



PERSON + PERSON GROUP

BUYER'S GUIDE

WILLIAM RAVEIS
REAL ESTATE



Hello.

Congratulations on beginning your journey towards homeownership! Purchasing a home is a significant decision, and it's an absolute pleasure to guide and support you through every step of this exciting process.

As your dedicated buyer's agents, our primary goal is to make your home buying experience as seamless and successful as possible. You deserve comprehensive support tailored to your specific needs, desires, and dreams. Whether this is your first home purchase or you are a seasoned investor, we are here to provide expert advice, deep market insights, and a strategic approach to ensure you find the perfect home.

Together, we will navigate the complexities of the real estate market with ease. Our commitment to exceptional service means that we will be there to answer your questions, offer professional insights, and advocate on your behalf from initial search through to closing.

Your journey to the right home should be as rewarding as the day you receive the keys to your new property. In the pages of this home buyer guide, you'll find essential information and resources designed to empower you with confidence as we move forward.

Feel free to reach out at any time as we embark on this adventure together. Here's to a smooth, successful, and enjoyable home buying experience!

Dolores Person

Rachel Person - Candelora

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Who
We Are



Together, Dolores and Rachel make a formidable team, combining their complementary skills and expertise to provide their clients with exceptional service and results.

Dolores Person and Rachel Person are a dynamic mother-daughter duo who have earned a reputation as the go-to real estate team for antique and luxury properties in the picturesque town of Newburyport, Massachusetts. With over 30 years of combined experience in the real estate industry, Dolores and Rachel have honed their skills and expertise to expertly navigate the unique challenges that come with buying or selling properties with historical significance and high-end features. Dolores Person has been a licensed real estate agent for over 20 years and has an extensive background in historic preservation and restoration. Her passion for historic homes and architectural details shines through in her work, and she has a keen eye for recognizing the potential in properties that others may overlook.

Dolores Person

BROKER/OWNER

C: 978 660 0967

E: DOLORES.PERSON@RAVEIS.COM

Dolores Person has been a licensed real estate agent for over 30 years and has an extensive background in historic preservation and restoration. Her passion for historic homes and architectural details shines through in her work, and she has a keen eye for recognizing the potential in properties that others may overlook. Dolores is highly regarded by her clients for her patience, attention to detail, and ability to skillfully negotiate complex deals.



Rachel Person-Candelora

REALTOR MA/NH

C: 978 873 6358

E: RACHEL.PERSON@RAVEIS.COM

Rachel is a rising star in the real estate industry and has quickly established herself as a go-to agent for younger buyers + sellers in MA and NH. Rachel's background in marketing and her savvy use of technology gives her an edge when it comes to promoting her clients' properties and connecting with buyers. She is known for her tenacity, responsiveness, and ability to think outside the box to achieve her client's goals.



What You Can Expect from Us

Detailed Market Knowledge: You can count on our in-depth understanding of local real estate trends, pricing, and inventory to find you the best options.

Skilled Negotiation: Our negotiation skills ensure you're getting the most favorable terms and prices, a fundamental advantage in any real estate transaction.

Dedication to Your Needs: Like a dedicated coach, we prioritize truly understanding your specific needs and tailor the home search to fit those unique requirements.

Responsiveness: I am available to address your concerns and questions promptly, providing the attentive service you rightly expect.

Professional Networks: Our extensive network of contacts within the industry includes lenders, inspectors, contractors, and other agents, all to benefit your home buying experience.

Educational Approach: You'll be fully informed throughout the process. We believe in empowering clients with knowledge, so decision-making becomes a transparent and collaborative effort.

Ethical Standards: Honesty and integrity are the cornerstones of our service, ensuring you can trust the advice and guidance you receive.

Problem-Solving Skills: Any challenges that arise will be met with strategic problem-solving skills, designed to keep your purchase on track.

Closing Expertise: We oversee the complexities of the closing process, ensuring all the paperwork and legal details are handled efficiently and correctly.

Persistence: No matter the market conditions, we persistently advocate for your interests, relentlessly pursuing the best outcome for you.



90 Things We Do For Our Buyers

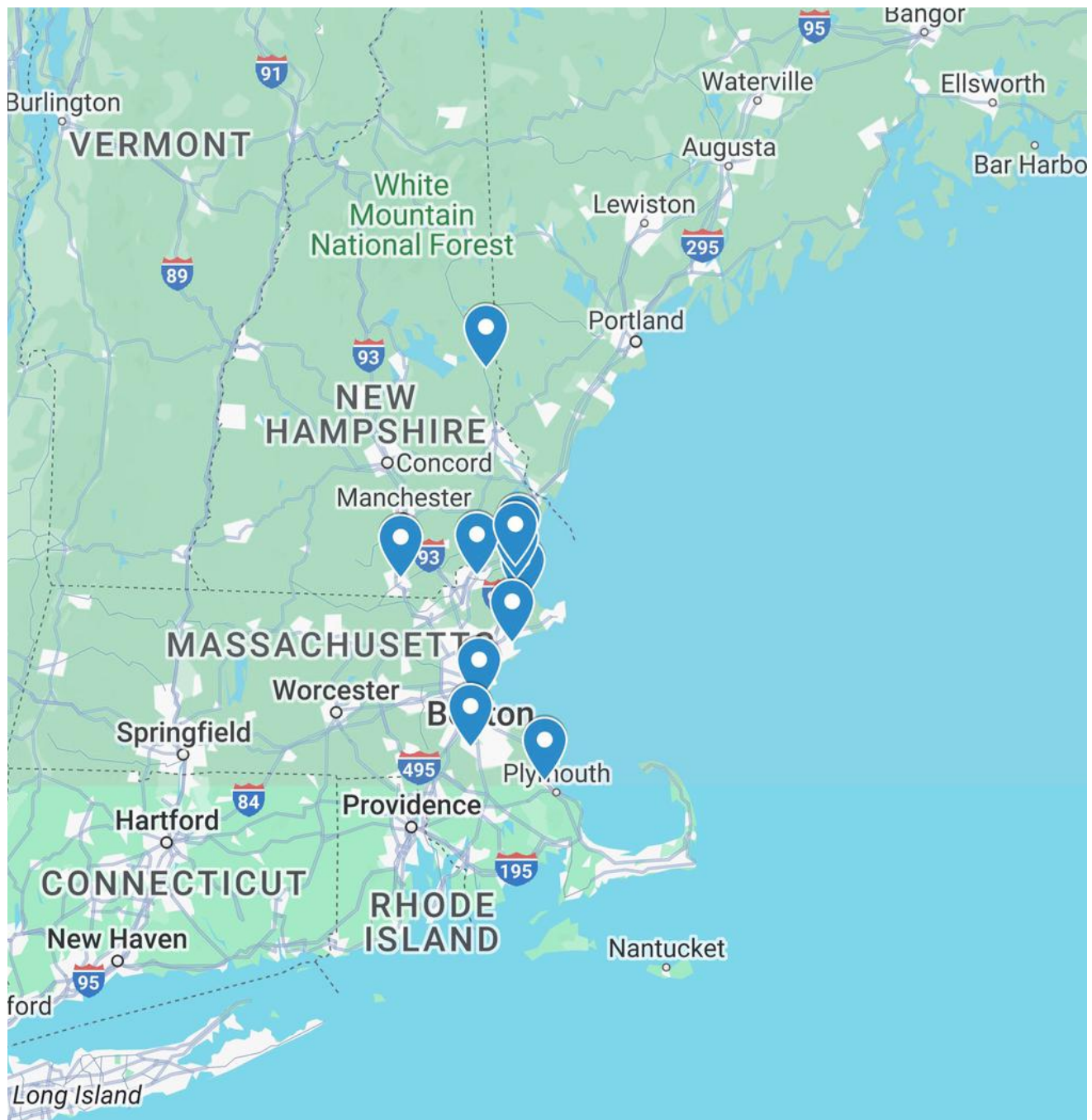
1. Schedule Time to Meet for a Strategy Session
2. Prepare Guide & Educational Presentation
3. Meet and Discuss Goals and Non-Negotiables
 4. Explain Agency Relationships
5. Discuss Different Types of Financing Options
 6. Help Find a Mortgage Lender
7. Obtain Pre-Approval Letter from Lender
8. Provide Resources to Research crime in neighborhoods, school ratings, et
9. Provide Overview of Current Market Conditions
 10. Explain Company's Value
 11. Discuss Earnest Money Deposits
 12. Explain Home Inspection Process
 13. Educate About Local Neighborhoods
 14. Discuss Foreclosures & Short Sales
 15. Gather Needs & Wants of Next Home
16. Explain School Districts Effect on Home Values
17. Explain Recording Devices During Showings
 18. Learn All Goals & Make A Plan
 19. Create Internal File for Records
 20. Send Homes Within Their Criteria
 21. Start Showing Homes as Requested
 22. Schedule & Organize All Showings
23. Gather Showing Instructions for Each Listing
 24. Send Showing Schedule
25. Show Up Early and Prepare First Showing
26. Look for Possible Repair Issues While Showing
 27. Gather Feedback After Each Showing
28. Update When New Homes Hit the Market
29. Share Knowledge & Insight About Homes
 30. Guide Through Emotional Journey
 31. Listen & Learn at Each Showing
 32. Keep Records of All Showings
33. Update Listing Agents with Feedback
34. Discuss Homeowner's Associations
35. Estimate Expected Utility Usage Costs
 36. Confirm Water Source and Status
 37. Discuss Transferable Warranties
38. Explain Property Appraisal Process
 39. Discuss Multiple Offer Situations
40. Create Practice Offer to Help Prepare
41. Provide Updated Housing Market Data
 42. Inform Showing Activity Weekly
 43. Update on Any Price Drops
 44. Discuss MLS Data at Showings

