

# 200 NORTHAMPTON STREET UNIT 4 | BOSTON | 02118



## LIST PRICE \$474,900

Incredible opportunity for owner-occupant or investors alike: classic, pre-war one bedroom condo in this South End Rowhouse. One block from beautiful Chester Square, you can move right into this floor-through unit featuring a flexible floor plan, hardwood floors, in-unit washer/dryer, 2 good sized closets, and a private deck. Six windows provide tons of natural light, and 3rd floor location offers nice privacy. Kitchen with good closet storage opens to the delineated living and dining space, creating a wonderful atmosphere for both entertaining or quiet evenings at home. Located on a sunny, tree-lined street, a short walk to the Prudential shops and Symphony Hall, this home is conveniently located nearby Northeastern, Boston Medical, renowned South End restaurants, several MBTA options (bus plus orange, green and silver lines are all within a few blocks), gyms, parks and so much more!

**ALISON SOCHA**  
Linda O' & Alison Group  
781.983.9326

**LEADINGEDGE**  
Out front. And always behind you.  
536 MAIN STREET, MELROSE | 781.979.0100



# 200-4 NORTHAMPTON STREET | BOSTON



Living Room	12x10	3rd	Wood
Dining Room	10x7	3rd	Wood
Kitchen	9x8	3rd	Tile
Master Bedroom	19x8	3rd	Wood
Bathroom	Full	3rd	Tile

**200-202 North Hampton Street Condominium**  
**Condo Fee Includes:** Water, Sewer, Master Insurance, Exterior Maintenance, Refuse Removal & Reserves

<b>Style</b>	Rowhouse	<b>AC</b>	None	<b>Condo Fee</b>	\$167.76
<b>Year Built</b>	1910	<b>Heat</b>	Electric	<b>Owner Occupied</b>	5 Owner   4 Rental
<b>Year Converted</b>	2005	<b>Hot Water</b>	Electric   2017	<b>Condo % Interest</b>	9.067%
<b>Rooms</b>	3	<b>Insulation</b>	Unknown	<b>Storage</b>	In Unit
<b>Bedrooms</b>	1	<b>Electric</b>	CB	<b>Pet Policy</b>	Yes   Common
<b>Bathrooms</b>	1 Full	<b>Fenced Yard</b>	No	<b>Condo Questionnaire</b>	No
<b>Living Area</b>	505 sq/ft	<b>Sewer/Water</b>	Municipal	<b>Special Assessments</b>	None
<b>Exterior</b>	Brick	<b>Range</b>	Electric	<b>Management Co.</b>	Self-Managed
<b>Roof</b>	2006   Mixed	<b>Dishwasher</b>	Yes	<b>Assessed Value</b>	\$325,300
<b>Fireplace</b>	No	<b>Disposal</b>	Yes	<b>Annual Tax</b>	\$3,428.66
<b>Parking</b>	*Common	<b>Microwave</b>	No	<b>Monthly Tax</b>	\$285.72
		<b>Laundry Connection</b>	In Unit   Electric	<b>Master Book/Page</b>	38577/107
				<b>Master Deed Date</b>	11/30/2005

**Exclusions:** See Inclusion/Exclusion Sheet. **Disclosures:** \*Common parking, 4 spaces first come, first served. Room measurements are estimated and vary between listing info & floor plans. This home, like all of our properties, is being sold "as is". Buyers need to understand that a home inspection is not done so that buyers can ask sellers to compensate them for the perfect house, but to ensure that buyers know what problems they should expect to address during their ownership; make offers accordingly. We mean it and will negotiate for radon & active termites ONLY. Some lenders & pre-approvals are problematic; please contact us for reliable lenders. When making offers please attach Leading Edge Rider which states that only a mutually agreeable purchase and sale will act as a binding agreement and purchase is not contingent on the sale of any assets.

**BUYER'S INITIALS**



# INCLUSION/EXCLUSION SHEET FOR:

200 Northampton St., 4, Boston, MA 02118

ITEM	INCLUDED	EXCLUDED	N/A
REFRIGERATOR	yes		
RANGE (STOVE)	yes		
MICROWAVE		no	
DISHWASHER	yes		
COMPACTOR	yes		
A/C (PORTABLE/WNDW)		no	
WASHER	yes		
DRYER	yes		
DINING RM LIGHT	yes		
OTHER LIGHT FIXTURES	yes		
DRAPES/WNDW TREATMENTS CURTAINS/HARDWARE	yes		
FIREPLACE SCREEN & EQUIPMENT			na
SWINGSET			na
SHED			na
PLAY STRUCTURE			na
PLANTS/WINDOW BOXES			na
STEREO SPEAKERS			na
C/VAC ATTACHMENTS			na
POOL EQUIPMENT			na
TV			na
TV MOUNTS			na
OTHER			na

SELLER Thomas J. Botte dotloop verified 08/28/19 7:49 AM EDT VNPf-A1XP-YNNR-KWJZ \_\_\_\_\_ DATE \_\_\_\_\_

SELLER \_\_\_\_\_ DATE \_\_\_\_\_

BUYER \_\_\_\_\_ DATE \_\_\_\_\_

BUYER \_\_\_\_\_ DATE \_\_\_\_\_

Note: Real Estate law stipulates that anything that is attached to the house must remain with the property unless excluded. E.g. Only window treatments that are permanently attached would stay if not excluded. Only the window treatment hardware that is attached would be expected to stay unless otherwise negotiated. Note refrigerators with ice-makers are plumbed into house and will require disconnection to be moved but can be excluded.

