Your Home Buying Team Checklist

Seven people, filled in before game day. Massachusetts edition.

GoldCoast Mortgage
Beverly, MA · (978) 922-4446
goldcoastmortgage.com

Meet all seven months before you make an offer. They go to work at different points, but a team that already knows each other beats one meeting for the first time on closing day.

BEFORE YOU SHOP

- [ ] **Homebuyer class instructor**
  Take a first-time homebuyer class and keep the certificate. It is good for two years. Required for MassHousing and the ONE Mortgage, and by Fannie Mae's HomeReady for first-time borrowers. Freddie Mac's Home Possible does not require it.
  Class / date completed _____

- [ ] **Loan officer**
  Your first call. Get pre-qualified so you know what you can close on before you fall for a house. Choose someone you trust on nights and weekends.
  Name / phone _____

- [ ] **Your advocate**
  A friend, co-worker or relative who has already bought, and will tell you the truth. Learn from their mistakes instead of your own.
  Name / phone _____

- [ ] **Yourself, and your WHY**
  Write down why you are buying. Every deal hits a false summit. Your **Why** is what keeps you from retreating to sign another lease commitment.
  My WHY, in one sentence _____

BEFORE YOUR FIRST SHOWING

- [ ] **Buyer's agent**
  Not the listing agent. You sign a written buyer agency agreement before touring. The fee is negotiable and is yours to pay unless the seller agrees to contribute. Budget for it.
  Name / fee agreed _____

ONCE AN OFFER IS ACCEPTED

- [ ] **Real estate attorney**
  Massachusetts requires one at closing for the lender. Hiring the same attorney to represent you usually costs little and can reduce your fees.
  Name / phone _____

- [ ] **Home inspector**
  Since October 15, 2025 a seller cannot require a waiver or accept an offer with one built in. You may still choose to waive after acceptance, with the written disclosure in hand.
  Name / inspection date _____

Three things most buyers still have wrong

- A buyer's agent is no longer free by default. The agreement comes before the first tour.
- Waiving the inspection can no longer be written into your offer (760 CMR 74.03).
- The homebuyer class is not required for every program. Check the one you are using.

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