90 Things We Do For Our Buyers

cont...

45. Find the Right Home
46. Determine Property Inclusions & Exclusions
47. Prepare Sales Contract When Ready
48. Educate on Sales Contract Options
49. Determine Need for Lead-Based Paint Disclosure
50. Explain Home Warranty Option
51. Update Pre-Approval Letter with Each New Offer
52. Discuss Loan Objection Deadlines
53. Choose a Closing Date
54. Verify Listing Data Is Correct
55. Review Comps to Determine Value
56. Prepare & Submit Offer to Listing Agent
57. Negotiate Offer with Listing Agent
58. Execute A Sales Contract & Disclosures
59. Once Under Contract, Send to Escrow Company
60. Coordinate Earnest Money Wire Transfer
61. Deliver Copies to Mortgage Lender
62. Obtain Copy of Sellers Disclosures
63. Deliver Copies of Contract/Addendum
64. Obtain A Copy of HOA Bylaws
65. Keep Track of Copies for Office File
66. Coordinate Inspections
67. Meet Home Inspector at The Property
68. Review Home Inspection
69. Negotiate Inspection Objections
70. Get All Agreed Upon Repair Items in Writing
71. Verify any Existing Lease Agreements
72. Check in With Lender To Verify Loan Status
73. Check on the Appraisal Date
74. Negotiate Any Unsatisfactory Appraisals
75. Coordinate Closing Times & Location
76. Make Sure All Documents Are Fully Signed
77. Verify Escrow Company Has Everything Needed
78. Reminder to Schedule Utilities Transfer
79. Make Sure All Parties Are Notified of Closing Time
80. Solve Any Title Problems Before Closing
81. Receive and Review Closing Documents
82. Review Closing Figures
83. Confirm Repairs Have Been Made by Sellers
84. Perform Final Walk-Through
85. Resolve Any Last-Minute Issues
86. Get CDA Signed by Brokerage
87. Attend Closing
88. Provide Home Warranty Paperwork
89. Facilitate Transfer of Keys and Accessories
90. Close Out File

Coverage Area + Sold Properties





Getting Ready to Buy

REAL ESTATE TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller or buyer.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

EARNEST MONEY DEPOSIT

An Earnest money deposit are funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

SELLERS DISCLOSURE

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

REAL ESTATE TERMS

OFFER DEADLINE

An offer deadline for a house is usually a specific date and time that the seller sets to receive offers from potential buyers. The deadline is typically communicated through the listing agent or real estate website and is usually within a few days to a week after the property is listed.

HIGHEST AND BEST

In real estate, the term "highest and best" refers to the highest price and most favorable terms that a seller can obtain for a property in a particular market. It is the concept of getting the best possible offer from potential buyers through open bidding or negotiation. It involves weighing various offers from different buyers and selecting the one that offers the most favorable terms and highest price. Ultimately, the goal of any seller is to secure the highest and best sales price for their property.

SELLER CONCESSIONS

Seller concessions are a negotiating tool used in real estate transactions where the seller agrees to pay some or all of the buyer's closing costs, pre-paid expenses, or other fees associated with the purchase of a home. The concession is often made as an inducement to the buyer to purchase the property, and it may be offered as a flat fee or as a percentage of the sale price. This can be beneficial for the buyer as it may reduce the amount of money they need to bring to the closing table, making the purchase more affordable.

PURCHASE + SALE AGREEMENT

This is the second contract signed between the buyer and seller of real estate. It sets out the obligations of each party from the time the property is taken off the market to the closing.

