

新  
泽  
西  
州

## 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。



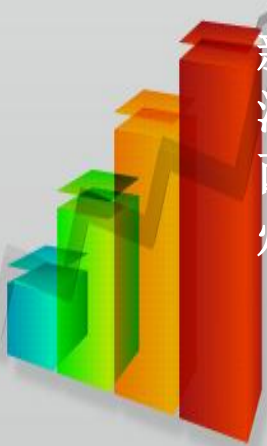
# your guide

to buying a home

## 新泽西州房产导航

- Neighborhood  
北新泽西州简介
- Purchase Process  
购房流程
- Massachusetts State Disclosure Form  
新泽西州经纪声明表格
- Closing Cost  
通用文件和费用

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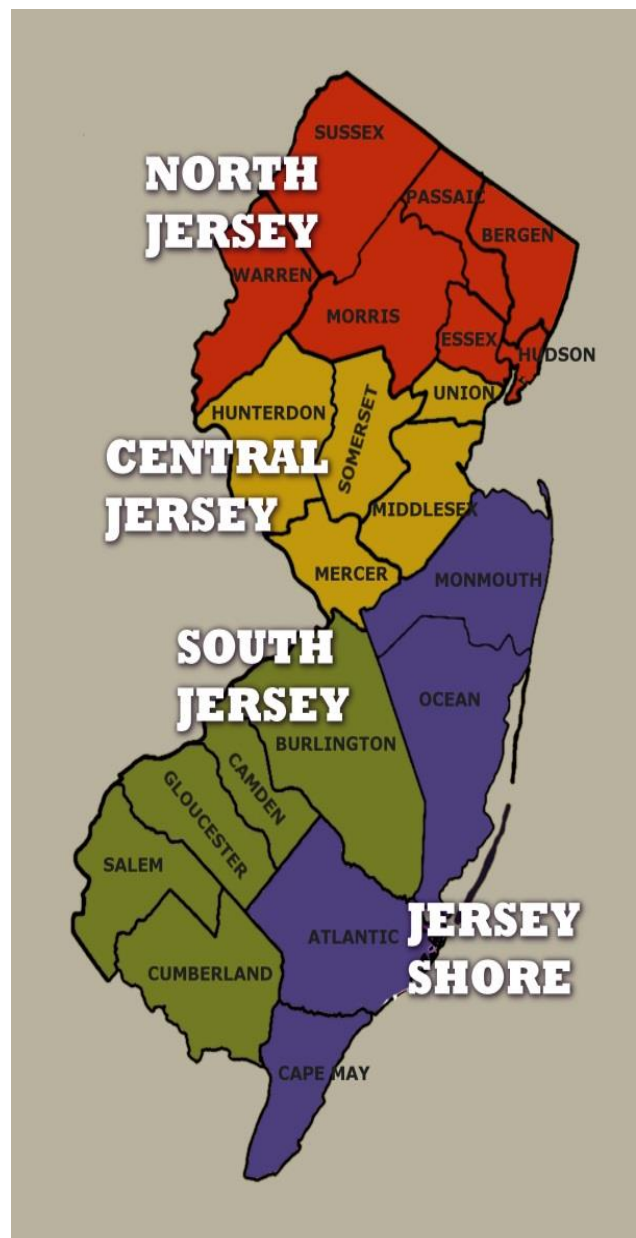
# your guide

to buying a home

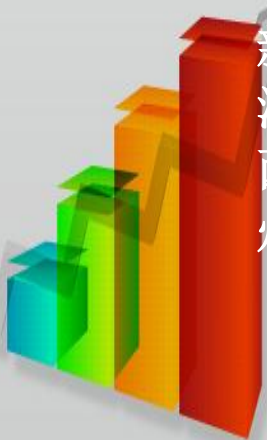
## Neighborhood

### 北新泽西州简介

- Fort Lee  
**利堡**
- Paramus  
**帕拉姆斯**
- Tenafly  
**特纳夫莱**
- Ridgewood  
**里奇伍德**
- Jersey City  
**泽西市**



