WASHINGTON

YOUR PLAYGROUND





"Go confidently in the direction of your dreams."



筑巢逐梦, 乐活安家。

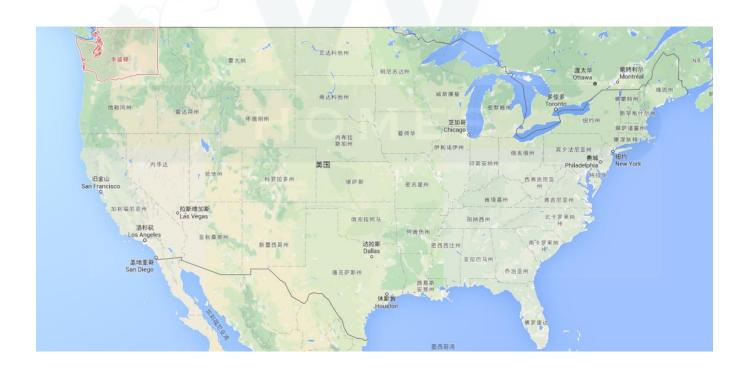
- 亨利 戴维 梭罗

– Henry David Thoreau

华盛顿州

Washington State

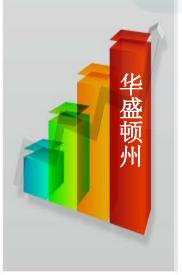
华盛顿州(Washington State)是位于美国西北部的第42个州。该州首府为奥林匹亚(Olympia),最大城市为西雅图(Seattle)。华盛顿州北接加拿大的不列颠哥伦比亚省 (British Columbia),南接俄勒冈州(Oregon State),东接爱达荷周(Idaho State),西邻太平洋(Pacific - Ocean)。该州以美国第任总统乔治·华盛顿(George Washington)的名字命名,并与1889年11月11日加入联邦。



your guide to buying a home

华盛顿州房产导航

- Neighborhood华盛顿州州区域简介
- Purchase Process 购房流程
- Washington State Disclosure Form
 华盛顿州经纪声明表格
- Closing Cost 通用文件和费用



your guide buying a home

Neighborhood

华盛顿州区域简介

- Bellevue 贝尔维尤
- Issaquah伊瑟阔
- Kirkland 柯克兰



- Mercer Island 默瑟岛
- Seattle 西雅图



Bellevue

贝尔维尤

法式小城



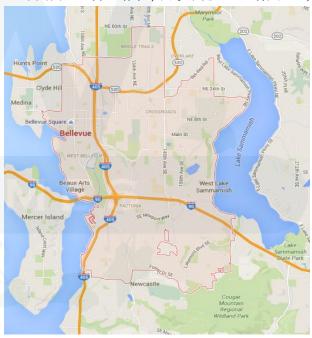
简介: 贝尔维尤位于华盛顿州金县的一座城市,距离西雅图仅14公里,是华盛顿第五大城。美国权威新闻媒体"今日美国"在2014年评贝尔维尤为"美国最佳居住城市"第四名。在同一年,中国平顶山市与贝尔维尤市签订友好交流城市协议。

居住人群: 贝尔维尤居民非常多样化。根据2015年美国人口普查结果, 贝尔维尤总人口数约139,

820。62.9% 为白人, 2.3% 非裔, 27.6% 亚裔, 3.9% 为多种族裔。家庭平均收入为\$92,524美金,而住户平均收入为\$50,405美金。

适宜人群: 贝尔维尤市非常适合寻找优秀公立学区的移民,喜欢安静的家庭生活。

生活: 贝尔维尤环绕着自然风光,是高科技和零售中心,同时也是集购物、餐饮、休闲、文化、旅游为一体的城市。在贝尔维尤生活,周末可以探索西雅图市的文化和历史,参观柯克兰市的海滨公园和画廊,或者游览伍丁维尔市的顶级葡萄酒酒庄。



Issaquah

伊瑟阔

山中小城



简介: 伊瑟阔市位于西雅图的东部,距离西雅图27公里,<mark>是一个美丽宁</mark>静的山中小城。每年秋季, 伊瑟阔都可以观赏到迷人的枫叶以及前往三文鱼集市购买新鲜食材。

