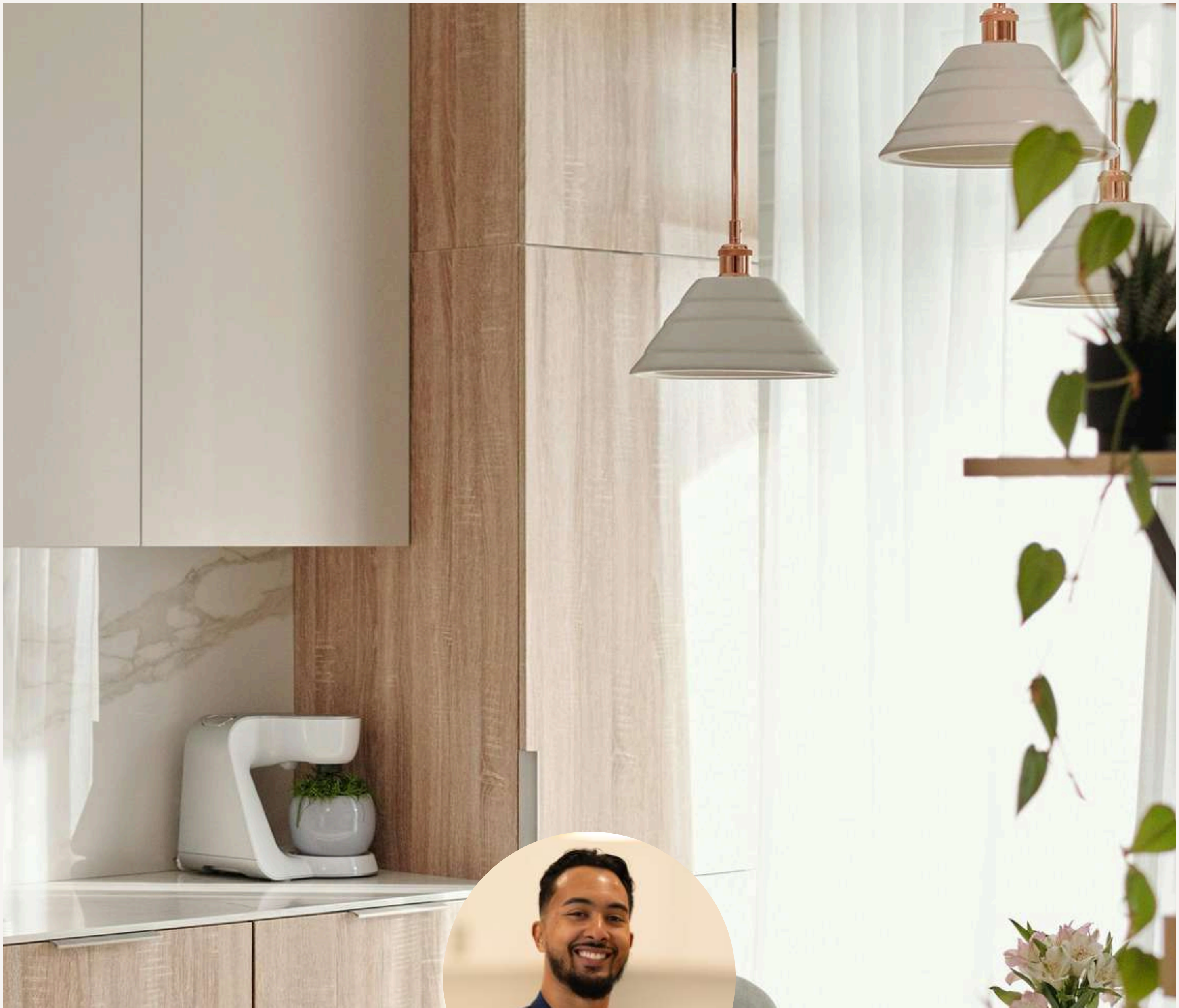
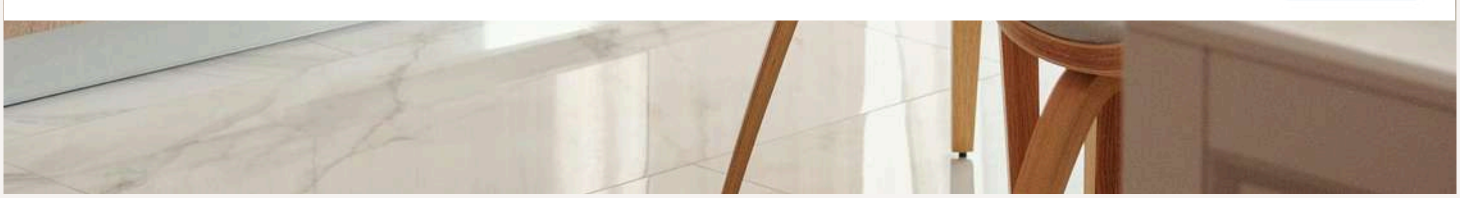