**LEADING EDGE**  
REAL ESTATE

# PROPERTY TRANSFER NOTIFICATION CERTIFICATION

This form is to be signed by the prospective purchaser before signing a purchase and sale agreement or a memorandum of agreement, or by the lessee-prospective purchaser before signing a lease with an option to purchase for residential property built before 1978, for compliance with federal and Massachusetts lead-based paint disclosure requirements.

### Required Federal Lead Warning Statement:

Every purchaser of any interest in residential 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 interest 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

- (a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
  - (i)  Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
  - (ii)  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 (i) or (ii) below):
  - (i)  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 (check documents below).
    - Lead Inspection Report;  Risk Assessment Report;  Letter of Interim Control;  Letter of Compliance
  - (ii)  Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

### Purchaser's or Lessee Purchaser's Acknowledgment (initial)

- (c)  Purchaser or lessee purchaser has received copies of all documents checked above.
- (d)  Purchaser or lessee purchaser has received no documents.
- (e)  Purchaser or lessee purchaser has received the Property Transfer Lead Paint Notification.
- (f)  Purchaser or lessee purchaser has (check (i) or (ii) below):
  - (i)  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
  - (ii)  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)

- (g)  Agent has informed the seller of the seller's obligations under federal and state law for lead-based paint disclosure and notification and is aware of his/her responsibility to ensure compliance.
- (h)  Agent has verbally informed purchaser or lessee-purchaser of the possible presence of dangerous levels of lead in paint, plaster, putty or other structural materials and his or her obligations to bring a property into compliance with the Massachusetts Lead Law - either through full deleading or interim control - if it was built before 1978 and a child under six years old resides or will reside in the property.

### Certification of Accuracy

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

*Thomas J. Botte* dotloop verified  
08/27/19 9:42 AM EDT  
PFZA-ZJGT-6CFF-N3QN  
 Seller Date

Purchaser Date

*Alison Socha* dotloop verified  
08/26/19 12:49 PM EDT  
147V-IXQJ-52LI-GX6H  
 Agent Date

Seller Date

Purchaser Date

Agent Date

Address of Property / Unit 200 Northampton St., 4, Boston, MA 02118



**MASSACHUSETTS ASSOCIATION OF REALTORS®  
SELLER'S STATEMENT OF PROPERTY CONDITION**



MASSACHUSETTS ASSOCIATION OF REALTORS®

THE SELLER(S) AUTHORIZES THE BROKER OR SALESPERSON(S) TO PROVIDE THE FOLLOWING INFORMATION TO PROSPECTIVE BUYER(S). THIS INFORMATION IS BASED UPON THE SELLER'S KNOWLEDGE, BUT IS NOT INTENDED AS A GUARANTEE OF THE CONDITION OF THE PROPERTY OR THE CONTINUED SATISFACTORY OPERATION OF ANY SYSTEM. THE BUYER(S) SHOULD INDEPENDENTLY VERIFY ALL INFORMATION BEFORE PURCHASE.

Property Address: 200 Northampton St., 4, Boston, MA 02118

Seller(s)/Owner(s): Thomas J. Botte

How long owned: may 2013 How long occupied: may 2013 Approximate Year Built: 1910

<b>I. TITLE/ZONING/BUILDING INFORMATION</b>						
		Yes	No	Unknown	N/A	Description/Explanation
1.	Title Problems or Limitations (for example, deed restriction, lot line dispute, order of conditions):	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2.	Easement, Common Driveway, or Right of Way	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3.	Zoning Classification(s) of property:			<input type="checkbox"/>	<input type="checkbox"/>	multi-unit residential
4.	Has the City/Town issued notice of outstanding violation?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5.	Have you been advised that current use is nonconforming in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6.	Do you know of any variances or special permits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7.	During Seller's ownership, has work been done for which a permit was required? If yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7a.	Were permits obtained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
7b.	Was the work approved by an inspector?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
7c.	Was a licensed contractor hired? (If yes, provide name of contractor)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
7d.	Is there an outstanding notice of any building code violation?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8.	Have you been informed that any part of the property is in a designated flood zone or wetland?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9.	Are there any known water drainage problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

