

NEW JERSEY

YOUR PLAYGROUND

新泽西州

“Go confidently
in the direction of
your dreams.”

— Henry David
Thoreau



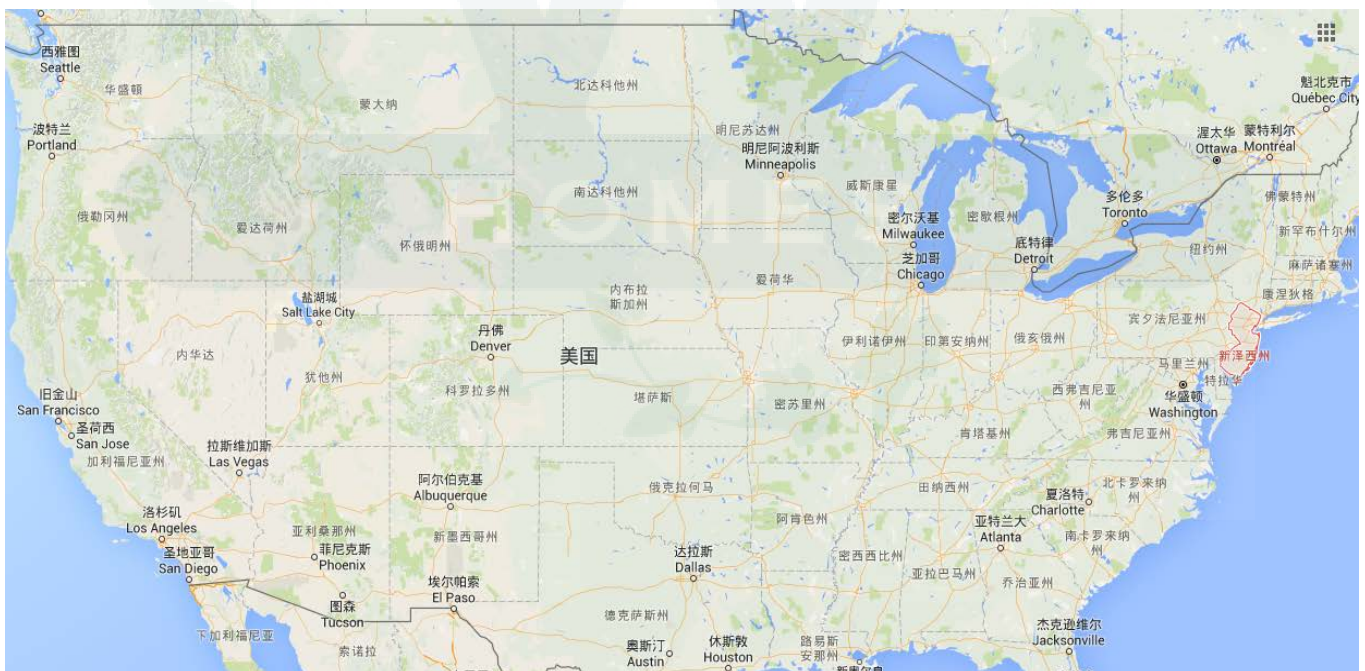
筑巢逐梦，
乐活安家。

— 亨利 戴维 梭罗

新泽西州

NEW JERSEY

新泽西州(New Jersey)又称为“花园之州”，在美国中部大西洋沿岸，是美国第四小及人口密度较大的一州。北接纽约州(New York),东面大西洋(Atlantic Ocean),南向德拉瓦州(Delaware),西临宾夕法尼亚州(Pennsylvania)。新泽西州大专院校共有62所，其中包括最著名的常春藤普林斯顿大学(Princeton University)。2011年新泽西州GDP居全美第7位，中国是新泽西州的第五大出口市场，主要出口商品有机械、原料金属制品、化工制品、废物废料、计算机及电子设备、运输设备。

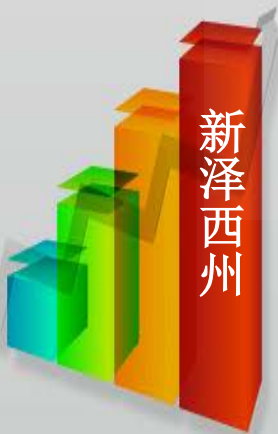


your guide

to buying a home

新泽西州房产导航

- Neighborhood
中新泽西州区域简介
- Purchase Process
购房流程
- New Jersey State Disclosure Form
新泽西州经纪声明表格
- Closing Cost
通用文件和费用