BUYER’S GUIDE

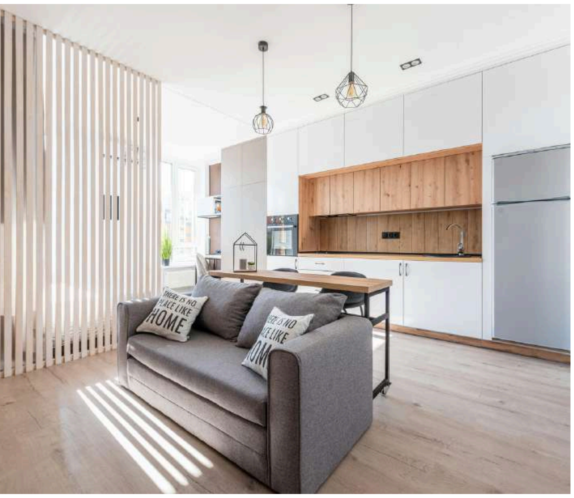
EMIEL BARBOSA REAL ESTATE BROKER

101 TORREY ST BROCKTON MA 02301

E|B
EMIEL BARBOSA
ASSOCIATE REAL ESTATE BROKER
Vicente Realty







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MEET YOUR AGENT

We help you to find your dream home!

Hello! I'm Emiel, your local real estate agent in Greater Boston & More. Specializing in residential and multi unit properties in Massachusetts, I help clients to success and education.

Why Choose Me? ✨
Guided Success: Every transaction is unique. I provide smooth guidance, education, and ensure you make well-informed decisions.

Comprehensive Services: Whether buying or selling, I offer solutions for both first time home buyers, sellers and investors

Financial Insight: With a Corporate Accounting & Finance degree, I bring a unique financial perspective to real estate, dedicated to serving the community. My mission is to educate the community on real estate and the path to generational wealth, empowering you with knowledge.

Lets chat

Phone: 508-762-7848
Email: emiel@vicenterealty.com
Website: www.emielbarbosa.com

CUSTOMER SERVICE

I believe in communication, consistency, and care. I'm not just here to help you buy a home—I'm here to guide you, protect your interests, and keep you informed every step of the way. My clients know I show up prepared

MARKET KNOWLEDGE

With over 6 years of real estate experience and a lifetime spent in Brockton, I know this market inside and out—from property values and off-market deals to the best neighborhoods for growth

SMART NEGOTIATION

I know how to negotiate price, repairs, closing credits, and creative terms to get you the best deal, not just the first deal. I leverage local data and market trends to structure winning offers—especially in multi-offer situations

CLIENT TESTIMONIAL

Meet some of our happy clients

☆☆☆☆☆

TERESA P.

I can't recommend Emiel Barbosa enough. He was responsive and diligent in finding our future home. He was patient to our changing needs. There wasn't a moment where I felt lost while working with Emiel. We were on a tight schedule to purchase and he was able to help us execute this purchase flawlessly

☆☆☆☆☆

TANIA L.

Emiel was my Realtor while buying and selling , and both times he was very informative, patient and full of positivity. He truly made the process so much easier both times . Couldn’t be more happier that I chose him !

☆☆☆☆☆

GABRIEL G.

I was recommended Emiel by a friend and I am extremely fortunate to have worked with him. Buying a house can be very daunting especially when it’s your first one. However, Emiel worked extremely hard to make the process simple and manageable. In addition, after I closed on the property Emiel made sure to reach out to me and still be available for any questions or concerns I had.

