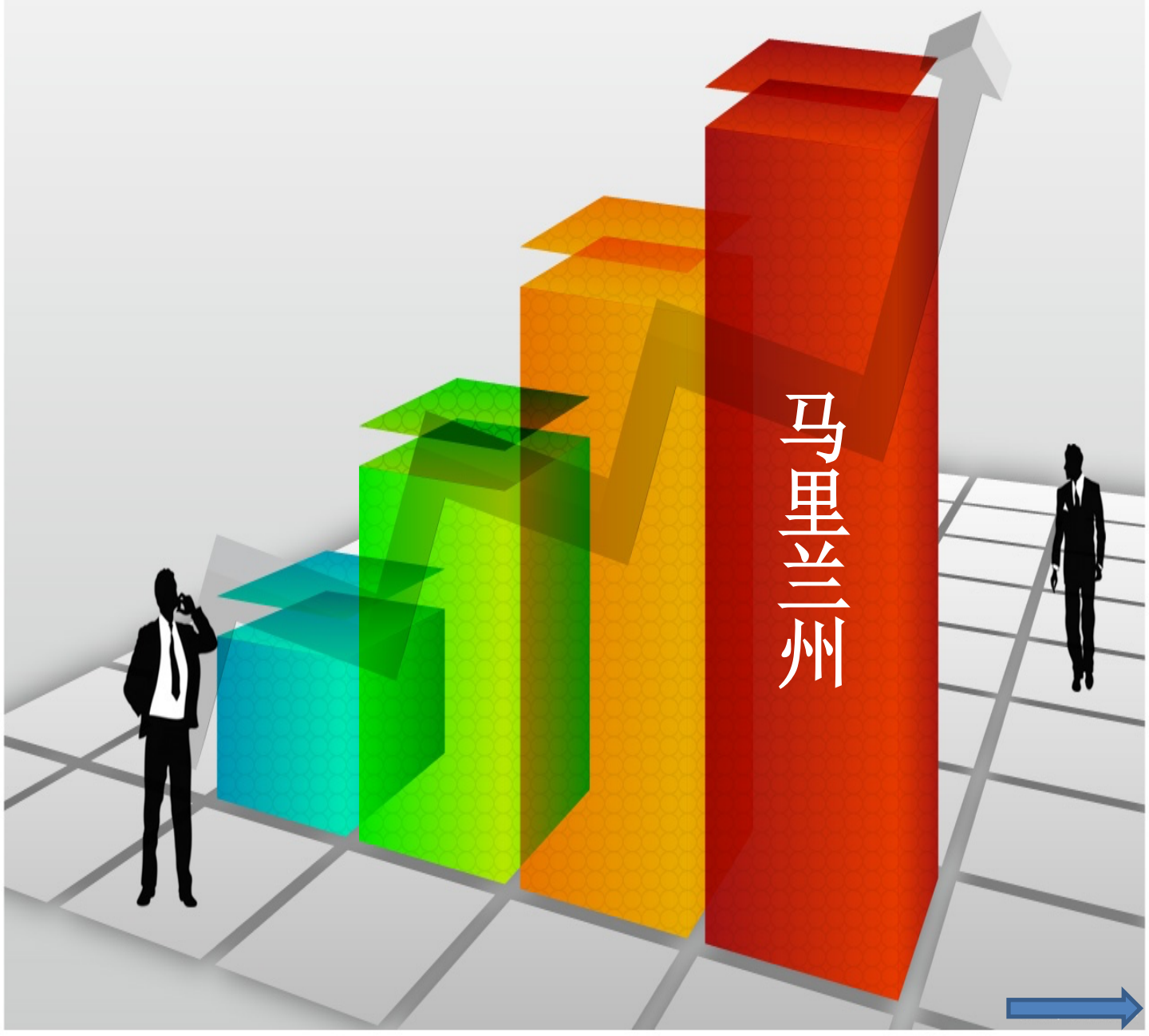


马里兰州



"Go confidently
in the direction of
your dreams."

