

Buyer's Book



FITKOVA
realty group

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MASSACHUSETTS MANDATORY LICENSEE CONSUMER RELATIONSHIP DISCLOSURE

This disclosure is provided to you, the consumer, by the real estate agent listed on this form. Make sure you read both sides of this form. The reverse side contains a more detailed description of the different types of relationships available to you. This is not a contract.

THE TIME WHEN THE LICENSEE MUST PROVIDE THIS NOTICE TO THE CONSUMER:

All real estate licensees must present this form to you at the first personal meeting with you to discuss a specific property. The licensee can represent you as the seller (Seller's Agent) or represent you as the buyer (Buyer's Agent) and also can assist you as a facilitator.

CONSUMER INFORMATION AND RESPONSIBILITY:

Whether you are the buyer or seller you can choose to have the advice, assistance and representation of your own agent who works for you. **Do not assume that a real estate agent works solely for you unless you have an agreement for that relationship.** With your consent, licensees from the same firm may represent a buyer and seller in the same transaction. These agents are referred to as dual agents.

Also, a buyer and seller may be represented by agents in the same real estate firm as designated agents. The "designated seller or buyer agent" is your sole representative. However, where *both* the seller and buyer provide written consent to have a designated agent represent them, then the agent making such designation becomes a "dual agent" for the buyer and seller. All real estate agents must, by law, present properties honestly and accurately. They must also disclose known material defects in the real estate.

The duties of a real estate agent do not relieve the consumers of the responsibility to protect their own interests. If you need advice for legal, tax, insurance or land survey matters, it is your responsibility to consult a professional in those areas. Real Estate agents do not have a duty to perform home, lead paint or insect inspections nor do they perform septic system, wetlands or environmental evaluations.

RELATIONSHIP OF REAL ESTATE LICENSEE WITH THE CONSUMER

(check one) Seller's agent Buyer's agent Facilitator

IF A SELLER'S OR BUYER'S AGENT IS CHECKED ABOVE COMPLETE THE SECTION BELOW:

Relationship with others affiliated with _____
(Print name of real estate firm or business and license number)

- (Check one)
- The real estate agent listed below, the real estate firm or business listed above and all other affiliated agents have the same relationship with the consumer named herein (seller or buyer agency, not designated agency).
 - Only the real estate agent listed below represents the consumer named in this form (designated seller or buyer agency). In this situation, any firm or business listed above, and other agents affiliated with the firm or business, do not represent you, and may represent another party in your real estate transaction.

By signing below I, the real estate licensee, acknowledge that this disclosure has been provided timely to the consumer named herein.

(Signature of real estate agent) (Printed name of real estate agent) (License Number/Type) (Today's Date)

By signing below I, the consumer, acknowledge that I have received and read the information in this disclosure.

(Signature of consumer) (Printed name of consumer) (Today's Date)

(Signature of consumer) (Printed name of consumer) (Today's Date)

Check here if the consumer declines to sign this notice.



Why Choose a Buyer's Agent?

It is important that the agent you choose works for you. Working with a trusted expert and buyers advocate helps you achieve your dream of home ownership without unpleasant surprises.

Buyer's agents have a fiduciary responsibility to their clients—that's you! Whereas a listing agent has a fiduciary responsibility to the seller. This means the listing agent has the best interests of their client at heart while your dedicated buyers' agent is looking out for your best interests to get you the best deal possible. A buyers' agent will also help in cutting through all the hassles of setting up appointment after appointment. Our goal is to get you into as many properties as we can in efficient blocks of time in order to make the process easier on you the buyer.

The Benefits

- We will provide unbiased expert knowledge and services saving you time & money.
- We will connect you with reputable attorneys, mortgage lenders, contractors, etc.
- We will sort through all of the properties and provide you with only the best options.
- We will negotiate on your behalf to get the best possible price.
- We will help manage the complete purchase process.
- We will provide you with post closing services assisting with your move and more

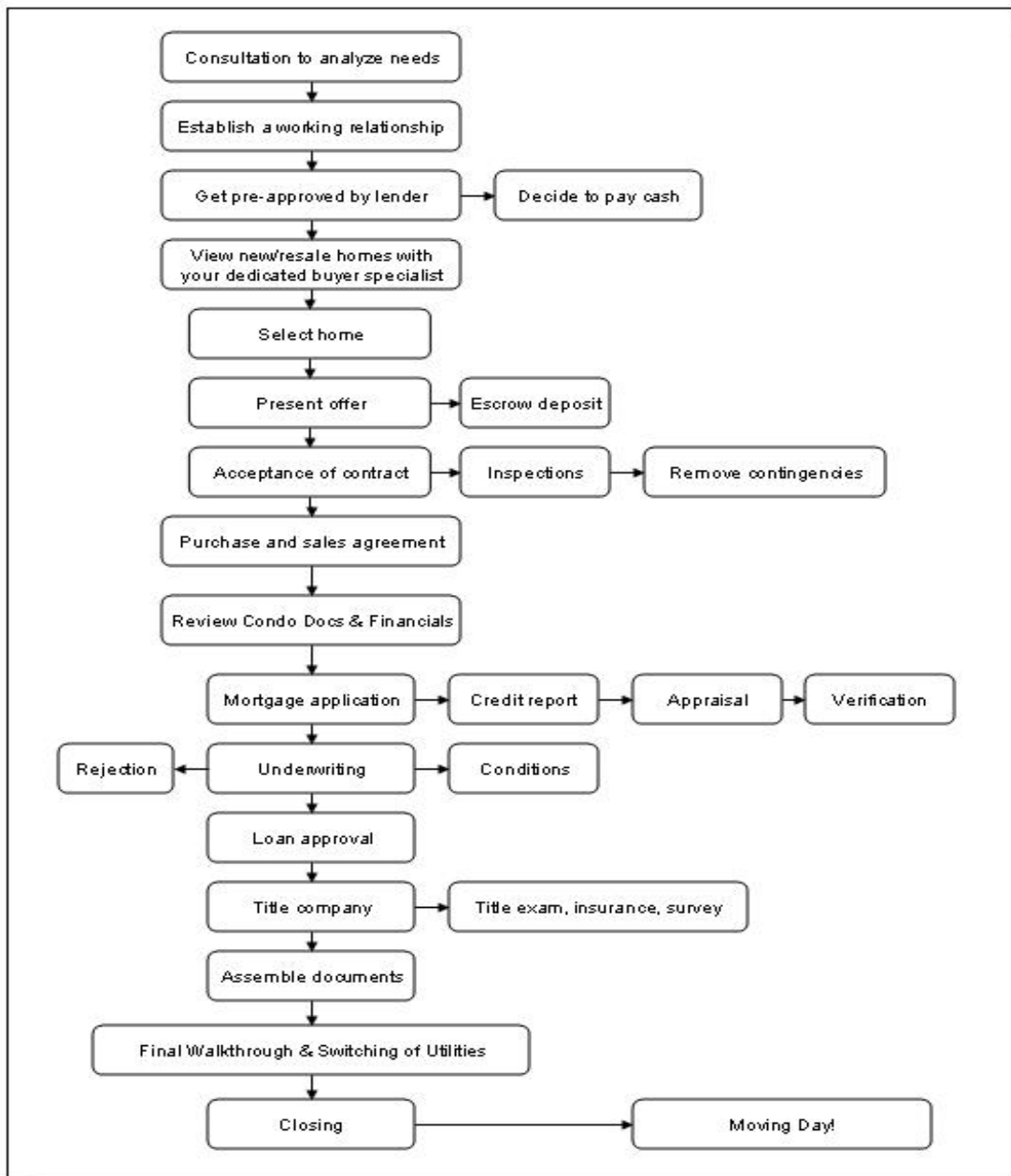
The latest [HUD Settlement Cost Booklet](#) recommends the use of an Exclusive Buyer's Agent.

