



The Home Buying Process

Buyer Consultation

Ed Reynolds

<http://www.edreynolds-homes.com/>

-> What Customers Have Said)



Planning To Avoid These Mistakes

10 Deadly Mistakes buyers make when purchasing a home:

1 Making an offer on a home without being prequalified.

Prequalification will make your life easier – so take the time to speak with a lender. Their specific questions in regard to income, debt, etc., will help you determine the price range you can afford. It is an important step on the path to home ownership.

2 Not having a home inspection.

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

3 Limiting your search to open houses, ads or the internet.

Many homes listed in magazines or on the internet have already been sold. Your best course of action is to contact a Realtor®. They have up-to-date information that is unavailable to the general public and are the best resource to help you find the home you want.

4 Choosing a real estate agent who is not committed to forming a strong business relationship with you.

Making a connection with the right Realtor is crucial. Choose a professional who is dedicated to serving your needs—before, during and after the sale.

5 Thinking there is only one perfect house out there.

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your Realtor for a comparative market analysis. This compares similar homes that have recently sold, or are still for sale.

6 Not considering long-term needs.

It is important to think ahead. Will the home suit your needs 3-5 years from now?

7 Not examining insurance issues.

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

8 Not buying a home protection plan.

This is essentially a mini insurance policy that usually lasts one year from the close of escrow. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.

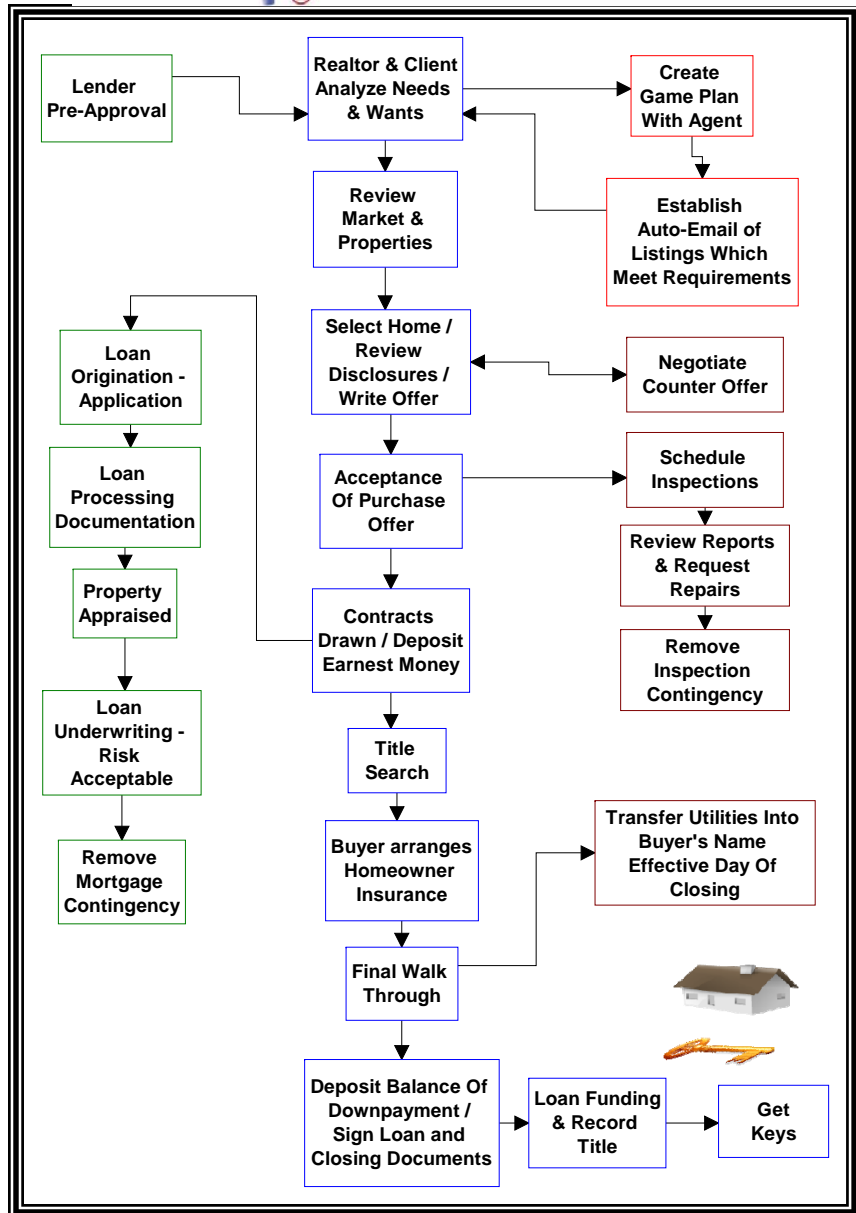
9 Not knowing total costs involved.

