

YOUR HOME BUYER GUIDE

# Real Estate with *Integrity*



COMPASS

# As a Buyer in this Market, You Want Three Things:

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01. To fund your dream home

02. To never pay too much

03. And to do this with as little hassle as possible





# Tina Crowley

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Tina Crowley is a high-level REALTOR® who combines her love for real estate with a genuine dedication to serving others, delivering exceptional solutions to her clients' real estate needs. With over a decade of industry experience and an intimate understanding of the Boston market, Tina leverages her extensive knowledge to educate clients thoroughly, empowering them to navigate competitive market conditions and make informed decisions.

Known for her unwavering commitment to client satisfaction and an unyielding drive for results, Tina has earned a well-deserved reputation as a respected industry leader, a multi-million-dollar producer, and a recipient of multiple prestigious awards.

Tina's relentless pursuit of industry knowledge ensures she is equipped to meet the diverse needs with utmost precision. By placing a strong emphasis on building genuine connections, she has cultivated strong friendships and valuable professional relationships built on mutual trust, resulting in a loyal client base of repeat customers and referrals.

Beyond her passion for real estate, Tina enjoys gardening, exploring home décor ideas, savoring a good cup of coffee, and indulging in the timeless rhythms of disco music. Above all, Tina treasures spending quality time with her children.

# Why Choose Me As Your Agent?

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72% of homeowners said they didn't like the agent they chose to represent them in the purchase of their home.

## Why? Most Agents Just

- Show you properties that don't remotely meet your needs
- Try to upsell you into higher-priced properties
- Maybe preview a few homes, mostly waiting for you to find the home
- Never communicating with you through the process

Eventually, you both grow frustrated and lose interest in buying a home, letting go of your dream of that perfect future.



## My Job is Always to Make Sure

- You find the home of your dreams
- You never pay too much
- With the least amount of hassle

“To give real service, you must add something which cannot be bought or measured with money, and that is sincerity and integrity”

— *Douglas Adams*

# Finding Your Home

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# Buyer Timeline

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**01.** First, we'll chat (in person or on a call) to assess your needs and preferences for a new home. My job is to consult, not sell.

I'll set you up with direct access to the MLS, the only database with 100% of active listings. Since only agents have access, you'll see every home the second it hits the market.

**02.** Not all mortgage lenders are the same! I'll refer you to the perfect lender that fits your specific needs. When we find "the one," I'll refer you to a home inspector if needed.

**03.** I'll provide you with my Open House Pass. Present it to the agent at an open house I'm not attending. This tells other agents you're represented so that you won't get stuck on anyone's "never-ending" email newsletter list.

If an open house doesn't work for you, just let me know. I'll schedule showings and take you through any property by appointment.

**04.** Once you decide to make an offer, I'll be there to provide a market analysis and walk you through all the paperwork so you feel confident signing on the dotted line.

**05.** I'm with you through the entire process, from start to finish. I pride myself on being reachable—I answer my phone and stay on top of every text and email.

# The Compass Advantage

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In the world of real estate today, it's not enough to simply keep up with the latest technology — you deserve an agent who's always one step ahead. At Compass, I have access to AI-driven technology to deliver a modern buyer experience that is collaborative, seamless, and hassle-free.



## **Private Exclusives**

A private exclusive listing is an off-market home that can be shared by a Compass agent directly with their colleagues and their buyers. As your Compass agent, I can provide you access to these listings before the competition.

## **Compass Collections**

With Compass Collections I can curate a group of listings based on your personal preferences in a visual workspace. There, you can compare multiple properties, monitor market activity in real time, stay in constant contact with me, and invite collaborators to join in on the discussion - all in one central place.

## **Compass CMA**

Powered by AI, Compass CMA is a tool that lets me provide you with real-time market insights on comparable homes in the area. Now you can feel more confident that your next home is in the right price range and that you are making a competitive offer.

## **Compass Search**

Compass Search lets you sort by a wide range of features and amenities to pinpoint the perfect home. Plus, you can discover exclusive Compass listings that you cannot find anywhere else and receive real-time notifications of new homes with customized Saved Searches.

## **Compass One**

Compass One, our newest dashboard, centralizes and streamlines your experience. View your timeline for a comprehensive overview of upcoming steps, recent updates, and pending tasks. You'll know where we stand, what's next, and have full visibility into how I'm moving your transaction forward.

# Helpful Hints

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“Real estate cannot be lost or stolen, nor can it be carried away. Purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world.”