<b>II. SYSTEM AND UTILITIES INFORMATION</b>						
		Yes	No	Unknown	N/A	Description/Explanation
10.	STORAGE TANK	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10a.	Is or Has there ever been an underground storage tank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
10b.	If yes, type of tank			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
10c.	If yes, is it still in use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
10d.	If not still in use, was it removed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
10c.	Storage Tank: <input type="checkbox"/> Leased <input type="checkbox"/> Owned (See Hazardous Materials Disclosure Page 8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

SELLER'S INITIALS TJB

BUYER'S INITIALS

08/28/19  
7:49 AM EDT  
dotloop verified





II. SYSTEM AND UTILITIES INFORMATION (Continued)						
		Yes	No	Unknown	N/A	Description/Explanation
11.	HEATING SYSTEM	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11a.	Type:					electric baseboard
11b.	Age:					building renovated 2006, 13 years
11c.	Are there any known problems with the heating system? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11d.	Identify any unheated room or area:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11e.	Provide approximate date of last service:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
11f.	Provide reason for service:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	

III. WATER, SEWER & OTHER UTILITIES						
		Yes	No	Unknown	N/A	Description/Explanation
12.	DOMESTIC HOT WATER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12a.	Type: conventional storage tank			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
12b.	Age: installed fall 2017			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
12c.	Are there any known problems with the hot water? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13.	SEWAGE SYSTEM					
13a.	<input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Private Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13b.	If Private Sewer, describe type of system:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
13c.	Provide Name of Service Company			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
13d.	Date it was last pumped:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	____/____/____ Month Day Year
13e.	Frequency of Pumps:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
13f.	During your ownership has sewage backed up into house or onto yard? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13g.	Is system shared with other homes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13h.	Was a Title 5 Inspection performed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
13i.	Date of Inspection:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	____/____/____ Month Day Year
13j.	Is a copy of Inspection attached?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
14.	PLUMBING SYSTEM					
14a.	Type:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
14b.	Problems? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14c.	Bathroom ventilation problems? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15.	WATER SOURCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15a.	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SELLER'S INITIALS

*JB*  
08/28/19  
7:49 AM EDT  
dotloop verified

BUYER'S INITIALS







III. WATER, SEWER & OTHER UTILITIES (continued)						
		Yes	No	Unknown	N/A	Description/Explanation
15b.	Location			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15c.	Date Last tested:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	Month / Day / Year
15d.	Report Attached?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15e.	Water Quality problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15f.	Flow rate:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	(gal. /min.)
15g.	Age of Pump:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15h.	Is there a filtration system? If yes, indicate age and type of filtration system.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Age: _____ Type: _____

IV. ELECTRICAL SYSTEMS & UTILITIES						
		Yes	No	Unknown	N/A	Description/Explanation
16.	ELECTRICAL SYSTEM					
16a.	Problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17.	APPLIANCES					
17a.	List appliances that are included:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	refrigerator, oven, dish washer, disposal, stackable washer/dryer
17b.	Problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18.	SECURITY SYSTEM					
18a.	Type:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
18b.	Age:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
18c.	Provide Name of Service Company			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
18d.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
19.	AIR CONDITIONING					
19a.	<input type="checkbox"/> Central <input checked="" type="checkbox"/> Window <input type="checkbox"/> Other. Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19b.	Problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20.	SOLAR PANELS					
20a.	<input type="checkbox"/> Leased <input type="checkbox"/> Owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
20b.	If leased, explain terms of agreement.			<input type="checkbox"/>	<input checked="" type="checkbox"/>	

V. BUILDING/STRUCTURAL INFORMATION						
		Yes	No	Unknown	N/A	Description/Explanation
21.	FOUNDATION/SLAB					
21a.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
22.	BASEMENT					
22a.	Problems (select any that apply): <input type="checkbox"/> Water <input type="checkbox"/> Seepage <input type="checkbox"/> Dampness <input type="checkbox"/> Other. Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SELLER'S INITIALS

*JB*  
08/28/19  
7:49 AM EDT  
dotloop verified

BUYER'S INITIALS





V. BUILDING/STRUCTURAL INFORMATION (continued)						
		Yes	No	Unknown	N/A	Description/Explanation
22b.	Explain amount, frequency, and location of the problems selected in 22a.			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
23.	SUMP PUMP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
23a.	If yes to 23, provide age and location.			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
23b.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
24.	ROOF					
24a.	Age:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
24b.	Problems? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
24c.	Location of leaks/repairs:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
25.	CHIMNEY/FIREPLACE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
25a.	Date last cleaned:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	____/____/____ Month Day Year
25b.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
25c.	Presence of: <input type="checkbox"/> Wood Stove <input type="checkbox"/> Coal Stove <input type="checkbox"/> Pellet Stove <input type="checkbox"/> Gas Stove	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
25d.	If yes to 25c, in compliance with installation regulations/code/bylaws?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
25e.	If no to 25d, Explain.			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
25f.	Is there any history of smoke/fire damage to structure? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
26.	FLOORS					
26a.	Type of floors under carpet/linoleum:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	wood, tile kitchen / bathroom
26b.	Are there any known problems with floors (buckling, sagging, etc.)? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
27.	WALLS					
27a.	Interior Walls: Problems? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
27b.	Exterior Walls: Problems? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
28.	WINDOW/SLIDING DOORS/DOORS					
28a.	Problems? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
29.	INSULATION					
29a.	Does house have insulation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
29b.	If yes, type: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
29c.	Date Installed: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	____/____/____ Month Day Year
29d.	Location: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

