



# The Home Buyer's Roadmap

**What You Need to Know About Buying a Home**



# Agenda



About Us

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The Home Buying  
Process in 10 Steps

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Your Needs  
and Preferences

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## About the Realtor



Hi, I'm Ilya Rasner,  
founder of The Rasner Group,  
your go-to destination  
for all things real estate.

I've been in the real estate industry for 20+ years.

I specialize in buying and selling residential properties  
in the Greater Boston Area.

## About the Realtor

I'm a seasoned real estate agent with over 20 years of experience serving clients in the Greater Boston area. Boasting an impressive track record, I have earned recognition as a Boston Magazine Top Producer for two consecutive years. My approach is characterized by friendliness, authenticity, and a down-to-earth attitude that sets me apart in the local real estate landscape. Clients value my sense of humor, which helps alleviate the stresses of the buying and selling process. Leveraging unparalleled expertise in the local market, I draw upon my extensive knowledge to provide clients with the guidance needed to make informed decisions. Whether you're a first-time buyer or an experienced seller, I will be by your side every step of the way, working tirelessly to ensure your success. At The Rasner Group, we are dedicated to giving back to the community, and a portion of every commission goes to a charity chosen by our clients. My years of experience, industry recognition, and commitment to philanthropy make me the go-to expert for all your real estate needs.



# From Listing to Living

**The Rasner Group helps home buyers at every step of the process—and beyond.**



## Testimonials and Reviews

# What our clients say about us



### **Dylan S.**

“Ilya and his team helped my family find our dream home. Through patience, diligence, and a network of allies Ilya was able to move mountains in navigating the complex process that is buying a home. We couldn't be more happy with Ilya's professionalism and guidance in the process. He was never pushy, always offering objective feedback and observations.”



### **Emily R.**

“Ilya was incredibly patient and never pressured me to buy, rather he let me come to my own conclusions in my own time. It always felt like it was about relationship-building instead of transactional. He connected me with an expert team for real estate law and mortgage and The Rasner Group introduced me to and coordinated folks for flooring and painting. I felt really very supported by everyone throughout the process. And now, I'm a first-time homeowner!”



### **Max K.W.**

“The Rasner group sets the standard for buying or selling a home in Cambridge. Ilya knows the market better than anyone, gives expert advice on price, marketing, repairs, and his team (Kimberly and Kristine) are incredibly effective at coordinating all the pieces together. Seeing all of the work they did on my behalf (including physical labor to clear off my balcony!) made it clear that choosing the right partner is essential. Extremely trustworthy, highly respected in the community, and always put my interests first. Highest recommendation.”



We've been recognized as Boston Magazine's Top Producer in 2021 & 2022!



To learn more about us, you can also check out the following:

Google Reviews

<https://goo.gl/maps/fF2zoi8mz8H2>

Zillow

<https://www.zillow.com/profile/The-Rasner-Group>

Yelp

<https://www.yelp.com/biz/the-rasner-group-cambridge>

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# The home buying process in 10 steps

The stages of purchasing a home



**1**

Do your initial research

Start searching  
your preferred  
locations and  
must-have features.

Here's a [checklist](#) to help you get started!



A modern living room with a beige sofa, a dark coffee table, and large windows. The room is bright and airy, with a patterned rug and a vase of greenery on the coffee table.

2

Set a budget

# Decide on how much you'll spend on your new home.

Setting a budget is a pivotal step in the homebuying process, requiring careful consideration of your financial situation and long-term goals.

Begin by assessing your income, existing debts, and overall financial health to determine a realistic spending limit.

Take into account additional costs such as property taxes, maintenance, and insurance to establish a comprehensive budget.

Striking the right balance ensures you not only find a property within your means but also secures a stable and sustainable investment in your future home.

# 3 Hire the right real estate agent

Find an experienced realtor who knows the neighborhood and understands your needs.

A licensed agent provides the experience and steady guidance to manage the process and enable you to focus on the journey.

## Reasons to Partner with a Professional

**An agent will always act on your behalf.**

From navigating paperwork to negotiating offers, your best interest is always the priority.

**An agent provides services to you, often paid at closing.**

Buyer agent fees are negotiable and typically sought from the seller first.

**An agent will guide you with data.**

You get the inside track on market trends and timely opportunities, including unlisted properties.





4

## Seek credit pre-approval

Review your credit score or standing to see if you qualify for financing.

Ensure financial health through good credit, timely bill payments, and a debt-to-income ratio below 43%.

Choose a lender, apply, and get preapproved for a specific loan amount.

Choose a lender to receive a pre-approved loan statement (typically valid for 60 days), which estimates the amount that you will be able to borrow. You will be asked to submit additional financial documents, including pay stubs, bank statements and tax returns.

5

Visit shortlisted homes

Check out  
and tour your  
top picks with  
your realtor.

**Seeing is believing.**

Once pre-approved, the exciting step of attending showings or open houses begins.



5

## Visit shortlisted homes

We will curate a selection of properties tailored to your preferences, guiding you through potential homes.

We'll set you up on an automatic search on our website, ensuring you receive real-time notifications for any new listings that match your preferences.

**Feel free to ask lots of questions about each home.**





6

Make an offer to the seller

If you're 100% sure about getting the house, name your asking price.

Together, we'll determine the optimal offer amount and conditions, encompassing aspects like home inspection and appraisal. Once finalized, I'll present the offer to the seller, and we'll navigate negotiations until we reach a deal or make a decision to move on. Your preferences and priorities guide every step of this crucial decision-making process.

7

Review and sign  
the seller's contract

# Your dream home is just a signature away.

**Engage the services of a Real Estate Attorney to expertly navigate legal procedures and negotiations.**

The lawyers will draft the purchase and sale agreement. Once you and the sellers reach an agreement, the finalized contract will be distributed and signed, marking a significant milestone in the transaction process.





# 8

## Get home financing

With pre-approval and a signed agreement, it's easier to get financing from your lender.

You'll work closely with your lender to secure the necessary funds for the home purchase.

Once you've received approval and your lender provides clearance to close, your agent will coordinate a final walk-through.

9

# Purchase a home insurance policy

The next critical step is to obtain home insurance, which is required not only by the lender, but it is also for your own financial security.





A solid insurance policy protects you, your family, and your house.

**How much insurance do you need?**

Check out this comprehensive [article](#) from Insurance Information Institute to ensure that your home is adequately covered.

**10**

Close and move

# Welcome to your new home!

**The deal is closed. The keys are in hand.  
You're now a homeowner.**

It's time to settle in, make your home your own, and start loving and creating memories where you live.







# Disclosures

[Mandatory Licensee Disclosure](#)

[KW Exclusive Buyer Agency Agreement](#)

[Home Inspections Consumer Fact Sheet](#)

[Wire Fraud Advisory \(MAR 519\)](#)

# Offer Documents

[Offer Contract to Purchase Real Estate \(MAR 501\)](#)

[\(TRID\) Mortgage Addendum \(GBREB\)](#)

[Lead Paint Transfer Notification Certificate \(GBREB RA176\)](#)



# Your Needs and Preferences

## The Basics

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

## Questionnaire

*We are eager to learn more about you, your needs, and your goals. Kindly complete our buyer questionnaire to help us tailor our services to better meet your requirements.*

# Get in touch with us

**Call us or send a message about  
your home buying needs.**

**Let's talk**

**(617) 823-9780**

**Email us**

**[ilya@rasnergroupp.com](mailto:ilya@rasnergroupp.com)**

**Visit our website**

**[www.rasnergroupp.com](http://www.rasnergroupp.com)**