居住人群: 根据2015年美国人口普查结果,伊瑟阔总人口数约36,081人。74.7% 为白人, 1.4% 非裔,

17.5% 亚裔, 4.1% 为多种族裔。家庭平均收入为 \$88,770 美金,而住户平均收入为 \$49,532美金。

适宜人群: 伊瑟阔非常适合寻找优秀公立学区的新移民家庭及高科技人才。

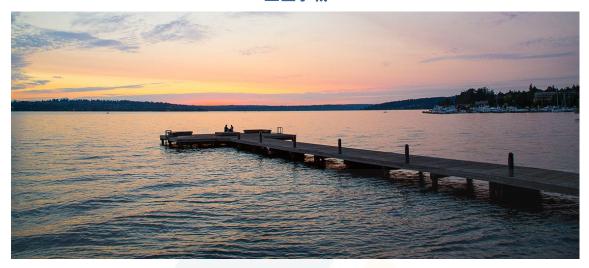
生活: 伊瑟阔是新社区,整个城市规划很好, 人口构成更加多样化。目前是华盛顿州华人 较多,也最安全的城市之一。不仅如此,这 里还是高科技公司的主要基地,因此这里的 学区也逐年提高,成为很多华人购房的首选 区域。



Kirkland

柯克兰

卫星小城



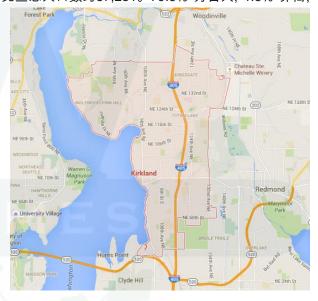
简介: 柯克兰是位于华盛顿湖东岸,是西雅图的一个卫星城,也是华盛顿州的第二十大城市。美国大型连锁量贩Costco的总部曾经设在柯克兰,因此Costco开发了属于自有的"Kirkland Signature",目前全美销量第一的健康品牌。

居住人群:根据2015年美国人口普查结果,柯克兰总人口数约87,281。79.3%为白人,1.8%非裔,

11.3% 亚裔, 4.5% 为多种族裔。家庭平均收入为 \$90,611 美金,而住户平均收入为 \$48,902美金。

适宜人群: 适合喜欢居家别墅生活,幽静环境的移民家庭。

生活: 柯克兰基本上是以缓坡而建的居家别墅,虽然没有太多的高楼大厦,但这里汇集了谷歌开发部、著名游戏软件公司Bungie等一大批全球著名企业,为整个城市注入了经纪活力。



Mercer Island

默瑟岛

自然小岛



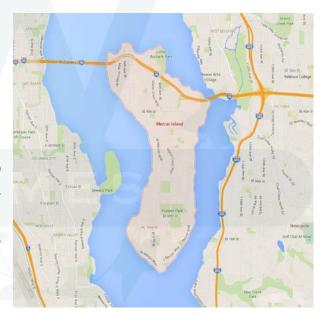
简介: 默瑟岛位于华盛顿湖中央,西邻西雅图市,东邻贝尔维尤市。90号公路横穿默瑟岛链接西雅图和贝尔维尤,是大西雅图都会区做大的富人居住区。默瑟岛以其周边风景优美,居住环境良而著称。

居住人群:根据2015年美国人口普查结果,默瑟岛总人口数约25,042。77.9%为白人,1.3%非裔,

15.9% 亚裔, 3.9% 为多种族裔。家庭平均收入为 \$125,651 美金,而住户平均收入为 \$75,396美金。

适宜人群: 适合高收入家庭,喜爱清雅幽静居 住环境。

生活: 默瑟岛距离其东面的贝尔维尤市区仅10分钟车程。其距离西塔科机场约25分钟车程。西塔克机场时美国太平洋西北地区最大的机场,也是大西雅图都会区最主要的机场。默瑟岛即可独立于西雅图市区和贝尔维尤市,又通过90号公路十分方便的连接着这两处最繁华的地区。



Seattle

西雅图

翡翠之城

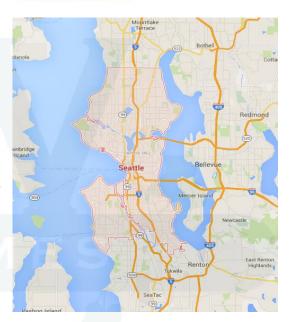


简介: 西雅图市华盛顿州最大的城市,也是美国太平洋西北去最大的城市。2013年7月被评为美国发展速度最快的主要城市,这里有微软、波音、亚马逊、星巴克等国际性大公司。