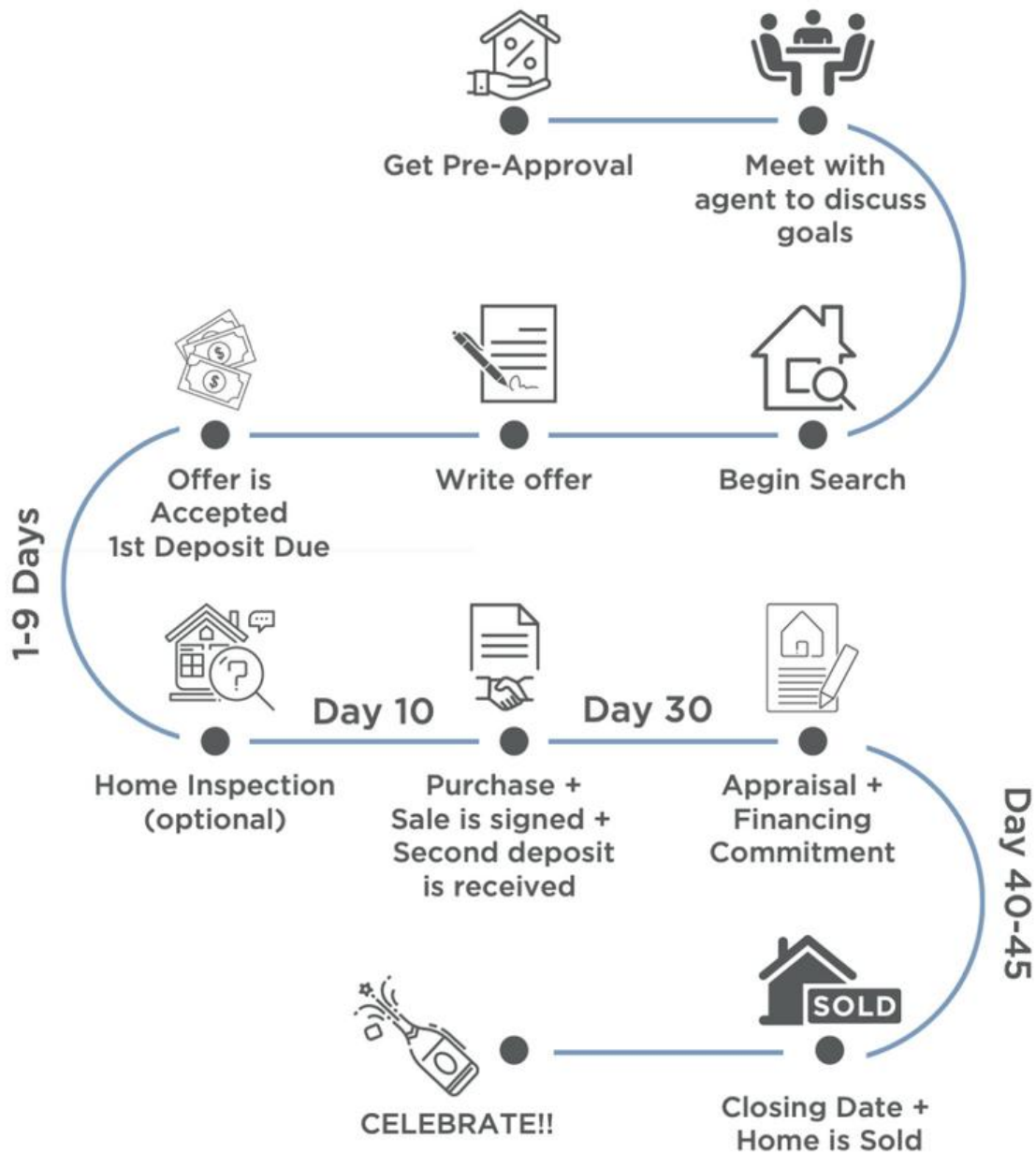
SPECIAL ASSESSMENT

A special assessment is a fee charged by a condo association or HOA to finance specific infrastructure or improvement services that directly benefit a particular property. It is typically used to fund the cost of repairing, maintaining, or updating public amenities, such as roads, sidewalks, roofs, sewer systems, etc. The assessment may be a one-time charge or a monthly charge for a designated period. The payment of the special assessment is mandatory and non-payment can result in a lien against the property.

ASSESSED VALUE

the assessed value of a home is the value assigned by the local government assessor's office for tax purposes. This value is determined by analyzing various factors such as the size, location, and condition of the property. It is important to note that the assessed value may not necessarily reflect the market value or selling price of a home.

Homebuyer Timeline



Note: This is only a high level overview of a buy-side process. For more detailed steps, please refer to your real estate agent.



Getting Pre-Approved

WHY WORKING WITH A LOCAL LENDER IS IMPORTANT

1. Familiarity with the Local Market: Local lenders have a better understanding of the local housing market and are familiar with the appraisal process in that area. They can help buyers understand what kind of properties are available and how much they should expect to pay.
2. Faster Turnaround Time: Local lenders typically have faster turnaround times compared to big banks or online lenders. They can quickly assess a buyer's financial situation and provide a pre-approval letter within days.
3. Personalized Service: Working with a local lender provides buyers with a more personalized service as they deal directly with the loan officer. This ensures that the buyer gets the attention and care they need throughout the home buying process.
4. Competitive Rates and Fees: Local lenders often offer competitive rates and fees that are tailored to the local market. They may also have programs available to help first-time homebuyers, veterans, or those with low credit scores.
5. Stronger Offers: A pre-approval letter from a local lender carries more weight than one from an out-of-town lender. Sellers and real estate agents are more likely to view a local pre-approval as a strong offer and may be more willing to negotiate.

RECOMMENDED LENDERS



How does a buyer's agent get paid?

Typically, a buyer's agent is compensated through a commission, which is usually a percentage of the home's sale price. This commission is traditionally paid by the seller at the close of the transaction from the proceeds of the sale.

Here's the simplified process:

Commission Setup: When a seller lists a home with a listing agent, they agree on a commission percentage to be paid upon the sale of the home. This commission is often split between the listing agent and the buyer's agent.

But what happens if the seller isn't offering a commission? In some cases, for various reasons, a seller may choose not to provide a commission for the buyer's agent. Here are a few ways this situation is handled:

Buyer-Paid Commission: If the seller does not offer to pay the buyer's agent's commission, you as the buyer can agree to pay the commission directly. This would be detailed in the buyer agency agreement which we will go over together.

Negotiation: It's often possible to negotiate the terms of the sale to include a commission. For example, if the seller's asking price is lower, some buyers choose to include the commission in their offer, effectively rolling the commission into their mortgage.



Transaction Fee: Sometimes a buyer's agent might work for a flat fee rather than a commission. In this case, the buyer would agree to pay the flat fee for the agent's services.

No matter what the situation, it's important to have a clear understanding with your agent about their commission structure before you start the home-buying process..

TYPES OF AGENCY REPRESENTATION

SELLER'S AGENT

A seller can engage the services of a real estate licensee to act as the seller's agent in the sale of the seller's property. This means that the real estate agent represents the seller, who is a client. The agent owes the seller client undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accounting. The agent must put the seller's interests first and attempt to negotiate price and terms acceptable to their seller client. The seller may authorize sub-agents to represent him/her in marketing its property to buyers, however the seller should be aware that wrongful action by the real estate agent or sub-agents may subject the seller to legal liability for those wrongful actions.

BUYER'S AGENT

A buyer can engage the services of a real estate licensee to act as the buyer's agent in the purchase of a property. This means that the real estate agent represents the buyer, who is a client. The agent owes the buyer client undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accounting. The agent must put the buyer's interests first and attempt to negotiate price and terms acceptable to their buyer client. The buyer may also authorize sub-agents to represent him/her in purchasing property, however the buyer should be aware that wrongful action by the real estate agent or sub-agents may subject the buyer to legal liability for those wrongful actions.

(NON-AGENT) FACILITATOR

When a real estate licensee works as a facilitator that licensee assists the seller and/or buyer in reaching an agreement but does not represent either the seller or buyer in the transaction. The facilitator and the broker with whom the facilitator is affiliated, owe the seller and buyer a duty to present all real property honestly and accurately by disclosing known material defects and owe a duty to account for funds. Unless otherwise agreed, the facilitator has no duty to keep information received from a seller or buyer confidential. Should the seller and/or buyer expressly agree, a facilitator relationship can be changed to a seller or buyer client relationship with the written agreement of the person so represented.