新泽西州





## Fort Lee 利堡 与哥大隔桥相望

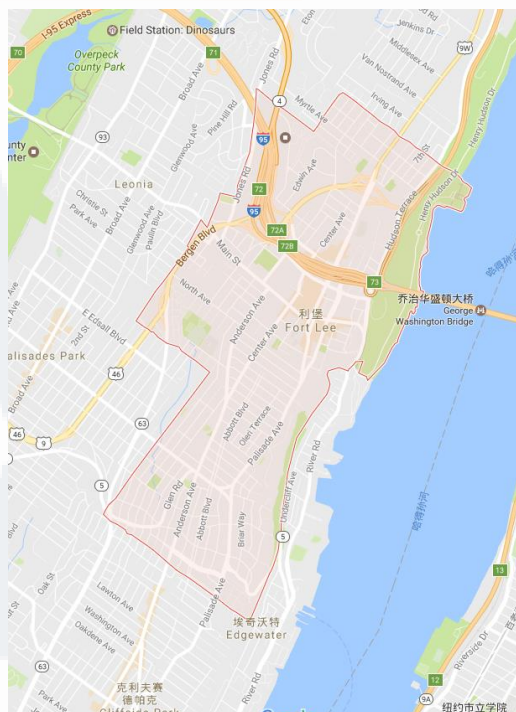


**简介：** 利堡是位于美国新泽西州博根郡东部边界，位于纽约市曼哈顿区的哈德逊河对面，属于纽约市大都会区。以美国革命战争早期军事营地为名，后来成为美国电影业的发源地。新泽西的销售税3.5%-6.875%。利堡去纽约的交通四通八达，公交巴士，小巴，有Shuttle 直达哥大。也可以自己驾车。只收去纽约的过桥费，回新泽西是免费的。方便的公共交通网把纽约和新泽西两地紧紧联系在一起。

**居住人群：** 一半以上的居民53% 为白人，2%为 黑人，38% 为亚裔，7% 为西班牙裔和其他种族人。

**适合人群：** 这里多数家庭至少有一个成员通勤去曼哈顿上班。适合通勤和有家庭的都可以选择在此居住。

**学校和生活：** 利堡的第一，第三和第四小学都是10分优秀学校。很多的中国和韩国的餐馆和超市。购物方便。房价适中，房屋增值快。



# Paramus 帕拉姆斯 新泽西州健康城

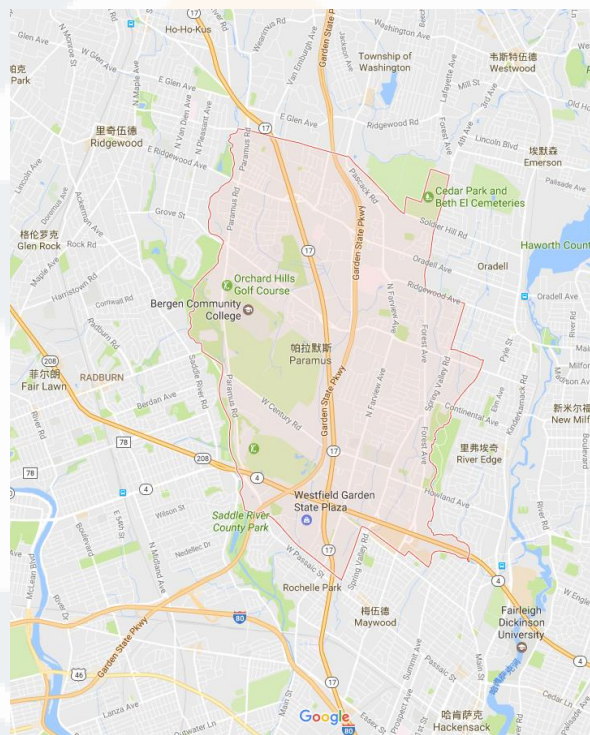


**简介:** 2013年被国家“市长健康运动”评为“新泽西州健康城”。新泽西月刊杂志将姆斯”列为新泽西州“最佳居住地”2013年排名第21位的最佳场所。帕拉姆斯包含三座购物中心， 每年带进五十亿美金的营业额，为全美国最高。 新泽西州不对衣服和鞋子征收销售税，这使得它成为纽约市更加有吸引力的购物目的地。有多条巴士专心直通42街巴士总站，交通极为便利。

**居住人群:**大部分居民为白人（72%）  
亚裔（22%），西班牙人和其他种族人占（5%），非洲人占（1%）。

**适宜人群:** 帕拉姆斯的众多的学校和超级购物中心非常适合有家庭居住。

**学校和生活:** Stony Lane 小学是10分学校。帕拉姆斯还是许多私立宗教学校的所在地。 博根社区学院(Bergen Community College)位于帕拉姆斯。帕拉姆斯也是三所特殊教育(Special education) 学校的所在地。