居住人群:根据2015年美国人口普查结果,默瑟岛总人口数约684,,451。69.5%为白人,7.9%非裔,13.8%亚裔,5.1%为多种族裔。家庭平均收入为\$67,365美金,而住户平均收入为\$44,167美金。

适宜人群: 喜欢绿树成荫和热爱户外运动的家庭。

生活: 西雅图有"雨城"(Rainy City)、"常绿之城"(Evergreen City)等美誉。大西雅图地区优越在它温和适宜的气候,多种居住选择,并有着全年可及的户外娱乐活动。西雅图附近有面积广大的河流、森林、和湖泊,在这里整年都可以进行帆船、滑雪、汽车、露营和徒步旅行等活动。



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

Ţ

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



公寓申请



购买房屋保险



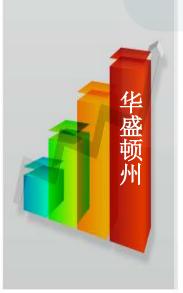
房屋过户



交房检查拿钥匙



入住



Form 17 Seller Disclosure Statement Rev. 7/15

SELLER DISCLOSURE STATEMENT IMPROVED PROPERTY

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Northwest Multiple Listing Service
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Page 1 of 6				
SELLER:				_
To be used in transfers of improved residential real property, including residential dwellings up condominiums not subject to a public offering statement, certain timeshares, and manufactured Chapter 64.06 for further information.	to four units and mobile	new home	constru s. See	ction, RCW
INSTRUCTIONS TO THE SELLER Please complete the following form. Do not leave any spaces blank. If the question clearly does "NA." If the answer is "yes" to any asterisked (") item(s), please explain on attached sheets. Pleasthe question(s) when you provide your explanation(s). For your protection you must date and initiatement and each attachment. Delivery of the disclosure statement must occur not later than otherwise agreed, after mutual acceptance of a written purchase and sale agreement between Buy	se refer to the tial each page of five (5) bus	e line e of th iness	number his disck	(s) of osure
NOTICE TO THE BUYER				
THE FOLLOWING DISCLOSURES ARE MADE BY THE SELLER ABOUT THE CONDITION OF T	HE PROPER	TYLO	CATED	
STATE, ZIP, COUNTY	("THE PR	OPER	TV" OF	P 48
LEGALLY DESCRIBED ON THE ATTACHED EXHIBIT A.	- (IIIE FIN	OFER	11) 01	. 10
STATEMENT. UNLESS YOU AND SELLER OTHERWISE AGREE IN WRITING, YOU HAVE THE THE DAY SELLER OR SELLER'S AGENT DELIVERS THIS DISCLOSURE STATEMENT TO YOU TBY DELIVERING A SEPARATELY SIGNED WRITTEN STATEMENT OF RESCISSION TO SELLER SELLER DOES NOT GIVE YOU A COMPLETED DISCLOSURE STATEMENT, THEN YOU MAY WITH PRIOR TO OR AFTER THE TIME YOU ENTER INTO A PURCHASE AND SALE AGREEMENT.	O RESCIND R OR SELLER MAIVE THE R	THE A	AGREEN SENT. IF TO RES	THE :
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(Continued)	YES	NO	DON'T	NA	5
Are there any zoning violations, nonconforming uses, or any unusual restrictions on the			KNOW		6
property that would affect future construction or remodeling?	.0				6
Is there a boundary survey for the property?	.0				5
		b	0	Ы	6
PLEASE NOTE: Covenants, conditions, and restrictions which purport to forbid or restrict the conveyance, encumbrance, occupancy, or lease of real property to individuals based on race, creed, color, sex, national origin, familial status, or disability are void, unenforceable, and illegal. RCW 49.60.224.					6
TER					6
Household Water					6
(1) The source of water for the property is: Private or publicly owned water system					6
Private well serving only the subject property * Other water system	-	-	000	_	6
*If shared, are there any written agreements?					6
*(2) Is there an easement (recorded or unrecorded) for access to and/or maintenance of the	programme and the	-	100	-	6
			-		6
*(3) Are there any problems or repairs needed?					6
(4) During your ownership, has the source provided an adequate year-round supply of potable water? If no, please explain:	.6				7
*(5) Are there any water treatment systems for the property?	D	6	6	5	,
If yes, are they: Leased Owned					7
*(6) Are there any water rights for the property associated with its domestic water supply, such as a water right permit, certificate, or claim?	. 6	6			-