DESIGNATED SELLER'S AND BUYER'S AGENT

A real estate licensee can be designated by another real estate licensee (the appointing or designating agent) to represent a buyer or seller, provided the buyer or seller expressly agrees to such designation. The real estate licensee once so designated is then the agent for that buyer or seller who becomes the agent's client. The designated agent owes the buyer client or seller client, undivided loyalty, reasonable care, disclosure, obedience to lawful instruction, confidentiality and accounting. The agent must put their client's interests first, and attempt to negotiate price and terms acceptable to their client. No other licensees affiliated with the same firm represent the client unless otherwise agreed upon by the client. In situations where the appointing agent designates another agent to represent the seller and an agent to represent the buyer in the same transaction, then the appointing agent becomes a dual agent. Consequently, a dual agent cannot fully satisfy the duties of loyalty, full disclosure, obedience to lawful instructions, which is required of a seller or buyer agent. Only your designated agent represents your interests. Written consent for designated agency must be provided before a potential transaction is identified, but in any event, no later than prior to the execution of a written agreement for purchase or sale of residential property. The consent must contain the information provided for in the regulations of the Massachusetts Board of Registration of Real Estate Brokers and Salespeople (Board). A sample consent to designated agency is available at the Board's website at www.mass.gov/dpl/re.

DUAL AGENT

A real estate licensee may act as a dual agent representing both the seller and the buyer in a transaction but only with the express and informed written consent of both the seller and the buyer. A dual agent shall be neutral with regard to any conflicting interest of the seller and buyer. Consequently, a dual agent cannot satisfy fully the duties of loyalty, full disclosure, obedience to lawful instructions, which is required of a seller or buyer agent. A dual agent does, however, still owe a duty of confidentiality of material information and accounting for funds. Written consent for dual agency must be provided before a potential transaction is identified, but in any event, no later than prior to the execution of a written agreement for purchase or sale of residential property. The consent must contain the information provided for in the regulations of the Massachusetts Board of Registration of Real Estate Brokers and Salespeople (Board). A sample consent to dual agency is available at the Board's website at www.mass.gov/dpl/re.



Commonwealth of Massachusetts

BOARD OF REGISTRATION OF REAL ESTATE BROKERS AND SALESPERSONS

<http://www.mass.gov/ocabr/licensee/dpl-boards/re/>

MASSACHUSETTS MANDATORY LICENSEE-CONSUMER RELATIONSHIP DISCLOSURE

THIS IS NOT A CONTRACT

This disclosure is provided to you, the consumer, by the real estate licensee listed in this disclosure.

THE TIME WHEN THE LICENSEE MUST PROVIDE THIS NOTICE TO THE CONSUMER:

All real estate licensees must present this form to you at the first personal meeting with you to discuss a specific residential property. If there is no personal meeting between you and the licensee, this form must be presented electronically or through some other means before the licensee enters into a contract with a consumer. Residential property is defined as land with a building intended for use as a one to four-unit residential dwelling or the purchase or sale of land on which a building is intended to be constructed for use as a one- or two-unit residential dwelling. In the event this relationship changes an additional disclosure must be provided and completed at that time.

CONSUMER INFORMATION AND RESPONSIBILITY:

If you are a buyer or seller, you can engage a licensee to provide advice, assistance and representation to you as your agent. The licensee can represent you as the seller (Seller's Agent) or represent you as the buyer (Buyer's Agent) or can assist you as a Facilitator.

All real estate licensees, regardless of the working relationship with a consumer must, by law, present properties honestly and accurately, and disclose known material defects in the real estate.

The duties of a real estate licensee do not relieve consumers of the responsibility to protect their own interests. If you need advice for legal, tax, insurance or land survey matters it is your responsibility to consult a professional in those areas. Real estate licensees do not and cannot perform home, lead paint, or insect inspections, nor do they perform septic system, wetlands or environmental evaluations.

Do not assume that a real estate licensee works solely for you unless you have an agreement for that relationship.

For more detailed definitions and descriptions about real estate relationships, please see page 2 of this disclosure.

THE SELLER OR BUYER RECEIVING THIS DISCLOSURE IS HEREBY ADVISED THAT THE REAL ESTATE LICENSEE NAMED BELOW IS WORKING AS A:

Check one: ☐ Seller's agent ☒ Buyer's agent ☐ Facilitator

If seller's or buyer's agent is checked above, the licensee must complete the following section:

Check one: ☐ Non-Designated Agency

The real estate firm or business listed below and all other affiliated agents are also working as the agent of the

☐ Seller ☐ Buyer

☒ Designated Agency

Only the licensee named herein represents the

☐ Seller ☒ Buyer (designated seller agency or designated buyer agency). In this situation any other agents affiliated with the firm or business listed below do not represent you and may represent another party in your real estate transaction.

By signing below, I, the real estate licensee, acknowledge that this disclosure has been provided to the consumer named herein:

Signature of Licensee

Printed name of Licensee

License #

☐ Broker ☐ Salesperson

Today's Date

Name Real Estate Brokerage Firm

Brokerage Firm License #

Signature of consumer

Printed name of consumer

☐ Buyer ☐ Seller

Today's Date

Signature of consumer

Printed name of consumer

☐ Buyer ☐ Seller

Today's Date

☐ Check here if the consumer declines to sign this notice.



This Buyer Agency Agreement is made between _____
_____, ("BUYER") and _____
_____, ("BROKER"). In consideration of the mutual promises set forth below, BUYER and BROKER agree as follows:

1. Exclusive Buyer Agency. BUYER grants to BROKER the exclusive right to locate or procure real property acceptable for purchase/lease by BUYER. BUYER further agrees to refer all potentially acceptable real property to BROKER during the term of this Agreement and agrees to notify all other real estate agents who communicate with BUYER of BROKER'S exclusive agency relationship with BUYER. The final decision whether or not a property is acceptable for purchase shall be solely within the discretion of BUYER. **The BUYER acknowledges receipt of a Mandatory Licensee-Consumer Relationship Disclosure form.**

2. Term Of Agency. The term of this Agreement shall be from _____ to _____, unless extended verbally or in writing or terminated by completion of the purpose or by agreement.

3. Broker's Services/Duties. BROKER agrees to use reasonable efforts to locate real property acceptable to BUYER and to assist BUYER to negotiate terms and conditions of a contract acceptable to BUYER for the acquisition of the real property (the "Contract"). The Contract may consist of an accepted offer, purchase and sale agreement, option, deed, exchange agreement, lease or similar instrument. BROKER agrees to assist in locating properties, arranging showings, analyzing financing alternatives, giving advice concerning real estate practices and procedures, assist in negotiations, arrange inspections requested by BUYER and coordinate activities throughout the process. BUYER agrees that such services do not constitute a guarantee or warranty concerning any real property. BUYER agrees that BROKER has not been retained as an attorney, inspector, home inspector, pest/termite inspector, septic inspector, surveyor or to determine the condition of the real property and has not been retained to provide legal advice, to provide an opinion concerning lawfulness of current or anticipated uses, to perform a title search or to act as a mortgage broker. BUYER agrees that BROKER shall have no duty to disclose any matter or condition outside the boundaries of the real property being considered for purchase, including, but not limited to, present conditions and anticipated changes in the neighborhood where the property is located. BROKER recommends that an attorney and other professionals be hired for such services as BUYER deems appropriate and that BUYER personally investigate particular matters which may be of importance, including, but not limited to, neighborhood composition, the level of crime and presence of sex offenders. BROKER agrees to preserve confidential information of BUYER, making disclosure of confidential information solely to the extent necessary to establish BUYER'S financial qualifications. BROKER represents that BROKER is duly licensed as a real estate broker by the Commonwealth of Massachusetts. BUYER is advised that sellers or sellers' representatives are not required to treat the existence, terms or conditions of an offer as confidential, unless a confidentiality agreement has been made with the seller before submission of an offer. BUYER acknowledges that the BUYER'S agent represents other prospective buyers who may be interested in the same property as BUYER. BUYER agrees that it will not constitute a breach of duty for the BUYER'S agent to introduce another prospective buyer to such a property or to assist them with a purchase. BROKER shall maintain confidentiality of material information of each buyer. Should either party file a claim for violation of General Laws Chapter 93A, the prevailing party (including any agent of the BROKER) shall be entitled to recover reasonable attorneys' fees and costs, but no fees and costs shall be recovered in the event that a tender of settlement was made in advance of suit, but rejected, and the court or arbitrator determines that the rejected tender was reasonable in relationship to the injury actually suffered.