"If you want someone to represent only your interests, consider hiring an "exclusive buyer's agent" who will be working for you."

Here at Fitkova we have represented lots of satisfied buyers and made their home buying process a much easier process.

The Home-Buying Process

Fitkova Realty Group designed this book to assist you with the purchase of your home. We understand the many questions and concerns of home buyers and how this information will be helpful throughout the transaction. We assure you that it is our goal to provide the most professional and informative service available. Always call us whenever you have a question. We are here to help!



Getting Pre-Approved

Items needed at Loan Application

- Most recent pay stubs (1 month)
- Copies of last two years W-2's (Federal Tax Returns for self-employed or commissioned clients)
- Names and addresses of employers (past 2 years)
- Last 2 months bank statements
- Copy of real estate sales contract
- Copy of Divorce decree, separation or child support papers (if applicable)
- All bankruptcy and discharge of bankruptcy papers (if applicable)
- Bring checkbook/money for appraisal and credit report fees

Buyer Needs & Wants

This tool will help you to logically choose the home that is best suited for you and your family. Please list below the needs, wants, and bonus features you're looking for in a home. As you Consultant shows you properties, check off the needs and wants contained in each house. Then narrow your search down to those homes with the most checkmarks.

	House #1	House #2	House #3	House #4	House #5
Needs/Must Haves					
1)					
2)					
3)					
4)					
5)					
Wants/Would Like to Have					
1)					
2)					
3)					
4)					
5)					
Unexpected/It Would be a Bonus to Have					
1)					
2)					
3)					
4)					
5)					

Buyer Notification System

- Searching for properties that match your criteria
- Notification by email
- A separate buyer division to save your time
- A team of trained professionals work for and with you
- The option to delete listings and request showings directly from your Daily updates

Once we have your criteria, we search the Multiple Listing Service to find properties that match your criteria. Once a match is found, we send the data sheets for that property to you by email. This allows you to look at properties on your time and to review all of the details of that property. We are available by Internet so you can easily send us an email if you have any questions or would like to make an appointment to see a property with Fitkova Realty Group.

Home Buying Process

- The first step is to get preapproved. On page 28, I have included contact information for a few Lenders I recommend that could assist you with the preapproval process.
- Then, we start looking at houses!
- Once you find something you like, I will send you recent sales to determine fair price.
- To submit an offer, you will need to provide me with the preapproval and a deposit check for \$1,000 to secure the offer. In multiple offer situations, I would suggest writing a personalized letter to the Sellers.
- After the acceptance of your offer, you will have about a week to preform home inspection and review condominium documents and financials. I recommend hiring a lawyer after the acceptance of your offer to help you review these documents. On page 28, I have also included contact information for a few Attorneys I recommend to assist you with the process.
- 10 days from acceptance of your offer, you will sign the Purchase and Sale Agreement which your lawyer will prepare. At this time, I will need the 5% deposit minus the original \$1,000 deposit amount. This amount will sit in an escrow account until you close and it will go towards your down payment.
- After Purchase and Sale Agreement is signed, the bank will preform the appraisal and process the loan. The entire process takes about 45-60 days after acceptance of offer. I will be giving you step by step instructions as we go.
- Please discuss closing costs with your lender.

Let me know if you have any other questions!

Let's adhere to this plan to secure your dream home quickly!

A successful real estate transaction hinges on numerous details involving deadlines that must be met so that you can move into your dream home as soon as possible.

Set inspection date and time by: _____

Written notice due - all major items from inspection that you wish to have fixed: _____

Negotiation of inspection complete: _____

Review of condo docs and financials by: _____

Purchase and Sales Agreement: _____

Loan application by: _____

Loan approval: _____

Closing date: _____

Please note: During the loan and home-buying process you will be asked to supply documentation, respond to phone calls requesting information, schedule dates into your calendar, etc.

Please respond quickly to these requests so that your transaction does not encounter any problems.



Estimated Closing Costs in Massachusetts

EXAMPLE: Purchase Price of \$500,000.00 with 10% financing {estimated}

BUYER:

Appraisal	Up to \$395.00
Credit Report	\$ 20.00-50.00
Tax Service Fees	Up to \$70.00
Flood Certification	\$ 20.00-30.00
Municipal Lien Certificate	Up to \$60.00
Plot Plan	\$ 125.00-175.00
Recording Fees	\$ 365.00-550.00
Bank Attorney Fees	\$ 500.00-800.00
Underwriting	\$500.00-600.00
Processing	\$200.00-300.00
Title insurance (lenders portion)	\$2.50/thousand
Title insurance (owners portion – NOT MANDATORY TO PURCHASE)	\$4.00/ thousand
Title Search	\$150.00
Service Fees	Approximately \$200.00
Courier/Overnight Mail Fees	\$ 25.00- 50.00

*Lenders also charge miscellaneous underwriting, loan processing, document preparation and funding fees which may add several hundred dollars to the estimate. When shopping Lenders compare these discretionary fees as the items listed above are more standardized in the industry.

