



Documents Needed for an Offer

- a. Offer & addendum worksheet.
- b. Pre-approval letter
- c. A Scan/photo copy of an earnest money check (EMD), text me a picture.
- d. If the seller has them ready, a mandatory Property Transfer Notice & an optional Seller Disclosure.
- E. Massachusetts mandatory Disclosure, it breaks down agency.

Optional documents include.

1. Sellers Disclosure (Gives info on the property)
2. List agency disclosures & waivers.

Here is a timeline of the residential real estate process.

(Closing costs. VA loans have on average higher closing costs, but also have a lower interest rate. Closing costs can include, the inspections, buyer attorney, taxes, title work, title fees, title insurance & home insurance. Depending on credit scores, income, and debt to income ratio. 2%-4% of the value of the loan.)