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FIRST CLASS  
U.S. POSTAGE  
PAID  
PERMIT NO. 15  
WOBURN, MA

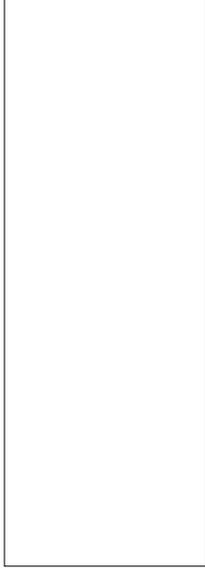


**CONSULTING SERVICES**

(a la carte)

- Schedule showings
- Host open houses
- Prepare contracts
- Provide on-site photography
- Prepare custom brochures
- Attend/monitor Buyer inspections

*Assistance from our licensed staff*



**MLS LISTING SERVICE**

*Includes:*

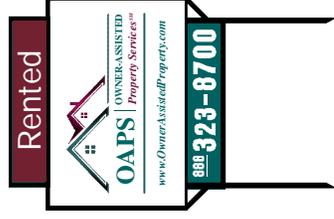
- MLS data entry with 30 photos
- Internet Marketing - over 120 sites
- Custom multiple-page brochure
- Open house signs & sign-in register
- Yard sign & brochure box
- Professional assistance 7 days/week

**Flat Fee - until SOLD or RENTED!**

**FULL LISTING SERVICE**

**Adjustable Rates:**

- 3.0% We sell without another Agent & Seller purchases property with us
- 4.0% We sell with another Agent & Seller purchases property with us
- 3.5% We sell without another Agent & Seller DOES NOT purchase property with us
- 4.0% We sell with another Agent & Seller DOES NOT purchase property with us



[www.OwnerAssistedProperty.com](http://www.OwnerAssistedProperty.com)

10-18-2015

If your property is currently listed with a Real Estate Broker, please disregard. It is not our intention to solicit the offerings of other Real Estate Brokers. We are happy to work with them and cooperate fully.

(888) 323-8700

# Buyer's Guide

*Buyer's never sign a contract with us...  
"Knowledge, Experience and Trust"  
are why Buyers choose to work with us!*

- ☑ Steps to Purchasing a Home
- ☑ Buyer Agency Services
- ☑ TAX-FREE "CASH" BUYER REBATE
- ☑ Steps to Getting a Mortgage
- ☑ Facts About Home Inspections

*Searching the internet to find a home can be easy,  
but we make it easier when we email you  
NEW listings AUTOMATICALLY!*



[www.OwnerAssistedProperty.com](http://www.OwnerAssistedProperty.com)

## Steps to Purchasing a Home

When purchasing a home, a buyer needs to be prepared by being knowledgeable of the market and pre-approved for a mortgage. If a buyer is paying cash, they need a letter from their bank verifying the funds, or a recent bank statement.

A prepared buyer has an advantage when submitting an Offer. Sellers will not likely consider Offers from any buyer who has not been pre-approved.

### **Steps in the buying process:**

1. *Get Pre-approved. (not pre-qualified).*
2. *Select a Buyer Agent.*
3. *Search for Home. NEW listings will be emailed to you automatically!*
4. *Offer Submitted / Accepted. You will need a deposit check for \$1,000.*
5. *Schedule Home Inspection. Done within 10 days after accepted Offer.*
6. *Attend Home Inspection. Inspection process can take about 3 hours.*
7. *Sign Purchase and Sale Agreement (P&S). 10-12 days after accepted Offer. A 2nd deposit check (bank check) for balance of 5% is due at signing P&S (or 3-3.5% for FHA, MassHousing, MyCommunity, VA loans, etc.).*
8. *Complete Mortgage Application. Provide all required loan documentation to the loan officer as soon as possible.*
9. *Appraisal Ordered. Required by lender to verify purchase value. (Buyer pays cost for appraisal: \$350-\$500).*
10. *Fire and Hazard Insurance. Buyer gets insurance and pre-pays for 1-year.*
11. *Mortgage Commitment / Closing Scheduled.*
12. *Final "Walk-Through" / Closing Day. Buyer does a final "walk-through". Buyer/s and Buyer Agent attend closing. Buyer receives keys.*

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Sage Bank  
Soufiane Rechag, Loan Officer  
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391 Broadway, Everett, MA 02149 | NMLS# 374411

## Facts About Home Inspections

### **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. 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 the home 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, 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. Local inspectors can be found by searching the Division of Professional Licensure website at "[www.state.ma.us/reg/boards/hi](http://www.state.ma.us/reg/boards/hi)."

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.

For more information, go to: [www.mass.gov/reg/boards/hi](http://www.mass.gov/reg/boards/hi)

## Steps to Getting a Mortgage

When purchasing a home, it is best to select an experienced mortgage professional who can help you to determine which financing options best suit your needs for today and into the future.