**Buyers may also opt to “buy down” their interest rates by paying points to the Lender. A point = 1% of the loan amount. In this example one point = \$4,500.00

***Personal representation by an attorney is paid separately by the Buyer at closing. When interviewing a personal attorney a Buyer will be quoted a fee for negotiation of the Purchase & Sale Agreement which includes counsel throughout the process and attendance at closing. If a condominium is involved, a Buyer’s attorney will also review the condominium documents and financial statements with the Buyer during the Purchase & Sale stage. In many cases the Buyer’s Lender will allow the Buyer’s attorney to be appointed as Bank counsel as well which often results in reduced fees to the Buyer. Buyers should never presume that the Bank attorney represents their personal interests unless he or she is specifically hired separately for that purpose.

Estimated Mortgage Chart

Purchase Price	% Down	Loan Size	Interest rate	Monthly payment
\$200,000	20%	160,000	3.500%	\$718
\$250,000	20%	200,000	3.500%	\$898
\$300,000	20%	240,000	3.500%	\$1,078
\$350,000	20%	280,000	3.500%	\$1,257
\$400,000	20%	320,000	3.500%	\$1,437
\$450,000	20%	360,000	3.500%	\$1,617
\$500,000	20%	400,000	3.500%	\$1,796
\$200,000	20%	160,000	3.750%	\$741
\$250,000	20%	200,000	3.750%	\$926
\$300,000	20%	240,000	3.750%	\$1,111
\$350,000	20%	280,000	3.750%	\$1,297
\$400,000	20%	320,000	3.750%	\$1,482
\$450,000	20%	360,000	3.750%	\$1,667
\$500,000	20%	400,000	3.750%	\$1,852
\$200,000	20%	160,000	4.000%	\$764
\$250,000	20%	200,000	4.000%	\$955
\$300,000	20%	240,000	4.000%	\$1,146
\$350,000	20%	280,000	4.000%	\$1,337
\$400,000	20%	320,000	4.000%	\$1,528
\$450,000	20%	360,000	4.000%	\$1,719
\$500,000	20%	400,000	4.000%	\$1,910
\$200,000	20%	160,000	4.250%	\$787
\$250,000	20%	200,000	4.250%	\$984
\$300,000	20%	240,000	4.250%	\$1,181
\$350,000	20%	280,000	4.250%	\$1,377
\$400,000	20%	320,000	4.250%	\$1,574
\$450,000	20%	360,000	4.250%	\$1,771
\$500,000	20%	400,000	4.250%	\$1,968

For Your Information

Earnest Money Deposit

The money that accompanies an offer to purchase, as evidence of good faith. You write a check to the listing agents trust account at the time of the offer.

Escrow

The money collected by a lender each month to assure enough to pay for property taxes and property insurance when each comes due. This allows you to make one monthly payment for your houses principle, interest, taxes, & insurance.

Title

The right to, or ownership of, something. Represented by evidence of ownership such as deed or bill of sale. It is the sellers responsibility to clear the title.

Mortgage Insurance

Insurance policy required by the lender to protect the mortgage company in the event of default on the loan. The mortgage company wants insurance on the lack of equity in the property.

Transfer Taxes

Fees charged by the State and County to transfer the deed from the seller to the buyer. There are fees that you see on your closing statements.

Survey

A process of measurement by a licensed surveyor to determine the boundaries of land. We like sellers to mark lot corners prior to closing.

Discount points

Charges made by the lenders to adjust the effective rate of interest on a loan. Each discount point equals one percent of the loan amount.

Origination Fee

A lender's fee for origination of a loan. This is part of the Buyers closing costs. Origination fees are disclosed on the Good Faith Estimate from your lender.

Residential Exemption

Since 1983, the City of Boston has offered a residential exemption to homeowners that occupy their property as the principal residence.

Taxpayers who own and occupy their home can save on their tax bill by having a portion of their tax bill exempted from taxation. To qualify for the residential exemption, homeowners must own and occupy their home on January 1 preceding the start of the fiscal year.

The value of the exemption is subtracted from the total full valuation. The fiscal year residential exemption is 30% of the average value of all residential property in the City.

Similar Residential Exemptions are offered in Brookline, Cambridge, Somerville, Waltham and Watertown.

Buyers Questionnaire

Buyer Name: _____

Spouse's Name: _____

Mailing Address: _____

Phone(s): _____

Email: _____

Children? _____ How Many? _____ Names and Ages: _____

How long have you been looking? _____

Tell me about the home you will buy: _____

Have you found anything you liked? _____

What stopped you from buying it? _____

How many bedrooms and baths do you need? _____

What price range? _____

Where do you live right now? _____

Buyers Questionnaire

Any specific floor? _____ Is walk up if no elevator ok? _____

Are you ok with garden level units? _____

What are you looking for in your new condo? _____

What locations are you interested in? _____

Are you familiar with Boston? _____

Where will you be commuting to? _____

Will you drive to work? _____ Do you need parking? _____

Close to public transportation? _____ Subway or buses are fine? _____

Do you have any pets? _____

When would you like to move? _____

Are you currently on a lease? When does it expire? _____

Are you working with any real estate agents? _____

Have you been preapproved? _____

We can recommend a mortgage broker if you are interested but you are free to use whoever you like.

