



GREATER CANTON

BUYER'S GUIDE



Buying a Home in the Greater Canton area

Buying a home is an exciting time. It can also be stressful, confusing and overwhelming. From mastering the difference between condos and single families to understanding closing costs, there is a lot to learn. This guide will give you answers to questions you were too shy to ask and answers to questions you may not have thought of to set you on the right path to owning your perfect home.

Buying with Mayer Realty Group

Results Driven Approach

At Mayer Realty Group, we value your family and your time. We understand that the experience of buying and selling your home can be just as important as the outcome.

Our well-rounded, expert team of Real Estate Agents are the first to put Compass© on the map in the Greater Canton area, an area we know very well because it is also where we live, play, raise our children and invest in our communities.



By the numbers

\$45M

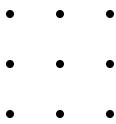
Total sales

100+

Transactions

200+

Happy clients



Steps to Buying A Home

01 Meet and Strategize

At the first meeting, we will discuss what you're looking for in your next home, including neighborhoods, pricing, and timeline, to guide your search.

02 Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying in cash for the full price of your home). I can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much the bank will lend you, which will help you determine the price range for your search.

03 Visit Properties

I will build a tour sheet for you and we will attend viewings and open houses, spanning a range of areas and property types.

04 Package and Submit an Offer

Once you have seen a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. If your offer is lower than the list price, the seller will likely return with a counter-offer price, which you can choose to accept, reject, or make another offer. I will provide advice throughout to ultimately reach an agreement with the seller on price and terms.

05 Conduct Home Inspections

You are given a limited time period during which to conduct all inspections.

06 Sign Contract & Put Down Deposit

The seller's attorney will draft a purchase and sale contract and deliver it to your attorney. If any changes are requested, the seller must agree to these changes. Signed contracts are then returned to the seller's attorney with a contract deposit. This deposit will be a portion of your down payment.

07 Final Loan Commitment

Work with your lender to make sure they have all required documentation in order to provide final loan commitment. The bank then issues clearance to close.

08 Closing Scheduled by Attorneys

09 Final Walk-Through

A final walk-through of the property is performed just prior to closing. The walk-through confirms that no damage has been done to the home since the time of the inspection, that the major systems and appliances are in working order, and any inspection items have been addressed.

10 Congratulations!

Once all the conditions of the contract have been satisfied, the closing is held. The closing documents are signed, payment is exchanged, and you will receive the keys to your new home!



Key Terms



Appraisal

Assessment of the property's market value, typically done for the purpose of obtaining a mortgage.

Common Charge

A monthly maintenance fee paid by condo owners. Property taxes are not included in monthly condominium fees.

Contract Deposit

A percentage of the agreed-upon purchase price paid by the buyer at the time of signing the purchase and sale agreement.

Debt-To-Income Ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Escrow Deposit

Deposit of funds into a federally insured account, to be transferred upon completion of the deal.

Offer Accepted

The point in time when a seller accepts all the terms of a buyer's offer for a property.

Pied-à-Terre

A small apartment maintained by someone who resides in another area. The unit allows the owner to avoid the daily commute or to spend occasional late nights in town to access cultural events.

Pre-Approval

Potential buyers provide a complete financial picture to mortgage brokers, who provide preliminary approval of the buyer's loan.

Title Search

A background check on the property to ensure there are no outstanding debts or claims upon the property.

Under Agreement (In Contract)

Refers to the time between the signing of the purchase and sale agreement by the buyer and seller, and the closing.

Compass Tools to Help You Find Your Next Home

At Compass, we strive to help everyone find their place in the world. From providing a sophisticated search experience to offering you a sneak peek at homes not yet on the market, every one of our tools is designed to help us deliver your dream home.



01 Collections

Collections lets you compare multiple properties — their size, neighborhood, amenities — within a visual workspace. Monitor market activity in real time, stay in constant contact with your agent, and invite collaborators to join in on the discussion.



02 Search

Compass Search lets your agent filter and sort by a wide range of features and amenities. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!



03 Coming Soon

What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com with your agent and discover your future home before it hits the market.

What do you get when you combine these tools with your agent's expertise? A swift and seamless search that delivers the perfect home for you.

Buying with Compass

Compass is building the first modern real estate platform, pairing the industry's top talent with technology to make the search and sell experience intelligent and seamless.

Compass has an extensive network of agents across the city and suburbs, all the way to the Cape and the Islands. Beyond their years of tenure and deep neighborhood ties, Compass agents and their clients are supported by a robust suite of technology and insights so that they can navigate the buying process with ease.

COMPASS BY THE NUMBERS

#1

Our rank among
independently-owned
brokerages nationwide

\$1.5B

Capital raised at a
\$6.4B valuation

#1

Office in Boston by
2019 Sales Volume

\$300M

Of off-market properties
in Greater Boston only
on [compass.com](https://www.compass.com)



Where We Are

Compass is home to 14,000+ agents
in 300+ offices spanning 120+ markets.



A talented team

Our staff hails from innovative
companies around the world:



facebook

ROLEX

Google

TIFFANY & CO.