- Henry David
Thoreau



筑巢逐梦，
乐活安家。

- 亨利 戴维 梭罗

马里兰州

Maryland

马里兰州位于美国中西洋地区，历史悠久，人口密集，同时被认为是美国宗教自由的诞生地。由于该州的家庭年平均收入在美国排名第一，某种程度上可以说是美国最富裕的州。2016年马里兰州GDP为3782亿美元，名列全美第15位。2011年，马里兰州对华出口为6.66亿美元，进口25.7亿美元，交通工具是马里兰州传统的出口项目，主要集中在卡车、客车、铁路设备、飞机部件、飞机控制系统等。

马里兰州良好的投资环境已经吸引了500多家外国投资企业落户，是全美外国企业密度最高的地区之一。其中中美马里兰州科技园是由马里兰州大学和中国科技部合作设立，也是唯一在美国的合作项目，旨在吸引并支持位于美国的中国卫生保健、环保、农业、能源和防火等产业科技公司的研发实体。

马里兰州有着众多的高等学府，其中包括以信息技术和生命科学学科而闻名的约翰霍普金斯大学、马里兰州大学系统等，此外这里的初高中教育资源在各州中首屈一指。

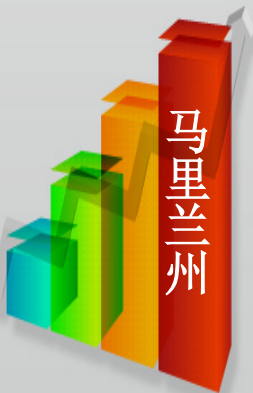


your guide

to buying a home

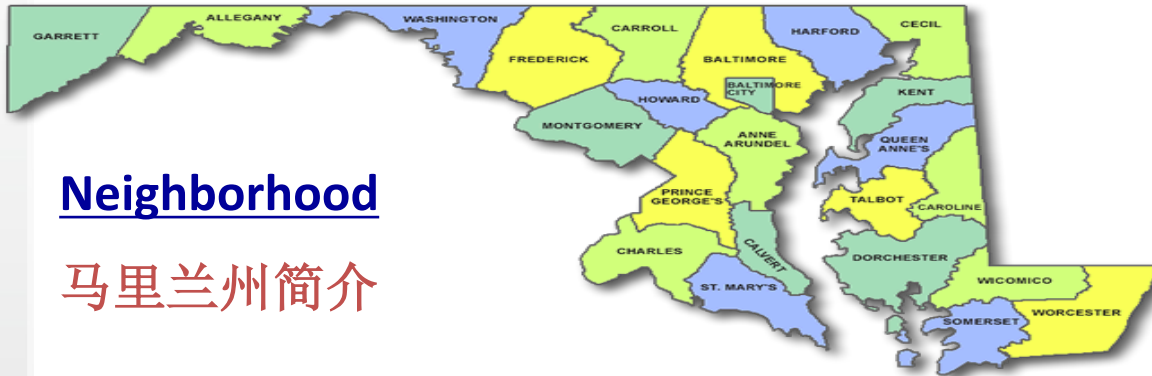
马里兰州房产导航

- Neighborhood
马里兰州简介
- Purchase Process
购房流程
- Buyer Agency Agreement For Maryland
马里兰经纪声明表格
- Closing Cost
过户费用



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Neighborhood

马里兰州简介

- Potomac
波托马克
- Rockville
罗克维尔
- Howard County
霍华德县
- Montgomery County
蒙特利马县

马里兰州

Potomac 波托马克 富庶小镇



简介：波托马克隶属于蒙特马利县，它因附近的波托马克河而闻名。2013年美国金钱杂志根据人均收入中位数将波托马克列为美国最富有的小镇。根据福布斯报道，波托马克在美国受教育水平最高的小镇中排名第七。“The Higley Elite 100” 杂志将波托马克的“Carderock-The Palisades” 评为美国收入最高的居民区。世界福布斯富人排行榜上有5人居住于此，较出名的是万豪国际的老板，马利奥特父子。2015年人均家庭收入的中位数是\$177, 834，远远高于该州的平均水平。