Miro Fitkova Sales Track Record - 2010-11

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/6/2010	32 Derby Street	Framingham, MA
1/22/2010	48 Central Avenue	Milton, MA
1/28/2010	1330 Commonwealth Avenue #15	Allston, MA
2/26/2010	515 Clinton Road	Brookline, MA
3/11/2010	178-180 Magnolia Street	Boston, MA
4/23/2010	181 Winter Street	Weston, MA
4/28/2010	466 Commonwealth Avenue #807	Boston, MA
5/14/2010	198 Chelmsford Street	Chelmsford, MA
7/6/2010	30 Church Street #5	Braintree, MA
8/9/2010	36 Worcester Street #3	Boston, MA
8/18/2010	133 Faneuil Street #1	Brighton, MA
8/24/2010	48 Gates Street #1	South Boston's Dorchester Heights
8/27/2010	10 Charles River Terrace	Newton, MA
8/30/2010	12 Circuit Avenue	Newton, MA
8/30/2010	133 Faneuil Street #2	Brighton, MA
9/9/2010	80 North Warren Street #39	Woburn, MA
9/17/2010	276 Corey Road #43	Brighton, MA
9/30/2010	19 Phyllis Road	Foxboro, MA
9/30/2010	5 Dogwood Lane	North Easton
9/30/2010	27 Robinwood Avenue #2	Jamaica Plain, MA
10/1/2010	1572 Commonwealth Avenue #12	Brighton, MA
11/17/2010	1738 Commonwealth Avenue #2	Brighton, MA
1/20/2011	357 Commercial Street #3	Waterfront
1/27/2011	585 Freeport Street	Dorchester's Neponset
4/8/2011	50 Green Street #315	Coolidge Corner
5/31/2011	26 Taylor Street	Dorchester's Neponset
6/23/2011	31 Winslow Road #2	Brookline, MA
6/30/2011	100 Lanark Road #10	Brighton, MA
6/30/2011	1746 Commonwealth Avenue #1	Brighton, MA
7/11/2011	1409 Commonwealth Avenue #201	Brighton, MA
7/15/2011	327 Commonwealth Avenue #PH5	Back Bay, MA
7/25/2011	35 Mount Hood Road #1	Brighton, MA
7/28/2011	25 Park Vale Avenue #3	Allston, MA
7/29/2011	1 Third Street	Lexington, MA
8/3/2011	124 Charles Street #3	East Cambridge
8/17/2011	10 Columbus Terrace	Newton Highlands
8/25/2011	118 Arlington Street	Brighton, MA
9/13/2011	189 Beacon Street #PH	Back Bay, MA
9/29/2011	500 Atlantic Avenue #19D	Waterfront
9/30/2011	35 Mount Hood Road #12	Brighton, MA
10/6/2011	120 Maple Street	Melrose, MA
10/7/2011	75 Ripley Street #75	Newton Center
10/14/2011	147 Kelton Street #601	Allston, MA
11/15/2011	211 Wolcott Road	Brookline, MA
12/19/2011	59 Harvard Avenue #2	Brookline, MA
12/19/2011	9 Washburn Terrace #2	Brookline, MA
12/30/2011	74 Boylston Street #3	Newton, MA

Miro Fitkova Sales Track Record - 2012

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/12/2012	330 Beacon Street, Unit 155	Back Bay, MA
1/12/2012	85 E India Row, Unit 16B	Waterfront
1/13/2012	17 Park Vale, Unit P-8	Brookline, MA
2/1/2012	471 Arsenal Street, Unit 14	Watertown, MA
2/17/2012	82 Chestnut Street, Unit 31	Beacon Hill, MA
2/22/2012	15A Westbourne Terrace	Brookline, MA
2/24/2012	69 Galen Street, Unit 6	Watertown, MA
3/16/2012	41 Colbourne Street, Unit B2	Brighton, MA
3/22/2012	204 Marion Street, Unit 4	East Boston, MA
3/30/2012	869 Beacon Street, Unit 1	Fenway
4/20/2012	8 Vine Street	Newton, MA
4/23/2012	2 Clarendon Street, Unit 102	South End
4/26/2012	10 Melvin Avenue, Unit 8	Brighton, MA
4/27/2012	42 Orkney Road, Unit 4	Brighton, MA
4/27/2012	3 McGrane Road	Wilmington, MA
5/2/2012	4 Charlesgate East, Unit 601	Back Bay
5/2/2012	31 Massachusetts Avenue, Unit 44	Back Bay, MA
5/4/2012	48 Kent Street, Unit 6	Brookline, MA
5/7/2012	83 Redwood Road	Newton, MA
5/9/2012	137 Englewood Avenue, Unit 4	Brighton, MA
5/17/2012	11A Monastery Road	Brighton, MA
5/17/2012	71 Marlborough Street, Unit 3	Back Bay, MA
5/30/2012	529 Columbus Avenue, Unit 11	South End
6/1/2012	31 Massachusetts Avenue, Unit 54	Back Bay, MA
6/1/2012	10 Bradford Terrace, Unit 1	Brookline, MA
6/1/2012	29 Mt. Hood Road, Unit 10	Brighton, MA
6/8/2012	42 Browne Street, Unit 8	Brookline, MA
6/15/2012	110 The Riverway, Unit 7	Fenway
6/18/2012	400 Marlborough Street, Unit 8	Back Bay, MA
7/3/2012	40 Browne Street, Unit 3	Brookline, MA
7/3/2012	140 Kenrick Street, Unit 2	Brighton, MA
7/12/2012	374 Chestnut Hill Avenue, Unit 32	Brighton, MA
7/13/2012	120 Sutherland Road, Unit 5	Brighton, MA
7/16/2012	36 Winchester Street, Unit 4	Brookline, MA
7/17/2012	309 Allston Street, Unit 7	Brighton, MA
7/20/2012	54 Monadnock Drive, Unit 54	Westford
7/26/2012	290 Pleasant Street, Unit 201	Watertown, MA
7/30/2012	53 Paul Street, Unit 17	Newton, MA
7/30/2012	5 Appleton Street, Unit 6A	South End
7/31/2012	1480 Commonwealth Ave, Unit 9	Brighton, MA

Miro Fitkova Sales Track Record - 2012 (cont.)

