requirements.

✓ KEEP THE PROCESS MOVING

- [ ] Respond quickly to lender requests
- [ ] Provide requested documents
- [ ] Avoid unapproved financial changes
- [ ] Arrange required insurance
- [ ] Track appraisal and financing deadlines
- [ ] Review updated loan estimates and disclosures
- [ ] Ask questions before signing

> Final loan approval is determined by the lender and is not guaranteed. Requirements vary by borrower, property, and transaction.

The details behind ownership

ATTORNEY

Your attorney helps review legal documents, coordinate with the other side, address legal questions, and guide the closing process.

TITLE

Title work helps identify ownership, liens, restrictions, and other matters that may affect the property.

HOMEOWNERS INSURANCE

Buyers should arrange required insurance early enough to avoid delaying financing or closing.

CONDO OR ASSOCIATION DOCUMENTS

When applicable, buyers should review fees, budgets, rules, reserves, assessments, insurance, meeting records, restrictions, and other association information.

Requirements vary by property and transaction. Use qualified professionals for legal, lending, insurance, title, tax, inspection, and financial advice.

The final steps to homeownership

PLAN FOR CLOSING FUNDS

- ✓ Down payment
- ✓ Deposits already paid
- ✓ Inspection and specialist evaluations
- ✓ Appraisal and lender-related charges
- ✓ Attorney, title, and recording expenses
- ✓ Homeowners insurance
- ✓ Prepaid taxes, insurance, and escrow items
- ✓ Condominium or association charges
- ✓ Moving, repairs, furnishings, and immediate improvements

CLOSING PROCESS

- [ ] Purchase and Sale Agreement signed with attorney support
- [ ] Mortgage commitment and final loan approval
- [ ] Homeowners insurance arranged
- [ ] Final walk-through completed
- [ ] Final documents reviewed
- [ ] Closing funds prepared
- [ ] Closing documents signed
- [ ] Keys received

> **Protect your funds.** Always verify wiring instructions independently using a trusted telephone number. Do not rely solely on instructions received by email.

GOOD TO KNOW

Frequently asked questions

Q

How much money do I need to buy?

It depends on the property, financing program, down payment, closing expenses, and other transaction costs. A qualified lender can help estimate financing requirements, while we help you prepare for the complete purchase process.

Q

Should I get preapproved before touring?

A preapproval provides a clearer budget and helps you act more efficiently when the right property appears. It is especially important before submitting an offer.

Q

How long does buying a home take?

The timeline varies based on preparation, property availability, financing, negotiations, inspection, appraisal, title, and other transaction requirements.

Q

What loan programs may be available?

Possible programs may include Conventional, FHA, VA, MassHousing, and other assistance programs. Availability and eligibility vary, so buyers should review their options with a qualified lender.

Q

Do I need a home inspection?

Inspection terms are part of the offer and contract strategy. A professional inspection can provide valuable information about visible and accessible property conditions. We explain the transaction considerations, while qualified inspectors and attorneys provide advice within their areas of expertise.

Q

What should I bring to a buyer consultation?

Bring your goals, preferred locations, estimated timeline, financing questions, preapproval information when available, and any concerns about the buying process.

CLIENT TESTIMONIALS

In our clients' words

“

I called Esther when I was in the process of buying my house. A year later, I called her and she remembered me. Esther only had 14 days to remodel the house, and I was amazed by what she accomplished. I highly recommend her. Thank you, Esther. You made this house feel like home.”

JEAN RONALD OGANDO

Google Review

“

Having worked in real estate for years, buying and selling homes, I have worked with many professionals. Hadassah is one I recommend. They are practical, intelligent, affordable, and have a vision and an eye for detail.”

ISAAC C. MCDANIEL

Google Review

“

It is quite easy to recommend Esther and Divine Design by Hadassah for their professionalism, coordination, creativity, and commitment to stay within budget. Their work exceeded my expectations, and as an absentee owner, all the work was completed within the projected time frame.”

WILLIAM GELLER

Google Review

Some reviews reference our former interior-design brand.
Review excerpts may be lightly edited for length and clarity. Individual experiences and results may vary.

OUR COMMITMENT

Giving Back to *Our Community*

At Hadassah Homes Real Estate & Design, we believe homeownership is about more than buying a property. It is about building stronger communities and creating opportunities for future generations.

As part of our commitment to our mission to *Educate, Empower, and Elevate*, a portion of every successful transaction is donated to support local nonprofit organizations and community initiatives. We are honored to partner with our clients in making a positive impact and helping provide resources to individuals and families in need.

When you work with Hadassah Homes, you are not only investing in your future. You are also helping us invest in the communities we proudly serve.

Together, we can create lasting change, one home at a time.

HADASSAH HOMES
REAL ESTATE & DESIGN, INC.

Luxury real estate, interior design, and property preparation in Massachusetts.

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