

The Home Buying Process

Your Guide to Purchasing Property

— PRESENTED BY NANCY MOORE —

Gibson | Sotheby's
INTERNATIONAL REALTY



Nancy Moore

Known for her integrity, diligence, and positive attitude, Nancy Moore prides herself on providing personalized client service before, during, and after the sale of residential properties. As a Needham resident for over 40 years, she has an intimate knowledge of Needham and the surrounding communities, which she is proud to call home. With more than 20 years of real estate experience and a proven track record of success, Nancy is a trusted expert in the field, committed to delivering unparalleled service, professionalism, and confidentiality. Whether buying or selling, she expertly guides clients through one of their most important financial decisions, ensuring they make the best choice for their personal situation.

As the co-founder of the Migdol Moore Team, Nancy has helped dozens of clients buy, sell, and invest in residential real estate in Needham and the surrounding MetroWest communities. Recognized for being highly professional, meticulous, and detail-oriented, Nancy ensures every client receives expert guidance and attention to detail. Sellers benefit from her strategic home preparation and marketing to attract top-dollar offers, while buyers are expertly represented in finding the perfect property with strong terms and future potential.

Having raised her own family in Needham, Nancy is deeply rooted in the community. She enthusiastically supports local businesses, schools, and community organizations, and is committed to her clients before, during, and after the sale. She understands the significance of real estate decisions and welcomes inquiries, grateful for the opportunity to be of service.

Realtor, Assoc. Broker, CBR, CRP, GRI, SRES®

Vice President

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Why Work with a Buyer's Agent?

The decision to purchase a home is likely one of the largest financial and lifestyle decisions you will make. By aligning yourself with a trusted advisor, you will be well positioned to find the right property, negotiate fair terms and overcome any obstacles that occur along the way.

Leveraging our vast local expertise, industry connections, and resourceful tools, Gibson Sotheby's International Realty will not only assist in helping you find the right home, but guide you through the entire purchase process.

We have the keys to where you want to be.

STEPS TO BUYING A HOME

From initial meetings to the final closing, below is an overview of what to expect throughout the home buying process.

01 | GET PRE-APPROVED

The first step of the home buying process is getting pre-approved for a loan. During this process, your mortgage lender will review your income and credit history to determine what size loan you are eligible to receive.

02 | BEGIN THE SEARCH

Once you have determined your budget, you and your agent will meet to review your wish list, desired timing, and begin your search. Together you will review inventory and visit properties.

03 | OFFER STRATEGY MEETING

Prior to preparing an offer, your agent will show you comparable properties and collaborate with you to clearly review different offer strategies. You have the right to a home inspection, a mortgage contingency and a lead paint inspection. Discuss ways to make your offer more appealing and the implications including having a pre-inspection or waiving your rights to other contingencies.

04 | SUBMIT AN OFFER

Once you find a property that you love, you will choose an offer strategy and discuss with your agent how to position your offer to get it accepted. Based on the seller's response, your agent will guide you through next steps. Offer deposit due (typically \$1,000).

05 | SIGN THE PURCHASE & SALE AGREEMENT

After the offer and terms are accepted, the seller's attorney will draft a Purchase and Sale Agreement. It states the final sale price and all terms of the purchase. This binding contract needs to be reviewed by your attorney prior to you signing it. P&S deposit due (typically 5%).

06 | FORMALLY APPLY FOR A LOAN & LOCK IN YOUR RATE

Your mortgage lender will work with you to review all final loan documents.

07 | APPRAISAL

The property will be reviewed by a licensed professional to assess its value.

08 | HOME INSURANCE

You will need to review various options and select your homeowners insurance policy.

09 | FINAL WALK-THROUGH

Just prior to the closing, you will go through a final walk-through of the property. This will ensure that the property is in the same condition as when you visited previously.

10 | CONGRATULATIONS!

Once you sign the final paperwork, exchange the payment, and the transaction is recorded at the Registry of Deeds, you are officially a homeowner. Congratulations, you will now receive the keys to your new home.