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
8/1/2012	61 Quint Avenue, Unit 2	Allston, MA
8/6/2012	249 Chestnut Hill Avenue, # 45	Brighton, MA
8/9/2012	335 S. Huntington Ave, Unit 1	Jamaica Plain, MA
8/9/2012	8 Kinross Road, Unit 9	Brighton, MA
8/15/2012	20 Cameron Street, Unit 401	Brookline, MA
8/17/2012	534 Beacon Street, Unit 703	Back Bay, MA
8/23/2012	20 Stearns Road, Unit 64	Brookline, MA
8/30/2012	466 Commonwealth Av, Unit 404	Brighton, MA
8/30/2012	36 Orkney Road, Unit 3	Brighton, MA
9/28/2012	1880 Commonwealth Ave #10	Brighton, MA
10/5/2012	44 Broadlawn Park #22A	West Roxbury
11/1/2012	251 Heath Street, Unit 511	Jamaica Plain, MA
11/2/2012	8-A Still Street, Unit 10	Brookline, MA
11/26/2012	194 St Paul Street, Unit 6	Brookline, MA
11/26/2012	5 Stagg Drive	Natick, MA
12/5/2012	70 Park Street, Unit 18	Brookline, MA
12/10/2012	50 St. Paul Street, Unit 5	Brookline, MA
12/17/2012	465 Somerville Avenue, Unit 1B	Somerville, MA
12/17/2012	1714 Comonwealth Ave, Unit 2	Brighton, MA
12/17/2012	107 Spring Street	Lexington, MA
12/17/2012	26 Stillman Street, Unit 5-4	North End
12/18/2012	23 Park Street, Unit 3	Somerville, MA

Miro Fitkova Sales Track Record - 2013

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/10/2013	60E Glen Rd. Unit #108	Brookline, MA
1/16/2013	466 Commonwealth Ave #307	Kenmore
1/22/2013	65 Hemenway St #1	Fenway
1/31/2013	32 Whites Ave. #F7702	Watertown, MA
2/1/2013	330 Summit Ave U:205	Brighton, MA
2/26/2013	22 Abbey Rd #3	Brighton, MA
2/27/2013	10 Roach St #2	Savin Hill
2/28/2013	457 Washington St #1	Brookline, MA
2/28/2013	99 Littlefield Rd	Newton, MA
3/14/2013	8 Kinross Rd Unit A, Brighton	Brighton, MA
3/15/2013	330 Summit Ave #201	Brighton, MA
3/27/2013	10 Scottsfield Rd #B2	Brighton, MA
4/9/2013	1746 Commonwealth Ave #5	Brighton, MA
4/12/2013	321 Commonwealth Ave u#40	Back Bay, MA
4/26/2013	153 Bigelow St	Brighton, MA
4/26/2013	189 Chestnut Ave U # 16	Brighton, MA
4/30/2013	23 Phillips St	Watertown, MA
4/30/2013	11 Vinal Street #4	Brighton, MA
4/30/2013	153 Bigelow St	Brighton, MA
5/1/2013	229 Kelton Unit #9	Allston, MA
5/6/2013	323 St. Paul St	Brookline, MA
5/6/2013	2192 Mass Ave Unit 1-1	Cambridge, MA
5/8/2013	31 Morrison Ave	Somerville, MA
5/10/2013	48 Conwell Ave U #48	Somerville, MA
5/10/2013	6 Sutherland Rd Unit #2	Brighton, MA
5/21/2013	43 St Botolph St - Unit 101	South End
5/28/2013	42 Beach St U # 6D	Midtown
5/31/2013	12 Sheafe St Unit #2	Charlestown
5/31/2013	19 Westbourne Terr U#A	Brookline, MA
6/3/2013	130 Sutherland rd Unit # 6	Brighton, MA
6/14/2013	130 Sutherland Rd - Unit 7	Brighton, MA
6/14/2013	120 Sutherland Rd Unit 7	Brighton, MA
6/24/2013	10 Commonwealth Court Unit #7	Brighton, MA
6/28/2013	163 Chestnut Hill Ave - Unit PH1	Brighton, MA
7/3/2013	1665 Commonwealth Ave - Unit 14	Brighton, MA
7/18/2013	59 Harvard Ave - Unit 2	Brookline, MA
7/22/2013	622 Boston Ave - Unit 8E	Medford, MA
7/23/2013	1758 Commonwealth Ave - Unit 7	Brighton, MA
7/31/2013	55 Magazine St Unit #24	Cambridge, MA
8/1/2013	23 White Place	Brookline, MA
8/2/2013	71 Colborne Rd - Unit 2B	Brighton, MA

Miro Fitkova Sales Track Record - 2013 (cont.)

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
8/5/2013	435 Shawmut Ave - Unit 4	South End
8/6/2013	280 Corey Rd U:12	Brighton, MA
8/8/2013	23 Margaret St - Unit 3	North End
8/13/2013	50 Harvard St Unit 1	Charlestown
8/15/2013	13 Linden St - Unit 4	Brookline, MA
8/21/2013	233 Kelton St - Unit 11	Allston, MA
8/30/2013	9 Commonwealth Ct - Unit 16	Brighton, MA
9/4/2013	26 White Place - Unit 1	Brookline, MA
9/27/2013	39 Eliot Cres - Unit 3	Brookline, MA
9/27/2013	17 Park Vale P8	Brookline, MA
10/7/2013	118 Arlington Street	Brighton, MA
10/14/2013	772 Centre St - Unit 4	Jamaica Plain, MA
10/15/2013	144 Foster St	Brighton, MA
10/16/2013	6 Whittier Pl - Unit 9F	West End
10/29/2013	75 Paul Gore St - Unit 3	Jamaica Plain, MA
10/30/2013	43 Breck Avenue	Brighton, MA
10/31/2013	280 Boylston St - Unit 509	Chestnut Hill, MA
10/31/2013	14 Commonwealth Court - Unit 16	Brighton, MA
11/1/2013	35 Thatcher Street - Unit 1	Brookline, MA
11/8/2013	60 Chandler Street - Unit 2	South End
11/14/2013	19 Winchester Street - Unit 708	Brookline, MA
11/12/2013	26 Knowles Street - Unit 26	Newton, MA
11/20/2013	15 Short St - Unit 4	Brookline, MA
12/13/2013	594 Cambridge	Allston, MA
12/11/2013	70 Fenway - Unit 25	Fenway
12/16/2013	533 Cambridge Street - Unit 311	Allston, MA