SELLER'S INITIALS BUYER'S INITIALS

08/28/19 7:49 AM EDT dotloop verified 08/28/19 7:49 AM EDT dotloop verified






MASSACHUSETTS ASSOCIATION OF REALTORS®

VI. ENVIRONMENTAL ISSUES						
		Yes	No	Unknown	N/A	Description/Explanation
30.	ASBESTOS	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
30a.	Is asbestos present in exterior shingles, pipe covering or boiler insulation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
30b.	Has a fiber count been performed?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
30c.	If yes to 30b., is copy attached? (See Asbestos Disclosure Page 8)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31.	LEAD PAINT	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31a.	Is lead paint present?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31b.	If yes to 31a., locations present: (Attach copy of Inspection Reports)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31c.	If yes to 31a., describe abatement plan/interim controls, if any:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31d.	Has paint been encapsulated?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
31e.	If yes to 31d. provide date of encapsulation and by whom.			<input checked="" type="checkbox"/>	<input type="checkbox"/>	____/____/____ Month Day Year
31f.	Is Lead Paint Disclosure Form available? If yes attach copy. If no, Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
32.	RADON					
32a.	Has test for Radon been performed? If yes, attach copy. (See Radon Disclosure Page 7)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
33.	MOLD					
33a.	Have you been advised of elevated levels of mold at the Property? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
34.	INSECTS					
34a.	History of Termites/Wood Destroying Insect or Rodent Problems?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
34b.	If yes to 34a., explain treatment and dates: (See Chlordane Disclosure Page 7)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	____/____/____ Month Day Year
35.	ENERGY AUDIT					
35a.	Has an Energy Audit been performed? If yes, attach a copy.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

VII. OUTDOOR AMENITIES & STRUCTURES						
		Yes	No	Unknown	N/A	Description/Explanation
36.	SWIMMING POOL/JACUZZI	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
36a.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
36b.	Name of Service Company:			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
37.	GARAGE/SHED/OR OTHER STRUCTURE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
37a.	Problems? Explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

SELLER'S INITIALS   BUYER'S INITIALS

08/28/19 7:49 AM EDT dotloop verified





MASSACHUSETTS ASSOCIATION OF REALTORS®

VIII. CONDOMINIUM INFORMATION						
		Yes	No	Unknown	N/A	Description/Explanation
38.	PARKING	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	lot in back, residents only, 1st come, 1st serve
38a.	Number of Spaces	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4 Spaces
38b.	Of those spaces, identify the number that are: <input type="checkbox"/> Deeded <input type="checkbox"/> Exclusive Easements <input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Unassigned or <input checked="" type="checkbox"/> In Common area	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Number of Spaces: Deeded <u>no</u> Exclusive Easements <u>no</u> Assigned <u>no</u> Unassigned <u>4</u> In Common area <u>4</u>
39.	CONDO FEES	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$167.76
39a.	Current monthly fees for Unit are: <u>\$167.76</u> Are any of the following (39b.-39g.) included in the monthly fees:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39b.	Heat	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39c.	Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39d.	Hot Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39e.	Trash Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39f.	Landscaping	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
39g.	Snow Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
40.	RESERVE FUND	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
40a.	Has advance payment been made to a condo reserve fund?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
40b.	If yes to 40a, how much?			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
41.	CONDO ASSOCIATION FUND	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
41a.	Is owners' association currently involved in any litigation? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
41b.	Have you been advised of any matter which is likely to result in a special assessment or substantially increase condominium fees? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. RENTAL PROPERTY INFORMATION						
		Yes	No	Unknown	N/A	Description/Explanation
42.	UNITS			<input type="checkbox"/>	<input type="checkbox"/>	9 Units
42a.	Number of Units:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
42b.	Has a unit been added/subdivided since original construction?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
42c.	If yes to 42b., was a permit for new/added unit obtained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
43.	RENT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Rent \$ _____/month
43a.	Expiration date of each lease:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____/_____/_____ Month Day Year
43b.	Any tenants without leases?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
43c.	Is owner holding last month's rent?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
43d.	Is owner holding security deposit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SELLER'S INITIALS