## Tenafly 特纳夫莱 优质学区小城镇

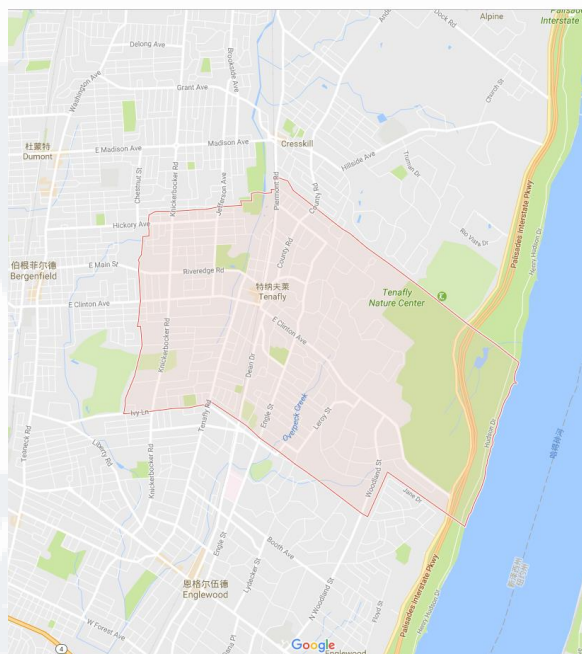


**简介：**特纳夫莱位于新泽西州北部、纽约布朗克斯区的对岸，滨临哈德逊河，治安优异、市民富裕，并有着新泽西州最好的学区，也是新泽西州最适宜居住的小城，且吸引了不少华人来此定居。县路501号，美国9W路线和Palisades州际公园大道全部通过Tenafly。通勤去纽约方便。巴士车站，可直达曼哈顿中城或转车到下城的金融区华尔街，吸引了不少纽约白领和华人家庭到此购房。在2013年“最佳居住地”排名第七的新泽西州最佳居住地。

**居住人群：**大部分居民为白人（69%），亚裔（29%）。非洲人为（less than 1%），西班牙人和拉丁人（5%），其他种族人（3%-6%）。

**适宜人群：**通勤人员。律师，医生，会计师等工作稳定的上班族。也非常适合有孩子的家庭。

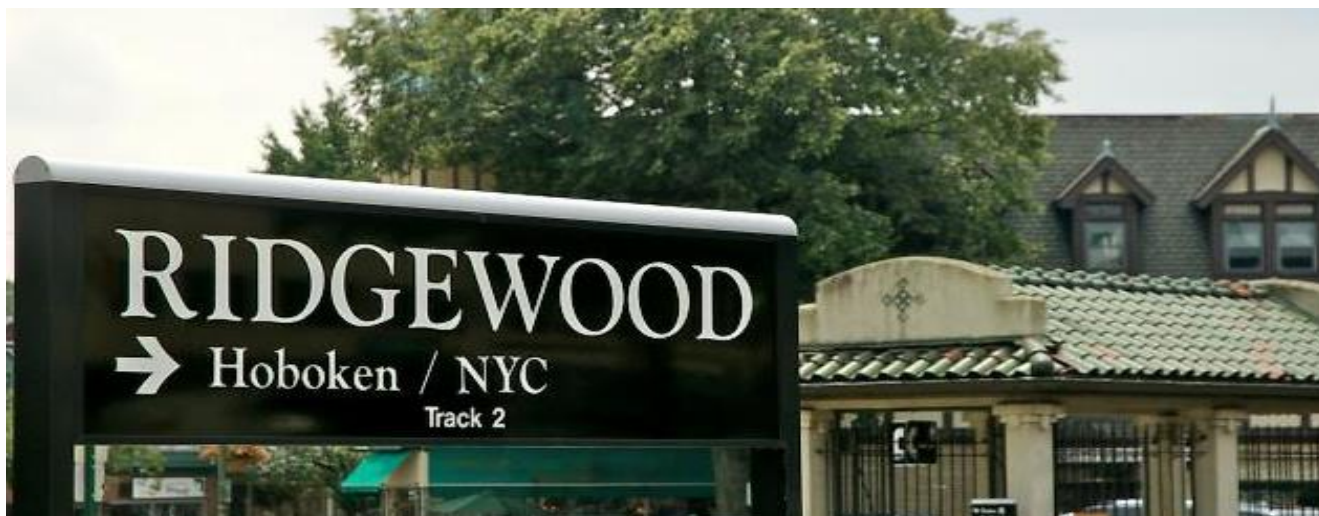
**学校和生活：**特纳夫莱地大、房大、环境优美、学区优秀，华人生活较为便利。这里的市民收入水平较高，学区质量顶尖，全市6所公立学校中，有满分学校4所，9分学校2所。特纳夫莱的房价也是新泽西州比较高的。



