From Dreaming to Keys.

The First-Time Buyer Roadmap: 10 steps, with a checklist for each, from “just thinking about it” to closing day.

YOUR GUIDE

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HOW TO USE THIS ROADMAP

Buying your first home is 10 steps, not one giant leap.

Work through one step at a time. Check off each box as you go, and use the notes lines for questions to bring to your lender, attorney or me. You don't have to have it all figured out today. You just have to know what's next.

01 Am I ready?

02 Know your real budget

03 Get pre-approved

04 Plan your down payment

05 Choose your agent

06 Needs vs. wants

07 Make a strong offer

08 The home inspection

09 Under agreement

10 Closing day

This guide is general information, not legal, tax or financial advice. Loan options, programs and requirements change, so confirm details with your lender and closing attorney.

01

Am I ready?

Readiness is about stability, not being rich.

- [ ] Steady income for about two years
- [ ] Some savings set aside, even if it's not 20%
- [ ] Plan to stay put for 3–5 years
- [ ] Know your credit score

MY NOTES

02

Know your real budget

The sale price isn't your monthly payment.

- [ ] Pick a monthly payment you're comfortable with
- [ ] Estimate taxes, insurance and any condo or HOA fees
- [ ] Set aside money for closing costs and moving
- [ ] Keep a cushion for repairs

MY NOTES

03

Get pre-approved

Sellers want proof you can close.

- [ ] Talk to a lender before you tour homes
- [ ] Gather pay stubs, W-2s, tax returns and bank statements
- [ ] Get your pre-approval letter
- [ ] No new credit cards or car loans until after closing

MY NOTES

04

Plan your down payment

20% down is a myth, not a rule.

- [ ] Ask your lender about low down payment loans
- [ ] Ask about Massachusetts first-time buyer programs
- [ ] Understand how mortgage insurance works
- [ ] Plan where your down payment will come from

MY NOTES

05

Choose your agent

Your guide, negotiator and reality check.

- [ ] Talk with an agent who knows the South Shore
- [ ] Review and sign a written buyer agreement
- [ ] Share your budget and must-haves
- [ ] Set up a home search on sellingthesouthshore.com

MY NOTES

06

Needs vs. wants

The right house beats the perfect one.

- [ ] List your must-haves
- [ ] List your nice-to-haves
- [ ] Rank the towns you'd consider
- [ ] Remember: finishes change, location doesn't

MY NOTES

07

Make a strong offer

Price matters, and so does the whole package.

- [ ] Review recent sales with your agent
- [ ] Decide on price, deposit and closing date
- [ ] Keep your inspection protection
- [ ] Sign the offer. The Purchase and Sale Agreement follows

MY NOTES

08

The home inspection

Every house has a list. Sort it calmly.

- [ ] Book a licensed home inspector
- [ ] Go to the inspection and ask questions
- [ ] Ask about radon, and septic if the home isn't on sewer
- [ ] Sort findings: big items, maintenance, FYI

MY NOTES

09

Under agreement

30–60 days of steady progress.

- [ ] Sign the Purchase and Sale Agreement
- [ ] Answer your lender quickly
- [ ] Appraisal, then mortgage commitment
- [ ] Book movers and line up homeowners insurance

MY NOTES

10

Closing day

Sign, celebrate, get your keys.

- [ ] Final walk-through before closing
- [ ] Call your attorney to verify wiring instructions
- [ ] Bring your photo ID
- [ ] Get your keys!

MY NOTES

YOUR NEXT STEP

Let’s map out your first home.

Book a free, no-pressure first-time buyer chat. We’ll look at where you are on this roadmap, what you can comfortably afford, and the towns that fit your life.

For 29 years I’ve helped buyers and sellers across the South Shore, from Quincy and Weymouth to Plymouth and Duxbury. I’ll give you honest advice, clear communication and a steady hand at the negotiating table.

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