Miro Fitkova Sales Track Record - 2014

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/27/2014	9 Eugene Cir - Unit 33	Jamaica Plain, MA
1/30/2014	86 W Springfield St - Unit 3	South End
2/21/2014	22 Homer St - Unit 2	Brookline, MA
2/28/2014	27 Pembroke St - Unit 2	Newton, MA
3/14/2014	1761 Beacon St - Unit 2	Brookline, MA
3/28/2014	85 East India Row - Unit 21F	Waterfront
4/14/2014	1409 Commonwealth Ave - Unit 201	Brighton, MA
4/14/2014	1734 Commonwealth Ave - Unit 2	Brighton, MA
4/15/2014	139 Chestnut Ave - Unit 2	Jamaica Plain, MA
4/23/2014	25 Bay State Road - Unit 6	Boston, MA
4/25/2014	52 O Street - Unit 2,	South Boston
5/5/2014	49 Colborne - Unit 6	Brighton, MA
5/21/2014	110-12 Pearson Road	Somerville, MA
5/30/2014	58 High St - Unit 58	Newton, MA
5/30/2014	1427 Commonwealth Ave - Unit 502	Brighton, MA
5/30/2014	2 Saint Paul Street - Unit 312	Brookline, MA
6/2/2014	11 Dartmouth Place - Unit 2	South End
6/18/2014	5 Ladd Street - Unit 5	Watertown, MA
6/23/2014	3 Amory Rd - Unit 4	Waltham, MA
6/23/2014	330 Summit Ave - Unit 104	Brighton, MA
7/2/2014	1665 Commonwealth Ave. - Unit 10	Brighton, MA
7/15/2014	11 Linden Place - Unit 3	Brookline, MA
7/23/2014	65 Colborne Rd. - Unit B2	Brighton, MA
7/28/2014	45 Province Street - Unit 1201	Boston, MA
7/31/2014	50 Jamaicaaway - Unit 8	Boston, MA
8/6/2014	10 Charlesgate East - Unit 402	Boston, MA
8/15/2014	143 Babcock Street - Unit 1	Brookline, MA
8/18/2014	6 Whittier Pl - Unit 4R	Boston, MA
8/19/2014	90-92 Cherry St - Unit 1	Newton, MA
8/20/2014	28-30 Academy Hill Rd	Boston, MA
8/25/2014	4 Charlesgate East - Unit 206	Boston, MA
8/29/2014	285 Harvard St U:312	Cambridge, MA
9/3/2014	1059 Beacon St	Brookline, MA
9/3/2014	130 Sutherland Rd - Unit 5	Brighton, MA
9/15/2014	1706 Commonwealth Ave - Unit 11	Brighton, MA
9/17/2014	21 William Street	Newton, MA
9/30/2014	163 Chestnut Hill Ave - Unit 101	Brighton, MA
10/23/2014	65 Lanark Rd - Unit 8	Brighton, MA
10/24/2014	280 Beacon - Unit 41,	Boston, MA
10/27/2014	501 Beacon St - Unit 3	Boston, MA
10/27/2014	251 Heath St - Unit 210	Boston, MA

Miro Fitkova Sales Track Record - 2014 (cont.)

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
11/7/2014	1607 Commonwealth Ave - Unit 12	Brighton, MA
11/21/2014	292 Nevada Street - Unit 292	Newton, MA
12/8/2014	1665 Commonwealth Ave - Unit 18	Brighton, MA
12/8/2014	526 Green St - Unit 1,	Cambridge, MA
12/12/2014	66 Gates St - Unit 3	South Boston, MA
12/15/2014	289 Washington St - Unit 3	Cambridge, MA

Miro Fitkova Sales Track Record - 2015

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/7/2015	25 Audubon Dr,	Newton, MA
1/13/2015	170 Tremont Street - Unit 1802 & 1803	Midtown
1/15/2015	124 Sycamore Street - Unit 124	Belmont, MA
1/29/2015	25 Ridgeway Lane - Unit R-1	Beacon Hill, MA
1/30/2015	32 Beechwood Road	Wellesley, MA
1/30/2015	35 Turner St - Unit 3	Brighton, MA
2/9/2015	25 Upton Road	Wellesley, MA
2/11/2015	33 Cambridge St, Unit 313	Allston, MA
3/18/2015	1454 Beacon Street - Unit 542	Brookline, MA
3/23/2015	37 Grove Street - Unit 1	Beacon Hill
4/3/2015	15 N Beacon Street - Unit 509	Allston, MA
4/15/2015	333 Harvard - Unit 11	Cambridge, MA
4/17/2015	296 Hunting Road	Needham, MA
4/24/2015	276 Corey Rd - Unit 14	Brighton, MA
5/4/2015	62 Herrick Road	Newton, MA
5/8/2015	30 Webster Street - Unit 2	Needham, MA
5/15/2015	22 Chestnut Place - Unit 201	Brookline, MA
5/15/2015	321 Hammond Pond Pkwy - Unit 304	Brookline, MA
5/18/2015	104 Manet Rd	Newton, MA
5/18/2015	17 Nipmuck Drive	Westborough, MA
5/21/2015	66 Aldrich Unit B	Watertown, MA
5/22/2015	466 Commonwealth Ave - Unit 205A	Brighton, MA
6/1/2015	149 Fuller St - Unit 3	Brookline, MA
6/15/2015	52 Waltham Street - Unit 2	Boston, MA
6/15/2015	798 Middle St	Weymouth, MA
6/17/2015	116 Spring Street U:A-4,	West Roxbury, MA
6/24/2015	99 Anderer Ln - Unit 9	West Roxbury, MA
6/26/2015	682 Tremont St - Unit 3	Boston, MA
7/1/2015	533 Cambridge St - Unit 203	Allston, MA
7/2/2015	77 Pond Ave - Unit 911	Brookline, MA
7/15/2015	707-709 Boylston St	Newton, MA
7/23/2015	14-14 1/2 Fayette Street - Unit 1	Cambridge, MA
7/27/2015	88 Glencoe Street - Unit 88	Brighton, MA
8/5/2015	15 Forbes St - Unit B	Boston, MA
8/17/2015	17 Otis St Unit 511	Cambridge MA
8/21/2015	140 Kilsyth Rd - Unit 1	Brighton, MA
8/21/2015	9 Hawthorne Pl - Unit 9K	Boston, MA
8/21/2015	35 Westbourne Terrace - Unit 6	Brookline, MA
8/31/2015	1722 Commonwealth Ave - Unit 1	Brighton, MA
9/3/2015	64 Ox Bow Road	Weston, MA
9/9/2015	186 Waverley Ave - Unit 186	Watertown, MA

Miro Fitkova Sales Track Record - 2015 (cont.)

