Top10RE

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THE PEOPLE AND THE PLAYBOOK BEHIND THE BEST REAL ESTATE AGENTS IN AMERICA

THE 2026 BUYER ISSUE

The New Rules of Buying a Home

Rates are higher, prices are near records, and since August 2024 the agent conversation starts with a signed agreement. Here is what still works, and the agents who know their towns best.



COVER FEATURE · BEST AGENT IN UPTON, MA

Tim Harvey

Marine Corps Major. Former COO of Curaytor. Now selling homes in the town he calls home.

Newport Beach
Tim Smith, 30+ years on the Orange County coast

Redondo Beach
Clara Baum's $17M year in the South Bay

Frisco
Bale Real Estate Group's two-person system

Kansas City
Dani Beyer's team, #1 in RealTrends 2026

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FROM THE EDITORS

Every buyer we talk to this year asks some version of the same question: is it still possible? The answer is yes, but the path looks different than it did five years ago. Money has to be lined up earlier, the math has to be honest, and the agent relationship now starts with a written agreement instead of a handshake.

This issue pairs the practical side, drawn from our 2026 buyer guides, with profiles of agents whose records we have reviewed in depth. Our cover belongs to Tim Harvey of Upton, Massachusetts, whose path into real estate is unlike anyone else's in Worcester County.

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Buyer guidance in this issue is general information, not financial or legal advice. Loan limits, program rules and rates vary by lender and market; confirm the numbers for your situation with a licensed lender.



THE 2026 BUYER ISSUE

The New Rules of Buying a Home

Same path as always: get the money right, get approved, find the house, close. What changed is everything inside each step.

28/36	**3%**	**2–5%**	**Aug 2024**
Housing under 28% of gross income; all debts under 36%	Minimum down on many conventional loans; FHA is 3.5%	Typical closing costs, on top of the down payment	Written buyer agreements required before touring

Buying a home in 2026 follows the same basic path it always has. What has changed are the details. Mortgage rates have spent much of the past two years well above the lows of 2020 and 2021, prices in most metro areas sit near record levels, and the rules for working with a buyer's agent shifted in 2024. The buyers who come out ahead are the ones who do the early work, like checking credit and getting a real preapproval, so they can move fast and negotiate well when the right house appears.

Start three to six months out

Pull your credit reports from all three bureaus, dispute errors and pay down card balances. Conventional loans often start around a 620 score; FHA can go near 580 with 3.5% down. A higher score usually means a lower rate, and small rate differences compound over 30 years.

Then plan for cash beyond the down payment. Closing costs often run 2% to 5% of the price. On a $400,000 home, that is $8,000 to $20,000 before moving trucks and first repairs.

Do the math backward

Most buyers open a calculator, type in a list price and see whether the payment looks survivable. Start instead with income, debts and the monthly number you can live with. Lenders use the debt-to-income ratio: housing under 28% of gross income, and all monthly debts under 36%.

> **Same paycheck, about $79,000 less house. The only difference was $550 a month in extra debt.**

Take a household earning $90,000 a year with one $500 car payment. Its housing target is about $2,100 a month, which at an example 6.5% rate with 10% down points to a price near $272,000. Add a bigger car payment and a student loan, $1,050 a month in total debt, and the ceiling falls to roughly $193,000. If you are a year or two from buying, paying off a car loan can do more for your budget than almost anything else.

Preapproved, not prequalified

A prequalification is a quick estimate based on what you tell a lender. A preapproval means the lender has checked pay stubs, tax returns, bank statements and credit. Sellers take it far more seriously, and in a multiple-offer situation a buyer without one often gets passed over. Shop at least two or three lenders and compare the official Loan Estimates. Then keep your finances still: no new cards, car loans or job changes without calling your lender first.

The agreement comes first

Since August 2024, buyers working with an agent who belongs to an MLS generally sign a written buyer agreement before touring homes. It spells out what the agent will do, how long the arrangement lasts and how much the agent is paid, as a specific amount or rate. Offers of buyer-agent pay no longer appear on the MLS, so this is now a direct negotiation between you and your agent.

That gives buyers more say. You can negotiate the fee, the length and the area covered, and some buyers start with a short agreement for a few showings. Read it before you sign, and ask what you would owe out of pocket if the seller does not cover the fee.

DOWN PAYMENT HELP, DECODED

Grant: money you never repay. Cleanest, rarest, usually smaller.

Forgivable loan: a second lien that shrinks each year you stay, often over five to ten years. Sell early and you repay the rest.

Deferred loan: little or no interest, no monthly payment, repaid in one lump sum when you sell or refinance.

Repayable second: its own monthly payment on top of the main loan.

More people qualify than apply

Assistance comes from state housing agencies, cities, counties, nonprofits and some lenders. Most programs check income against the area median, a purchase-price cap, a credit score often in the 620 to 660 range, owner occupancy and a homebuyer education class. Many count you as a first-time buyer if you have not owned in the past three years, even if you owned a decade ago.

The mistakes that cost the most

The expensive mistakes rarely happen at the closing table. They happen months earlier: waiting years to save 20% when 3% to 3.5% down was available, budgeting only for principal and interest while ignoring taxes, insurance and HOA dues, skipping first-time buyer programs, and forgetting maintenance. A common rule of thumb is 1% to 2% of the home's value each year; on a $350,000 home, that is $3,500 to $7,000.

An agent who knows the town is the difference between a list price and a smart price.

