

HEANEY & SMALL, LLP

MICHAEL E. HEANEY

ATTORNEY AT LAW

- Representing Buyers, Sellers & Lenders in Real Estate Transactions
- Probate of Estates

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Liscombe & Parrella, PC

CERTIFIED PUBLIC ACCOUNTANTS

John L Parrella, CPA Eugene R. Liscombe, CPA

- Tax planning for individuals and businesses
- Income tax preparation for individuals and businesses
- Financial statement preparation
- Bookkeeping

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WHEN YOU FIND A HOME YOU LIKE, MAKE AN OFFER OF PURCHASE IN WRITING. This form will spell out the terms and conditions you wish the seller to consider. A good faith binder must accompany this offer (usually \$500 - \$1000). The offer must be signed by all parties to be binding and should be contingent on your securing **financing** and on the results of the **home inspection**. If both parties are in accord, you will receive a purchase and sale agreement for you to review and eventually sign. At this time, you will put down the residual deposit monies spelled out in the offer to purchase.

THE ROLE OF THE ATTORNEY: The attorney can help you with the offer and purchase agreement, take care of the title search and title insurance and make sure all terms of the agreement have been met so the property can close on time. The attorneys listed below have **extensive knowledge of the local real estate laws** and will be happy to assist you.

LAW FIRM	ATTORNEY(S) TO CONTACT	PHONE NUMBER
Roche & Murphy	John J. Roche	508-528-8300
Lamb and Brown, PC	Martin A. Lamb	508-429-9500
Jepsky & Sack	Andrew S. Jepsky	508-520-3300
Murphy, Lewis & Loscocco	James N. Loscocco	508-429-7766
Heaney & Small, LLP	Michael E. Heaney	508-660-2322

PURCHASE HOMEOWNERS INSURANCE: Most lenders require insurance to protect you against loss from fire, theft and liability. Call the agencies below for your home insurance rate (see section 2B on page 2) and ask about special discounts.

INSURANCE AGENCY	PHONE NUMBER	CONTACT	HOME & AUTO INSURANCE RATES
D.L. Murphy Insurance	508-376-2700	Lou Consoles	
Reardon Insurance Agency & F.S. LLC	508-533-8914	Ted Reardon	
Jensen & Sheehan	508-429-2100	Bill Sheehan	

HIRE A HOME INSPECTOR TO INSPECT YOUR HOME: If work needs to be done, contact the services listed below and on page 4.

SERVICE (S)	CO-SPONSORS	PHONE NUMBER	CONTACT PERSON
Appliance Sales & Service	Belcher's Appliance Center	508-626-2321	Call Showroom
Carpet & Flooring	Robertson Floor Covering	508-473-7300	Bob Hazard
Custom Homes & Remodeling	Thorn Restoration & Renovations	617-759-7008	David Thorn
Electrical Contractor	Deady Electric	508-655-4470	Ralph Deady
Fences	Tony's Fence Company, Inc.	508-376-2466	Peter Kierczak
Home Renovation / Remodeling	DYR Home Renovations	617-875-0475	Dave Randlett
Insect Control	DYR Home Renovations	617-875-0475	Dave Randlett
Landscape Contractor	Ahronian Landscaping & Design, Inc.	508-429-3844	Mark Ahronian / Jim Stucchi
Oil Heating Systems & AC	Julians Oil	508-533-6344	Mike Mele
Painting Contractor	Lucey Painting Co.	508-429-8999	David Lucey
Plumbing & Heating	Lamont Plumbing & Heating	508-429-6227	Tom Lamont

THE CLOSING: All remaining closing costs are paid, papers are signed & deed is recorded. Buyer receives keys to their home.

Jepsky & Sack

Attorneys at Law

William D. Sack Andrew S. Jepsky Kathleen A. Elia

GENERAL PRACTICE WITH AN EMPHASIS ON:

Residential & Commercial Real Estate Matters

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