(a) If yes, has the water right permit, certificate, or claim been assigned, transferred, or changed?	.5		6		7
		0			7
	protest .				,
(1) Are there any irrigation water rights for the property, such as a water right permit, certificate, or claim?			5	6	
*(a) If yes, has all or any portion of the water right not been used for five or more successive years?				0	1
*(b) If so, is the certificate available? (If yes, please attach a copy.)		D	Ы		8
		D			8
	Accordance of	6	6		8
If so, please identify the entity that supplies water to the property:	7		10000		8
					8
Outdoor Sprinkler System					8
	5	D	5	6	9
		D	5	6	9
	- protection	Б	Ы	6	9
THE STATE OF THE S					
					8
	1.500	20101010			8
☐ Other disposal system ☐ On-site sewage system (including pipes, tanks, drainfields, and all other of the disposal system.	compo	nent p	arts)		9
					9
30.0000 S. VAL T					
	Are there any zoning violations, nonconforming uses, or any unusual restrictions on the property that would affect future construction or remodeling? Is there a boundary survey for the property? Are there any covenants, conditions, and restrictions recorded against the property? PLEASE NOTE: Covenants, conditions, and restrictions which purport to forbid or restrict the conveyance, encumbrance, occupancy, or lease of real property to individuals based on race, creed, color, sex, national origin, familial status, or disability are void, unenforceable, and illegal, RCW 49.60.224. TER Household Water (1) The source of water for the property is: Private or publicly owned water system Private well serving only the subject property Other water system If shared, are there any written agreements? (2) Is there an easement (recorded or unrecorded) for access to and/or maintenance of the water source? (3) Are there any problems or repairs needed? 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If yea, are they: Desage Owned "(6) Are there any water rights for the property associated with its domestic water supply, such as a water right permit, certificate, or daim? "(a) If yea, has all or any portion of the water right not been used for five or more successive years? "(7) Are there any defects in the operation of the water system (e.g. pipes, tank, pump, etc.)? Irrigation Water (1) Are there any irrigation water rights for the property, such as a water right permit, certificate, or daim been assigned, transferred, or changed? "(7) Are there any defects in the operation of the water right not been used for five or more successive years? "(b) If yes, has all or any portion of the water right not been used for five or more successive years? "(b) If yes, has all or any portion of the water from a ditch company, irrigation district, or changed? "(c) If yes, has all or any portion of the water f	Are there any zoning violations, nonconforming uses, or any unusual restrictions on the property that would affect future construction or remodeling? Is there a boundary survey for the property? Is there a boundary survey for the property? Are there any covenants, conditions, or restrictions recorded against the property? Are there any covenants, conditions, and restrictions which purport to forbid or restrict the conveyance, encumbrance, cocupancy, or lease of real property to individuals based on race, creed, color, sex, national origin, familial status, or disability are void, unenforceable, and illegal. RCW 49.60.224. 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If yes, are they: Cleased Owned So aveiler right permit, certificate, or daim Private P

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(Continued)

