

Home Buyers Seminar

It's still a seller's market: Most properties are selling immediately. What's a buyer to do? Learn how to prepare for and navigate the offer process so you don't get shut out.



Wednesday, May 8, 2019
5:30pm - 7:00pm

Less Than Greater Than
28 Main Street, Hudson, MA

*Enter through New City Micro Creamery
Complimentary refreshments*

**RSVP: Space is limited, please respond by
May 6 to a.nawrocki@avidiabank.com
or call 978-567-3652.**

Speakers and Topics:

Erin Peckham

Real Estate Broker with Bridge Realty Partners

- The buyer's timeline in today's market
- Writing an offer: How to prepare and what you need on hand.
- Readiness tips

Andrew Nawrocki

Residential Loan Officer at Avidia Bank

The Loan Process

- Pre-approval process
- Personal documentation required
- FICO scores
- What else can affect the programs and rates you'll qualify for
- Formal application and loan process
- Popular first-time buyer loan programs
- The Equity Builder Program: Buyers may be eligible to receive up to \$15,000 towards down payment and closing costs.

Christopher P. Yates

Real Estate Attorney with Fletcher Tilton PC

- The attorney's role in MA real estate transactions
- Explaining the documents: Offer to Purchase, and the Purchase & Sale Agreement
- After the offer and inspections are complete
- What additional costs might arise
- Owner's Title Insurance and Homestead: What are they and do I need them?
- What to expect the day of the closing

Who should attend:

Anyone contemplating purchasing a residence, homebuyers for investment properties, 2nd homes, and new construction projects. Seminar is suitable for first-time and repeat homebuyers.

Fletcher Tilton PC
Attorneys at law

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