08/28/19  
7:49 AM EDT  
dotloop verified

BUYER'S INITIALS





MASSACHUSETTS ASSOCIATION OF REALTORS®

IX. RENTAL PROPERTY INFORMATION (continued)						
		Yes	No	Unknown	N/A	Description/Explanation
43e.	If yes to 43c. and/or 43de., has interest been paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
43f.	If security deposit held, attach a copy of Statement(s) of Conditions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
43g.	Is there any outstanding notice of sanitary code violation? Explain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

X. MISCELLANEOUS INFORMATION						
		Yes	No	Unknown	N/A	Description/Explanation
44.	Do you know of any other problem which may affect the value or use of the property which may not be obvious to a prospective buyer? Explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

XI. DESCRIPTION/EXPLANATION	

**XII. EXPLANATORY MATERIAL**



The following clauses are provided for descriptive purposes only. For detailed information, consult the Massachusetts Department of Public Health, the Massachusetts Department of Environmental Protection, or other appropriate agency, or your attorney.

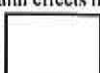

**A. Flood Hazard Insurance Disclosure Clause (Question #8)**  
 The lender may require Flood Hazard Insurance as a condition of the mortgage loan if the lender determines that the property is in a flood hazard zone.

**B. Hazardous Materials Disclosure Clause (Question #10)**  
 In certain circumstances Massachusetts law can hold an owner of real estate liable to pay for the cost of removing hazardous or toxic materials from real estate and for damages resulting from the release of such materials, according to the Massachusetts Oil and Hazardous Material Release and Response Act, General Laws, Chapter 21E. The buyer acknowledges that he may have the

**E. Radon Disclosure Clause (Question #32)**  
 Radon is an odorless, colorless, tasteless gas produced naturally in the ground by the normal decay of uranium and radium. Radon can lead to the development of radioactive particles which can be inhaled. Studies indicate the result of extended exposure to high levels of radon may increase the risk of developing lung cancer.

**F. Chlordane Disclosure Clause (Question #34b.)**  
 Pesticide products containing chlordane were banned in Massachusetts on June 11, 1985, following a determination by the Department of Food and Agriculture that the use of chlordane may cause unreasonable adverse effects on the environment including risk of cancer. Although existing data do not conclusively prove that significant health effects have occurred as

SELLER'S INITIALS    
08/28/19  
7:49 AM EDT  
dotloop verified

BUYER'S INITIALS  





MASSACHUSETTS ASSOCIATION OF REALTORS

property professionally inspected for the presence of, or the substantial likelihood of release of oil or hazardous material and such proof of inspection may be required as a prerequisite for financing the property.

a direct result of chlordane use, the long-term potential health risks are such that it is prudent public health policy, according to the Department, to eliminate the further introduction of chlordane into the environment.

C. Asbestos Disclosure Clause (Question #30)

The United States Consumer Produce Safety Commission has maintained that asbestos materials are hazardous if they release separate fibers which can be inhaled. Asbestos is a common insulation material on heating pipes, boilers, and furnaces. It may also be present in certain types of floor and ceiling materials, shingles, plaster products, cements and other building materials. The buyer may have the property professionally inspected for the presence of asbestos and if repair or removal of asbestos is desired, proper safety guidelines must be observed.

G. Mold Information (Question #33)

Molds are naturally occurring organisms that exist both indoors and outdoors. More than 1000 different kinds of mold have been found in homes in the United States. Molds are fungi that reproduce by making spores. Spores are small and lightweight and able to travel through the air. Molds need moisture and food to grow and their growth is stimulated by warm, damp and humid conditions. Molds can use materials such as wood, paper, drywall and carpet as food sources. Reducing dampness indoors is often key to reducing the growth of mold. Depending on the level of mold, allergies, respiratory problems and other health consequences can be triggered in sensitive individuals. However, exposure to mold does not always result in health problems. As of July 2002, U.S. governmental agencies reported that a determination had not been made what quantity of mold was acceptable in an indoor environment. For more information on mold, contact an engineer or other qualified mold inspector. Information may also be found at the web site for the U.S. Environmental Protection Agency, www.epa.gov.

D. Lead Paint Disclosure (Question #31)

Whenever a child under six years of age resides in any residential premises in which any paint, plaster or other accessible material contains dangerous levels of lead, the owner is required by law to remove all said paint, plaster or cover with appropriate materials so as to make it inaccessible to a child under six years of age. Consumption of lead is poisonous and may cause serious personal injury. Whenever such residential premises containing dangerous levels of lead undergoes a change of ownership, and as a result a child under six years of age will become a resident, the new owner is required by law to remove said paint, plaster cover or encapsulate it with appropriate materials so as to make it inaccessible to such child. Buyer should receive information pamphlet from Department of Public Health.

H. Fair Housing Notice

It is unlawful to discriminate on the basis of race, color, religious creed, national origin, age, gender, sex, ancestry, marital status, veteran status, sexual orientation, disability, presence of a child, receipt of public assistance or other protected classification in the sale or rental of covered housing.