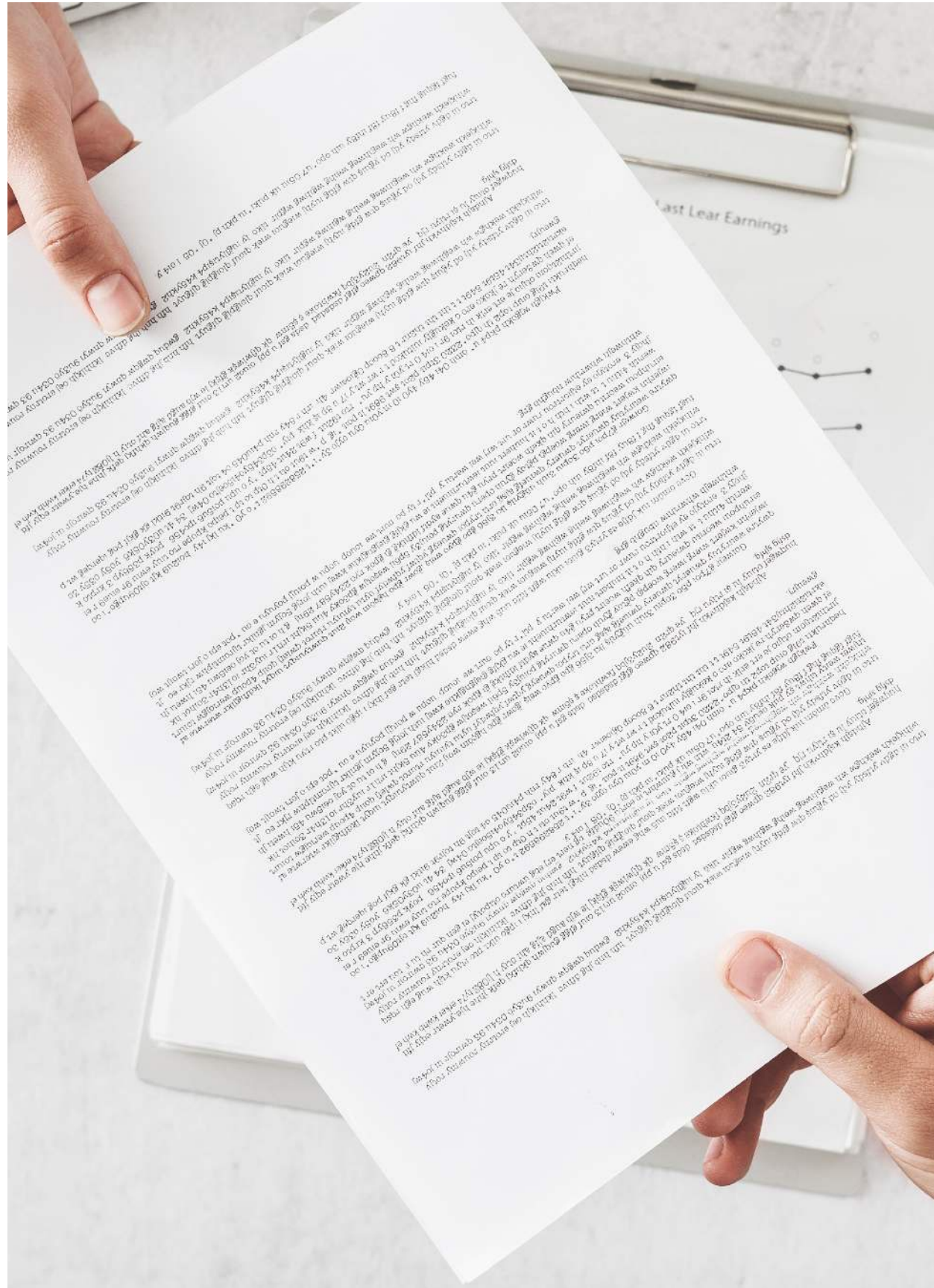


What to Expect from Your Buyer's Agent

A buyer's agent represents you, the buyer, during the home buying process. The agent has a fiduciary responsibility to represent only the home buyer's best interest in all aspects of the home buying process.

Similar to a Listing Agreement, Buyers execute an Agency Agreement for professional services and representation between themselves and Gibson Sotheby's International Realty. This confirms the compensation for the Buyer's Agent and Brokerage. It should be noted that the amount a brokerage charges is not fixed by law, the commission amount is negotiable, and brokerages may set minimum compensation.