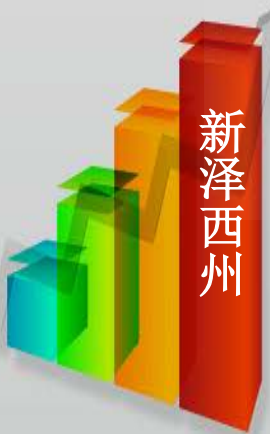
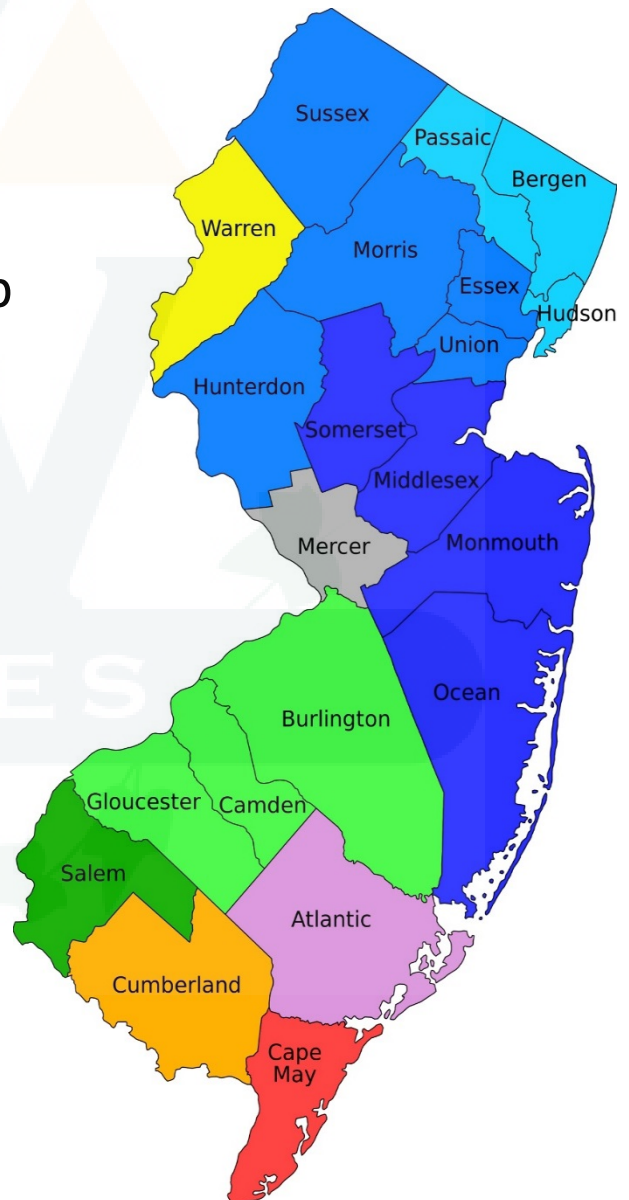
your guide

to buying a home

Neighborhood

中新泽西州区域简介

- Chatham Township
查塔姆镇
- Colts Neck Township
科尔茨内克镇
- Holmdel Township
霍姆德尔镇
- Marlboro Township
马尔伯勒镇
- Millburn Township
米尔本镇



Chatham Township

查塔姆镇

悠闲小镇

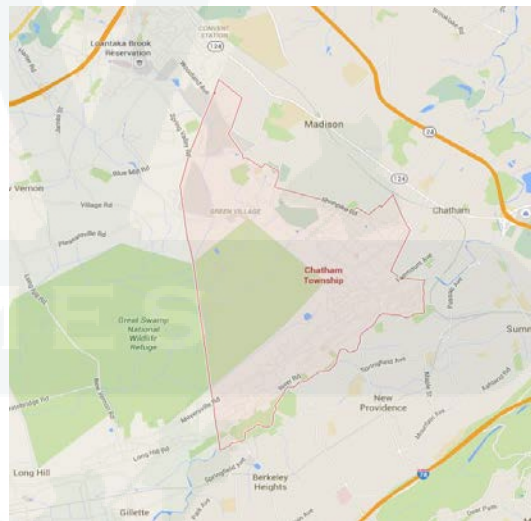


简介: 成立于1806年的查塔姆是距纽约市西仅39公里的“新英格兰小镇”。属于新泽西州莫里斯郡的一个乡镇。当地人喜欢聚集在贝多芬咖啡馆吃午饭和聊天，而周末夜晚这里将是爵士乐之家。