	was the same and t			YES	NO	DON'T	NA	96
В.	If public sewer system service the sewer main?	e is available to the p	roperty, is the house connected to	6		KNOW		100
	If no, please explain:							10
*C.	Is the property subject to any in your regularly billed sewer	sewage system fees or on-site sewage sy	or charges in addition to those covered stem maintenance service?		6	D		10
D.	If the property is connected t	o an on-site sewage s	system:					10
			was it approved by the local health	-	557	1003	-	10
			n?					10
	(2) When was it last pumpe	the eneration of the c	on-site sewage system?	FI	Ы	6	[7]	10
	(4) When was it last inspect By whom:	ed?	лгые эсмаде вумент		_	ă	ä	10
			ge system approved?bedrooms					11
E.	Are all plumbing fixtures, incl	luding laundry drain, o	connected to the sewer/on-site			-25		11
	sewage system? If no, please explain:					D		11
*F.	Have there been any change	es or repairs to the on-	-site sewage system?		0			11
G	Is the on-site sewage system	including the drainfi	eld, located entirely within the			CALC		11
10200	boundaries of the property?							11
	If no, please explain:							11
*H.	Does the on-site sewage system	em require monitoring a	and maintenance services more frequently	E1	100	1541	-	11
	than once a year?					121	ш	12
WHICH		PIED, SELLER IS NO	SCLOSURE IS BEING COMPLETED FO IT REQUIRED TO COMPLETE THE QUE S).					12 12 12
4. STR	UCTURAL							12
*A.	Has the roof leaked within th	e last 5 years?			b	io.		12
				percent			6	12
			modeling?		5			12
			nooelingr		5	5	ă	12
					5	0	6	12
					Б	0	6	13
					-	and.	_	13
		20.00	the property or its improvements?	П	6		6	13
			ease check applicable items and explain)	articles.	5	6	5	1
F.	Foundations	Decks	Exterior Walls	dadi	1	100		13
	Chimneys	Interior Walls						13
	Doors Doors	■ Windows	☐ Patio					13
	Ceilings	Slab Floors	Driveways					13
	Pools Sidewalks	Outbuildings	Sauna Fireplaces					13
	Garage Floors	Walkways	Siding					13
	□ Wood Stoves	☐ Elevators	☐ Indine Elevators					14
	Stairway Chair Lifts	■ Wheelchair Lifts	Other	- 5				14
*G.	Was a structural pest or "who	ole house" inspection	done?					14
	If yes, when and by whom w							14
								14
H.	During your ownership, has th	e property had any wo	od destroying organism or pest infestation?.					14
1_	Is the attic insulated?							14
J.	Is the basement insulated? .			0				14
SELLER'S		SELLER'S INITI	— <u>e</u> r		-	-		

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(Continued)

_	STEMS AND FIXTURES If any of the following systems or fixtures are included with the transfer, are there any defects?			KNOW		149
-						150
	If yes, please explain:	E7	557	127		151
	Electrical system, including wiring, switches, outlets, and service		DOC	000		152 153 154
	Garbage disposal		5	5	ă	155
	Appliances					156
	Sump pump					157
	Heating and cooling systems					158
	Security system: Owned Leased		Η		분	159
*B	If any of the following fixtures or property is included with the transfer, are they leased? (If yes, please attach copy of lease.)		-	_	-	161
	Security System:	Б	D			163
	Tanks (type):	- 6	6	6	6	164
	Satellite dish:		6		0	165
	Other:					166
*0	. Are any of the following kinds of wood burning appliances present at the property?					167
	(1) Woodstove?					168
	(2) Fireplace insert?					169
	(3) Pellet stove?					170
	(4) Fireplace?		14			171
	If yes, are all of the (1) woodstoves or (2) fireplace inserts certified by the U.S. Environmental Protection Agency as clean burning appliances to improve air quality and public health?		ō			172
D	Is the property located within a city, county, or district or within a department of natural resources fire protection zone that provides fire protection services?		0			174 175
E	. Is the property equipped with carbon monoxide alarms? (Note: Pursuant to RCW 19.27.530, Seller	-	523	153	1222	176
	must equip the residence with carbon monoxide alarms as required by the state building code.)					177
F	Is the property equipped with smoke alarms?					178
-	OMEOWNERS' ASSOCIATION/COMMON INTERESTS					179
	Is there a Homeowners' Association?	B	6	151		
^	Name of Association and contact information for an officer, director, employee, or other authorized agent, if any, who may provide the association's financial statements, minutes, bylaws, fining policy, and other information that is not publicly available:			_	-	180 181 182 183
B	Are there regular periodic assessments?	П	D.		[D]	184
-	\$per i month i year				-	185
	Other:					186
***	. Are there any pending special assessments?	Ы	F	5	ы	187
	. Are there any shared "common areas" or any joint maintenance agreements (facilities	- salesti	hole	Solt	park.	188
	such as walls, fences, landscaping, pools, tennis courts, walkways, or other areas co-owned in undivided interest with others)?		Б	Б	6	189
	IVIRONMENTAL					191
	Have there been any flooding, standing water, or drainage problems on the property that affect the property or access to the property?			o		192
	. Does any part of the property contain fill dirt, waste, or other fill material?					194
	. Is there any material damage to the property from fire, wind, floods, beach movements, earthquake, expansive soils, or landslides?		0	6	6	195 196
D	. Are there any shorelines, wetlands, floodplains, or critical areas on the property?					197
*E	Are there any substances, materials, or products in or on the property that may be environmental concerns, such as asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks, or contaminated soil or water?	ы	ы	Б	П	198 199 200
*6	. Has the property been used for commercial or industrial purposes?		F		B	201
- 1	. That the property been used for confinercial of industrial purposes?	- defi-	ind.	Seek	indi:	201

