



The Home Buyer's Guide

Cali Realty Group

REAL ESTATE BROKERAGE

508-686-7708

www.calirealtyma.com

Choosing a Buyer's Agent



Cali Realty Group Inc.

We are a full-service family-owned Real Estate Agency serving all of Massachusetts (including Cape Cod), New Hampshire and Rhode Island. Since 2017, we have sold over 500 properties with over \$300,000,000 in total value.

Our highly experience team works with: First-time Buyers, Buyers who are selling and buying a home, Downsizing, New Construction, Relocation, and Investors.



We have over 150 5-Star Reviews on Zillow & Google.
Read our reviews and view our Zillow page [here](#).

The Value of a Buyer's Agent

- ✓ Exclusive Representation for Your Interests, as the Buyer
- ✓ Access to Off-Market Listings and Private Showings
- ✓ In-Depth Market Insight
- ✓ Skilled Negotiation on Your Behalf
- ✓ Coordination of the Buying Process
- ✓ Insider Advice on Property Potential and Pitfalls

The Home Buying Process

1

Select a Buyer's Agent
Pre-Approval - prior to starting search

2

Begin the Home Search

3

Write the Offer
Offer Deposit

4

Mortgage Application - 2-3 days after offer

5

Home Inspection - 4-7 days after offer

6

Attorney Review & Sign Purchase and Sale - 10-14 days
P&S Deposit

7

Appraisal

8

Loan Commitment

9

Final Walkthrough - shortly before closing
Closing - 45-60 days after offer

Important Milestones

The Offer

When your Cali Realty Group agent presents an offer on your behalf, they will consider the current market conditions, location of the property you wish to buy, list price, and your financial status before advising you on how to write up the offer. No two offers are the same! Once your offer is accepted you will need to put a good faith deposit of typically \$1,000 - \$2500

Purchase & Sale

Within 14 days of the offer, another document, The Purchase & Sale (P&S) is drawn up to further specify the details of the transaction. It is usually originated by the Seller's attorney, and it is highly recommended that the Buyer have their own attorney review it. At the signing of this document, the Buyer will typically be required to submit a second deposit. This one is usually 3-5% of the purchase price.

Closing

This is the final step where you sign all documents, related to the mortgage and the deed. After the closing, your attorney will file everything at the Registry of Deeds of the county that your home is located in. Usually 3-4 hours after everything is submitted, the deed is recorded at the registry (this is referred to as "being on record"). At this point, the home is in your name and you receive the keys!

10 Important actions after your offer is accepted

Call your team



Earnest Money



Send Lender Everything



Set Closing W/ Attorney



Home Inspection



Appraisal



Due Diligence Repairs



Home Insurance



Utilities



Close & Move In!





The Home Inspection

Make sure you're covered

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection.

In order to do a home inspection you need to make it a contingency in the offer. Once the offer is accepted, a buyer typically has 4-7 days to get the home inspected by a licensed home inspector.

A home inspection typically costs between \$450-\$700 depending on the size of the house. It typically takes approximately two hours to complete a home inspection. The inspector will look at the plumbing, electrical, roof, heating systems, attic, basement, appliances, and exterior of the home. They will give you a report that shows a) things you need to repair immediately, b) items you should address over time and c) things that may be beyond their expected life, but still operating properly. You can also request a radon test at time of inspection (extra).

As a result of the inspection a buyer generally has 3 options: 1) accept the house as is, 2) attempt to re-negotiate based on cost of repairs 3) cancel the transaction and get their deposit money back. Note; you must do this prior to the expiration time stipulated in the offer. Our agents at Cali Realty Group have attended hundreds of inspections and will attend yours and advise you based on the severity of the issues and the market conditions.



Thank you for trusting us with your home search. We're here for any questions or concerns you have about buying a home.



“CALI REALTY ALWAYS GOES ABOVE AND BEYOND! OUTSTANDING EXPERIENCE... RECOMMEND EXTREMELY HIGHLY!!”

JF GREENE 1/4/24



“ON A SCALE OF 1-10, I GIVE THEM A 12! I HOPE OTHERS GET TO EXPERIENCE THIS PROCESS WITH SUCH AN AMAZING TEAM.”

TIM BLAIRR 12/6/21



“OUTSTANDING SERVICE BY CALI REALTY! THEY BECAME OUR TRUSTED PARTNERS WHO UNDERSTOOD OUR UNIQUE NEEDS AND WORKED TIRELESSLY TO MEET THEM.”

LAUREN HAWKINS 11/21/23

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Contact our agents

[See Agent Bios here](#)

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FOLLOW ALONG