居住人群: 根据2015年美国人口普查结果，查塔姆镇总人口数约10858人。90.8% 为白人, 0.7% 非裔, 6.4% 亚裔, 1.6% 为多种族裔。家庭平均收入为\$165,944美金，而住户平均收入为\$82,922美金。

适宜人群: 享受美好小镇生活，小孩十八岁以下就读公立学校的新移民家庭。

生活: 住在查塔姆镇居民并非所有都在纽约工作，查塔姆附近也有大企业总部，比如朗讯公司和先灵葆雅公司。查塔姆镇有很多公共娱乐设施，其中最有名的是The Chatham Recreation。其提供所有查塔姆镇居民各种室内及室外活动，例如足球，篮球，棒球，网球，游泳等活动训练。



Colts Neck Township

科尔茨内克

宜居小镇

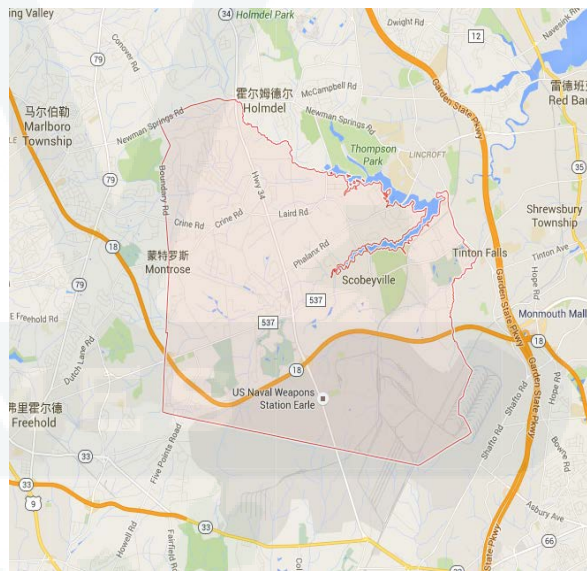


简介: 科尔茨内克是在美国新泽西州的一个小镇。根据2010年美国人口普查，人口为10142，科尔茨内克也是一个富裕的小镇，小镇上的居民人均收入也很高。

居住人群: 当地居民以受过高等教育高收入的居民为主。多数家庭在他们的收入高峰年，年龄在45至64，已婚夫妇家庭，有或没有子女。平均年龄42.3岁。

适宜人群: 收入较高的白领 富人 和打算长期居住享受恬淡生活的家庭。

生活: 当地居民悠闲而且富裕，有很高的消费能力，运动和社区活动是他们忙碌的生活方式的一部分。周边电影院 大型商场等社区设施完善。



Holmdel Township

霍姆德镇

科技小镇

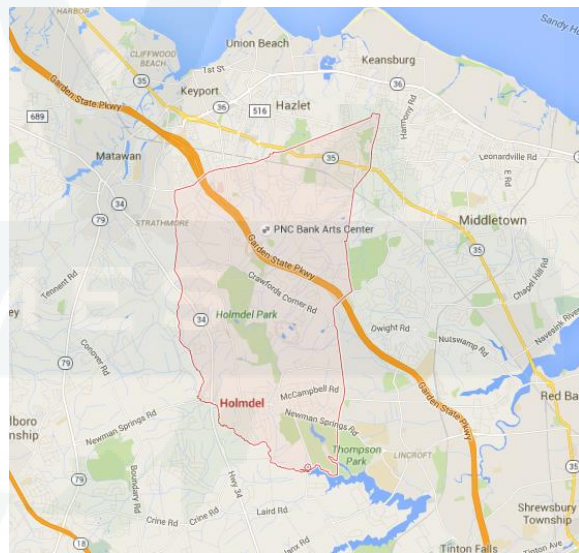


简介: 霍姆德镇位于泽西海岸往西24公里处，属于新泽西孟莫斯郡的一个乡镇。该小乡镇最著名的的是贝尔实验室。而所有大爆炸最重要的证据都由Arno Penzias和Robert Wilson在霍姆德镇的贝尔实验室工作时发现，而两人也因此贡献得到了诺贝尔物理学奖。