4. Buyer's Duties. BUYER agrees to work exclusively with BROKER during the term of this agreement. BUYER agrees to conduct all negotiations with the knowledge and assistance of BROKER. BUYER agrees to cooperate with BROKER by providing relevant personal and financial information and to cooperate in scheduling and attending showings. BUYER agrees to advise BROKER of any interest in purchase or lease of real property about which BUYER was previously advised by any other person. BUYER shall provide any lender's letter of pre-approval or pre-qualification to BROKER within seven (7) days of receipt. BUYER agrees not to attend any open house without advance notice and approval of BROKER and agrees to advise each listing broker at each open house of BUYER'S agency relationship with BROKER. BUYER represents that BUYER is not subject to any earlier agency agreement with any other broker or any protection period. BUYER



understands that this agreement does not relieve BUYER of the duty to exercise due diligence for BUYER'S own protection, including the duty to investigate any information of importance to the BUYER.

5. Broker's Compensation. BUYER agrees to pay BROKER:

(a) ~~Retainer.~~ BUYER shall pay BROKER a retainer in the amount of \$ _____ upon signing this Agreement as compensation for professional counseling, consultation, and research. Such retainer is non-refundable and shall (☐) shall not (☐) be credited against any Success Fee.

(b) Success Fee. The parties agree that compensation equal to 2% (insert percent of purchase price or other amount) shall be due BROKER upon successful completion of this Agreement or in the event that, within 30 days following the term of this Agreement, BUYER or any person acting for or with BUYER purchases, leases or otherwise acquires an interest in the real property after becoming aware of the availability of the real property or receiving information about the real property during said term. The parties agree that BROKER shall first seek compensation, if any, offered by the listing agent or otherwise from the transaction (listing broker/seller). If obtained, such amount shall be credited to the amount of the Success Fee. If such fee cannot be obtained in whole or in part from the transaction, BUYER agrees to pay BROKER the Success Fee, due at the time set for closing.

(c) All fee disputes, claims or controversies arising out of or related to this Agreement shall, upon demand of either party, be submitted for binding arbitration, to the local association/board of REALTORS® or, in the event the association/board declines to hear the matter, to the American Arbitration Association (AAA) or, upon mutual agreement, to another dispute resolution service. The REALTOR® arbitration proceedings shall be conducted by a panel of at least three (3) arbitrators according to the then current rules of the association/board of REALTORS® or, if before AAA, by a single arbitrator according to the consumer arbitration rules, or if not applicable, to the commercial arbitration rules of the AAA, and all proceedings will be conducted at a location in Massachusetts chosen by the arbitrator. Reasonable attorneys' fees and costs shall be awarded to the generally prevailing party in the arbitration.

6. Disclosure Of Identity/Other Brokers/Other Potential Buyers. BROKER is authorized to disclose BUYER'S identity. BROKER is authorized to cooperate with and pay compensation to other brokers in connection with the performance of BROKER'S services. BUYER understands that BROKER may represent other buyers interested in purchasing the same or a similar property. BUYER consents to such representation.

7. Entire Agreement/Governing Law. This Agreement is the entire agreement between the parties. It is binding upon the parties' heirs, successors, and personal representatives. Assignment shall not limit the rights of BROKER. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts. Unless otherwise stated, this Agreement may not be modified, except in writing signed by both parties.

8. Other Provisions.

DATED _____

BROKER Or Authorized Representative

BUYER Or Authorized Representative

BUYER Or Authorized Representative



Looking for Homes

Home Search Tips

Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.

Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home.

Don't pay too much attention to the colors of the walls or the furniture. Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.



Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

Making An Offer

1. Market value: Research comparable homes in the same neighborhood and compare prices to determine the fair market value of the property.
2. Condition of the property: Consider the age of the home, repairs needed, and any upgrades/renovations made to the property.
3. Location: The location of the home plays a significant role in determining its value. Factors such as school districts, transportation, and nearby amenities can influence the price.
4. Your budget: Determine how much you can afford to pay for a house based on your income, expenses, and credit score.
5. Seller's motivation: If the seller is highly motivated to sell quickly, they may be more willing to accept a lower offer.



How to Compete in a Multiple Offer Situation

1. Find out what is important to the seller. This could be a specific closing date or selling all of their furniture. It is important for your agent to have a conversation with the listing agent to find out this information.

2. Offer a larger 1st deposit
Most buyers offer a deposit of \$1,000. By offering more money as an initial deposit, it shows the seller you are serious about your offer.

3. Make your inspection period shorter
Most inspection periods are 10 days. Seller's like shorter inspection periods because if the deal falls apart after inspection, they can put the home back on the market quickly, without losing a lot of time.

4. Waiving Contingencies
There are a few contingencies in a standard Contract to Purchase that can be waived like your inspection and mortgage contingency. Waiving either of these items is not for everyone and is not typically advised. It is important that you weigh the pros and cons with your agent so you can make an informed decision about what is right for you and what you are comfortable with.



SAMPLE OFFER

CONTRACT TO PURCHASE REAL ESTATE #501 (Page 1 of 2)

(With Contingencies)

(Binding Contract. If Legal Advice Is Desired, Consult An Attorney.)



From: **BUYER(S):**

Name(s): Jane Doe

Address: 123 Banana Street
Anywhere, MA

To: **OWNER OF RECORD ("SELLER"):**

Name(s): Joe Seller

Address: 456 Main Street
Anywhere, MA

The agent Agents Name here is operating in this transaction as:

☒ Buyer's Agent ☐ Seller's Agent ☐ Facilitator ☐ Dual Agent

on behalf of Name of Brokerage (i.e. William Raveis)

This provision does not eliminate the requirement to have a signed Mandatory Real Estate Licensee-Consumer Relationship Disclosure, but acts to satisfy Standard of Practice 16-10 in the REALTOR® Code of Ethics.

The **BUYER** offers to purchase the real property described as 456 Main Street Anywhere, MA

together with all buildings and improvements thereon (the "Premises")

to which I have been introduced by Realtor, Brokerage Name upon the following terms and conditions:

1. Purchase Price: The BUYER agrees to pay the sum of \$500,000 to the SELLER for the purchase of the Premises (the "Offer"), due as follows:

i. \$1,000.00 as a deposit to bind this Offer

☐ and delivered herewith to the Seller or Seller's agent

☒ or to be delivered forthwith upon receipt of written acceptance

ii. \$24,000.00 as an additional deposit upon executing the Purchase And Sale Agreement;

iii. Balance by bank's, cashier's, treasurer's or certified check or wire transfer at time for closing.

