

HOME BUYING + SELLING TIMELINE

► Visit [Unitboston.com](https://www.unitboston.com) to find an agent and get started now!

1. PREPARE FINANCES

Save

- However you decide to finance your home, it's important to start with healthy savings
- Savings are needed for a down payment as well to cover unforeseen problems, or repairs
- Savings translates into more flexibility from lenders on factors like earnings and credit

Improve your credit score

- The better your credit score the lower your payments will be
- Months prior to buying, boost your score by settling debts; refrain from new credit, closing accounts and major purchases

Prepare your financials

- Make sure your taxes are filed
- Ensure a paper trail exists for all major transactions for the past year

2. HIRE UNIT REALTY GROUP BUYERS AGENT

With all the raw real estate data online it's tempting to think that you can buy on your own.

Here's why you should hire a Unit Realty Group agent:

- Local market expertise
- Professional negotiation skills
- Law and contract knowledge
- Preferred partner network

3. GET PRE-APPROVED

- Having prepared your finances, get a lender's pre-approval which is the complete measure of the home you can afford
- A pre-approval positions you to make a quick and serious offer when the time is right
- A mortgage pre-approval gives you a strong foundation for your home search and will keep you realistic about your options

4. START HOME SEARCH

Sign up for [Unitboston.com](https://www.unitboston.com) saved searches + email alerts

- Unitboston.com is updated throughout the day so you'll always get the most up-to-date information about homes that fit your search criteria

Narrow your list of needs/wants

- Are you set on a particular location, or neighborhood?
- How many beds/baths do you need?
- Do you want parking, or outdoor space?

5. TOUR HOMES AND ATTEND OPEN HOUSES

- Contact your agent anytime a property of interest comes on the market to schedule a showing
- Get open house info city-wide on UnitBoston.com

6. GET READY, GET SET ...

- If you haven't already put your current home on the market, be ready to do it quickly
- If you rent, be prepared to break your lease, or move to a month-to-month agreement

7. RENEW MORTGAGE PRE-APPROVAL

- Most mortgage pre-approvals are good for 60 to 90 days, if your search goes beyond that, have it updated

8. RESEARCH / MAKE AN OFFER TO BUY

- Your agent will help with your bid so you come out on top
- Typically a down payment of \$1,000 binds the offer

9. NEGOTIATE OFFER TO BUY/ACCEPTANCE

- Schedule a professional home inspection
- Your agent will help manage the offer process and work in concert with the sellers agent, your lender and attorney

10. NEGOTIATE FINAL OFFER (P&S)

- Typically the balance of 5% of the sale price, minus the initial down payment, is due with the signed Purchase and Sale Agreement

9. EVALUATE AND NEGOTIATE OFFERS

- Your agent will present all offers, advise you on counteroffers and guide you through the back and forth negotiation process

2 MONTHS

1 MONTH

3 WEEKS

8. BUYER FEEDBACK

- With your agent, regularly review buyer feedback and act on frequently mentioned items

10. ACCEPT OFFER

- Your agent will work with the buyers agent to manage the initial offer process

7. PREPARE FOR OPEN HOUSE/SHOWINGS

- Being prepared means being ready to leave on short notice to give buyers uninhibited access
- Put away valuables, personal items and prescription drugs

11. NEGOTIATE FINAL OFFER (P&S)

- Negotiate and complete inspection repairs
- Work in concert with attorney
- Sign the Purchase & Sale Agreement

4. LIST HOME FOR SALE

- With your agent, establish an initial market position
- Sign listing contract
- Be prepared to give keys to your agent

5. STAGE HOME

- De-clutter each room and showcase key features like new hardwood floors

6. LISTING PICTURE PHOTO SHOOT

- Unit Realty Group includes professional listing photos as part of its listing package
- A National Association of Realtors® survey found that 83% of buyers considered listing pictures "very useful" in their home search therefore we think great pictures are key

11. WHAT'S NEXT?

- Lender's appraisal
- Title search is completed
- Mortgage is approved
- Bank issues mortgage commitment letter

12. SCHEDULE MOVE

- Contact movers
- Contact building management, or HOA for procedure if applicable

13. CONTACT UTILITIES Establish service for gas, electric, cable, phone, etc.

- Set appointments for utilities after the established closing date

14. CLOSING DAY

Final walk through

- The final walk-through gives home buyers a last opportunity to inspect a property before closing on the sale

Attend closing

- Bring payment for any overages
- Close the loan, transfer title and take ownership
- Receive contact information for home owners association (HOA)
- Get keys and celebrate your success

MOVE INTO YOUR NEW HOME!

FINISH

CELEBRATE, YOU DID IT!

16. CLOSING DAY

- Don't forget to leave door keys and items like garage door openers behind for the buyer

15. LAST MINUTE DETAILS

- You're in the homestretch, work with your agent to ensure a smooth transfer of ownership to the buyer

1. HIRE UNIT REALTY GROUP SELLERS AGENT

Here's why:

- Local market expertise
- Professional negotiation skills
- Law and contract knowledge
- Preferred partner network

We don't just list homes, we sell them. We know how to market homes, find buyers for them and help you achieve your goals through a successful sale. You can place your full confidence in our hard work, knowledge and professional marketing experience!

2. PLAN FOR SALE OF HOME

- Figure out where you're moving—Will you buy a new home right away, or down the road; will you rent your next place, or will you relocate out of the area?
- Strategize with your agent about when to put your home on the market

3. PREPARE TO MARKET HOME

With your agent, get market-ready by addressing factors important to buyers

- **Price**—It is the bottom line; getting the price right from the start is important
- **Condition**—To fetch the highest price, improve your home's condition with a little clean-up and home improvement
- **Presentation**—Work with your agent to formulate a plan for the strategic presentation of your home for sale that includes staging, great visuals and focuses on where buyers search most—online!
- **Location**—Location is hugely important, but your home is where it is—Be sure to perfect the other 3 factors important to buyers if your location is an issue