HOME BUYING *process*

1
FIND AN AGENT
Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the homebuying process. Pick someone familiar with the housing market and the neighborhoods.

2
PRE-APPROVAL
Decide the best type of loan for you and which one you'll qualify for. Get pre-approved for a mortgage. A pre-approval letter shows seller and agents that you're a serious buyer who can get financing.

3
FIND YOUR HOME
We will help you search for houses within your budget. Look for neighborhoods with home prices in your range, access to amenities that fit your lifestyle.

4
MAKE AN OFFER
We will help you decide how much money you want to offer for the house. Your agent will then present the offer to the seller's agent; the seller will either accept your offer or issue a counteroffer.

5
GET A HOME INSPECTION & APPRAISAL
Coordinate with a licensed professional to find potential issues with the property. Your lender will get an appraiser to determine its worth and finalize the loan amount.

6
CLOSE
3 business days before closing, your lender is required to provide you with your Closing Disclosure. Then review and sign the necessary paperwork, and pay your closing costs.

FIND AN AGENT

BUYER'S AGENT RESPONSIBILITIES

- Help buyers understand the local housing market
- Analyze buyer's wants and needs
- Make appointments to tour homes
- Help buyers evaluate the price and value of a home
- Explain the buying process and closing disclosure
- Recommend trusted home inspectors
- Coordinating the work of other professionals
- Negotiate with the selling agent and other parties
- Double-checking paperwork and deadlines

Why choose us?

EXPERIENCE

I've helped nearly 100 families and investors successfully buy and sell in this market. My background in finance helps me evaluate deals beyond just price—considering ROI, cost of ownership, and long-term value

RELEVANT CERTIFICATIONS

Licensed Real Estate Broker
Corporate Finance & Accounting Degree
Experienced Property Investor & Property Manager
Specialized in Multi-Family Investments and First-Time Buyers

LOCAL KNOWLEDGE

From Brockton to Boston and everything in between, I understand each neighborhood's unique dynamics, including development trends, and pricing strategies. I'll help you find a home that fits your lifestyle and goals.

AVAILABILITY & COMMITMENT

I limit how many clients I work with at once so that I can give each buyer my full attention. I'm available by phone, email, or text, and pride myself on being responsive and solution-focused

FINANCES

Time to talk to your lenders

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?

DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history

PRE-APPROVAL
& downpayment

PREQUALIFIED VS PREAPPROVED

With prequalification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A prequalification that involves checking your credit score can be more accurate than a standard prequalification that doesn't include this step.

After you've been prequalified, getting preapproved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Real estate agents typically want to see your preapproval letter before they show you houses. This ensures they don't waste time showing you homes outside your budget.

HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

Your down payment can range from 3% to 20%+. Most first-time buyers put down 3–5%. The more you put down, the lower your monthly payment. There are also down payment assistance programs that can help you get started with less out of pocket.

CREATE A MUST-HAVE LIST

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences.

Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

HOME SEARCH

EMIEL BARBOSA REAL ESTATE BROKER

HOUSE HUNTING *tips*

Be clear on your non-negotiables vs. nice-to-haves. Take detailed notes and photos after each showing—houses can blur together after a full day of touring.

Trust your instincts, but let data and advice guide your decision. Speak to your agent In regards to a potential offer price

CREATE A WISH LIST & MUST-HAVE LIST

Identifying your needs and wants helps you understand what you're willing to compromise on and saves you and your home buying team time when browsing listings.

NOTES AND PHOTO

Write down notes, questions to ask, and what you liked or disliked about the house. Take photos of houses and potential problem spots to compare when looking at several homes.

MAKE AN OFFER

Presenting a strong offer

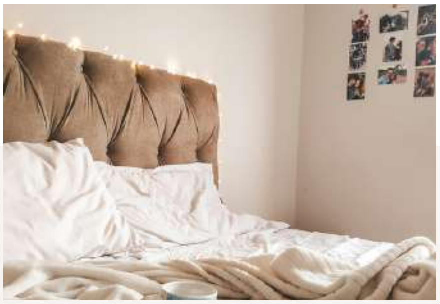
Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area

NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.