CONDÉ NAST



L'OREAL

Neiman Marcus



Compass Apps

Manage your entire search
Receive curated push notifications
Compare properties visited
Trade listings with your agent



compass.com

Buyer's Workbook

COMPASS















Things To Do Before,
During And After You Move

My Dream Home Wish List

Start your search on [compass.com](https://www.compass.com) by filtering for the amenities that are important to you in your next home.



Features

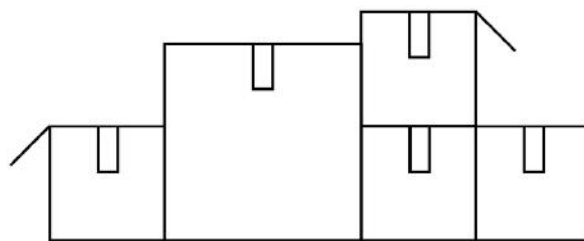
- | | | | | | |
|--------------------------|---|-----------------|--------------------------|--|---------------------|
| <input type="checkbox"/> |  | Bedrooms | <input type="checkbox"/> |  | Home office |
| <input type="checkbox"/> |  | Bathrooms | <input type="checkbox"/> |  | Elevator |
| <input type="checkbox"/> |  | Outdoor Space | <input type="checkbox"/> |  | Full Service |
| <input type="checkbox"/> |  | Pet Friendly | <input type="checkbox"/> |  | Gym |
| <input type="checkbox"/> |  | Parking | <input type="checkbox"/> |  | New Construction |
| <input type="checkbox"/> |  | Minimum Sq. Ft. | <input type="checkbox"/> |  | Move-in Ready |
| <input type="checkbox"/> |  | Maximum Price | <input type="checkbox"/> |  | I'll do my own work |

- | | | |
|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Condo | Single Family | Townhouse |

Location

Moving Day Tips and Tricks

The process of moving can be long and complex but being organized, knowing what needs to be done, and tackling tasks efficiently, you can set yourself up for a stress-free move. Here's a checklist to keep you on task and help make your move successful.



Six To Eight Weeks Before

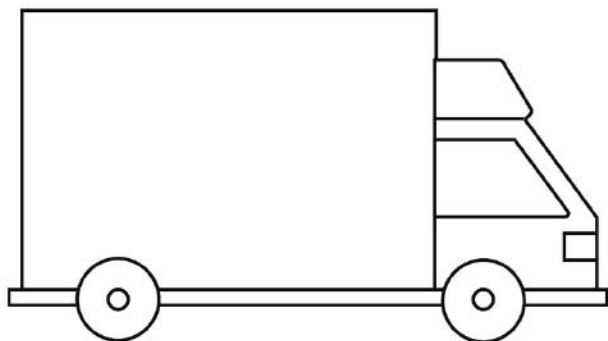
- Use up things that may be difficult to move, such as frozen food.
- Get estimates from professional movers or truck rental companies if you are moving yourself.
- Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- Sort through your possessions. Decide what you want to keep, what you want to sell, and what you wish to donate to charity.
- Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- Change your utilities, including phone, power and water, from your old address to your new address.
- Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

Two To Four Weeks Before

- Make reservations with airlines, hotels and car rental agencies, if needed.
- If you are moving yourself, use your inventory list to determine how many boxes you will need.
- Begin packing nonessential items.
- Arrange for storage, if needed.
- If you have items you don't want to pack and move, hold a yard sale.
- Get car license, registration, and insurance in order.
- Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- Have your car checked and serviced for the trip.
- Collect items from safe-deposit box if changing banks.

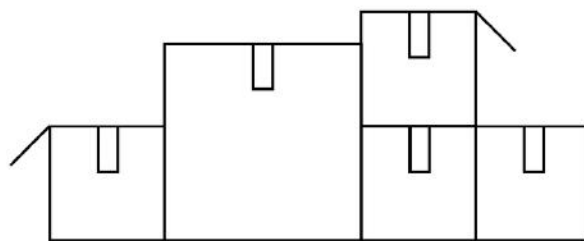
Two To Three Days Prior

- Defrost your refrigerator and freezer.
- Have movers pack your belongings.
- Label each box with comments and the room where you want it to be delivered.
- Arrange to have payment ready for the moving company.
- Set aside legal documents and valuables that you do not want packed.
- Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.



Moving Day Tips and Tricks

The process of moving can be long and complex but being organized, knowing what needs to be done, and tackling tasks efficiently, you can set yourself up for a stress-free move. Here's a checklist to keep you on task and help make your move successful.