居住人群：白人（75.8%），亚洲人（15.9 %），拉美人（6.4 %），黑人（4.6 %）。

适合人群：各行各业人士。

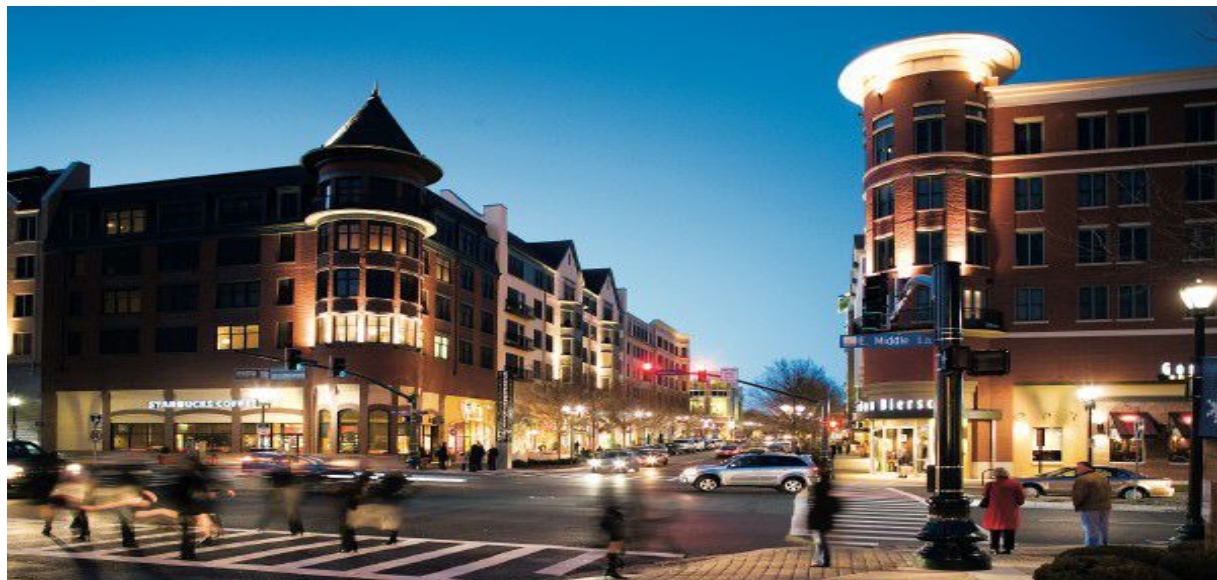
学校和生活：该市的教育位于全美前列，有10分学校。其中的波托马克河学校是一所男女混合的走读制大学预备私立学校，位于郊区的校园临近华盛顿，占地90亩，有100多年的历史，提供小初高中教育。此外，川普总统和第三任夫人梅兰妮亚生的独子拜伦将于秋天入读波多马克市的圣安德烈主教学校。



Rockville

罗克维尔

新兴中国城



简介：罗克维尔属于美国马里兰州蒙哥马利县，是马里兰州第二大城市。罗克维尔有好几个高档购物中心，是蒙哥马利县的主要零售中心之一，美国食品药品监督管理局和缅甸联邦国家联合政府都设于此。罗克维尔为主要科技城市之一，市容整齐，有很多华人聚集，并被金钱杂志评为全美第六十六名最佳居住城市，而罗克维尔因为华人餐馆云集，并有华人超市，成为新兴的中国城。2015年罗克维尔的人均收入中位数为\$97,377。

居住人群：大多数居民为白人（48.7%），亚裔为（21%），西班牙人为（16.3%），黑人为（9.7%）其他（3.3%）。

适宜人群： 高级管理人员，医生，销售相关的人员和律师。农民和农场经营者以外的管理职业和有孩子的家庭。

学校和生活：这里有蒙特马利县的公立学校的总部。理查德蒙哥马利高中在马里兰州高中排名第6名，是蒙哥马利县最古老和最先服务于社区群众的高中，被美国教育部授予蓝带学校称号；学校提供的IB课程也处于世界顶尖水准，以高标准的学术要求享誉全国。



Howard County

霍华德县

宜居家园



简介：霍华德县经常以其富饶、高质量的生活品质和优秀的学校著称。2012年平均家庭收入的中位数是\$108,844，位居全美第3名。在2010年，被“金融”杂志评为第二位“美国最佳居住生活”地区。霍华德图书馆在2013年被图书馆杂志评为该年度最受推崇的图书馆，2015年霍华德图书馆系统被列为同级别的顶级图书馆。

居住人群：大部分居民为白人（62.2%），非洲人（17.5%），亚裔（14.4%），西班牙人（5.8%）。

适宜人群：科技公司的主管，制药业，信息产业，旅游业等等。和有孩子的家庭都可以选择在此居住。

学校和生活：霍华德县有着全州最好的的公立教育系统，其中包括71所公立学校和将近49,000学生。2009年该学区的毕业率达到了90%，学生考试成绩在全州名列前茅。霍华德高中是该县最大的学校，有着超过1,700的人口。



Montgomery

蒙特马利

美国东部“硅谷”



简介： 蒙特马利郡位于华盛顿-弗吉尼亚-马里兰-西弗吉尼亚大都会区，距离美国首府华盛顿特区仅一小时车程。这里气候宜人，全年温差不大，自然资源丰富，风景独特。并且交通便捷，公共交通发达。经济发达，是全美第三大生物医药之都，人民富裕。蒙特马利郡的亚裔在10万人以上，是大华盛顿最大的华人区。2015年蒙特马利郡的家庭收入中位数是\$98,917，被福布斯榜列为全美最富庶的十大郡之一。