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Page					(Contin		YES	NO	DON'T	N/A	200	
	*G.	Is th	ere any soil or groun	dwater contamina	ation?						204	
	*H.	Are	there transmission p	oles or other elec	trical utility equ	ipment installed, maintained	d, or				208	
		burie	ed on the property th	at do not provide	utility service t	o the structures on the prope	erty?				200	
	*1.	Has	the property been us	sed as a legal or i	llegal dumping	site?	Б				207	
						ring site?		6			200	
						ce with cellular telephone rece	The same of the sa	Б			209	
8.	LE/	AD B	ASED PAINT (Applie	able if the house	was built befo	re 1978).					210	
	A	Pres	sence of lead-based	paint and/or lead-	based paint ha	azards (check one below):					21	
			Known lead-based p	aint and/or lead-l	based paint ha	zards are present in the hou	sing				212	
		Triming .		edge of lead-base	d paint and/or	lead-based paint hazards in	the housing.				214	
	B	Reco	ords and reports ava	ilable to the Selle	r (check one b	elow):					215	
	e Well		Seller has provided	the purchaser wit	h all available	records and reports pertaining the housing (list documents					216	
		6	Seller has no reports	or records pertain	ing to lead-base	ed paint and/or lead-based pa	int hazards in the	housin	0		218	
•			ACTURED AND MO	AND RESIDENCE ADDRESS.	ing to lead base	ad paint and/or lead-based pa	in Hazards in the	rouse!	a.		220	
9.	1655		2000	102:34							221	
			perty includes a mar		Contract of the Party of the Pa		5	6			222	
	A	33-3-00	you make any allera s, please describe th		·			ы	-	-	22	
	•0		The second secon	The state of the s	one to the hom	e?	- 5	Б	[7]		224	
						nese alterations obtained?		ă	5	ä	225	
10			SCLOSURE BY SE								226	
	33.		er conditions or defer	2000							227	
		*Аге	there any other exis	ting material defe		e property that a prospective		6	6	6	228	
	B	Verif	fication								230	
	J.	The Selle agai	foregoing answers a er has received a co inst any and all claims	py hereof. Seller that the above in	agrees to defe formation is ins	are complete and correct to nd, indemnify and hold real occurate. Seller authorizes rea ees and all prospective buyers	estate licensees al estate licensees	harmle	ss from	and	231 232 233 234	
		Sele	er		Date	Seller			Dat	e	236	
		-							-			
			s "Yes" to any asteri he question(s).	sked (*) items, pk	ease explain b	elow (use additional sheets i	if necessary). Ple	ase re	fer to th	e line	237	
											23	
											240	
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											251	

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SELLER DISCLOSURE STATEMENT IMPROVED PROPERTY

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(Continued)