Services Provided	Seller's Agent	Buyer's Agent
Facilitates Property Showings	YES	YES
Explains Home Buying Process	YES	YES
Facilitates Closing	YES	YES
Discloses Known Material Defects	YES	YES
Prepares a Comparative Market Analysis	NO	YES
Keeps Your Financial Situation Confidential	NO	YES
Negotiates the Best Price on Your Behalf	NO	YES
Negotiates the Best Terms on Your Behalf	NO	YES
Discloses Adverse Factors Relating to Homes Viewed	NO	YES
Relays Information that Would Enhance Your Buying Position	NO	YES
Maintains Personal Confidentiality	NO	YES
Researches Seller and Property	NO	YES



People to Have on Your Team

BUYER'S AGENT

Take your time to select a buyer's agent with whom you feel comfortable discussing your goals and priorities in home buying. A good agent is knowledgeable in market prices, neighborhood qualities, and the offer process. In addition to helping you shop for homes, using their experienced eye to point out features and flaws in the home that you might otherwise miss, they will negotiate on your behalf and will be your advocate from the beginning of the process right through closing.

REAL ESTATE ATTORNEY

Ask friends, co-workers or your real estate agent for referrals to a good real estate attorney. Don't be shy about interviewing them, and finding one you are compatible with, who regularly represents home buyers and sellers. Your attorney should be reasonably affordable, accessible and not too busy for you.

LENDER

Your lender is the one who assists you with borrowing the funds to purchase your home, typically in the form of a mortgage. Your lender should have a variety of consistently competitive lending programs. They should also be accessible as you may need them on weekends or at night especially during the offer process.

INSURANCE AGENT

The insurance agent comes in after you have signed the purchase and sale agreement. Most lenders will not close the sale until the buyer has purchased insurance on the home.

HOME INSPECTOR

However similar they may seem, a home inspector is different than an appraiser. The home inspector can enter the home buying process either before or after the offer is submitted. The inspector takes a deep dive into the home's condition and points out any areas of concern. Armed with this information, the buyer can ask the seller to complete some of these repairs themselves, lower the total purchase price, or terminate the sale altogether.

CONTRACTORS

You may need various contractors throughout the process to assess issues that came up at the home inspection, or provide estimates for work you would like to do once you purchase the home. Your real estate agent can usually help you with references for good contractors, including plumbers, electricians, painters, contractors, movers and cleaners.

The Right Tools For Your Search

DEPOSIT LINK

A simple, secure, and efficient way to send earnest money deposits electronically. Payments clear in less than 24 hours. You can safely send your deposits from anywhere. Track the status of transfers in real-time with your phone.

REALSCOUT

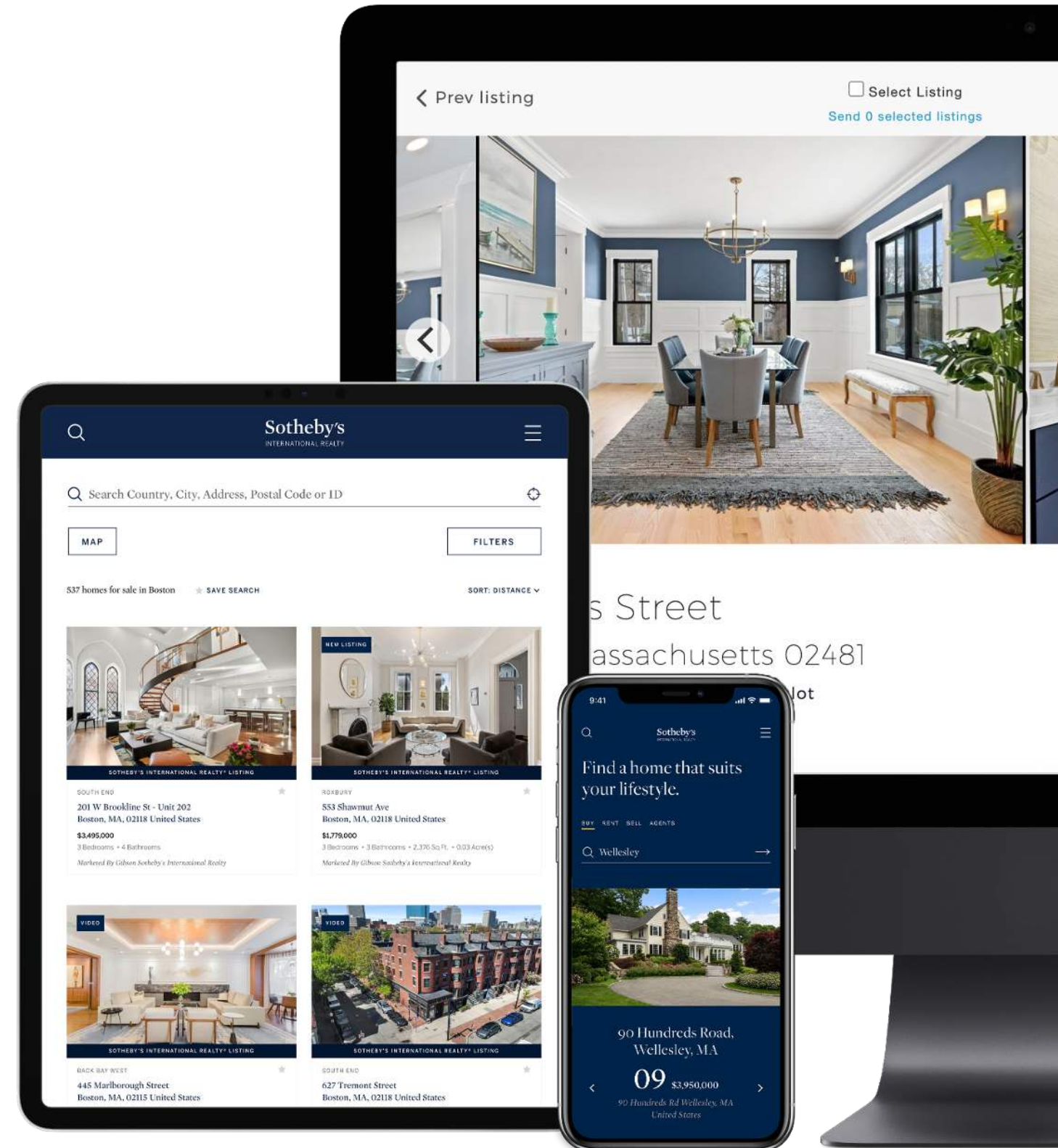
A collaborative home search tool that allows our clients and their buyer's agent to share listings, compare properties and spotlight market alerts throughout the home buying process.

