

Buyer Paperwork 101

Documents needed during the **Consultation** phase

- Consumer Information Statement (CIS) **Required**
- Wire Fraud **Required**
- Dual Agency Disclosure **Required**
- Exclusive Buyer Agency Agreement **Required**
- Affiliated Business Disclosure (AFBA) [address left blank] **Required**
- Lead Paint Pamphlet **Conditionally Required**

Once all required documents have been signed, upload them into the Opportunity in Command and submit the “Consultation” checklist paperwork for compliance.

Documents needed once the property is **Under Contract**

- Fully Executed Contract **Required**
- Fully Executed Lead Paint/No Lead Paint Waiver **Required**
- Seller's Disclosure **Required**
- Waiver of Inspection/Appraisal **Conditionally Required**
- Release by Buyer/Tenant regarding Virtual Showing of Property **Conditionally Required**
- Buyer Pre-Approval/POF **Conditionally Required**
- Owner's Confirmation of Receipt of Written Offer **Optional**
- Home Appraisal **Optional**
- Home Inspection Report **Optional**
- Attorney Rider **Optional**
- Seller's Concession **Optional**
- FHA/VA Addendum **Optional**

Once all required documents have been signed, upload them into the Opportunity in Command and submit the “Under Contract” checklist paperwork for compliance

Documents needed once the property is **Closed**

- Closing Disclosure/HUD **Required**
- Closing Commission Check **Required**

Once all required documents have been signed, upload them into the Opportunity in Command and submit the “Closed” checklist paperwork for compliance

Submitting an offer

1. Attach the necessary files to your email:
 - Preapproval letter
 - Offer in Contract Form
 - Executed Lead Paint Waiver
 - NJAR Form 117: Owner's Confirmation of Receipt of Written Offer
 - Any additional forms from the MLS ie Sellers Disclosure
2. Draft the body of your email with all appropriate information, including highlights of why your offer stands out. In the body of an email, it's good practice to summarize your offer. Here is a template you may consider using (change items in red)

Listing Agent Name,

*It has been great speaking and working with you! Please find attached our offer for your great and well-presented listing at **Property Address***

Offer Summary:

- **Purchase Price: \$655,000**
- **20% Down-payment**
- **Owner Occupied Buyers**
- **No Home Sale Contingency**
- **No Jobs/Work Lost Due to COVID**

Attached is the contract of sale, pre-approval, and executed lead paint form.

If acceptable please reply with the executed agreement and seller attorney contact info so we may begin attorney review.

I look forward to working with you!

*Best,
Your Name*

3. Text the listing agent to let them know you submitted an offer. This eliminates the possibility of the offer getting lost in spam and alerts the listing agent that an offer has been submitted.