Early in the buying process, ask your Realtor or lender for an estimate of closing costs. Title company and attorney fees should be considered. Pre-pay responsibilities such as Homeowner Association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

10 Not following through on due diligence.

Buyers should make a list of any concerns they have relating to issues such as; crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions *before* you make an offer on a home. Be diligent so that you can have confidence in your purchase.

Oh, by the way™... whenever you come across people who are thinking about buying or selling a home and who would appreciate the kind of service I offer, I'd love to help them. So, as these people come to mind, just give me a call with their name and business phone number. I'll be happy to follow up and take care of them.



HOME BUYING PROCESS

Five Major Steps

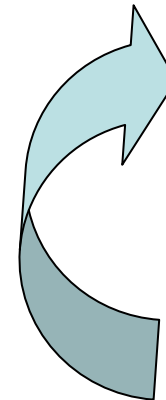
1-Buyer Agency

2-Financial

3-Search

4-Offer

5-Contract



**An Overview Of The Process
& What I will Do For You**



AGENCY

1

The **Connecticut licensing laws and regulations** allow a broker to enter into

– **Buyer-Agency contracts** with potential purchasers / lessees

Buyer agency agreement **must** be in writing before the salesperson attempts to negotiate on behalf of the buyer.

Negotiate has been defined to include showing the buyer property and giving advice to the buyer about particular real estate.

4



AGENCY RELATIONSHIPS

One person representing the interests of another person in a real estate transaction.

The relationship formed between the agent and the client is called a fiduciary relationship and this is what you can expect from me:

1. *Loyalty*
2. *Obedience*
3. *Diligence*
4. *Disclosure*
5. *Confidentiality*
6. *Accountability*
7. *Reasonable Skill & Care*



BUYER AGENCY

- **A buyer's agent represents the interests exclusively of the buyer :**
- **As your buyer's representative you can expect me to:**
 - **Arrange property showings**
 - **Provide information**
 - **Disclose any public information**
 - **Prepare market analysis**
 - **Counsel on offering pricing**
 - **Assist in writing an offer**
 - **Negotiate the price and terms**
 - **Maintain Confidentiality**
 - **Assist with the loan application**
 - **Monitor all dates, events, and requirements.**
 - **Attend the closing**
 - **Be resource from then on**



BUYER AGENCY AGREEMENT

Exclusive Right to Represent Buyer/Tenant Agreement ERIA rev 12/99

You (BUYER(S)/TENANT(S)) appoint us (REALTOR® Firm/REALTOR® Name) as your exclusive agent to assist you to locate and purchase/option/exchange/lease real property acceptable to you.

PROPERTY: The type of property you would like to purchase/option/exchange/lease, is:
 GENERAL PROPERTY DESCRIPTION:

ACCEPTABLE LOCATION(S):

GENERAL PRICE RANGE:

OTHER TERMS OR CONDITIONS:

TERM: This Agreement is in effect from _____ through and including _____.

BROKER'S DUTIES: (A) We will use diligent efforts and act in your interest to locate real property for you and assist you in negotiating for the purchase, option, exchange, option or lease of real property on terms and conditions acceptable to you. (B) We agree to disclose our representation of you to prospective sellers and/or their agents and to inform you of any other parties who may represent in a transaction in which you are involved.