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
9/14/2015	473 Arsenal St - Unit D	Watertown, MA
9/17/2015	116 F Street - Unit 1	Boston, MA
9/17/2015	77 Walden St	Newton, MA
10/2/2015	239 Kelton Street - Unit 12	Allston, MA
10/29/2015	108 Peterborough St. - Unit 104	Boston, MA
11/4/2015	77 Moseley Ave,	Newburyport, MA
11/16/2015	1 Charles St S - Unit 4E	Boston, MA
11/18/2015	188 Homer St,	Newton MA
11/18/2015	401 Harrison Ave - Unit 609	Boston MA
11/24/2015	261 Marlborough St - Unit 2	Boston MA
11/30/2015	20 Leicester St #2	Brighton, MA
12/11/2015	17 Davis Ave - Unit 3	Brookline, MA

Miro Fitkova Sales Track Record - 2016

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/11/2016	33 Mystic Street - Unit 1	Boston, MA
1/11/2016	280 Commonwealth - Unit 102	Boston, MA
1/29/2016	333 Commonwealth Ave - Unit 22-24	Back Bay, MA
2/26/2016	1714 Commonwealth Ave Unit 2	Brighton, MA
2/29/2016	2417 Centre Street	West Roxbury, MA
3/2/2016	70-72 S Crescent Circuit	Brighton, MA
3/4/2016	137 Englewood Ave - Unit 27	Brighton, MA
3/30/2016	11 Max Ave - Unit B	Cambridge, MA
3/31/2016	251 Heath Street - Unit 210	Jamaica Plain, MA
4/15/2016	135 Marlborough St - Unit 7	Boston, MA
4/15/2016	652 Washington St - Unit 4	Brookline, MA
4/19/2016	4412 Washington St	Boston, MA
4/19/2016	515 Centre Street - Unit 7	Newton, MA
4/20/2016	378 Beech Street - Unit 1	Roslindale MA
4/22/2016	86 Wyman Street - Unit 1	Boston, MA
4/29/2016	56 Wiswall Road	Newton, MA
5/2/2016	8 Whittier Place - Unit 22H	Beacon Hill, MA
5/31/2016	7 Primus Ave - Unit 4	Beacon Hill, MA
6/1/2016	372 Bunker Hill St - Unit 1,	Charlestown, MA
6/3/2016	48 Cedarwood Rd	Jamaica Plain, MA
6/10/2016	15 Park Drive - Unit 22	The Fenway, MA
6/28/2016	50 Sumner Rd	Brookline, MA
6/30/2016	1949 Commonwealth Avenue - Unit 52	Brighton, MA
6/30/2016	96 Gainsborough St - Unit 4W	Boston, MA
7/1/2016	453 Massachusetts Avenue - Unit 7	Boston, MA
7/28/2016	33 Pond Avenue - Unit 904	Brookline, MA
7/29/2016	96 Ardale Street - Unit 2	Roslindale, MA
8/1/2016	10 Jamaicaaway - Unit 22	Jamaica Plain, MA
8/12/2016	319 Allston Street - Unit 17,	Brighton, MA
8/15/2016	116 Spring St - Unit D2	Boston, MA
8/23/2016	20 Chapel St - Unit B701	Brookline, MA
8/23/2016	22 Bremen St - Unit 3	Boston, MA
8/26/2016	4 Charlesgate E - Unit 601	Back Bay, MA
8/30/2016	416 Marlborough St - Unit 306	Back Bay, MA
9/2/2016	196 Gladstone St	East Boston's Orient Heights, MA
9/16/2016	246 Allston Street - Unit A2	Brighton, MA
9/23/2016	111 Perkins Street - Unit 195	Jamaica Plain, MA
10/11/2016	10 Park Vale Avenue - Unit 4	Allston, MA
10/13/2016	4379 Washington St	Roslindale, MA
10/21/2016	83 Orange St	Roslindale, MA
10/28/2016	110 Lanark Rd - Unit 11	Brighton, MA

Miro Fitkova Sales Track Record - 2016 (cont.)

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
11/11/2016	1607 Commonwealth Avenue - Unit 12	Brighton, MA
12/1/2016	12 Field Rd - Unit 12	Arlington, MA
12/9/2016	42 Orkney Rd - Unit 4	Brighton, MA
12/13/2016	15 Allston Street - Unit 1,	Brighton, MA
12/19/2016	4 Cheriton Road	West Roxbury, MA
12/30/2016	8 Cot Hill Rd	Bedford, MA

Miro Fitkova Sales Track Record - 2017

<u>Closing Date</u>	<u>Address</u>	<u>Town/Area</u>
1/10/2017	17 Hastings St #3	West Roxbury, MA
1/17/2017	743 East 4th - Unit 104	Boston, MA
1/20/2017	61 Hackensack Road	West Roxbury, MA
2/6/2017	780 Centre St - Unit 1	Jamaica Plain, MA
3/3/2017	15 Franklin St	Norwood, MA
3/6/2017	365 Marlborough - Unit 4	Back Bay, MA
3/17/2017	39 Dexter Rd	Newton, MA
3/30/2017	143 Brooks St - Unit 2	Brighton, MA
4/14/2017	9 Kenney Street - Unit 1	Boston, MA
4/19/2017	181 Essex St - Unit E705	Boston, MA
4/26/2017	16 South Waverly Street - Unit 16	Brighton, MA
4/28/2017	914 Vfw Pkwy	West Roxbury, MA
5/4/2017	26 White Place #1	Brookline, MA
5/15/2017	280 Corey Rd - Unit 12	Brighton, MA
5/15/2017	3 Seminary - Unit 1	Charlestown, MA
5/17/2017	285 Columbus Ave - Unit 501	South End, MA
5/18/2017	17 Florence St APT 18,	Roslindale, MA
5/24/2017	145 Bennington St - Unit 305	Revere, MA
6/1/2017	85 East India Row - Unit 19D	Waterfront, MA
6/15/2017	86 Jersey Street - Unit 42	Fenway, MA
6/21/2017	169 Washington St - Unit 17	Newton, MA
6/23/2017	118 Wolcott Rd	Brookline, MA
6/28/2017	29 Brookdale Street - Unit 29	Roslindale, MA
6/29/2017	186 Waverley Ave - Unit 186	Watertown, MA
6/30/2017	157 Neponset Street	Norwood, MA

Testimonials

“Miro is a highly responsive professional. She does her homework and provides clients with detailed information about the market, values and comps. She is thorough and allows the client to have enough time to make an informed decision.”