2. Duration Of Offer. This Offer is valid until 9 a.m./p.m. on 03/06/2023 by which time a copy of this Offer shall be signed by the SELLER, accepting this Offer and returned to the BUYER, otherwise this Offer shall be deemed rejected and the money tendered herewith shall be returned to the BUYER. Upon written notice to the BUYER or BUYER'S agent of the SELLER'S acceptance, the accepted Offer shall form a binding agreement. Time is of the essence as to each provision.

3. Purchase And Sale Agreement. The SELLER and the BUYER shall, on or before 5 a.m./p.m. on 03/16/2023 execute the Standard Purchase and Sale Agreement of the MASSACHUSETTS ASSOCIATION OF REALTORS® or substantial equivalent which, when executed, shall become the entire agreement between the parties and this Offer shall have no further force and effect.

4. Closing. The SELLER agrees to deliver a good and sufficient deed conveying good and clear record and marketable title at 10 a.m./p.m. on 04/14/2023 30-40 days from offer the County Name Here County Registry of Deeds or such other time or place as may be mutually agreed upon by the parties.

5. Escrow. The deposit shall be held by Listing Brokerage Office, as escrow agent, subject to the terms hereof. Endorsement or negotiation of this deposit by the real estate broker shall not be deemed acceptance of the terms of the Offer. In the event of any disagreement between the parties concerning to whom escrowed funds should be paid, the escrow agent may retain said deposit pending written instructions mutually given by the BUYER and SELLER. The escrow agent shall abide by any Court decision concerning to whom the funds shall be paid and shall not be made a party to a pending lawsuit solely as a result of holding escrowed funds. Should the escrow agent be made a party in violation of this paragraph, the escrow agent shall be dismissed and the party asserting a claim against the escrow agent shall pay the agent's reasonable attorneys' fees and costs.

6. Contingencies. It is agreed that the BUYER'S obligations under this Offer and any Purchase and Sale Agreement signed pursuant to this Offer are expressly conditioned upon the following terms and conditions:

a. Mortgage. (Delete If Waived) The BUYER'S obligation to purchase is conditioned upon obtaining a written commitment for financing in the amount of \$400,000 total mortgage amount at prevailing rates, terms and conditions by 04/05/2023 approx. 30 days from offer

The BUYER shall have an obligation to act reasonably diligently to satisfy any condition within the BUYER'S control. If, despite reasonable efforts, the BUYER has been unable to obtain such written commitment the BUYER may terminate this agreement by giving written notice that is received by 5:00 p.m. on the calendar day after the date set forth above. In the event that notice has not been received, this condition is deemed waived. In the event that due notice has been received, the obligations of the parties shall cease and this agreement shall be void; and all monies deposited by the BUYER shall be returned. In no event shall the BUYER be deemed to have used

SAMPLE OFFER

CONTRACT TO PURCHASE REAL ESTATE #501 (Page 2 of 2)
(With Contingencies)



7 days from offer to put in mortgage application

reasonable efforts to obtain financing unless the BUYER has submitted one application by 03/13/23 and acted reasonably promptly in providing additional information requested by the mortgage lender.

b. Inspections. (Delete If Waived) The BUYER'S obligations under this agreement are subject to the right to obtain inspection(s) of the Premises or any aspect thereof, including, but not limited to, home, pest, radon, lead paint, energy usage/efficiency, septic/sewer, water quality, and water drainage by consultant(s) regularly in the business of conducting said inspections, of BUYER'S own choosing, and at BUYER'S sole cost by 03/16/2023 **10 days or less**. If the results are not satisfactory to BUYER, in BUYER'S sole discretion, BUYER shall have the right to give written notice received by the SELLER or SELLER'S agent by 5:00 p.m. on the calendar day after the date set forth above, terminating this agreement. Upon receipt of such notice this agreement shall be void and all monies deposited by the BUYER shall be returned. Failure to provide timely notice of termination shall constitute a waiver. In the event that the BUYER does not exercise the right to have such inspection(s) or to so terminate, the SELLER and the listing broker are each released from claims relating to the condition of the Premises that the BUYER or the BUYER'S consultants could reasonably have discovered.

7. Representations/Acknowledgments. The BUYER acknowledges receipt of an agency disclosure, lead paint disclosure (for residences built before 1978) and Home Inspectors Facts For Consumers brochure (prepared by the Office of Consumer Affairs). The BUYER is not relying upon any representation, verbal or written, from any real estate broker or licensee concerning legal use. Any reference to the category (single family, multi-family, residential, commercial) or the use of this property in any advertisement or listing sheet, including the number of units, number of rooms or other classification is not a representation concerning legal use or compliance with zoning by-laws, building code, sanitary code or other public or private restrictions by the broker. The BUYER understands that if this information is important to BUYER, it is the duty of the BUYER to seek advice from an attorney or written confirmation from the municipality. In addition, the BUYER acknowledges that there are no warranties or representations made by the SELLER or any broker on which BUYER relies in making this Offer, except those previously made in writing and the following: (if none, write "NONE"):

NONE.

8. Buyer's Default. If the BUYER defaults in BUYER'S obligations, all monies tendered as a deposit shall be paid to the SELLER as liquidated damages and this shall be SELLER'S sole remedy.

9. Additional Terms.

Any additional terms can go here. Examples:

-all appliances to stay with the house
-seller agrees to pay \$5,000 in closing costs buyer

BUYER	Date	BUYER	Date
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SELLER'S REPLY

SELLER(S): (check one and sign below)

- ☐ (a) ACCEPT(S) the Offer as set forth above at _____ a.m./p.m. on this _____ day of _____.
- ☐ (b) REJECT(S) the Offer.
- ☐ (c) Reject(s) the Offer and MAKE(S) A COUNTEROFFER on the following terms:

This Counteroffer shall expire at _____ a.m./p.m. on _____ if not withdrawn earlier.

SELLER, or spouse	Date	SELLER	Date
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(IF COUNTEROFFER FROM SELLER) BUYER'S REPLY

The BUYER: (check one and sign below):

- ☐ (a) ACCEPT(S) the Counteroffer as set forth above at _____ a.m./p.m. on this _____ day of _____.
- ☐ (b) REJECT(S) the Counteroffer.

BUYER	Date	BUYER	Date
-------	------	-------	------

RECEIPT FOR DEPOSIT

I hereby acknowledge receipt of a deposit in the amount of \$ _____ from the BUYER this _____ day of _____.

Escrow Agent or Authorized Representative



My Offer Was Accepted... Now What?

- ☐ **Pay Your First Deposit**
- ☐ **Hire a Real Estate Attorney**
- ☐ **Schedule your home inspection**
- ☐ **Contact your loan officer to let them know you are under contract**



What is Covered During A Home Inspection

A home inspection is a vital part of the home-buying process, providing you with a professional assessment of the property's condition. Here's what you can generally expect during a thorough home inspection:

Structural Components: Expect the inspector to examine the foundation, to ensure there are no significant cracks or shifts in the foundation.

Roofing: The roof will be checked for damage, aging, and leaks.

Exterior: The condition of the home's exterior will be assessed, including siding, windows, and doors.