BUYER'S DUTIES: (A) During the term of this Agreement you will work exclusively through us in locating and purchasing, exchanging or leasing of real property, you will accept all inquiries to us. (B) You will cooperate with us, and be reasonably available to examine real property. (C) You will disclose to us the address of all real property previously considered by you for purchase. (D) You will tell us about all past and current contracts you may have with other real estate agents. (E) You agree that we may represent other buyers. (F) You agree we may disclose your information to third parties. (G) You agree we may share information about you with any other agents who offer real property to us. (H) Upon request, you will give us financial and personal information regarding your purchase abilities and needs. (I) You agree we will enforce this Agreement against you, or against your heirs, administrators, executors, and assigns. (J) You agree to pay any costs and attorney's fees which we may incur to collect any moneys due us under this Agreement. (K) You represent that you have not signed any other representation Agreements with any other broker or broker's firm covering the same geographical area stated in this Agreement.

NOTICE: THE AMOUNT OR RATE OF BROKER COMPENSATION IS NOT FIXED BY LAW, IT IS SET BY EACH BROKER INDIVIDUALLY AND MAY BE NEGOTIABLE BETWEEN YOU AND THE BROKER.

PROFESSIONAL SERVICE FEE: You are obligated to pay our professional service fee. However, you hereby authorize and instruct us to request payment of our professional service fee from the transaction or from the seller/landlord of the property and/or the seller's/landlord's listing agent. If the transaction, seller/landlord or the listing broker offers us a professional service fee in excess of the amount stated in this section, you agree that we will accept that amount as our fee. You agree to pay any amounts due which are not paid by the transaction, seller/landlord or the seller's/landlord's listing agent in this section. We earn the professional service fee if: (1) during the term of this Agreement you: (a) purchase, option, exchange or lease real property, or (b) enter into a contract for the purchase, option, exchange or lease of real property, or (2) within _____ days after the expiration of this Agreement (a) you take occupancy, option, exchange or receive title to, or enter into contract to purchase, option, exchange or lease property intended to be used by you, or anyone else, during the term of this agreement. (b) no other Exclusive Right to Represent Buyer/Tenant Agreement is in effect which covers the same acceptable location(s), or (c) you default in the purchase, option, exchange or lease of real property.

(4) other _____

[] If you are purchasing real property you will pay us a professional service fee of \$ _____ % of the purchase price of real property purchased by you, or _____ % of the value of real property obtained by you in an exchange, _____ by option.

[] If you are leasing real property you will pay us a professional service fee of \$ _____, or _____ % of the yearly rental of the property leased by you.

[] **RETAINER FEE:** You will pay us a non-refundable retainer fee of \$ _____ due and payable when you sign this Agreement. We [] will [] will not - apply this retainer fee toward the payment of any professional service fee that we earn under this Agreement.

Dual/Designated Agency: You understand and agree that we may also be an agent for listed property. In that event, we will promptly disclose all relevant information to you. At that time, according to state law, we must alter our agency relationship with you and the seller. You will have the choice of agency options at that time, either Disclosure of Dual Agency or Designated Agency.

MODIFICATION: This Agreement may be modified, waived or discharged only by a written agreement between the parties.

STATEMENTS REQUIRED BY LAW: (1) The real estate broker may be entitled to certain rights pursuant to sub-section (b) of section 20-22a of the Connecticut General Statutes. (2) This Agreement is subject to the Connecticut General Statutes prohibiting discrimination in commercial and residential real estate transactions. (C.G.S. Title 46a, chapter 214c). IT IS UNLAWFUL UNDER FEDERAL AND/OR STATE LAW TO DISCRIMINATE ON THE BASIS OF RACE, COLOR, CREED, RELIGION, NATIONAL OR ETHNIC ORIGIN, ANCESTRY, SEX, MARITAL STATUS, AGE, SEXUAL ORIENTATION, LEARNING DISABILITY, PHYSICAL OR MENTAL HANDICAP, OR RETARDATION, INCLUDING BUT NOT LIMITED TO BLINDNESS OR DEAFNESS, FAMILIAL STATUS, (FAMILIES WITH CHILDREN UNDER AGE 18), LAWFUL SOURCE OF INCOME IN THE ACQUIRING OR THE DISPOSITION OF REAL PROPERTY.

