



YOUR GUIDE TO  
**BUYING A HOME**  
WITH ANTHONY SCANIO



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# MEET YOUR AGENT

## ANTHONY SCANIO

REAL ESTATE AGENT WITH HEART,  
HUSTLE, AND HONESTY



### **Integrity isn't just a buzzword for me –**

it's the foundation of everything I do. I believe in giving it to you straight, even if it's not what you want to hear, but exactly what you need to make the best decision for your future. My clients trust me because I've spent countless hours studying the markets I serve, ensuring they receive informed, honest guidance every step of the way.

Before real estate, I spent over a decade as a Paramedic in both pre-hospital and emergency room settings. That experience taught me how to stay calm under pressure, communicate clearly, and most importantly—how to care deeply for people. My transition into real estate was driven by a desire for a better home-life balance, but my passion for helping others never changed. Now, I get to help people navigate one of life's biggest decisions with the same dedication and heart.

I especially enjoy working with first-time homebuyers and homeowners who are ready to create their next chapter. Whether you're buying your first home or your fifth, I'm here to make the process smooth, informed, and maybe even a little fun.

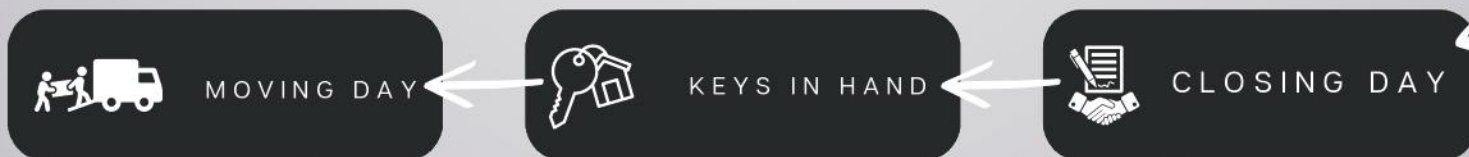
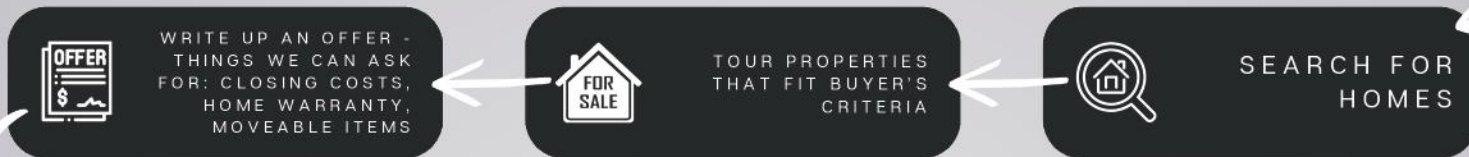
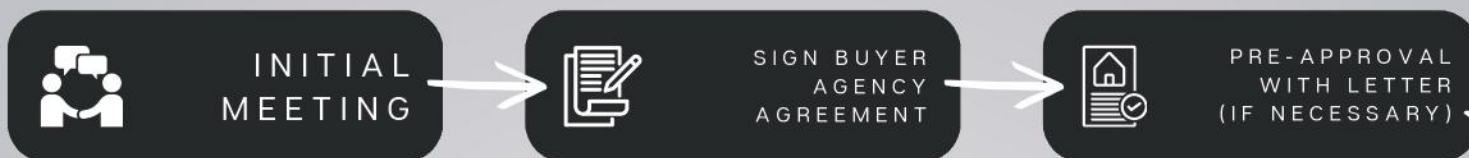
### **How I Work: A Consultative Approach**

I take a consultative approach with both buyers and sellers. That means we start with an in-person meeting—not just to talk business, but to get to know each other. It's important to me that we're a good fit, because real estate is a partnership. During this meeting, we'll walk through the buying or selling process, set clear expectations, and make sure you feel confident moving forward. No pressure, no fluff—just honest conversation and solid planning.

When I'm not working, you'll find me reading, traveling, hitting the gym, or cheering on the Patriots and Bruins like any true New Englander. Fall is my favorite season—there's just something about crisp air and changing leaves that makes everything feel possible.

Real estate is more than transactions—it's about trust, relationships, and helping people build the life they envision. If you're looking for a straight-shooter who works hard, knows the market, and genuinely cares, I'd love to connect.

# THE HOME BUYING PROCESS



# PRE-HOUSE HUNTING CHECKLIST



## GET FINANCIALLY FIT

- CONSISTENTLY SAVE FOR YOUR HOME
- WORK ON YOUR CREDIT SCORE
- DETERMINE HOW MUCH HOUSE YOU CAN REALISTICALLY AFFORD

## BUILD A STRONG REAL ESTATE TEAM

- SHOP AROUND BEFORE COMMITTING TO A LENDER
- FIND A REALTOR WHO IS ON TOP OF THEIR GAME (AND A GOOD FIT)
- FIND A HIGHLY RECOMMENDED PROPERTY INSPECTOR

## GET A FULL PRE-APPROVAL

- PREPARE PAPERWORK AND COMPLETE A LOAN APPLICATION
- TALK TO YOUR LENDER ABOUT BUYING DOWN YOUR RATE

## EVALUATE YOUR ABILITY TO RENOVATE & MAINTAIN

- COMPARE THE BENEFITS OF A TURN-KEY HOME OR FIXER UPPER
- DETERMINE WHAT HOME AND YARD MAINTENANCE YOU CAN HANDLE

## DETERMINE YOUR PRIORITIES & DEAL BREAKERS

- DREAM UP WHAT YOU WANT (AND WHAT YOU DON'T!)
- STUDY CITIES AND NEIGHBORHOODS IN-DEPTH

# 5 THINGS NOT TO DO

DURING THE CLOSING PROCESS



1

## CHANGE YOUR MARITAL STATUS

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How you hold title is affected by your marital status. Be sure to make both our lender and the title company aware of any changes in your marital status, so that documents can be prepared correctly.