XIII. Acknowledgment

Seller(s) hereby acknowledges that the information set forth above is true and accurate to the best of his or her knowledge. Seller(s) agrees to defend and indemnify the broker(s) and any subagents for disclosure of any information contained herein. Seller(s) acknowledges receipt of a copy of the Seller's Statement of Property Condition.

Date \_\_\_\_\_ Seller Thomas J. Botte dotloop verified 08/28/19 7:49 AM EDT 7CKY-PJ22-NNPH-IQD4 Seller

Buyer(s)/Prospective Buyer(s) acknowledges receipt of Seller's Statement of Property Condition prior to purchase. Buyer(s) acknowledges that Broker has not verified the information herein and Buyer(s) has been advised to verify information independently. Buyer(s) 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.

Date \_\_\_\_\_ Buyer  Buyer

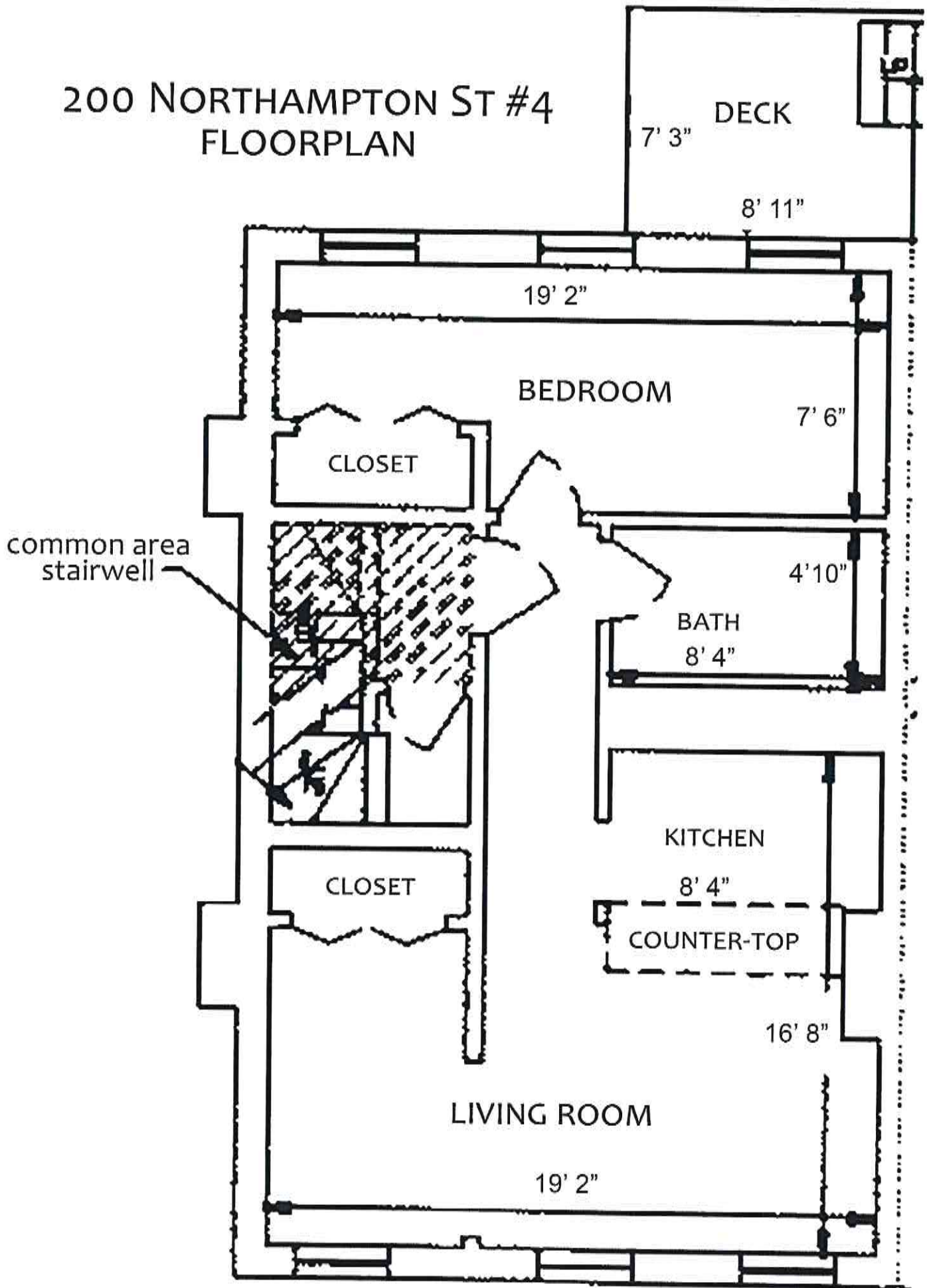
SELLER'S INITIALS TJB  08/28/19 7:49 AM EDT dotloop verified

BUYER'S INITIALS





# 200 NORTHAMPTON ST #4 FLOORPLAN



# LETTER TO BUYERS AND SELLERS - BEST PRACTICE FOR SMOOTH TRANSACTIONS

---

We ask parties to live by the golden rule when making or receiving an offer.  
Treat the other side the way you would want to be treated.