FACSIMILE: The parties acknowledge that this Agreement may be transmitted between them by facsimile machine and the parties intend that a faxed Agreement containing either the original and/or copies of the parties' signature(s) shall constitute a binding Agreement. The parties acknowledge receipt of this agreement.

REALTOR® _____ Date _____ BUYER _____ Date _____

Firm Name _____ BUYER _____ Date _____

Firm Address _____ Address _____

City _____ State _____ Zip _____ City _____ State _____ Zip _____

Parties to the agreement

Property : Description/Location/Price range

Term : From -> To

Broker's Duties : Diligent Effort To Locate & Negotiate Purchase On Acceptable Terms

Buyer's Duties : Work Exclusively With Me/ Spirit Of Cooperation

Fees : Paid by seller unless otherwise noted



- I can't;
 - Make your decisions for you
 - Reveal confidential info about other clients
 - Guarantee you will buy property below market value
 - Take advantage of your situation
 - Violate law –state or federal
 - Hide or misrepresent materials facts
 - Choose your neighborhood
 - Tell you what school systems are better
 - Be certain of how P & Z will do
 - Tell you if a person died at the property from murder, suicide, had HIV or is haunted
 - Collect rebates from other professionals



A Determine How Much Mortgage You Can Afford

-Establish A Lending Relationship:

Ridgefield Savings Bank

Webster Savings Bank

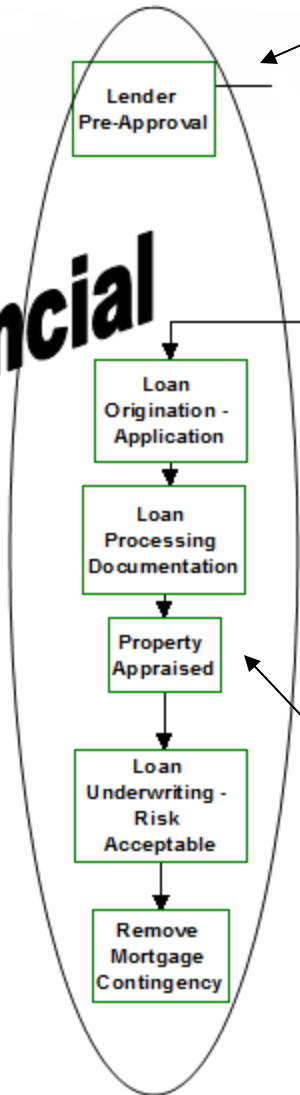
Wells Fargo

?

-Get Pre-Approval: A letter from a lender

that says the borrower's credit, bank references and employment have been verified. Shows the seller that the buyer is very serious. (Pre-Qualified)

Financial



B

Between accepted offer and contract, inspections are completed and issues resolved. Finalize financing to remove the mortgage contingency:

Loan Origination

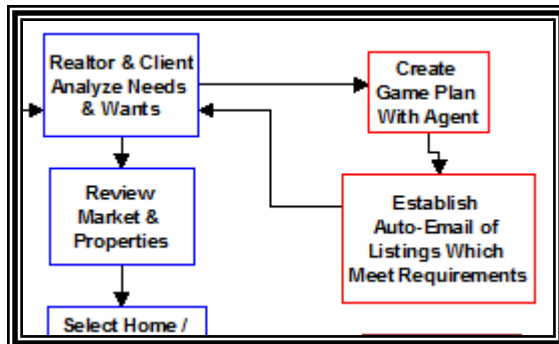
Loan Processing

Loan Underwriting

Give Lender's Appraiser access to home as well as pertinent pricing information



The Search



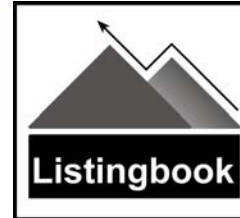
•Your pre-approval will help determine your budget range(reassess)