– *Franklin D. Roosevelt*

**Make a list of the things you really need and the features that would be nice to have in your new home.** Don't worry if this changes a little once you start touring homes in person—it's all part of the process! But having a general idea of what's most important to you is a great place to start.

**Think about the areas you'd like to explore.** If you're not too familiar with the nearby towns, hop in the car and take a drive. You might stumble upon a neighborhood or community you absolutely love!

**If a house catches your interest, check it out on Google Maps first.** It's a quick, easy way to see whether the location is a good fit and can save you some time.

**And don't forget to do a quick drive-by!** If the area looks promising, drive past the house and take a look at the neighborhood - it's a great way to get a feel for the overall vibe.



**If you're serious about a home, apply for your pre-approval now!** In today's market, sellers will almost always insist that buyers are pre-approved or pre-qualified before setting foot on their property.

If you aren't sure where to start, I can refer you to some excellent lenders who specialize in unique financial needs.

**Don't go it alone.** It's important to remember: The listing agent works for the seller. Their legal responsibility is to get the seller the highest price and the best terms possible. They aren't there to look out for you! As your Buyer's Agent, I work and negotiate exclusively on your behalf.

**In real estate, things move fast.** A seller isn't committed to anyone until an offer is formally accepted in writing. To win the home you want, we need to be prepared to move quickly and decisively.

“Real estate is the best investment in the world because it is the only thing they're not making anymore.”

– *Will Rodger*



# Real Estate Terminology

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## **Appraisal**

Assessment of the property's market value, for the purpose of obtaining a mortgage, is performed by a licensed appraiser.

## **Closing**

The final stage of a real estate transaction. The date is agreed upon when both the buyer and the seller enter into a contract for the home. On the closing date, the property is legally transferred from seller to buyer.

## **Closing Costs**

Closing costs are usually comprised of between 2-5% of the total purchase price of the home. These fees are paid by the buyer on or by the closing date.

## **Competitive Market Analysis (CMA)**

A CMA is a very detailed evaluation of specific homes listed or sold on the market based on location, style, and amenities similar to your property. Your agent completes this analysis to determine an accurate price point.



## **Contingency**

A condition that must be satisfied before a contract is binding. For example, a sales agreement may be contingent upon the buyer obtaining financing.

## **Down Payment**

The down payment is the amount of cash a homebuyer pays at the time of closing.

## **Earnest Money / Escrow Deposit**

The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

## **Escrow**

A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all paperwork and distribution of funds.

## **Home Owner's Insurance**

When you purchase a home, it's also necessary to purchase homeowner's insurance to cover any losses or damages you might incur, such as natural disasters, theft, or damage. It also protects the homeowner from liability against any accidents in the home or on the property. Insurance payments are usually included in your monthly mortgage payments.

## **Lender**

In real estate, the lender is the individual, financial institution, or private group that provides funds to a buyer to purchase property, with the expectation that the loan will be repaid with interest in agreed-upon increments by a specific date.

## **Loan Officer**

Residential loan officers, or mortgage loan officers, assist the homebuyer with purchasing or refinancing a home. Larger financial institutions often employ loan officers who help borrowers choose the right type of loan, complete their loan applications, and communicate with appraisers.

## **Mortgage Broker**

A mortgage broker shops several lenders, acting as a middleman between lending institutions and the borrower. A broker can compare mortgages from several different institutions, giving the borrower a better deal.

## **Pre-approval**

Before submitting an offer on a home, a buyer must be preapproved. This means a lender has reviewed the borrower's credit, verified the information, and approved the borrower for a loan up to a specified amount for up to 90 days.

## **Pre- Qualification**

Unlike pre-approval, a prequalification is more of an estimate of how much you can afford to spend on a home.

## **Purchase and Sales**

A purchase and sale agreement (P&S) demonstrates a buyer's intent to purchase a piece of property and a seller's intent to sell that property. The document outlines the terms and conditions of the sale and holds each party legally accountable for fulfilling their obligations under the agreement.

## **REALTOR®**

A person who is licensed to negotiate and coordinate the buying and selling of real estate transactions. Most real estate agents work for a realtor or broker and must complete additional training and certification. In addition, a Realtor is a member of the National Association of Realtors and of one of its constituent boards, and abides by the Real Estate Code of Ethics.

# Thank You

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As you begin this journey, please know that I am with you every step of the way. I am truly looking forward to working with you to find a new home!



**If you have any questions, please do not hesitate to reach out!**



**Tina Crowley**

Realtor® | ABR® | SRES® | CPRES®

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