Where the agent fits

The math and the paperwork are national. The house is local. Pricing, demand and days on market vary block by block, and the agent who knows those blocks is the one who keeps a nervous first-time buyer steady through inspection, or prices a thirty-year family home against newer listings. On the pages that follow, we profile agents whose records we have reviewed, starting with our cover feature.

Sources: Top10REAgents guides “How to Buy a House in 2026” (Oct 8), “How Much House Can I Afford?” (Oct 10), “First-Time Home Buyer Mistakes That Cost the Most” (Oct 9) and “Down Payment Assistance Programs” (Oct 11). Example figures are approximate.



TOP10RE 2026

Best Real Estate Agent in Upton, MA

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Tim Harvey Real Estate, under From Boston South Realty

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SERVES
Upton and surrounding Worcester County communities

COVER FEATURE · AGENT FEATURE

Tim Harvey Ran Toward Hard Problems. Now He Sells Homes in Upton.

Ask around Upton who to call when it is time to buy or sell, and one name keeps coming up.

130+
Marines under his command as a Company Commander

9 yrs
In real estate marketing, including COO of Curaytor

1 town
He lives where he sells: his wife is a lifelong Upton resident

Before he ever listed a home, Tim Harvey served as a Major in the United States Marine Corps. As a Combat Engineer he led a detachment of Marines in Afghanistan and served as a Company Commander responsible for more than 130 Marines. In a transaction, that shows up as three habits: preparation by default, calm under pressure and accountability for every deadline.

Then comes the part of his résumé no other Upton agent can claim. Harvey spent nine years in real estate marketing, including as Chief Operating Officer of Curaytor, a marketing technology company built to help listing agents win more listings and stronger offers. In that role he worked with thousands of agents across the United States and Canada, studying at scale what makes a listing win attention and which tactics are noise.

What that means for a seller

- Pricing built on precise local analysis rather than round numbers
- Listing presentation designed to stand out online, where nearly every buyer starts
- Syndication across Zillow, Realtor.com, Trulia and specialized local sites

And for a 2026 buyer

Everything in this issue's buyer story is about doing the work early and holding steady when it gets tense: an appraisal gap, a surprise on inspection, a multiple-offer weekend. Those moments do not rattle someone who has led Marines in a combat zone and spent nearly a decade inside the machinery of real estate marketing.

Agent feature. This profile spotlights a single agent and may be part of a paid marketing package with the site's owner. It is not a ranked list. Adapted from “Why Tim Harvey Is the Best Real Estate Agent in Upton, MA: A 2026 Feature Review,” top10reagents.com.

Four Markets, Four Agents Who Know Them

Every market in this issue's buyer story plays out differently on the ground. These are the agents whose records we have reviewed in four very different ones.



NEWPORT BEACH, CA

Tim Smith

Tim Smith Real Estate Group, Coldwell Banker Realty

2,500+	$7B	250
career transactions	career sales volume	five-star reviews

First in our published 2026 Newport Beach ranking. In real estate since 1996; the team was #1 in Orange County by sales volume across all brokerages in 2025.

For 2026 buyers: a full team with dedicated marketing staff across Newport Coast, Corona del Mar, Laguna Beach and Dana Point.



REDONDO BEACH, CA

Clara Baum

Estate Properties, South Catalina Avenue

$17M+	Top 10%	22+
closed, past 12 months	producer company-wide, 2025	five-star reviews

Works the South Bay's entry point, where a roughly $1.57M median draws buyers priced out of Hermosa and Manhattan Beach. 2025 Future Icon and Emerald Awards.

For 2026 buyers: serves everyone from first-time buyers to empty-nest sellers and investors across six South Bay cities.



FRISCO, TX

Bale Real Estate Group

Linda and Gary Bale, Frisco and Plano

$50M+	70+	80+
sold, past 36 months	transactions	five-star reviews

A top 1% North Texas team. Linda runs showings, negotiation and contracts; Gary runs pricing and marketing. Named a D Magazine Top Producing Agent.

For 2026 buyers: new-construction and relocation specialists in a market full of builder contracts and corporate transfers.



KANSAS CITY, MO

Dani Beyer

Dani Beyer team, NW 63rd Terrace

#1	#1
RealTrends 2026, sales volume	RealTrends 2026, transaction sides

First place in our published 2026 Kansas City ranking, which weighs client reviews, local market expertise and documented sales performance.

For 2026 buyers: a team structure with a documented production record and an in-person Kansas City office. (816) 321-0120.

Agent features may be part of a paid marketing package with the site's owner and are not a ranked list, except where a published ranking is cited. Figures as reported in each agent's Top10REAgents feature review, which cites the agent's brokerage, RealTrends and other sources.

KEEP READING

The full stories, online

Every agent profile and buyer guide in this issue is published in full on top10reagents.com, along with city-by-city agent pages across all 50 states.

Cover feature	top10reagents.com/blog/why-tim-harvey-is-the-best-real-estate-agent-in-upton-ma-2026-review
Newport Beach	top10reagents.com/blog/content-27342
Redondo Beach	top10reagents.com/blog/best-real-estate-agent-in-redondo-beach
Frisco	top10reagents.com/blog/best-real-estate-agent-in-frisco-tx
Kansas City	top10reagents.com/blog/best-agents-kansas-city
Buying in 2026	top10reagents.com/blog/how-to-buy-a-house-in-2026
Affordability	top10reagents.com/blog/how-much-house-can-i-afford
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