- **We will assess (reassess) your property needs (variety of lists)**
- **Provide sources of accurate information on neighborhoods, schools, and communities.**
- **Provide you with a list of properties that meets your requirements**
- **You should drive by and determine the neighborhood you prefer**
- **Set appointments to view the properties**
- **Schedule my time in advance so I can give you the attention you deserve**
- **Tour properties until we find the right one (then my job really starts)**
- **My market analysis will help determine the probable range of value**

- **The market value will reflect market conditions, number of buyers, inventory**
- **Supply and demand**



Search Tools



Residential | Lots & Land | Rental

Home Finder Criteria

Include residential properties in Home Finder results

Property Type	Required	Price Range	Required
<input checked="" type="checkbox"/> Single Family - Detached		Minimum	Maximum
<input type="checkbox"/> Condo		\$ 400000	\$ 650000
<input type="checkbox"/> Co-Op			

Areas Required

Build the search area by choosing **ANY COMBINATION** (max 25) of Standard Areas and/or Map Search selections

Standard Areas | Map Search

Select County(s):

- Fairfield County
- New Haven County
- Litchfield County
- Hartford County

Select Area Type(s):

- Towns
- ZIP Codes

Select Area(s):

- Bethel
- Bridgeport
- Brookfield
- Danbury
- Darien
- Easton
- Fairfield
- Greenwich

To add to your criteria, scroll through the choices in the window to the left and click the "Add" button. Hold down the Ctrl key for multiple choices.

Areas from the counties where you normally work are displayed first.

Property Features

Optional

Must Have features need to be used carefully! A **Must Have** choice eliminates any property that does not match. **Like to Have** criteria choices do not eliminate properties. Listingbook uses **Like to Have** features to find perfect matches (👍)

Feature	Like to Have	Must Have
Bedrooms	Not Specified	3 or more
Baths	Not Specified	2 or more
Square Feet	Not Specified	Not Specified
Parking	Not Specified	2 or more cars

If you select any of the following criteria, you will have a more comprehensive search by using **Like to Have** criteria rather than **Must Have** criteria. A **Must Have** choice eliminates any properties that do not match. A **Don't Want** choice eliminates any properties that match.

Note: Criteria that include less than one acre also includes listings that do not have an acreage listed.


Age	Like to Have			Must Have			Don't Want		
	Like to Have	Must Have	Don't Want	Like to Have	Must Have	Don't Want	Like to Have	Must Have	Don't Want
0-2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0-¼	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2-5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	¼-1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10-20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2-3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20-40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3-5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
40-60	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5-10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
60+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>






Feature	Like to Have	Must Have	Don't Want
Home Owners Association			
Home Owners Association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Search Tools : www.edreynolds-homes.com

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 *Welcome to Ed Reynolds' Homes*
"For All Seasons"

Buyers ▾ Sellers ▾ Towns ▾ Resources About Me ▾ Contact

Please Complete The Information Requested Below And I Will Forward Listings To You Which Meet Your Requirements.

->Describe Your Dream Home

What Town Would You Prefer
 Bethel Brookfield Danbury New Fairfield New Milford Newtown
 Redding Ridgefield Sherman Wilton Other

What Type Of Property?
 Single Family Home Condominium Townhouse Multi-Family Land
 Rental Other.....Other Type? :

Target Price Range
 \$100 to 150 K \$150-200 K \$200-250 K \$250-300 K \$300-400 K
 \$400-500 K \$750k-1.0 M \$1.0-1.5 M \$1.5-2.5 M \$2.5 M +

How Many Bedrooms
 1 2 3 4 5 or More

How Many Baths
 1 2 3 4 5 or More

Add Your Comments To Clarify The Above

Self-Search or
request listings

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Search Tools



3

Search - RE/Explorer - Windows Internet Explorer

File Edit View Favorites Tools Help

RE/Explorer

Contacts | Search | Listings | Tax | Statistics | Membership | Setup | Resources | Financials

Search > Single Family A/O > EDWARD REYNOLDS is Logged in

Save Search Edit Search Reset Search Search by Map

Enter search criteria in any appropriate field(s) below and either move to the next field or click "Update Matches." View your matches by selecting a report.