居住人群: 根据2015年美国人口普查结果，霍姆德镇总人口数约16,671人。77% 为白人, 0.9% 非裔, 0.1% 美洲原住民, 19.2% 亚裔, 0.01% 太平洋岛裔, 0.47% 其他族裔, 1.8% 为多种族裔。家庭平均收入为\$134,746美金，而住户平均收入为\$62,676美金。

适宜人群: 许多电子实验室都在霍姆德镇有所部署，比如Vonage Holdings, Inc.。适合高科技移民家庭。

生活: 霍姆德镇风景如画，邻近通往纽约市的主要公路及优秀公立学校。PNC银行艺术中心和许多高薪就业就会为此镇获得CNN和Money Magazine “全美六位数高收入城镇”的第一名。



Marlboro Township

马尔伯勒镇

高档社区

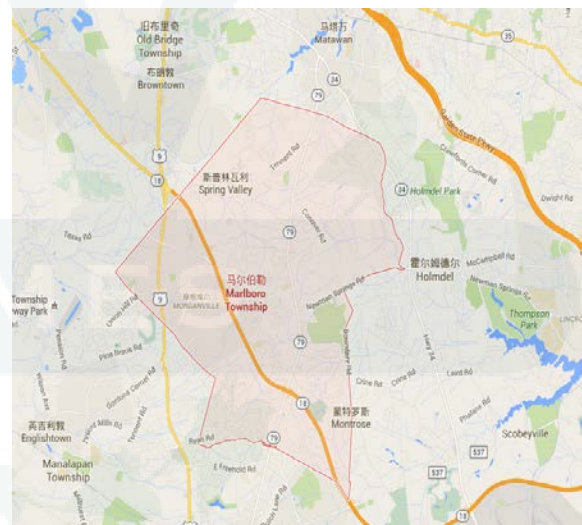


简介: 马尔伯洛市是新泽西州孟莫斯郡的一个市镇。根据2000年人口普查的统计，该市有人口36398人。马尔伯洛于1848年2月17日依新泽西州议会的法案决议，从菲力荷市分离出来成为一个新市镇。CNN 和 Money 杂志都曾评荐马尔伯洛为全美前十名最安全和前100名最适合居住的城市。

居住人群: 居住在马尔伯勒的人口，83% 为白人, 2% 非裔, 0.05% 美洲原住民, 12% 亚裔, 0.01% 太平洋岛裔, 0.47% 其他族裔, and 0.97% 为多种族裔。住户平均收入为\$101,322美金，家庭平均收入为\$107,894美金。

适宜人群: 喜欢安静恬淡生活的人们，喜欢独立生活空间，较大住宅面积的家庭。

生活: 马尔伯洛市不再有真正所谓的市中心，而可以被视为典型的城市延伸。主要的商业街道是国道9号和州79号公路。此外，州18号公路提供了一条到新泽西海边的快捷公路。生活十分便捷。



Millburn Township

米尔本镇

购物中心

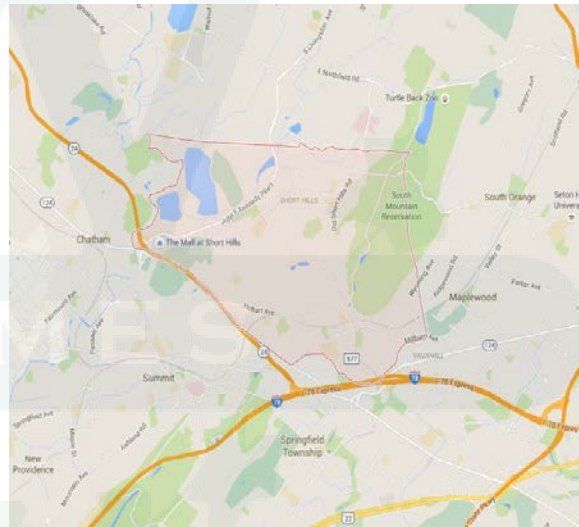


简介: 米尔本属于新泽西州埃塞克斯郡的一个郊区乡镇。新泽西月刊杂志在2008年评米尔本为新泽西州“最佳居住的地方”的第53名。

居住人群: 根据2015年美国人口普查结果，米尔本镇总人口数约20,363人。80.2% 为白人，1.6% 非裔，15.7% 亚裔，2.0% 为多种族裔。家庭平均收入为\$165,944美金，而住户平均收入为\$82,922美金。

