

We understand our customers and can help you find a new home! Plan your investment with a professional Realtor today!

Reasons why consumers purchase a new home?

Consumers buy homes for many reasons. The purchase of a new home may be a first time home investment, upsizing, downsizing and for commercial investment purposes. There are many reasons to purchase real estate, as there are a variety of people who are searching for real estate with specific likes and dislikes, which makes home buying sometimes a difficult process. We ensure that your experience will be handled in a professional manner. Our staff can assist you in maximizing your investment, whether assisting with a sale or supporting you as a buyer's agent and or facilitator. Buying a home is one of the most important investments you may encounter in your lifetime, providing tax benefits and allowing you to build equity for you and your children.

Consumer options, choices and decisions in real estate?

Let our staff simplify the process for you and assist you with your new home or investment property. Often buyers struggle with the variety of options and choices available on the real estate market. We can help you sort through the hundreds of options and focus on what is best for you and your family. Many times, good investments are sold quickly and off the market in short periods of time. Our staff can notify you when a property meeting your criteria that comes to market and as a buyer agent provides you with the best advice and a current market analysis. Let us sign you up as a client to view property direct on MLS, providing you properties across many regions. We can get you started selecting the right property at the right price.

An easy as 1, 2, 3 approach in buying a new home?

Take a moment to review you current financial situation and decide what you can afford. Most consumers try to purchase real estate within their current financial means, and financial investment advisors can assist you with this task. Once you determine your income and cash flow, take a moment to review the features you want in your new real estate investment.

A real estate investment may be for income property, single family home or even commercial purposes. Like with any investment, we all need to make sure that the money we invest is a sound investment in the future. Financing is one of the most important steps in your new real estate investment.

1. **Get pre- approved** for your new purchase. Most mortgage companies will provide you with a pre-approval and credit ratings at no charge. They also can provide you information on what you afford based on the financial data you provide them and the current market rates.
2. **Determine what you need** now and down the road. Work with a professional real estate agent to find your desired property. It is difficult in today's market finding a home, investment property or commercial business with so many options to choose from. Let our staff help you succeed with our professional experience, office tools, and experience providing a service that can save you both time and money. We offer a buyer's agency, where the seller pays our commission for our services. We can set up your criteria in our database for a client search to give you specific properties at a specific price range from thousands of home on our data base. All you have to do is tell us what you want, and we do all the work. Once you see a property you like, we will research, provide you detailed information and arrange an appointment for showing the property.
3. **Making an offer** to purchase, understanding contracts,terminology and the process of securing a real estate investment is made easy with our professional staff. We work with you from the start to closure and work hard to maintain a lifetime impression with you and your family.

Home inspections are the right of the consumer. We provide you with important information on home inspections and literature that can educate the consumer on buying real estate and what to look for on your new investment. Hire an attorney for your closing, or a lender may appoint one to you. If you don't fully understand a Purchase and Sales Agreement we can assist you and your attorney can provide you legal advice about a home purchase.

Not only do we want you as a lifetime customer, we want your family, friends and neighbors. We offer our clients one of the best facilitator selling agencies in the market. Our staff puts their hats on as a buyer and seller, making it easier to facilitate a sale with both parties in mind.

Financing fixed rate, interest only and adjustable rate loans?

Many people ask about loans and their differences. A fixed rate loan has an interest rate that does not change over the life of the loan, whereas the rates on adjustable rate loans are linked to an index and change as the index rate changes. Many mortgages, such as a 5-Year Fixed (30 Year), start as a fixed rate loan and then convert to an adjustable rate. Adjustable rate loans may have risk due to the interest rate may increase. The lender will generally reward you with a lower interest rate on variable mortgages. Variable rates (ARM) are typical for short term borrowers.

Points and Closing Costs?

When applying for a mortgage, sometimes lenders offer different options for loans. There are fees associated with the loan and are more commonly known as closing costs. A loan interest rate can be lowered by paying points. Points are a one-time fee that a borrower pays to lower the interest rate. Points are defined as a percentage of your loan amount, with one point being equal to one percent of your loan. One example, if you borrow \$200,000, one point would be equal to \$2,000. Paying one point will typically reduce your interest rate by approximately .25%. Closing costs may include the following: application fee, credit report fee, appraisal, mortgage fee, attorney fees, survey etc. Take a moment to review a Good Faith estimate with your lender, compare quotes from two or three lenders to get the best rate for your loan.

Caveat Emptor “let the buyer beware”?

A Principle in law “let the buyer beware”, most purchases have the right to inspection and if not satisfactory to the buyer the deposit must be refunded (unless otherwise stated in the contract). All properties have pros and cons and require skilled professionals to evaluate the condition of the structure, plumbing, electric, heating, paint, insulation and other materials used to construct the property. Don't settle for less; hire a licensed inspector, general contractor or other professional to determine the condition of the subject property.

Real Estate and property two basic types “real & personal”?

When purchasing real estate there are two types of property. “Real Estate” property having land rights and benefits attached to the land, air rights up through space and mineral rights down to the center of the earth. Personal Property that typically does not pass through with a sale can be better defined as “chattel” or not attached to the land (furniture). In some cases personal property known as real property can be fixed to the land or estate where it is better known as a fixture. Fixtures typically pass with a sale unless otherwise noted in the Sales agreement. How can we determine this type of property? Fixtures are determined by the following: 1) intent to stay or temporary, 2) method of attachment to property, 3) agreement between the parties.

If you purchase a property and have any doubt on what is being purchased in the sale, make it clear in the offer what the intent of purchase is so both the seller and buyer agree up front on the sale.

Agency Disclosures for Real Estate professionals?

Our staff can represent consumers in three types of Agencies. An Agency is the relationship formed between one person (Principal) and another person (Agent) who is authorized to act on the first person's (Principal) behalf. The Principal, or in a Seller's Agency called the seller can hire a broker to list, market or sell real estate. There are also relations formed with buyers and agents where the broker is authorized to work for a buyer to find and show the consumer real estate in the buyer's interest. A third agency relationship that a broker may have is commonly called a Facilitator, were the buyer and seller are brought together for a sale with the broker facilitating the real estate transaction. All agents must disclose their agency relationship to the consumer in the state of Massachusetts. Real Estate agents may have a dual agency, only if the buyer and seller are aware of the agency relationship. If you are looking for property, you should familiarize yourself with this document.

Are you ready to buy?

We can assist you with your new home search. Contact our office today and take a moment to review other sections of our website for a better understanding of purchasing real estate.

Call or email us today! Southeastern Massachusetts sells with PRIME 508 678-0800

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