Market Code: A

Status:

Off Market Date:

Closed Date:

Property Type: SF

Town(s):

Price Range: ,000 to ,000

Acres: to

Style:

Square Feet: to

Year Built: to

New Construction:

of Rooms: to

of Bedrooms: to

of Full Baths: to

of Half Baths: to

Search Form -- Webpage Dialog

Edit Search Criteria

Search for the field or select a field from the list.

Field Name: Find

- Advanced Search
 - Common to All Types
 - # of Bedrooms
 - # of Elevators
 - # of Employees
 - # of Fireplaces
 - # of Full Baths
 - # of Half Baths
 - # of Loading Docks
 - # of Lots
 - # of Overhead Doors
 - # of Rest Rooms
 - # of Rooms
 - # of Stories
 - # of Tenants
 - # of Total Baths
 - # of Units
 - Acceptable Financing
 - Acres
 - Acres, Source
 - Addition Space Avail (Y,N)
 - Address
 - All Schools (Elm, Mid, HS)
 - Alternative Listing Type
 - Amenities

I can create auto-email campaigns

based on your requirements



Negotiate Terms of Offer To Purchase

4

Negotiating strategies

What to Offer; how to counter

Inclusions and exclusions

Your instructions will be followed

Discuss all contract paperwork

All paperwork signed

Copies provided

Inspection Process to Begin

Objective professional advice

If you choose not to, we will require you to waive your rights in writing

Deficiencies noted on the report

Inspection report given to me

Appropriate written response- escalate the material

Attach copies of pertinent section of report

Repair addendum signed by all

If the negotiations fail- the process begins again

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Negotiate Terms of Offer To Purchase

4

OFFER TO PURCHASE

BUYER(s): _____ offer(s) to purchase from
SELLER(s): _____ the PROPERTY

LOCATED AT: _____ (Address) _____ (City) _____ (State) _____ (Zip)

MLS #: _____ as listed in the _____ Multiple Listing Service. Date of this Offer _____

INCLUDING THE FOLLOWING EXTRA ITEMS: _____

The Terms and Conditions are as follows:

Sale Price: _____ \$ _____

Initial Deposit: Submitted to and acknowledged by _____ \$ _____
Deposit accepted by the Agent will be paid over to the Buyer's / Seller's Attorney upon the Sellers acceptance of said terms and conditions and collection of funds by Agent.

Balance of deposit: Payable at signing of Contract to the Buyer's / Seller's Attorney. \$ _____

Mortgage Contingency:
Payable by mortgage is a sum of _____ \$ _____
At an interest rate of _____ % for a term of _____ years. \$ _____
The remaining balance of the sale price is _____ \$ _____

Mortgage funds and any remaining balance shall be payable by Wire Transfer, Bank Check, or Certified Check if acceptable by local bar custom. Mortgage Contingency date _____. If this Offer to Purchase is rejected or the Buyer is unable to obtain the aforesaid mortgage, then all funds paid by the Buyer to the Seller hereunder shall be refunded to the Buyer. This offer will expire at midnight on _____ if not accepted by all parties.

INSPECTIONS: This Offer to Purchase is contingent upon the following inspections / tests, to be completed at the Buyer's expense, within _____ calendar days after acceptance of all terms and conditions of this Offer to Purchase by all parties.

BUILDING INSPECTION PEST INSPECTION SEPTIC OIL TANK LEAD
 WATER INSPECTION RADON WELL OTHER _____

If the above inspections or tests reveal any documented defects or conditions, that adversely affect the property or the buildings and fixtures attached to such property, the Buyer shall provide the Seller with a copy of reports that indicate such defects or conditions within _____ calendar days of receipt of said inspections. If the Buyer and Seller cannot come to a mutual agreement resolving such matters, then Buyer / Seller may choose to terminate this Offer to Purchase and all moneys paid here under shall be returned.