“My experience with Fitkova Realty was first-class. I've had several real estate agents and I can honestly said that Miro Fitkova has been the best. She knows the market, she knows the area, she is a great negotiator, a trust worthy person, and a great advisor. The service provided by the Fitkova Realty team was beyond compare. Excellent accessibility, honesty, and communication. I really recommend anyone to have Miro as an agent.”

“We just bought our first house with Miro and were extremely happy with the experience. She was very responsive, took time to explain various parts of the process to us and made sure that everything that was time-sensitive or critical was made aware to us with plenty of time to spare. I have no hesitation in recommending Miro.”

“As a first time home buyer I did not know a lot about the process of purchasing a place and this is a large investment that I wanted to understand before taking the plunge. Miro helped me along the whole way, taking me step by step through the process and staying honest with everything we looked at. I would trust her again to go through the buying process and show me exactly what I am looking for.”

“Miro worked with me as a buyer for over 5 months while she educated me about the various neighborhoods and local condo associations. She guided me through several offers before my eventual purchase. Throughout the process she was extremely helpful, knowledgeable, and responsive. Her advice was always data driven and supported by thorough market analysis. She is a very pleasant person and a pleasure to work with. She has a high level of integrity and is motivated towards building a long term customer relationship. I highly recommend her to others.”

“Miro helped us buy our first condo. We were very pleased with her services, in particular her responsiveness and the way she carried us through the entire process. Miro would always send emails checking on the status of our process to make sure we were not missing deadlines and things were moving smoothly. I would also add that Miro did a great job negotiating the price of our new condo. She listened to our reasons and was able to fully articulate them with the seller's realtor, which helped us get the price we thought was fair. We would highly recommend Miro and certainly work with her in the future.”

Fitkova Preferred Vendors

Mortgage Brokers:

Philip Ganz

Senior Loan Officer, MLO#: 37833
380 West Broadway, Suite 101
South Boston MA 02127
Cell: (617) 529-9317
Fax: (617) 456-1701
Email: philg@fairwaymc.com
Web: www.fairwaymortgageboston.com

Sherry Keenan Burke

Leader Bank N.A.
864 Massachusetts Avenue
Arlington, MA 02476
Cell: (617) 293-5098
Office: (781) 641-8814
Direct Fax: 978-313-0390
Email: sburke@leaderbank.com
Web: www.sherryburke.com

Andrew Marquis

Senior Loan Officer
465 Waverley Oaks Rd; Suite 202
Waltham; MA 02452
Cell: (617) 763-0103
Office: (781) 897-5213
Fax: (773) 357-4528
Email: marquis@guaranteedrate.com
Web: www.guaranteedrate.com

Handyman:

Jan Hanzl

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Weymouth, MA, 02188
Mobile: 781 267 0880
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Fax: (781) 465-6068
Email: mkilleen@killeenlawoffice.com
Web: www.killeenlawoffice.com

Sonja B.Selami, Esq

Law Offices of Sonja B.Selami P.C
40 Grove Street, Suite 140
Wellesley, MA 02482
Office: 781-705-6030
Fax: 877-653-6889
Email: sselami@selamilaw.com
Web: www.selamilaw.com

Home Inspectors:

REC Home Inspection

59 Crescent Street,
Winthrop, MA 02152
Office: (617) 846-8328
Web: <http://www.rechomeinspections.com>

Tiger Home Inspection

969 Washington Street
Braintree, MA 02184
Office: 1-800-628-4437
Web: www.tigerhomeinspection.com

Buyer Move In Check List & Contact Info

Utility Companies for the Greater Boston Area (Varies by city/town)

Electric & Gas:

Eversource www.eversource.com 800.592.2000

National Grid www.nationalgridus.com 617.469.2300

Water & Sewer—Varies by city/town:

Boston Water & Sewer www.bwsc.org 617.989.7000

Brookline Water & Sewer www.brooklinema.gov 617.730.2170

Cambridge Water & Sewer www2.cambridgema.gov/cwd/ 617.349.4770

Watertown Public Works www.watertown-ma.gov 617.972-6420

Newton Utilities Dept. www.newtonma.gov 617.796.1040

Internet/Cable/Phone:

Comcast www.comcast.com 1.800.COMCAST (266.2278)

Verizon www.verizon.com 1.800.VERIZON (837.4966)

RCN www.rcn.com 1.800.RING.RCN (746.4726)

Remember to:

- Change locks on your doors. (If a condo, check with condo association if they need a copy)
- If you've purchased a condo, reach out to the management to have your name changed on the mailbox and bell and ask them where to mail your monthly condo fee
- If there is a telephone dial up system for the front door, management will need your phone number to complete setup
- Slip a note to your neighbors introducing yourself as their new neighbor
- If you have a mortgage on the property remember **DO NOT** pay the tax bill when you receive it as your lender will be paying this on your behalf
- If you require oil service, reach out to us so that we can find out who has been historically providing service to your new home so that you can reach out to them

Residential Exemption:

Since 1983, the City of Boston has offered a residential exemption to homeowners that occupy their property as the principal residence.

Taxpayers who own and occupy their home can save on their tax bill by having a portion of their tax bill exempted from taxation. To qualify for the residential exemption, homeowners must own and occupy their home on January 1 preceding the start of the fiscal year.

The value of the exemption is subtracted from the total full valuation. The fiscal year residential exemption is 30% of the average value of all residential property in the City.

Similar Residential Exemptions are offered in 13 Massachusetts communities including Brookline, Cambridge, Chelsea, Malden, Marlborough, Somerville, Waltham, and Watertown.

**Please feel free to reach out to us with any questions you have on your move —
We are happy to help!**