Six To Eight Weeks Before

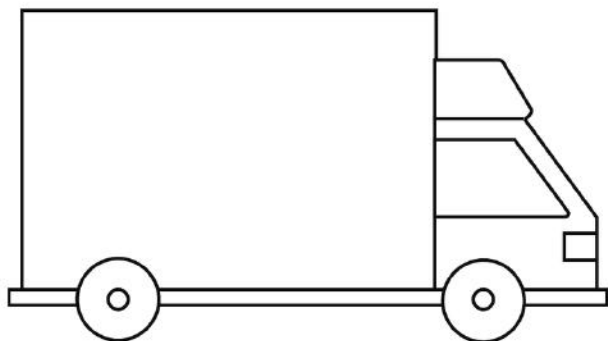
- Use up things that may be difficult to move, such as frozen food.
- Get estimates from professional movers or truck rental companies if you are moving yourself.
- Once you've selected a mover, discuss insurance, packing, loading and delivery, and the claims procedure.
- Sort through your possessions. Decide what you want to keep, what you want to sell, and what you wish to donate to charity.
- Record serial numbers on electronic equipment, take photos (or video) of all your belongings and create an inventory list.
- Change your utilities, including phone, power and water, from your old address to your new address.
- Obtain a change of address packet from the post office and send to creditors, magazine subscription offices and catalog vendors.
- Discuss tax-deductible moving expenses with your accountant and begin keeping accurate records.

Two To Four Weeks Before

- Make reservations with airlines, hotels and car rental agencies, if needed.
- If you are moving yourself, use your inventory list to determine how many boxes you will need.
- Begin packing nonessential items.
- Arrange for storage, if needed.
- If you have items you don't want to pack and move, hold a yard sale.
- Get car license, registration, and insurance in order.
- Transfer your bank accounts to new branch locations. Cancel any direct deposit or automatic payments from your accounts if changing banks.
- Make special arrangements to move pets, and consult your veterinarian about ways to make travel comfortable for them.
- Have your car checked and serviced for the trip.
- Collect items from safe-deposit box if changing banks.

Two To Three Days Prior

- Defrost your refrigerator and freezer.
- Have movers pack your belongings.
- Label each box with comments and the room where you want it to be delivered.
- Arrange to have payment ready for the moving company.
- Set aside legal documents and valuables that you do not want packed.
- Pack clothing and toiletries, along with extra clothes in case the moving company is delayed.



Moving Day Essentials

Previous Home

- Pick up the truck as early as possible if you are moving yourself.
- Make a list of every item and box loaded on the truck.
- Let the mover know how to reach you.
- Double-check closets, cupboards, attic, basement and garage for any left-behind items.

New Home

- Be on hand at the new home to answer questions and give instructions to the mover.
- Check off boxes and items as they come off the truck.
- Install new locks.
- Confirm that the utilities have been turned on and are ready for use.

Moving Day Checklist

- | | |
|--|---|
| <input type="checkbox"/> Boxes | <input type="checkbox"/> Labels |
| <input type="checkbox"/> Trash Bags | <input type="checkbox"/> Felt-Tip Markers |
| <input type="checkbox"/> Furniture Pads | <input type="checkbox"/> Cornstarch Packing "Peanuts" |
| <input type="checkbox"/> Handtruck Or Dolly | <input type="checkbox"/> Pencil and Paper |
| <input type="checkbox"/> Packing Tape | <input type="checkbox"/> Soap |
| <input type="checkbox"/> Bubble Wrap | <input type="checkbox"/> Towels |
| <input type="checkbox"/> Newspapers or Packing | <input type="checkbox"/> Toilet Paper |
| <input type="checkbox"/> Paper | <input type="checkbox"/> Shelf Liner |
| <input type="checkbox"/> Scissors | <input type="checkbox"/> Paper Plates |
| <input type="checkbox"/> Utility Knife | (or a set for that evening's meal) |

Testimonials

"Melissa is exceptional. From when we first connected, to closing day, she far exceeded all expectations, and ultimately found us our dream home! What could have been an incredibly stressful experience – due to the ongoing pandemic, and the fact that we were expecting our second child– turned out to be a seamless one – all thanks to Melissa and her team. She was by our side from start to finish with her unmatched work ethic, dedication, and expertise. She advocated for us every step of the way – with no shortage of positive energy and enthusiasm. We truly felt fortunate to have The Mayer Group in our corner.

Sellers and Buyers, Nick and Emily



"Being a first-time homebuyer is intimidating, and all the more daunting during a pandemic. Julie guided us through every single step with patience, expertise and reassurance. It took almost six months to close due to court closures, but Julie was always responsive, assertive and all around wonderful to work with while we waited for good news. We'll be recommending her to anyone looking for a great, knowledgeable agent!"

Buyers, Deanna and Andrew

Testimonials

"Mike was phenomenal in helping me purchase my 1st home. Not only was he readily available to attend showings, and liaise with sellers at a moments notice, he also provided sound advice on navigating the offer and closing process. He goes above and beyond the responsibilities of an agent, and I highly recommend Mike for any real estate needs. I look forward to doing business with him again in the future."

Buyer, CJ



"My husband and I worked with Craig for several months to find and purchase our dream home. House buying is rarely an easy process, especially in this market, but Craig was superb - he was attentive, responsive, and highly engaged. He accompanied us to numerous open houses, offering his honest opinions and acute observations without pressuring us. Additionally, Craig was knowledgeable and resourceful."

Biuyer, Corrine

COMPASS