I leverage local data and market trends to structure winning offers—especially in multi-offer situations. Negotiation isn't just about price—it's about strategy. I look at seller motivation, market trends, and timing to craft an offer that stands out. My goal is to protect your interests and get you the best deal possible.



MAKE AN OFFER

How to Bid on a House with Multiple Offers

MULTIPLE OFFER SITUATIONS

You may have found your dream home only to be outbid by another buyer. In this post, we'll provide a detailed guide on how to bid and win on a house with multiple offers. Here are some steps you can take to make your offer stands out:

- Present an offer with no contingencies
- Offer a larger down payment and earnest money deposit
- Waive the appraisal contingency
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Position yourself as flexible
- Write a personal letter to the seller
- Assure the seller you won't ask for repairs

The strongest offers aren't always the highest—they're the most secure. I'll help you build an offer with the fewest red flags for sellers, such as strong financing, flexible closing, and terms that align with the seller's needs.

Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around $400 to $1000, depending on factors like the home's location, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors

APPRAISAL

Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.

Preparing to choose an inspector

RECOMMENDED INSPECTORS

As you're getting ready for your home inspection, I wanted to share a few inspectors that I've worked with and trust. They're thorough, responsive, and great at explaining things in a way that makes sense. Feel free to reach out to any of them to schedule the inspection, or let me know if you want me to help coordinate. It's totally your choice who you work with

DION HOME INSPECTIONS

DION HOME INSPECTION

5.0/5.0

Contact: Name Here
Phone: (401) 301-3147
Email: Andy@DionHomeInspection.com
Address: 4263 North Main St. Fall River, MA 02720

SAWYER HOME INSPECTIONS
INSPECTING FOR THE UNEXPECTED

SAWYER HOME INSPECTIONS

5.0/5.0

Contact: Chad Sawyer
Phone: (617) 785-8499
Email: chad@sawyerhomeinspections.com
Address: PO Box 282 Somerset, MA 02726

THAT SAID, YOU'RE ABSOLUTELY FREE TO USE ANY HOME INSPECTOR YOU FEEL COMFORTABLE WITH. YOU CAN ALSO SEARCH ON GOOGLE, CHECK REVIEWS, OR ASK FRIENDS AND FAMILY FOR RECOMMENDATIONS. THESE ARE JUST A FEW PROFESSIONALS I'VE PERSONALLY WORKED WITH AND TRUST, BUT AT THE END OF THE DAY, THE CHOICE IS ENTIRELY YOURS — I JUST WANT TO MAKE SURE YOU'RE IN GOOD HANDS WITH SOMEONE THOROUGH AND RELIABLE.

final steps BEFORE CLOSING

INSURANCE REQUIREMENT

Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.

CLOSING DAY

Congratulations! You make it to closing!

WHAT TO BRING TO CLOSING?

- Cashier’s check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

On the closing date, you’ll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You’ll also sign the mortgage note, which states that you promise to repay the loan. Finally, you’ll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you’ll receive the keys to your new property.

I’ll be by your side to walk you through everything, answer questions, and make sure there are no surprises. Once done—you get the keys and the celebration begins!

FREQUENTLY ASKED *Questions*

HOW LONG DOES THE SELLER HAVE TO RESPOND TO MY OFFER?

Typically 24 to 48 hours, but it depends on the terms you set in your offer. If it's a competitive listing, the seller might respond sooner.

FIXED RATE VS ADJUSTABLE-RATE MORTGAGE: WHICH IS BETTER?

Fixed-rate loans offer stability and predictable payments—great for long-term plans. Adjustable-rate loans may start lower but can rise. I'll connect you with a trusted lender to review what fits your goals

HOW MUCH DO I HAVE TO PAY A REALTOR AS A HOME BUYER?

Our fee is typically 2–2.5%, but we negotiate for the seller to cover it in most cases. That means you get expert guidance, negotiation, and support—at no direct cost to you. It's all built into the deal

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

Generally, a score of 620+ will get you approved for most loan programs, but the higher your score, the better your rate and terms. There are also options for buyers with lower credit—let's talk.

HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?

We have had people make offers on the 1st house and It worked out perfectly. However, it depends on the buyer, but most people view 5–10 homes before making a decision. The key is knowing your criteria upfront so you're not wasting time on properties that don't fit.

