North Shore Home Buyer Guide

A practical starting point for buying in Peabody, Beverly, Danvers, Salem, and nearby Massachusetts communities.

1. Prepare your finances

A clear budget helps you search confidently and compare the full cost of ownership.

- Review income, savings, debt, and monthly comfort range.
- Ask a lender for a current preapproval before touring seriously.
- Budget for inspection, appraisal, closing costs, moving, and early repairs.

2. Define the right location

North Shore communities differ in commuting options, walkability, coastline access, housing styles, and neighborhood feel.

- List your must-haves and flexible preferences.
- Compare travel routes at the times you expect to use them.
- Visit neighborhoods during different parts of the day.

3. Search with a plan

New listings can move quickly. Decide in advance how you will evaluate each opportunity.

- Use the Lynch Team MLS search for current listing information.
- Review disclosures and known property details before an offer.
- Separate cosmetic preferences from major condition concerns.

4. Build a competitive offer

Price is only one part of an offer. Timing, financing, deposits, and contingencies also matter.

- Use recent comparable sales to guide the price.
- Protect the priorities that matter most to you.
- Understand every term before signing.

5. Navigate inspection and closing

The Lynch Team helps organize the people, dates, and decisions between acceptance and closing.

- Attend the inspection when possible.
- Track financing, appraisal, insurance, and attorney deadlines.
- Complete a final walkthrough before closing.

Ready to plan your North Shore move?

Steven & Tiffany: 508-641-7478 | Chris: 978-979-2642
lynchteamrealestate@gmail.com | garofalorealestatene@gmail.com