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Evette Rodrigues
Associate Broker / Realtor
"For Sale" to "Sold" with Grace!
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Home Buying Guide

Your step-by-step roadmap to buying a home in Western Massachusetts

"For Sale" to "Sold" with Grace

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Your step-by-step guide to buying a home

Buying a home is one of the biggest decisions you'll make — and it should feel exciting, not overwhelming. Whether it's your first home or your fifth, here's exactly how the process works, from that first online search to holding your keys, tailored to how home buying actually works across Hampden County and Western MA.

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Step 1: Start exploring the market

Spend time browsing homes online in the Western MA communities you're interested in. Get a feel for pricing, neighborhoods, and must-have features — this builds a realistic wish list and a productive first conversation with your agent.

2

Step 2: Understand your budget

Use a mortgage calculator to estimate your real monthly payment, including property taxes, homeowner's insurance, and utilities — not just what a lender says you're approved for.

3

Step 3: Get pre-approved for a mortgage

A pre-approval letter shows sellers you're serious in a competitive Western MA market. Shop multiple lenders, including local credit unions, and remember your pre-approval is a ceiling, not a target.

4

Step 4: Work with a local agent who knows Western MA

Western Massachusetts has its own rhythms and neighborhoods. Having someone who knows Ludlow, Wilbraham, Chicopee, Springfield, and the surrounding towns personally — not just professionally — makes the difference. Bilingual service in English and Portuguese available.

5

Step 5: Start touring homes

Be patient — finding the right home can take weeks or months. Give honest feedback as you go, and tell your network you're looking; the best opportunities sometimes surface before they hit the MLS.

6

Step 6: Make an offer

Once you've found the one, your agent will walk you through current market conditions and help build a competitive, strategic offer. Factor in closing costs, typically 2–5% of the purchase price.

7

Step 7: Negotiate

Back-and-forth is normal. Your agent negotiates on your behalf to get the best possible price and terms while keeping the deal moving.

Evette Rodrigues | Realtor & Associate Broker | Grace Group Realty

(413) 330-1458 | Evette@GraceGroupRealty.com | RealEstateByEvette.com | Bilingual: English & Portuguese

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Step 8: Sign the purchase & sale agreement

You'll make an earnest money deposit into escrow, opening a roughly 30-day period during which the seller takes the home off market while you complete due diligence.

9

Step 9: Schedule a home inspection

A licensed inspector evaluates the structure, systems, and condition of the property. If issues surface, you may negotiate repairs, a price reduction, or walk away with your deposit.

10

Step 10: Close on your new home

About an hour of signing, a deep breath, and the moment the keys land in your hand. That's going “For Sale” to “Sold” — with Grace.

Ready to start your home search in Western Massachusetts? I'm here to guide you through every step with local knowledge, honest communication, and personal attention — in the Ludlow, Wilbraham, Chicopee, Springfield, and Longmeadow area, and all of Hampden County. Call (413) 330-1458 or email Evette@GraceGroupRealty.com to get started.

Evette Rodrigues — Realtor & Associate Broker, Grace Group Realty

Your Complete Home Buying Checklist

Use this from your very first search all the way through move-in — check items off as you go.

I'm here to help you through every item on this checklist. If anything is unclear or you need a hand at any stage, call (413) 330-1458 or email Evette@GraceGroupRealty.com — anytime.

Before You Start

- ☐ Check your credit report and score
- ☐ Set a realistic budget, including taxes, insurance, and utilities
- ☐ Get pre-approved with at least two lenders
- ☐ Make a list of must-haves versus nice-to-haves
- ☐ Choose a local real estate agent who knows Western MA

While House Hunting

- ☐ Tour homes with your agent
- ☐ Take notes and photos after each showing
- ☐ Research each town's tax rate and schools if that matters to you
- ☐ Keep your pre-approval letter current if your finances change
- ☐ Tell friends, family, and coworkers you're searching

Making an Offer

- ☐ Review comparable sales with your agent
- ☐ Decide on offer price, deposit, and contingencies
- ☐ Submit your offer with your pre-approval letter attached
- ☐ Negotiate terms as needed
- ☐ Sign the purchase & sale agreement
- ☐ Deliver your earnest money deposit

Under Agreement (Before Closing)

- ☐ Schedule and attend the home inspection
- ☐ Negotiate repairs or credits if issues come up
- ☐ Finalize your mortgage application and submit all lender documents
- ☐ Schedule the appraisal
- ☐ Shop for and bind homeowner's insurance
- ☐ Call utility companies (electric, gas, water, internet) to set up service in your name for closing day
- ☐ Confirm your attorney/closing agent has ordered the title search and title insurance

Closing Day

- ☐ Do a final walkthrough 24–48 hours before closing
- ☐ Bring a government-issued photo ID
- ☐ Bring certified funds for closing costs and down payment
- ☐ Review the Closing Disclosure and compare it to your original Loan Estimate
- ☐ Confirm the utility transfer date one more time

Moving Week

- ☐ Schedule movers or reserve a truck
- ☐ Forward your mail with USPS
- ☐ Update your address with your bank, employer, and the RMV
- ☐ Change or rekey locks once you have possession
- ☐ Locate the water shut-off valve, breaker panel, and furnace filter
- ☐ Save copies of all closing documents, digital and physical

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