## Ridgewood

### 里奇伍德

### 新泽西最佳生活地点

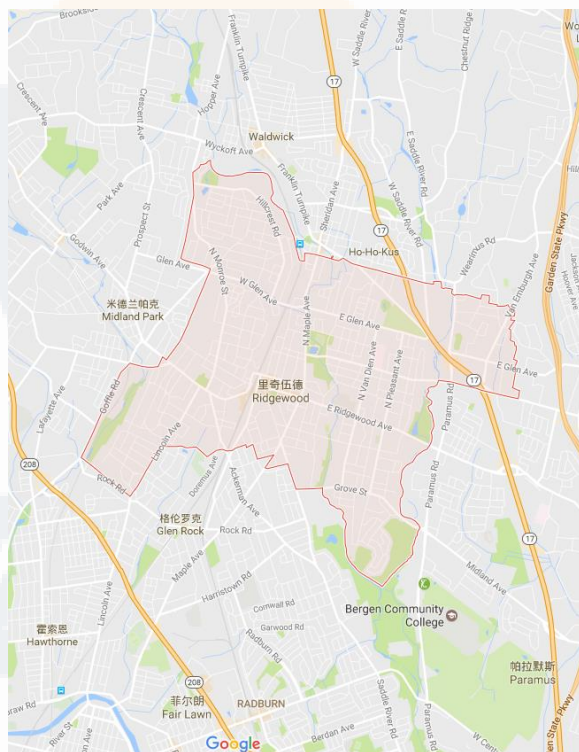


**简介：**2011年，里奇伍德在美国金钱杂志“最佳生活地点”中排名第26。里奇伍德是一个环境优美、学区顶级、治安优异、市民富足的宜居小城。里奇伍德的火车站有三个平台，去Hoboken，在Secaucus交界处停靠，前往曼哈顿中城的Penn车站和车站服务的其他目的地的火车。里奇伍德公交车包括148, 163和164号到曼哈顿中城的港务局巴士总站，175路到乔治华盛顿大桥巴士站，以及722, 746 和 752 路线。

**居住人群：**大多数居民为白人（82%），亚裔为（13%），黑人为（2%），西班牙人等为（5%）。

**适宜人群：**非常适合有孩子的家庭居住。新泽西有不少律师，医生和名人都住在此镇。

**学校和生活：**里奇伍德在新泽西州339所学校是新泽西州排名第28位的公立高中。里奇伍德高中是小城知名的高中，深受华人家庭追捧。全市13所公立学校中，有满分学校4所，三分之一的学校评分都在8分以上。里奇伍德的房价水平偏高但非常稳健。





# Jersey City

## 泽西市

### 大城市“西华尔街”



**简介：**泽西市是哈德逊郡府所在地，新泽西州的第二大城市（仅次于纽瓦克市），位于世界名城-纽约市的对岸，是哈德逊半岛上的一个制造、交通，金融的中心。泽西市有进入纽约的重要交通枢纽，47%人使用公共交通：巴士，火车，地铁，渡轮等等。泽西市拥有四大工业中心：格林威尔广场、克莱尔慕特工业园、蒙特格梅里工业园以及自由工业园；主要的经济部门有金融、保险及房地产，有“西华尔街”之称。

**居住人群：**其中白人占（33%），亚裔占（24%），非洲人占（26%），其他种族人，西班牙人，拉丁美洲人等占（17%）。

**适宜人群：**通勤人员，上班族。

**学校和生活：**泽西市内有三所大学：圣彼得学院 (Saint Peter's University)、泽西市州立学院 (New Jersey City University)、哈得逊社区学院 (Hudson County Community College)。罗纳德·麦克奈尔博士 (Dr. Ronald E. McNair Academic High School) 高中是10分学校，是全州322所学校的新泽西州排名第二的公立高中。在2011年，“新闻周刊”杂志调查中被选为美国第41高中。



## 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



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in the direction of  
your dreams."

- Henry David  
Thoreau



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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