II. NO	TIC	CES TO THE BUYER	25
1.	SE	X OFFENDER REGISTRATION	25
	AG	FORMATION REGARDING REGISTERED SEX OFFENDERS MAY BE OBTAINED FROM LOCAL LAW ENFORCEMENT SENCIES. THIS NOTICE IS INTENDED ONLY TO INFORM YOU OF WHERE TO OBTAIN THIS INFORMATION AND IS NOT INDICATION OF THE PRESENCE OF REGISTERED SEX OFFENDERS.	25/ 25/ 25/
2.	PR	OXIMITY TO FARMING	257
10.770	THI	IS NOTICE IS TO INFORM YOU THAT THE REAL PROPERTY YOU ARE CONSIDERING FOR PURCHASE MAY LIE IN OSE PROXIMITY TO A FARM. THE OPERATION OF A FARM INVOLVES USUAL AND CUSTOMARY AGRICULTURAL ACTICES, WHICH ARE PROTECTED UNDER RCW 7.48.305, THE WASHINGTON RIGHT TO FARM ACT.	258 259 260
III. BI	UYE	ER'S ACKNOWLEDGEMENT	261
1.	BU	YER HEREBY ACKNOWLEDGES THAT:	262
	A.	Buyer has a duty to pay diligent attention to any material defects that are known to Buyer or can be known to Buyer by utilizing diligent attention and observation.	263 264
	B.	The disclosures set forth in this statement and in any amendments to this statement are made only by the Seller and not by any real estate licensee or other party.	266 266
	C.	Buyer acknowledges that, pursuant to RCW 64.06.050(2), real estate licensees are not liable for inaccurate information provided by Seller, except to the extent that real estate licensees know of such inaccurate information.	267 266
	D.	This information is for disclosure only and is not intended to be a part of the written agreement between the Buyer and Seller.	269
	E.	Buyer (which term includes all persons signing the "Buyer's acceptance" portion of this disclosure statement below) has received a copy of this Disclosure Statement (including attachments, if any) bearing Seller's signature(s).	270
	F.	If the house was built prior to 1978, Buyer acknowledges receipt of the pamphlet Protect Your Family From Lead in Your Home.	272
	SEI DEI MA BU'	D SELLER OTHERWISE AGREE IN WRITING, BUYER SHALL HAVE THREE (3) BUSINESS DAYS FROM THE DAY LIVER OR SELLER'S AGENT DELIVERS THIS DISCLOSURE STATEMENT TO RESCIND THE AGREEMENT BY LIVERING A SEPARATELY SIGNED WRITTEN STATEMENT OF RESCISSION TO SELLER OR SELLER'S AGENT. YOU IN WAIVE THE RIGHT TO RESCIND PRIOR TO OR AFTER THE TIME YOU ENTER INTO A SALE AGREEMENT. YER HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS DISCLOSURE STATEMENT AND ACKNOWLEDGES AT THE DISCLOSURES MADE HEREIN ARE THOSE OF THE SELLER ONLY, AND NOT OF ANY REAL ESTATE SENSEE OR OTHER PARTY.	276 276 278 279 280 281 282
	_		283
2.	Buy	YER'S WAIVER OF RIGHT TO REVOKE OFFER yer has read and reviewed the Seller's responses to this Seller Disclosure Statement. Buyer approves this statement and ives Buyer's right to revoke Buyer's offer based on this disclosure.	280 280 280
			286
	Buy	yer Date Buyer Date	289
3.	Buy	YER'S WAIVER OF RIGHT TO RECEIVE COMPLETED SELLER DISCLOSURE STATEMENT yer has been advised of Buyer's right to receive a completed Seller Disclosure Statement. Buyer waives that right. wever, if the answer to any of the questions in the section entitled "Environmental" would be "yes," Buyer may not waive receipt of the "Environmental" section of the Seller Disclosure Statement.	290 291 290 290
	121-24		294
	Bu	yer Date Buyer Date	298
PELL	EDV	S INITIALS Date SELLER'S INITIALS 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

- 买房时的一次性费用
- 1) 房款 \$XXXXX
- 2) 过户公司收取的过户费700-800美元
- 3) 房产证保险费用:
- \$250,000.00 房价中每1000美金收取4.75美金
- \$250,001.00-\$550,000.00 房价中每1000美金收取4.05美金
- \$500,001.00-1,000,000.00 房价中每1000美金收取3.45美金
- \$1000,001.00-\$2000,000.00 房价中每1000美金收取3美金
- 4) 政府部门的记录费用60美元和测量土地费用190美元。
- 5) 支付政府部门的一次性过户费:
- 6) 房产税的费用是每年要交的,一般在过户的时候,会提前把半年的费用交掉。
- 7) HOA的过户费,一般也就50-150美元一次性的。过户的时候,也会提前交几个月

温馨提示: (如果原来的卖家已经买了这个保险,而且愿意过给新房主的话,价格会便宜很多。美元163万的房子正常应该支付大约5000美元的保险费,如果对方提供依据的话,只要3700美元。这个费用是一次性的费用,没有强制要求买,但是我们强烈建议客户买,因为正常的产权调查只会到退查过去4个卖家,超过4个卖家后,就需要保险来覆盖。)

买房后日常的花费

- 1) 房产税 \$0.883 per hundred assessed value
- (\$.751 County + \$.132 State)

政府会每年对地产进行评估,一般来说评估价都会低于市场卖价。对于投资蒙郡来说,地税的比例是个很好的卖点,只有0.883。

2) HOA的费用。每个社区不一样,低的50美元每月,高档社区300美元一个月。

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