居住人群： 大部分居民为白人（57.5%），亚裔（13.9%），非洲人为（17.2%），西班牙人和拉丁人（11.4%）。

适宜人群： 很多计算机和管理人员，医生，律师，农民和农场经营者以外的管理职业和有孩子的家庭都选择在此居住。

学校和生活： 蒙特马利郡拥有强大的公立学校系统，拥有近200所中小学，位列全美第18。居住于该郡的学生，可以享受完全免费的公立教育。Walt Whitman High School 在马里兰州的高中排名中名列第1名。



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购房流程图

购买人 负责

经纪人 协助

律师, 会计师, 保险师 协助

购房流程图

购买(个人或公司)

资金准备

选择经纪人

签署购房协议

选择适合的区域

房屋挑选

房价谈判

签订合约

支付定金

房屋检查

房屋过户

购买房屋保险

交房检查拿钥匙

入住

马里兰州

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Buyer Agency Agreement for Maryland and Washington, DC

This Agreement ("Agreement") is made on _____ between _____ ("Buyer") and _____ ("Broker") which assigns _____ as Agent of the Broker ("Agent"). In consideration of services provided, the Broker is hereby granted the right to represent the Buyer in the purchase, option, or exchange of real property or cooperative units (the "Property").

1. BROKER RESPONSIBILITIES: Agent and Broker agree to: 1) Use professional knowledge and skills to locate and present real property, which is available for purchase and suitable for the Buyer's needs. 2) Assist Buyer through the process of property acquisition. 3) Represent the interests of the Buyer in all negotiations and transactions regarding the acquisition of real property, notwithstanding the fact Agent may receive compensation from other parties.

2. BUYER RESPONSIBILITIES: Buyer will work exclusively with Broker during the term of this Agreement, and will contact Agent first with any questions or showing requests about Properties, and not the Seller or any other agent. At open houses, Buyer agrees to notify the party representing the seller of this Agreement. For new home builders and new home open houses, Buyer agrees to make any first visit to any new home builder's model only while accompanied by Agent. Buyer will furnish Broker with necessary financial and personal information to reasonably establish Buyer's ability to purchase property and authorizes the release of such information to the Seller and Seller's Broker.

3. BROKER COMPENSATION:

A. Commission: Buyer agrees that Broker shall receive a broker's fee ("Commission") of ☐ _____ % of the sale price OR ☐ \$ _____ at the Settlement of any Property contracted to be purchased during the term of this Agreement, no matter who locates the property, even if located entirely by Buyer. In most cases, the Seller pays Commission. Broker is authorized to receive all Commission offered, and such payment shall be made with the Seller's and Buyer's prior knowledge. In the event Seller does not pay the total of the Commission due, Buyer hereby agrees to pay the difference due to the Buyer's Broker, up to the full amount. Buyer also agrees to pay additional commission in the amount of \$ _____ at Settlement, regardless of any Seller payment of Commission. Buyer has paid an advance fee of \$ _____ to retain the services of Broker, which will be credited against the Commission due.

B. Protection Period: Commission shall be paid to Broker if a Property is purchased by Buyer within _____ days after the termination of this Agreement (the "Protection Period"), unless Buyer enters into a new, valid Buyer Agency Agreement during the term of said Protection Period.

C. Amount of Commission Offered: Commission paid by the Seller is generally indicated as follows: 1) in MRIS for any properties using that Multiple Listing Service ("MLS"), or 2) in an addendum to the purchase contract for new home construction, or properties unlisted in MRIS.

D. Payment of Commission: Commission is due at Settlement, unless Buyer, after sales contract acceptance, fails to perform or is otherwise in default of the sales contract or executes a release to which the Broker is not a party of the sales contract after all contingencies thereunder have been removed. In such case, the Commission is due no later than the previously agreed Settlement date. If Buyer enters into a Contract with a Seller during the original term of this Agreement, and Seller subsequently defaults, then the original term of this Agreement is extended by the number of days property was under contract.

4. TERM & TERMINATION: This Agreement commences when signed and expires at 11:59 p.m. on _____ ("Expiration Date"), unless extended in writing, or unless earlier terminated as herein provided. If a Contract of Sale is entered into by Buyer before Expiration Date, which provides for Settlement to occur after such Date, this Agreement shall be automatically extended until Settlement has occurred or until the Contract of Sale is released in writing by the parties. **For Maryland Properties Only:** Subject to the obligation of the Buyer to pay a fee to Broker upon the termination of this Agreement as set forth in the Broker Compensation Paragraph, this Agreement may be terminated prior to the Expiration Date by either party Delivering _____ days advance Notice to the other. In the event Buyer wishes to terminate this Agreement prior to the end of the Buyer Agency Period, Buyer shall compensate Broker \$ _____.