2

## CHANGE JOBS

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A job change may result in your loan being delayed, particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've reviewed approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.

3

## SWITCH BANKS OR MOVE YOUR MONEY TO ANOTHER INSTITUTION

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After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.

4

## PAYING OFF EXISTING ACCOUNTS UNLESS YOUR LENDER REQUESTS IT

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If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.

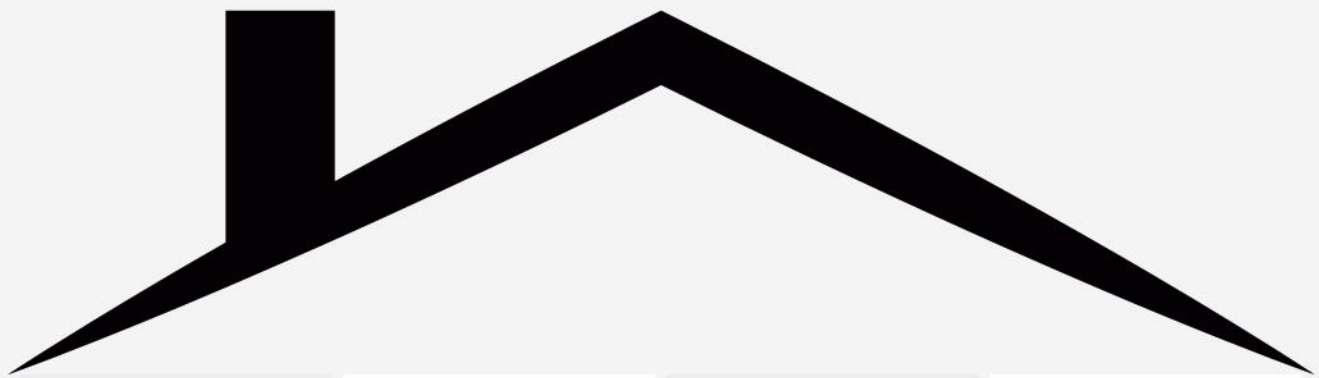
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## MAKE ANY LARGE PURCHASES

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A major purchase that requires a withdrawal from your verified funds or increases your debt can result in not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.

# TYPES OF HOME LOAN



## VA

- 100% Financing
- No Monthly PMI
- No Minimum Credit Score
- More Lenient Credit Score & Underwriting Guidelines than Conventional Loan
- No Origination or Discount Fee
- Must be primary residence

## FHA

- Minimum 3.5% Down Payment
- Minimum 580 Credit Score
- Down Payment May be Gifted
- More Lenient Credit Score & Underwriting Guidelines than Conventional Loan
- Non-occupying co-borrower allowed
- Monthly PMI typically higher than Conventional
- PMI is for the life of the loan
- Must be primary residence

## CONVENTIONAL

- Minimum 3% down payment\*
- Minimum 620 Credit Score
- Down Payment can be gifted
- Most Qualify with just W2 income
- Non-occupying co-borrower allowed
- PMI may be dropped after 20% equity is gained
- Subordinate financing allowed
- Primary, second home & investment allowed

\*At least 1 borrower must be a first time homebuyer

## RURAL DEVELOPMENT

- 100% Financing
- Lower monthly PMI than conventional or FHA
- No Credit Score allowed but stricter underwriting guidelines apply
- PMI is for the life of the loan
- Household income limits apply (\$90,300)
- Home must be located in RD eligible area
- Must be primary residence

# WHAT I OFFER AS YOUR AGENT



## AS YOUR BUYER AGENT, I PROVIDE -

- **EXPERT GUIDANCE:** Navigate the process with confidence.
- **NEGOTIATION SKILLS:** Strong advocacy to secure the best deal.
- **LOCAL MARKET INSIGHT:** Up-to-date trends and pricing.
- **PEACE OF MIND:** Professional support through every challenge.
- **TIME-SAVING CONVENIENCE:** Showings, offers, and vendor coordination.

## STEP BY STEP SUPPORT -

- **BUDGET & PRE-APPROVAL:** I'll help you define your budget and connect you with a reputable lender.
- **PROPERTY SEARCH:** We'll discuss your goals and set search criteria. I'll send listings and schedule showings.
- **MARKET ANALYSIS:** I'll provide data on comparable homes to help you make informed decisions.
- **OFFER STRATEGY:** I'll help you craft a competitive offer and negotiate terms.
- **INSPECTIONS & REPAIRS:** I'll coordinate inspections and help resolve any issues.
- **CLOSING PREP:** I'll guide you through final steps, costs, and paperwork.

## YOUR HOME BUYING TOOLKIT -

- **MORTGAGE SERVICES:** Access competitive rates and fast approvals through Guaranteed Rate Affinity.
- **TITLE SERVICES:** Ensure a smooth closing with thorough title research and insurance.
- **HOME WARRANTY:** American Home Shield® coverage protects your investment and reduces surprises.
- **INSURANCE:** Connections to trusted providers for all property types.

*Scanio*  
S E L L S  
H O M E S



**ANTHONY SCANIO**  
REALTOR®

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