PROPERTY CONDITION REPORT: Seller and Buyer acknowledge that if a written Residential Property Condition Report is required by statute (CT Gen. Stat. 20-327b et seq.) and Seller has not provided Buyer with the required report, Seller will credit Buyer with the sum of \$300.00 at closing.

STATEMENT RE: LEAD BASED PAINT: The parties acknowledge that dwelling units constructed prior to 1978 are likely to contain lead-based paint which could create a health hazard. In the event that the real property, which is the subject of this Offer to Purchase, consists of or contains a residential unit built prior to 1978, the parties agree that each party has received, reviewed, signed and annexed hereto a completed Disclosure and Acknowledgement Form regarding Lead-Based Paint as required by HUD/EPA. **THIS IS NOT A CONTRACT OF SALE** A formal written Contract of Sale to be agreed upon by all parties shall be executed within _____ calendar days by all parties to this Offer upon acceptance of said terms and conditions.

CLOSING OF SALE to be on or before _____. The Buyer agrees that neither the Seller nor any representative of the Seller / Buyer, has made any representation upon which the Buyer relies except as herein expressly set forth. The parties represent that _____ are sole Real Estate Brokers representing the Seller / Buyer.

ATTACHMENTS IF APPLICABLE: Property Condition Disclosure Form Agency Disclosure Notice
 Dual / Designated Agency Agreement "Lead" Disclosure & Acknowledgment Form Addendum
If applicable: Condo/ PUD Resale Certificate & Bylaws to be provided by the Seller within _____ calendar days after acceptance.

OTHER CONTINGENCIES: _____

FACSIMILE: The parties acknowledge that this Agreement may be transmitted between them by facsimile and the parties intend that a faxed Agreement containing either the original and/or copies of the parties' signatures shall constitute an Agreement.

Buyer _____ Date _____ Seller _____ Date _____

Buyer _____ Date _____ Seller _____ Date _____

REALTOR®: _____ Agent # _____ Office Name _____ Office # _____ Date _____

REALTOR®: _____ Agent # _____ Office Name _____ Office # _____ Date _____

REALTOR®: 12182001

OFFER TO PURCHASE

- **Buyer/Seller and Property**
 - **Terms & Conditions:**
 - Price, Deposit, Mortgage Contingency, Remaining Balance, Expiration Date**
 - **Inspections & Timing & Defects**
 - **Property Condition Report**
 - **Lead Based Paint**
 - **Contract To Be Executed & Date**
 - **Closing Date**
 - **Other Attachments**
 - **Other Contingencies**
-
- **Contains terms , conditions and contingencies to protect your interests -basis for contract**
 - **Specific concerns to be addressed by your attorney**

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RESIDENTIAL PROPERTY DISCLOSURE:
No substitute for inspection

RE DISC Rev. 6/02

STATE OF CONNECTICUT
DEPARTMENT OF CONSUMER PROTECTION
165 Capitol Avenue + Hartford, CT 06106

**RESIDENTIAL PROPERTY CONDITION DISCLOSURE REPORT**

Seller's Name:		
Property Street Address:		
Property City:	State:	Zip Code:

The Uniform Property Condition Disclosure Act Connecticut General Statutes Section 20-327b requires the seller of residential property to provide this disclosure to the prospective purchaser prior to the prospective purchaser's execution of any binder, contract to purchase, option or lease containing a purchase option. These provisions apply to the transfer of residential real property of four dwelling units or less made with or without the assistance of a licensed broker or salesperson. The seller will be required to credit the purchaser with the sum of \$300.00 at closing if the seller fails to furnish this report as required by this act.