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5. DISCLAIMER AND LIMITATIONS: Buyer acknowledges that Broker is being retained solely as a real estate agent, and has been advised to seek professional advice for legal, tax, appraisal, home inspection, surveying, engineering and other matters. Buyer acknowledges that the Broker may represent other Buyers and that other potential Buyers may consider, make offers on, or purchase properties through Broker. Buyer consents to Broker's representation of other Buyers before, during, and after the expiration of this Agreement. Upon receipt by Broker of a ratified contract to purchase Property pursuant to this Buyer Agency Agreement, Broker shall have no further obligation hereunder to procure any subsequent Properties for Buyer. Buyer agrees that Broker may perform ministerial acts for the Seller. A ministerial act is a routine act that does not involve discretion or the exercise of the Broker's own judgment. Buyer acknowledges the possibility that Seller or Seller's representatives may not treat the existence, terms or conditions of the Buyer's offer as confidential information.

6. GENERAL PROVISIONS:

A. Laws and Regulations: Buyer acknowledges that Broker must comply with federal, state and local laws and regulations. Buyer understands that, as a REALTOR®, Broker must also adhere to the Code of Ethics promulgated by the NATIONAL ASSOCIATION OF REALTORS®.

B. Delivery: Delivery or Delivered means hand carried, sent by overnight delivery service, sent by wired or electronic medium which produces a tangible record of the transmission (such as a "fax", email which includes an attachment with an actual copy of the executed instruments being transmitted, or U.S. Postal mailing). In the event of overnight delivery service, Delivery will be deemed to have been made on the next business day following the sending, unless earlier receipt is acknowledged in writing. In the event of U.S. Postal mailing, Delivery will be deemed to have been made on the third business day following the mailing, unless earlier receipt is acknowledged in writing.

C. Notice: This agreement shall be deemed enforceable when it and all addenda and any modifications thereto have been signed, initialed where required by Buyer and Broker (or Supervising Manager), and Delivered to the other party.

D. Paragraph Headings: The Paragraph headings in this Agreement are for reference and convenience only, and do not define or limit the intent, rights or obligations of the parties.

E. Definitions: The singular shall include the plural, the plural the singular, and the use of either gender shall include the other gender. The term "Seller" shall include "optioner" and "exchanger". The term "Buyer" shall include "optionee" and "exchange".

7. INCLUSIONS, AGREEMENT AND RECEIPT: This document and the attachments below contain the full and entire Agreement between Buyer and Broker and supersede any prior or contemporaneous agreements, if any, whether written or oral between the parties. Each acknowledges receipt of a copy of this Agreement. In accordance with Maryland and/or District of Columbia Law, included with this Agreement are:

Maryland:

- ☐ Consent For Dual Agency
☐ Notification of Dual Agency Within a Team

Washington, DC:

- ☐ Consent for Dual and Designated Representation

Dual Agency: In the event of dual agency, when either the Buyer or Broker declines to consent in writing to Dual Agency, either party may terminate this Agreement by written notice to the other party.

8. ADDITIONAL PROVISIONS: _____

Buyer Name & Signature Date

Buyer Name & Signature Date

Buyer Name & Signature Date

Address: _____

Email: _____

Phone: _____

Broker Name & Signature Date

Broker Name & Signature Date

Agent Name & Signature Date

Broker Firm Name: _____

Broker Address: _____

Broker Phone: _____

Estimated Closing Cost

房产交易费用预算

Purchaser 买方

假设购买一个位于蒙特马利县 (Montgomery County) 的独栋房子，售价是\$500,000，
转让税和记录税在买方和卖方之间平分，房子自身没有贷款，以下是预计的总花费：

Title Company Fee 过户公司手续费	\$1,000.00
Real estate administration fee 房产管理费用	\$495.00
Survey and plot plan 土地调查费	\$350.00
Appraisal 资产评估	\$450.00
Flood certificate & Credit Report 洪水证书和信誉报告	\$35.00
Courier & Mailing 快递&邮寄费	\$50.00
State Recordation 国家记录税	\$1,250.00
City/County Transfer Tax 城市转让税	\$2,500.00
State Transfer Tax 州转让税	\$1,780.00
Owner's title insurance 产权保险	\$2,662.50
Total 总计	\$10,572.50

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Relocation Assistance

安家辅助

- Education
教育 – 升学规划
- Accountant & Attorney
会计和律师 – 税务和房产过户
- Insurance
保险 – 房产，医疗