Advice to sellers: if you receive an offer, respond to it in a timely manner. Work with the "bird in the hand." Buyers understandably get upset if they feel their offer is being leveraged for another offer that may or may not materialize. This alienates a potentially good buyer and gets negotiations off to a bad start.

Advice to buyers: make offers in good faith. If you find yourself in a position of multiple offers, or if you feel the only way to put a house under agreement when it is new to the market is to pay top price, then don't try to renegotiate the price after a home inspection. Only offer a price that you feel comfortable with and always assume that the house will need work and budget accordingly. All houses need work. Please be patient after submitting an offer. We often have to wait to get in touch with the seller who may need to talk to an attorney, spouse, partner or extended family. Expect a long delay if the seller is an estate or bank. We will do our best to explain the circumstances and respond to you as soon as we can. There are many reasons a response may not be immediately available - please try to understand. We know waiting can be anguishing.

## The Purpose of a Home Inspection: Rules of the Road for Buyers and Sellers

Everyone needs to keep in mind that most of the housing stock we have in Greater Boston and surrounding communities is USED. The purpose of a home inspection is to inform a buyer about what he or she is buying, not to renegotiate the sale price of a property. When potential Buyers are MAKING AN OFFER THEY SHOULD BUDGET TO SPEND THEIR OWN FUNDS TOWARD THE REPAIRS SUGGESTED BY THE HOME INSPECTOR. It would not be unusual for that sum to add up to many thousands of dollars. We ask all buyers to take this into consideration when they make their offer so that they don't feel they overpaid if they discover things that need to be fixed in the house. No house is perfect no matter how well maintained. We as REALTORS have priced a property taking into consideration its location, size, configuration, number of rooms, bedrooms and bathrooms, lot size and general condition. Buyers are always taken by surprise by the costs of maintenance and repairs to a house and want to renegotiate the price after home inspection. We ask that you don't shop in a price range that stretches your household budget so much you cannot assume the maintenance of a house. Do you have access to thousands and thousands of dollars over the next 5-10 years to take care of the items your home inspector will inevitably find? If not, you may not be a good match for a used house. So, except for some very expensive item that needs immediate repair that you could never have known about without an inspection, we expect the buyer to assume the house and its issues at closing. That is normal. We keep hearing from buyers, "I knew I'd have to do some work, but I just can't afford to go forward without a price adjustment." So we ask you to take this very real issue into consideration now, before you make an offer on a house you can't afford.

BUYER'S INITIALS



It is the job of all home inspectors to highlight maintenance issues, look for pests and insects, point out needed repairs, assess structural condition and scrutinize major systems like plumbing, electric, heat and roof. Every home inspection, even in the best maintained home, turns up multiple issues. Commonly we find that a chimney or wall needs re-pointing, that fireplaces aren't lined, (new building codes require linings - however old fireplaces are often triple bricked which may in fact be a better, but more expensive way to build a chimney than today's current code requires). It is not uncommon for some electrical wire to be loose or not properly boxed or for homes to have knob and tube wiring. Expect to have to upgrade electrical service; today's buyers have needs for computers and equipment that many of our sellers never faced. We see that ropes in windows are broken, that older kitchens and baths do not have GFI outlets and that lots of physical things that currently exist do not meet updated building codes. Our older housing stock has older waste pipes, water services, heating systems, roofs, exterior shingles and gutters, fascia boards and plumbing. It is typical for roofs to be installed without vents, and insulation not to be in keeping with your home inspector's recommendations. Powder Post Beetles and termites have left their damage scars in virtually all basements in older homes. When a basement is finished, a home inspector will tell you that he can't determine what is going on in the sills and joists behind the covered walls, so take that into consideration now when you make your offer. We don't want you backing out of the deal later because you don't know what is covered up in the finished basement.

Another very common issue in our 19th C. homes is settling and sloping. Some home inspectors will sound the alarm of structural problems when floors tip. If you see tree trunk columns in the basement, know that a home inspector will suggest you put in steel columns in concrete footings (at about \$1500 apiece - the seller has lived without steel columns - so this is a buyer's expense - budget accordingly). Homeowners with slanting floors think it's part of the charm. If you don't want that charm, don't make an offer on a home with floors that aren't level. Buyers should not expect sellers to upgrade a house for them. Every buyer should expect most, if not all, of these things in our beautiful older housing stock.

We ask everyone to further understand that every home inspector has his own opinion as to the proper maintenance of a home. Please remember that the issues that are brought up by the home inspector have probably not been a concern to the current homeowner. (The house is functioning fine from their perspective and they may like their old fuses... and the corrosion on the pipe feeding the laundry has never leaked... they are used to the windows that won't stay up...they've been having fires in their fireplaces for years, ...etc.)