Many buyers don't realize that a knowledgeable Mortgage Officer can make the difference in the overall buying process, success of the sale and the buyer's total buying experience.

### **Step-By-Step Mortgage Loan Process**

1. **Select a Mortgage Officer; get Pre-Approved** (for a mortgage). Provide all necessary loan documentation. Select a mortgage type, rate and terms (conventional, FHA, VA, MassHousing, MyCommunity, etc.).
2. **Search for Home / Submit Offer / Offer accepted.**
3. **Home Inspection.** (Termite inspections may be required for government loans.)
4. **Execute P&S / Appraisal Ordered.** Appraisal is required by lender to verify purchase value (buyer pays cost of appraisal: \$350-500).
5. **Title Search.** Determines what liens are against the property. All liens must be cleared before a sale can be completed.
6. **Processor's Review.** All pertinent information reviewed/packaged by mortgage professional and sent to the lending Underwriter.
7. **Mortgage Insurance (PMI).** May be required if less than 20% down.
8. **Fire and Hazard Insurance.** Buyer pre-pays for 1-year. Additional flood insurance may be required if property is in a "flood" zone.
9. **Underwriter's Review.** Underwriter determines final loan approval.
10. **Commitment / Clear-to-Close / Funding.** Pre-closing, final approvals.
11. **Closing.** Buyer signs all loan, escrow and Title transfer related documents. Deed is recorded by Closing Attorney/Agent and funds are disbursed. Buyer receives keys.

Sage Bank

Soufiane Rechag, Loan Officer

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## Buyer Agency Services



Julia Lowell  
President & CEO

When purchasing a home, it is best to select an experienced professional Buyer Agent who can assist you with finding the right home, verifying the market value, strategically preparing an Offer, negotiating the best possible price and terms, monitoring the entire sale transaction through to, and including, the closing day.

Many buyers don't realize that a knowledgeable Buyer's Agent can make the difference in the final purchase price and success in the overall buying experience.

### **Services provided by a Buyer Agent:**

1. **Assist Buyer/s in the Property Search.**  
NEW listings are emailed to buyers **AUTOMATICALLY!**
2. **Schedule and Attend Private Showings/Open Houses with the Buyer/s.**
3. **Provide Market Comparables (CMA's)** for properties of Buyer's interest and make strategic recommendations for Buyer's offer price.
4. **Negotiate Offer on behalf of Buyer/s; work to achieve the best possible price.**
5. **Schedule and Attend Home Inspection.** Negotiate inspection issues (if any). Research town/city records, building permits, etc.
6. **Facilitate Signing Purchase and Sale Agreement (P&S).** Print final P&S draft, meet with Buyer/s for P&S signature and collect Buyer's 2nd deposit check. After P&S is fully executed (both Seller/s and Buyer/s have signed), email copies of P&S and deposit check to Buyer/s and Buyer's mortgage lender.
7. **Proactively Follow-up on Buyer's Mortgage** with mortgage loan officer to ensure deadlines are met and commitment is issued on schedule.
8. **Schedule and Attend Buyer's Final "Walk-Through"** prior to closing.
9. **Attend Closing.** Monitor closing process on behalf of Buyer/s.

TAX-FREE "CASH" BUYER REBATE

**YOU RECEIVE A "CASH" BUYER REBATE \***

when you work exclusively with one of our Agents to buy a home.

Since 2005, our Company has given BUYERS  
over **\$250,000** in REBATES !!!

**BUYER REBATE - CALCULATOR**

Net Sale Price**	REBATE
\$100,000 - \$199,999	\$250
\$200,000 - \$299,999	\$500
\$300,000 - \$399,999	\$750
\$400,000 - \$499,999	\$1,000
\$500,000 - \$599,999	\$1,250
\$600,000 - \$699,999	\$1,500
\$700,000 - \$799,999	\$1,750
\$800,000 - \$899,999	\$2,000
\$900,000 - \$999,999	\$2,250

Calculator range continues...

**\* BUYERS DO NOT PAY TAX ON THE REBATE !**

\*\* REBATES are paid on Net Sale Price (sale price after Seller concessions are subtracted).

TAX-FREE "CASH" BUYER REBATE

*Buyer Rebate  
Certificate*

Issue Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Issued To: \_\_\_\_\_

Property: \_\_\_\_\_

This certificate entitles the Buyer(s) named above to receive a "CASH" REBATE from Owner-Assisted Property Services<sup>SM</sup> (OAPS) when they work exclusively with an Agent from OAPS to purchase property. The "CASH" REBATE is offered in the amount of:

\$ \_\_\_\_\_

The "CASH" REBATE will be paid to the Buyer(s) when the transaction for the sale has been completed, the Deed has been recorded, and the Broker's commission has been deposited and has cleared the Broker's account. (Deposits may take up to five days to clear depending on check amount and bank origination/location).

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Authorized - OAPS Agent