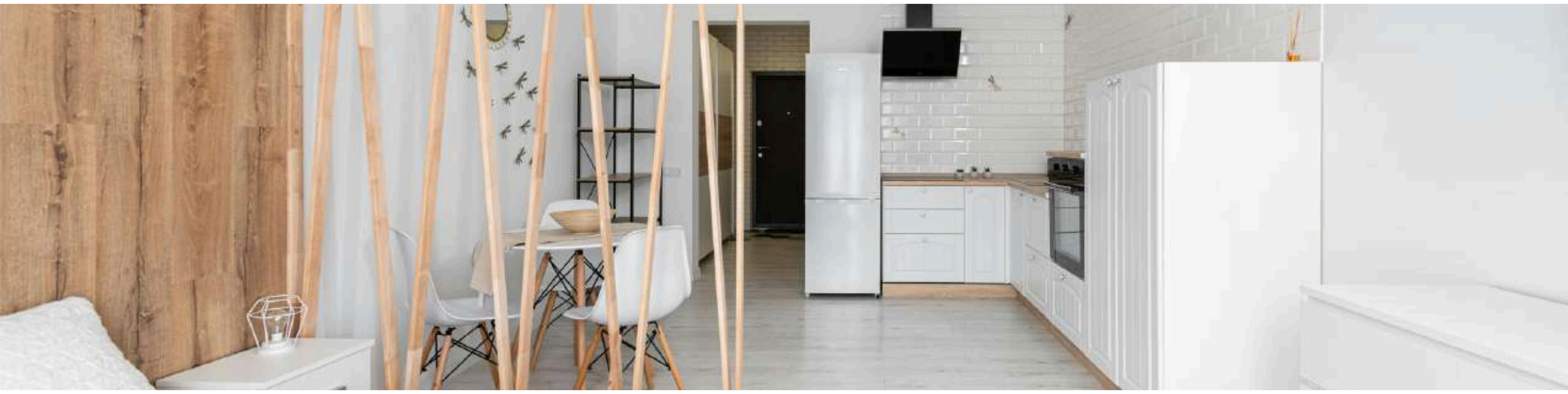
WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?

Know your numbers, work with a trusted team, and take your time. There's no perfect house, but there is a right house for you—and I'll help you find it

FREQUENTLY ASKED *Questions*

ARE THERE ANY USEFUL PROGRAMS TO HELP ME AS A HOME BUYER?

Yes! Massachusetts offers first-time buyer programs, grants, and down payment assistance. I'll connect you with trusted lenders who specialize in these options and help you find the best fit. You might qualify for more than you think



HOW DO I KNOW IF THE PROPERTY IS A GOOD DEAL?

I analyze comps, rental potential, renovation needs, and long-term value. With my investor mindset, I look beyond the price tag to determine if a property is truly worth it. I'll guide you through the numbers so you can buy with confidence

WHEN CAN I BACK OUT IF I CHANGE MY MIND?

You can back out during contingencies—typically home inspection, financing, or appraisal periods—without losing your deposit. I'll make sure the offer protects your rights and that you have clear exit points if needed.

THANK YOU

SCHEDULE A CALL WITH US TODAY!

Thank you for taking the time to explore this guide—and for considering me as your trusted real estate advisor. Whether you're buying your first home, upgrading, or investing, I'm here to simplify the process, protect your interests, and help you make confident decisions.

Real estate isn't just about buying property—it's about building a foundation for your future. My goal is to empower you with the knowledge, support, and strategy you need to create generational wealth and financial freedom through real estate.

With over 6 years of experience in Massachusetts and Rhode Island, I bring market expertise, negotiation skills, and a genuine commitment to your success. I treat every transaction like it's my own—and I'm always just a call or message away, even after closing.

Let's build something great together. I'm excited to be part of your journey.

— Emiel Barbosa

📞 508-762-7848

📧 emiel@vicenterealty.com

🌐 www.emielbarbosa.com

📍 Serving Massachusetts & Rhode Island (Greater Boston, South Shore, Brockton, Providence & beyond)

📲 Follow on Instagram: @emiel.barbosa

10K+	6+	95%
Instagram & Facebook followers	years of experience in the industry	clients are satisfied with our services

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