Please note that Connecticut law requires the owner of any dwelling in which children under the age of 6 reside to abate or manage materials containing toxic levels of lead

Pursuant to the Uniform Property Condition Disclosure Act, the seller is obligated to disclose here any knowledge of any problem regarding the following:

YES	NO	UNKN	I. GENERAL INFORMATION
-----	----	------	------------------------

1. How long have you occupied the property? _____ Age of structure _____
2. Does anybody other than yourself have any right to use any part of your property or does anybody else claim to own any part of your property? If yes, explain _____
3. Is the property in a flood plain area or an area containing wetlands? _____
4. Do you have any reason to believe that the municipality may impose any assessment for purposes such as sewer installation, sewer improvements, water main installation, water main improvements, sidewalks or other improvements? _____
5. Is the property located in an historic village or special tax district? Explain _____

***SELLER REQUIRED TO
PROVIDE OR PAY \$300 TO
BUYER:***

- ***General Info-Years there, age of property, flood plain, historic district***
- ***Systems: Problems with electric, plumbing, hot water, sewage (septic), underground fuel tank, detectors***
- ***Structural: Problems with foundation, basement, roof, driveways, chimney, decks, asbestos, lead, radon***
- ***May be an addendum***
- ***Signed by buyer & seller***₁₆



DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS (PURCHASE AND SALE)

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interests in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(Initial)

- (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
 - Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
 - Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check one below):
 - Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
 - Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment

(Initial)

- (c) Purchaser has received copies of all information listed above.
- (d) Purchaser has received the pamphlet "Protect Your Family from Lead in Your Home."
- (e) Purchaser has (check one below):
 - Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead based paint and/or lead based paint hazards; or
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment

(Initial)

- (f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

Purchaser _____	Date _____	Seller _____	Date _____
Purchaser _____	Date _____	Seller _____	Date _____
Agent _____	Date _____	Agent _____	Date _____

LEAD DISCLOSURE

Have no knowledge or lead based paint hazards are present. Seller to provide buyer with supporting documents.

Purchaser's Acknowledgment: has received "Protect Your Family from Lead" pamphlet; all information mentioned above.

Purchaser received an opportunity to conduct risk assessment or waives this right.

Listing agent informed seller of his obligations under the Law.

See: <http://www.epa.gov/lead/>¹⁷



VENDORS

This list is provided as a resource - not an endorsement.

You are encouraged to request references from these vendors.

Category	Name	Number
(All)	Hastey Security(Charlie)	860-488-0981
(Top 10...)	United Alarm	203-775-8788
(Custom...)	Al Bracey	860-355-2123
Alarms	Brookfield Appliance Repair	203-775-5778
Appliance Repair	Don Troccola	203-748-6277
Appraisal	Chapman Appraisal	203-431-6338
Carpet/Cleaners	Domus Appraisal	914-969-2890
Chimney Cleaning & Repairs	Larry Kelly	203-254-1838
Civil Engineer	Rome Appraisals	203-268-9637
Computer Repair	Stephen Randolph	203-239-7897
Debris Cleanup	All Clean Services	203-324-1088
Dumpsters	Carpets to You (Installation)	203-746-0780
Electrician	Elite Carpet Cleaning	860-355-2761
Excavation	Greg Proprowski	203-744-3236
Fencing	Kingdom Carpets	866-854-7777
Garage Doors	Miguel Reyes	203-778-3678
Glasier	Russell Carpets	203-438-9292
Hardwood Flooring	Strictly Carpet Repairs	203-436-8961
Heating & Air Conditioning	Ziegler Carpet	203-743-2781
Housekeeping	A-I Chimney	203-791-8456
Carpet/Cleaners	Firesafe Chimney Service	203-270-9400
Carpet/Cleaners	Joseph Santopolo	203-748-3393
Carpet/Cleaners		
Carpet/Cleaners		
Carpet/Cleaners		
Chimney Cleaning & Repairs		
Chimney Cleaning & Repairs		
Chimney Cleaning & Repairs		



- Assist meeting all deadlines
- Attorneys make arrangements for CLOSING ON OR ABOUT DATE
- Home owners insurance provided to lender by buyer
- Mortgage commitment letter->lift contingency
- Pre-closing inspection
- I attend the closing
- I am available thereafter as needed