Plumbing: The inspector will look for any issues with pipes, drains, water heaters, and faucets.

Electrical System: This includes an assessment of the electrical panel, wiring, outlets, and the operation of light fixtures.

Heating and Cooling Systems: The HVAC system will be tested to make sure it's functioning properly.

Interior: Walls, ceilings, floors, and stairs will be checked for defects and any other damage or deterioration.

Insulation and Ventilation: This includes checking the attic and any crawlspaces.

Appliances: Built-in appliances that come with the home will be checked to ensure they're working.

Fireplaces: If the home has a fireplace, the inspector will check the structural integrity of the fireplace. If an issue comes up, you might to call an expert to give you a more detailed report of the issue.

Drainage and Grading: The inspector will check if there's proper grading and drainage around the house which can prevent water damage.

Windows and Doors: To observe if they function correctly and are well-sealed.

Balconies, Decks, and Porches: These are checked for safety and signs of decay.

Safety Hazards: This includes checking for radon, carbon monoxide, and any potential fire hazards.

Home Inspections cont...

Additional Home Inspection Services (Property dependant)

Well Water Quality Test

Radon Testing

Pest Inspection

After the inspection, you'll receive a report detailing any issues found. This can help you make an informed decision on moving forward with the purchase and can serve as a tool for potential negotiations on repairs with the seller. As part of providing top-notch service and value to my clients, I prioritize ensuring they understand each step of the inspection process.



Home Inspectors Consumer Fact Sheet

About Home Inspections

A standard home inspection is a visual examination of the physical structure and major interior systems of a residential building consisting of one to four dwelling units. It should be understood that there are certain risks inherent in the purchase of property and a home inspection is inherently limited in its scope and depth. The information gained from home inspection conforming to 266 CMR 6.00 may reduce some of those risks, but the home inspection is not intended to provide the client with protection from all of the risks involved.

An inspection can be likened to a physical exam by a physician; however, it should be clearly understood that a home inspection is not to be confused with an appraisal, a building code inspection, a guarantee of any kind, and/or an insurance policy on the condition of the property.

During an inspection, the inspector will review the readily accessible exposed portions of the structure of the home, including the roof, the attic, walls, ceilings, floors, windows, doors, basement, and foundation as well as the heating/air conditioning systems, interior plumbing and electrical systems for potential problems.

Home inspections are not intended to point out every small problem or any invisible or latent defect in a home. Most minor or cosmetic flaws, for example, should be apparent to the buyer without the aid of a professional.

Timing of the Home Inspection

A home inspector is typically hired by a potential homebuyer right after the offer to purchase contract is signed, prior to executing the final purchase and sales agreement. However, before the potential buyer signs the offer to purchase contract, he/she should be sure that there is an inspection clause in the contract making the purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.

Selecting a Home Inspector

Good referral sources for home inspection services are friends, neighbors, or business acquaintances who have been satisfied with a home inspector. In addition, lawyers and mortgage brokers may also recommend a home inspector. The names of local inspectors can be found by entering the words **home inspection** and the **zip code** of the community where you are purchasing the dwelling and/or searching the Division of Professional Licensure website

at www.mass.gov/dpl/ or in the Yellow Pages where many advertise under "Building Inspection Service" or "Home Inspection Service."

Real estate brokers and salesmen may not directly recommend a specific home inspection company or home inspector unless representing the buyer as a buyer's broker. Brokers, however, may provide assistance to buyers in accessing information on licensed home inspectors.

A current homeowner may also want to get a home inspection to identify any problems, especially if the owner plans to sell the home in the near future.

Following are additional tips when searching for a home inspector:

- As of May 2001, home inspectors are required to be licensed in the Commonwealth of Massachusetts. A home inspector's license should be verified prior to hiring. Consumers should not be confused by home inspector "certifications" offered by, or sold by home inspection trade societies or companies, obtained via home study courses, or provided by home inspection companies that certify their own home inspectors. Since the home inspection business is unregulated in most states, certifications are available to anyone. A home inspector's license can be verified with the Board of Registration of Home Inspectors at its [website](#) or by calling the Board at (617) 727- 4459.
- The home inspection company that is retained should welcome the potential buyer's presence at the home inspection. The home inspector should be willing to address all of the buyer's questions and provide a full verbal and written report.

Those hiring an inspector should expect an open door policy from the home inspection company to be able to ask questions about the content of the home inspection report in the future.

During the Home Inspection

While not necessary, it is recommended that the buyer be present for the inspection. This allows the buyer to observe the inspector, ask questions directly, and obtain a better understanding of the condition of the home, how its systems work, and how to maintain it. The written report may be easier to understand if the buyer was present during the inspection.

It is important that you provide safe access and sufficient lighting so that the inspector can inspect the property.

Inspectors must provide a written evaluation report based on the standards of compliance in accordance with CMR 266.6.00

At the conclusion of the home inspection, the buyer should be well informed of the condition of the home. It should be known if there are visible, apparent problems, if repairs need are required, or whether or not there are any risks of concealed damage, and whether further investigation is recommended and/or required.

Other Inspections and Tests to Consider


It is strongly recommended that potential buyers consider having the following inspections and/or tests performed prior to signing the final purchase agreement:

- Lead paint, <http://www.mass.gov/eohhs/gov/departments/dph/programs/environmental-health/exposure-topics/lead/delead/>
- Water quality (is it drinkable)
- Wood destroying insects, including termites.
- Air quality, including radon gases.
- Fungi, mold and allergens.

While some home inspectors are qualified to offer these services, these inspections and tests are not part of the basic home inspection and should be contracted through qualified licensed professionals (of your choice and hire) in those fields.

Filing a Complaint

While most licensees conduct themselves as true professionals, the Division of Professional Licensure will take action against those licensees who fail to maintain acceptable standards of competence and integrity. In some cases, dissatisfied consumers make complaints, however, dissatisfaction alone is not proof of incompetence or sufficient grounds for disciplinary action.

If you have a serious complaint about a home inspector, call or write the Divisions' Office of Investigations and ask for a complaint form. The Division's Office of Investigations is located at 1000 Washington Street, Suite 710, Boston, MA 02118. The phone number is 617-727-7406. A copy of the [complaint form](#)  can also be downloaded from the Division's website (www.mass.gov/dpl/).

Post Inspection Checklist

- ☐ **Formally submit your loan application**
- ☐ **Attorney review of the purchase and sale agreement**
- ☐ **Sign the Purchase and Sale**
- ☐ **Pay Second Deposit**



A modern, olive-green modular shelving unit with a built-in sofa and open shelves. The unit features a grid of closed cabinets above an open shelf area. The open shelf contains a vase with flowers, a small jar, books, and a yellow bowl. Below the shelf is a green upholstered sofa with two dark brown pillows. The base of the unit has two drawers with circular handles. The unit is set against a light-colored wall and sits on a wooden floor with a colorful geometric rug in the foreground.

Frequently Asked Questions

FAQ



Q: What is a pre-approval and why is it important?

A: Pre-approval is when a lender evaluates your finances and provisionally commits to giving you a loan up to a specified amount. It's provided in a pre-approval letter which you present when making an offer on a home. We require pre-approvals to see properties.

Q: How much of a down payment do I need?