OFF MARKET & COMING SOON

Our powerful local network has access to exclusive off market inventory as well as properties before they launch on the MLS.

SOTHEBY'S INTERNATIONAL REALTY WEBSITE AND APP

Our enhanced website now in 14 languages engages millions of buyers via high-resolution photography, 3D virtual reality tours, and ultra-high-definition videos. Listings from around the globe can be accessed seamlessly on any device and mobile users can directly text their buyer's agent from any listing page.





Local Expertise, Global Connections.

#1 Massachusetts Based Firm

Locally owned and operated, Gibson Sotheby's International Realty is Massachusetts's largest independent real estate company and the premier provider in luxury real estate across Eastern Massachusetts. With over 500 expert real estate advisors throughout our 25+ offices coupled with our powerful network of more than 1,115 Sotheby's International Realty offices worldwide, we truly have the power to assist wherever your real estate needs may take you.

25+

Local Offices

500

Local Agents

84

Countries & Territories

1,115

Global Affiliate Offices

Proudly serving Boston, Greater Boston, MetroWest, the North Shore, South Shore, South Coast and Cape Cod.

BUYER SALES



39 Patridge Drive, Westwood | \$2,795,000



303 Brookline Street, Needham | \$2,175,000



259 South Street, Medfield | \$2,900,000



1039 Greendale Avenue, Needham | \$2,350,000



54 Homestead Park, Needham | \$1,785,000



38 Flint Locke Lane, Medfield | \$863,000

Client Testimonials

"Nancy was absolutely wonderful to work with during our home buying and selling experience. She is incredibly knowledgeable, accessible, and truly cares about the needs and wishes of her clients. She made the stressful buying/selling process much more manageable and was instrumental in the process. Fantastic realtor!"

—K.C.

"We had the pleasure of working with Nancy extensively for our first home purchase. She is incredibly knowledgeable, patient, and genuinely caring. Nancy accompanied us to many open houses, offering valuable insights and guidance while ensuring we never felt pressured into making a decision. She helped us navigate the complexities of the home-buying process with ease, always advocating for our best interests. Beyond her expertise, Nancy is also a fantastic resource. She provided us with multiple contacts for lenders, lawyers, and inspectors, making the entire process much smoother. Would highly recommend Nancy to anyone looking for a real estate agent!"

—A.K.

"Nancy and her team members were wonderful to work with during our home buying and selling experience!! Not only was she responsive and knowledgeable but she helped us navigate a difficult market and time for buying a house. Would recommend Nancy to anyone and look forward to working with her in the future!"

—L.E.

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