



HOW TO BUY A HOME IN NEW HAMPSHIRE

Are you ready to buy your dream home? We can help.

Purchasing a home is one of the largest investments you'll make in your lifetime. Although buying a home is an important decision, once the decision is made, the procedure becomes less complex with the advice of a proper professional. Our loan officers will help you understand the steps involved in buying and financing a home.

The homebuying process in New Hampshire is very similar to buying a home in Massachusetts, but there are a few differences:

1. Making an offer.

To make an offer in New Hampshire, you'll submit a purchase and sale agreement (not an offer agreement) directly to the seller. In Massachusetts, buyers submit an offer agreement and later negotiate a purchase and sale agreement.

2. Paying state tax.

New Hampshire charges a 1.50% state tax stamp charge on a home purchase. The seller and buyer split the tax fee, which is due when the property closes. This fee may be quite costly. For example, on a home price of \$300,000, the fee would be \$4,500. The buyer and seller would both separately owe \$2,250.

3. Choosing a real estate agent.

New Hampshire is a large, rural state. Many real estate brokers have great knowledge of some areas of New Hampshire but are very unfamiliar with others. Please be very careful when choosing an agent to represent you.

Please reference our HOW TO BUY A HOME IN MASSACHUSETTS flyer for the rest of the procedure, because the other homebuying stages are the same as in Massachusetts.

Let's Get Started

Before you attempt to buy a home in New Hampshire, please speak with us and get pre-approved to determine how much home you can afford. Getting pre-approved assures real estate agents that you are qualified to buy New Hampshire real estate. Your loan officer plays a critical part in your homebuying process and will help you from start to finish. Call **888.967.2672** for a free initial consultation and pre-approval.

**CALL TODAY TO LEARN MORE
ABOUT YOUR OPTIONS AND
TO GET PRE-APPROVED.**

888.967.2672

**CLICK HERE TO
GET STARTED**



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