A: The down payment for a house can range from 0% to 20% or more, depending on the loan program. For instance, VA loans and USDA loans can offer zero down payment options, while conventional loans often require a higher percentage down. Gift funds, inheritances, and funds from 401(k)s are also potential sources for your down payment. It's essential to review your financial situation and discuss with your lender to determine the down payment that fits your home buying goals.

Q: What is title insurance and do I need it?

A: Title insurance is a form of indemnity insurance that protects lenders and homebuyers from financial loss sustained from defects in a title to a property. There are two types of title insurance:

Lender's Title Insurance: This is usually required by the mortgage lender and only protects the lender's interest in the property.

Owner's Title Insurance: This is optional and protects the buyer's equity in the property.

Title insurance can safeguard against issues like errors in public records, unknown liens, illegal deeds, forgery of deed documents, undisclosed heirs, and other unforeseen legal or financial problems that might arise related to the title of the property.

FAQ



Q: What are mortgage points?

A: Mortgage points, also known as discount points, let you make a tradeoff to lower the interest rate on your mortgage. In exchange for paying an upfront fee, your interest rate — and thus your monthly payment — is reduced. Points are paid at closing and increase your closing cost.

Each point equals 1% of the loan amount. For example, one point on a \$200,000 loan would be 1% of the loan, or \$2,000. Points aren't always round numbers either. You can pay 1.25 points, 0.5 points, or even 0.125 points.

Q: What is private mortgage insurance (PMI)?

A: Private mortgage insurance is a type of insurance you may be required to purchase if you have a conventional mortgage. Buyers who make a down payment less than 20% of the home's purchase price are typically required to purchase PMI. PMI is meant to protect the lender, and helps them alleviate some of the risk if you stop making payments on your loan. PMI is arranged by the lender and is provided by a private insurance company. In many cases, PMI is added to your mortgage payment, though your lender may have options to pay your PMI in one upfront premium paid at closing or a combination of upfront and monthly premiums.

FAQ



Q: What's a first-time homebuyer loan?

A: Grants and loan programs for eligible first-time homebuyers are available at the local and national levels throughout the U.S. These programs make it easier for people to become homeowners through smaller required down payments, lower closing costs, and easier credit qualifying.

One such program is the Department of Housing and Urban Development's Federal Housing Administration loan. These loans are offered by private lenders but are insured by the FHA, which allows lenders to give you a better deal. This can mean a lower credit score requirement, lower closing costs, and a down payment as low as 3.5% of the purchase price, instead of the 20% required with many conventional loans.

Q: What happens at a real estate closing?

A: A real estate closing is where the sale is finalized. It typically involves:

Signing Documents: All parties review and sign necessary paperwork, including the deed and loan documents.

Final Walk-Through: The buyer may perform a final inspection of the property.

Payment: The buyer pays the remaining balance and closing costs.

Recording: The deed and mortgage are recorded in public records.

Keys: Once the paperwork is complete **and the deed is on record**, the buyer receives the keys.

FAQ



Q: What's a debt-to-income ratio?

A: Your debt-to-income ratio measures how much of your monthly gross income goes toward repaying your debts. This percentage is one way lenders judge your ability to repay the mortgage loan. To calculate your debt-to-income ratio, divide your total monthly debt payments by your gross monthly income.

For example, say you have a mortgage payment of \$1,300 a month, a \$200 car payment, and you pay another \$300 a month toward credit card debt. Your monthly debt payments are \$1,800.

$$\$1,300 + \$200 + \$300 = \$1,800$$

If your gross monthly income is \$5,000, then your debt-to-income ratio is 36%.

$$\$1,800 \div \$5,000 = 36\%$$

According to the Consumer Financial Protection Bureau (CFPB), a 43% debt-to-income ratio is typically the highest ratio a borrower can have and still get a qualified mortgage. A qualified mortgage is a type of mortgage that meets certain federal guidelines to help ensure that the borrower will be able to afford their loan.

Q: Is the seller required to make repairs on items that come up during the home inspection?

A: In most real estate transactions, the seller is not automatically required to make repairs that come up during the home inspection. The home inspection is meant to inform the buyer of the condition of the property. Negotiations may occur after the inspection, where the buyer can request repairs, a reduction in the sale price, or credit at closing to handle the repairs themselves. Whether the seller agrees to any of these requests is part of the negotiation process and will depend on various factors, such as the market conditions, the extent of the issues found during the inspection, and the specific terms of the contract.

Customer Testimonials



Tim S.

As first-time buyers, Rachel was incredible at helping us navigate this wild market. Super reliable and always available, she kept us calm and informed and helped us to make the best decisions through the entire process. When we found a home we loved she helped us craft the perfect offer. Things couldn't have gone smoother and we feel so lucky to have worked with her.

If you're looking for a realtor who will 1000% be in your corner in this crazy market, Rachel is your gal! We were referred to her by some friends and from the very beginning of our house buying process she gave a sense of ease. As first time homebuyers, we had no idea what we were doing and she guided us through every step of the way and answered all of our questions. We spent about six months working with her and she was always timely, responsive, honest and to the point. She always went above and beyond and is just an overall incredible human. We always felt supported and listened to — she always had perfect combo of being very professional but feeling like a friend. We can't thank Rachel enough for helping us find our dream home!



Nicole D.

As first time home buyers we initially felt very anxious approaching this endeavor; however, working with Rachel gave us an immediate sense of relief. Throughout the many ups and downs of our home buying process the one constant we had was our confidence in Rachel. This continual reassurance was crucial in our efforts to remain positive. We knew that by working with Rachel we would find what we were looking for—we are so grateful for her persistent effort that led us to our dream home!



Danielle W.



32 Five Star Reviews on Google



Read more here

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 [@personpersongrp](https://www.instagram.com/personpersongrp)

 [@nbpt_realestate](https://www.youtube.com/nbpt_realestate)

 [@rachelperson_realtor](https://www.tiktok.com/@rachelperson_realtor)

WILLIAM RAVEIS
REAL ESTATE



HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

OUTSIDE

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

LOCATION

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

INSIDE

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

PRICE/ COST

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

NEIGHBORHOOD

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

NOTES _____

HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL



INSIDE



OUTSIDE



PRICE/ COST



LOCATION



NEIGHBORHOOD



NOTES _____

HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

INSIDE

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

OUTSIDE

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

PRICE/ COST

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

LOCATION

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

NEIGHBORHOOD

1

2

3

4

5

DISLIKE

NEUTRAL

LOVE

NOTES _____

RESOURCES

REAL ESTATE ATTORNEYS

Jeff Tomlinson	978 475 4896
Melissa Lee	978 470 8400
Judy A. Fields P.C.	978 922 0330

HOME INSPECTORS

Nico DiStefano - Tiger	800 628 4437
Norm Field Fields H.I.	603 887 3398
RJ Home Inspection	978 681-8759

PROFESSIONAL MOVERS

Bridges Brothers Movers	888 879 7716
Bain Brothers	978 314 8823
Preferred Movers	978 307 0286

ELECTRICIANS

Brian Palermo	978 388 2040
Morrill Electric	978 463 0455
Modern Electrical	978 852 0560

PLUMBERS/HVAC

Caswell Mechanical	978 462 8783
David Heating	978 346 4216
Locher	978 388 5357

LANDSCAPERS

DiNanno Landscaping	508 265 0062
Swazy & Alexander	978 216 2358
SLS Landscape Design	978 948 7701