适宜人群: 家庭小孩十八岁以下就读公立学校的新移民大家庭。

生活: 肖特山购物商城是一家高端的购物中心，有150家其中包括美国奢侈商城Neiman Marcus, Saks Fifth Avenue, Nordstrom, Bloomingdale's 及Macy's。除此之外，米尔本文化气息也很浓郁。成立于1983年的造纸厂剧场拥有1200个座位的剧院区域，已被正式定为新泽西州立剧院。



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

签订合同

房屋检查

支付定金

购买房屋保险

房屋过户

交房检查拿钥匙

入住

新泽西州



NEW JERSEY ASSOCIATION OF REALTORS® STANDARD FORM OF EXCLUSIVE BUYER AGENCY AGREEMENT



© 2001, New Jersey Association of REALTORS®, Inc.

1 **1. AGENCY:** _____ and _____
 2 (Buyer) (Buyer)
 3 referred to in this Agreement as "Buyer" hereby designate _____
 4 (Brokerage Firm)

5 as Buyer's exclusive agent, referred to in this Agreement as "Buyer's Agent", for the purpose of searching for, locating, and
 6 purchasing real estate by Buyer in the following, _____ (municipalit(ies)),
 7 pursuant to all of the terms and conditions set forth below.

8
 9 **2. DOES BUYER HAVE A BUSINESS RELATIONSHIP WITH ANOTHER BROKER?** ☐ YES ☐ NO

10 Buyer represents to Buyer's Agent that no other buyer's agency agreement is presently in effect. Buyer agrees not to enter into
 11 any such agreement during the term of this Agreement.

12
 13 **3. DECLARATION OF BUSINESS RELATIONSHIP:** The real estate license law of the State of New Jersey requires every
 14 real estate licensee to declare the basis of the business relationship being established between such licensee and Buyer. Accordingly,
 15 I, _____ **AS AN AUTHORIZED REPRESENTATIVE OF**
 16 _____ (Name of Licensee)

17 _____ **INTEND, AS OF THIS TIME, TO WORK WITH YOU**
 18 _____ (Name of Firm)

19 (buyer) **AS A:** (choose one) ☐ **BUYER'S AGENT ONLY** ☐ **BUYER'S AGENT AND DISCLOSED DUAL**
 20 **AGENT IF THE OPPORTUNITY ARISES.**

21
 22 **4. TERM:** This Agency Agreement shall commence on _____ and shall expire at midnight on the
 23 + _____ day of _____ or three (3) days after receipt by Buyer's Agent of a written
 24 termination notice from Buyer, whichever shall first occur.

25
 26 **5. BROKERAGE FEE:** In consideration of the services rendered by Buyer's Agent in behalf of Buyer, Buyer agrees to pay to
 27 Buyer's Agent a brokerage fee of _____. The brokerage fee
 28 shall be earned, due and payable by Buyer to Buyer's Agent if any property introduced by Buyer's Agent to Buyer during the term of
 29 this Agreement is purchased by Buyer prior to the expiration of this Agreement, or within _____ days after
 30 the termination of this Agreement. However, if the seller of such property authorizes the listing broker to pay a portion of the listing
 31 broker's brokerage fee to Buyer's Agent, that portion of such brokerage fee shall be credited against Buyer's obligation to Buyer's
 32 Agent as set forth above. In such event, Buyer agrees to pay to Buyer's Agent, the difference between the amount so received from
 33 the listing broker and the total brokerage fee due to Buyer's Agent as referred to in this paragraph unless, as a term or condition of
 34 the contract of sale, the seller has agreed to pay such difference to Buyer's Agent at closing.

35
 36 **6. BUYER'S AGENT'S DUTY:** Buyer's Agent shall:

- 37 (a) Use diligence in its search to locate a property which is acceptable to Buyer.
 38 (b) Use professional knowledge and skills to assist Buyer to negotiate for the purchase of such property.
 39 (c) Assist the Buyer throughout the transaction and to represent Buyer's best interests.

40
 41 **7. BUYER'S DUTY:** Buyer shall:

- 42 (a) Provide accurate and relevant personal information to Buyer's Agent regarding Buyer's financial ability to purchase real estate.
 43 (b) Advise Buyer's Agent of any home offered for sale to Buyer where Buyer may have an interest in purchasing such property.
 44 (c) Submit through Buyer's Agent, any offer to purchase or contract on a property which was shown to Buyer by Buyer's Agent.