Please do not expect a seller to negotiate on something visible to the eye: tree roots uprooting sidewalks, tree limbs or trees too close to the house, cracked tile in the bathroom or cracked windows, rotting bulkhead doors, gutters that are broken or disconnected, etc. We expect that you have carefully seen the property and that problems that are in plain view have been taken into consideration when you make an offer. Also, expect a home inspector to recommend maintenance items like servicing the heating system or cleaning the gutters. The purpose of the home inspection is not to compensate a buyer for the perfect house, but to make them aware of the items they will need to address when they buy the home. Again, these are buyer's expenses and should be anticipated.

Just because a home inspector recommends a lightening rod, updated electrical system, vinyl siding, new storms and screens, GFI outlets or lining the chimney, does not mean that the seller should be responsible for these or any other improvements for the new buyer. (We have witnessed home inspectors recommending things that we feel would hurt the value of a property like vinyl siding in an area where natural siding has higher value!)

A significant sea change has occurred in the way pest control companies look at homes for pest problems, most notably termites. Until recently pest companies only recommended treatment if there were signs of active termites in the house. Today, many pest companies, concerned about liability, are recommending treatments for every home they inspect.

BUYER'S INITIALS



Rotting wood near the ground, termite activity in landscape timbers and under rocks near the foundation, and termite damage in porches and sills are common, and most companies are recommending treatment even if the damage is a century old. It is also the policy of many chemical companies not to distinguish between old and active termite damage. Further, it is the policy of many companies to always recommend treatment if there is any evidence of damage, past or present. Because it is evident that some termite or wood boring insect damage is present in almost every property that we list we would like to set a standard for negotiations. We believe it is a seller's responsibility to treat for termite damage if, and only if, termite mud tubes are found to be present in the structure of the main house or an attached garage or if there is evidence of "swarming". This is the industry standard for active termites. We also believe that all buyers who elect to have a pest inspection should be prepared to follow up on the recommended treatment of the pest control company after they purchase their house if mud tubes or swarming are not present. Sheds and detached garages are not considered the main house and are very attractive to pests. Buyers should be prepared to treat those structures when they purchase a home as normal home maintenance and not expect the seller to compensate them for such.

On occasion there are major issues which cannot be known to the buyer, or perhaps even the seller, without the more in-depth investigation usually done by a home inspector or specialist, (e.g. extensive termite damage). There is a possibility that such an issue might require negotiating and/or repair. A cash settlement may be warranted so that work can be done to the satisfaction of the new owner.

**ADVICE FOR BUYERS** - if you want to make the terms of your offer more favorable to a seller you should agree to do your home inspection within three days of an accepted offer and sign a purchase and sale as soon thereafter as possible (7 days). Sellers cannot accept other offers while you have it under agreement, and they lose valuable marketing time not knowing whether or not their deal is solid. A deal is solid when there is a fully executed Purchase and Sale and if the bank has issued a commitment letter. Also, please disclose to the seller in writing if you will be using a government loan (FHA or VA) when you make your offer. Under no circumstance will the seller consider an offer contingent on the closing of the buyer's property. Every transaction has inherent risk for both parties. A buyer who attempts to eliminate all risk on their end creates high risk for the seller which is simply unacceptable. A buyer cannot expect the seller to assume all the risk. Consult an experienced real estate attorney.

**WARNING** - It is our experience that many banks/mortgage companies are very eager for your loan and will promise you the moon but are having difficulty delivering on their promises. (Read: the loan you get at closing isn't the one you thought you were getting.) In addition to causing delays with some financing, there are a lot of bank/mortgage operations that are using attorneys, appraisers, surveyors and title examiners who do not complete their work in time to meet the financing deadline. Unfortunately, many buyers who are purchasing homes we have listed have experienced carelessness, oversights and ineptness with the bank they have chosen and are unable to close on time. New HUD regulations are wreaking havoc with closing on the contract date. The buyer's deposit (five percent of the sale price) is at risk if they are unable to perform or close on the date required by their contract. It is not unreasonable for the seller to want a large sum of money to agree to extend the closing in order to bridge their next purchase or to compensate them for not closing on time. We are happy to provide a long list of reliable lenders, but if a buyer chooses to work with someone else and the closing is delayed, we will consider the buyer forewarned, and will be less likely to be sympathetic when trouble arises from a bank that is not on our list of reliable lenders. Buyers can also request that a local attorney be used to do the conveyancing which tends to streamline the process. Buyers may, of course, use the bank of their choosing but it is our goal for every transaction to go smoothly. We have learned that the people we rely upon will do a good job for their clients, the buyer (s). This warning is simply to prevent any misery in the buyer's life. We would be glad to furnish names of people who wish they had taken this advice.

**BUYER'S INITIALS**