45
 46
 47 **8. OTHER BUYERS:** Other potential buyers may be interested in the same properties as Buyer. It is agreed that Buyer's Agent
 48 may represent such other potential buyers whether such representation arises prior to, during, or after the termination of this
 49 Agreement. In any such situation, Buyer agrees that Buyer's Agent will not disclose to any other potential buyer the terms of the
 50 Buyer's offer or any other confidential information concerning the Buyer and also will not disclose to Buyer the terms of any other
 51 buyer's offer or any confidential information concerning the other buyer(s).

52
 53 **9. DUAL AGENCY:** Buyer understands that Buyer's Agent may elect to represent a seller as well as Buyer in the sale and
 54 purchase of such seller's property. In such event, Buyer acknowledges that Buyer's Agent will be a dual agent, and pursuant to law,
 55 will have to obtain the written informed consent of both the seller and Buyer for the Buyer's Agent to be a Disclosed Dual Agent.
 56 Buyer understands that by consenting to the Buyer's Agent to be a Disclosed Dual Agent, there will be a limitation on the Buyer's
 57 Agent's ability to represent either the Buyer or seller fully and exclusively. Buyer's Agent, when acting as a Disclosed Dual Agent,
 58 will not be able to put either the seller's interests ahead of the Buyer's nor the Buyer's interests ahead of the seller's. Buyer's consent
 59 to Buyer's Agent being a Disclosed Dual Agent shall be deemed to have been given only when the "Informed Consent to Dual
 60 Agency" is signed by the Buyer.

61
 62 **10.** Buyer acknowledges receipt of the Consumer Information Statement on New Jersey Real Estate Relationships.

63
 64 **11.** Buyer hereby acknowledges receipt of a signed copy of this legally binding Agreement and agrees to be bound by and comply
 65 with its terms and conditions.

66
 67 **IF BUYER DOES NOT UNDERSTAND ALL OF THE TERMS OF THIS AGREEMENT, LEGAL ADVICE SHOULD BE**
 68 **SOUGHT BEFORE SIGNING.**

69 By: _____
 70 Buyer's Agent BUYER Date _____

71
 72
 73 _____
 74 BUYER Date _____

"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

Estimated Closing Cost

房产交易费用预算

• Seller卖方

- Realty Transfer Fee(房产过户税): \$5.5 per \$1,000 of purchase price under \$150,000, \$8.5 per \$1,000 of \$150,000 to \$200,000, \$9.5 per \$1,000 over \$200,000
- Mortgage cancellation fee(取消按揭贷款费用): \$75-\$100
- Certificate of Occupancy(房屋占用证): \$180-\$250 (furnace certificate \$100/zone, fireplace certificate, \$100)
- Attorney fee(律师费): \$1,000-\$1,500
- Real estate commission(房产经纪人费用)
- Other possible costs(其他费用，例如申请贷款费用、房屋维修费用、房屋检查费用等.): points on V.A. or F.H.A. mortgage, house repair costs, Radon remediation as may be required following inspection.

• Buyer买方

- Title search and Insurance(产权检查及产权保险): \$533 for first \$100,000, \$3.25 for each additional \$1,000 balance.
- Flood Hazard Certification (if required)(洪水灾害认证) : \$20
- Survey(画图费): \$300-\$700 depending on lot size.
- Processing and Recording of Deed and Mortgage(记录贷款及契约费用): \$30- \$50
- *Engineering Inspection(工程检查费): \$300-\$400
- *Termite Inspection(白蚁检查): \$45-\$65
- *Radon Inspection(氡气检查):\$100-\$150
- *Well and Septic Inspection(化粪池检查):\$700-\$1000/each system
- *Lead Based Paint Inspection(铅涂料检查):\$75-\$350
- *Underground Oil Tank Testing(地下油罐测试):\$250-\$500
- Attorney fee(律师费): \$1,000-\$1,500
- Homeowner's Policy for one year-Paid in advance (预付房屋保险费)(\$3-\$34 per \$1,000)
- Tax on the sale of homes over \$1,000,000(税收对于100万以上的房产): 1% of sale price

*All price quotations are approximately based on size and type of testing.
所有的报价都是基于房屋面积以及测试类型的估计值。

your guide

to buying a home

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

新泽西州