

REAL ESTATE START UP GUIDE

YOUR ROADMAP TO
SUCCESS



INTEGRITY HOMES REAL ESTATE GROUP

ABOUT US

Integrity unlocks the enormous potential of Maine Homeownership for buyers, sellers, tenants, landlords, and the area's communities. With access to a remarkable inventory of real property for sale, and a proven track record of selling and representing thousands of properties since its inception in 2022, our teams goal is to be the premier choice and a trusted pipeline for unique real property finds and successfully closed sales transactions and even more happy families whose lives we have changed.

Backed by a 10+ member team of real estate agents with unmatched customer service skills, an in-house design and staging knowledge, a group with backgrounds from marketing, lending, electrical tech, web design professionals, Integrity is a brokerage committed to excellence through exemplary ethics, hard work and professional integrity. Integrity is located in Fairfield and Manchester Maine and travels all over the state and is a proud member of Kennebec Valley Board of Realtors, Mountains To Shores Board of Realtors and Kennebec Valley Chamber of Commerce.



IMPORTANT CONTACTS/INFO

MLS/ ZIP FORM LOGIN:

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EMAIL LOGIN:

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FOREWARN LOGIN:

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CONTACT EMAIL:

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MANCHESTER PHONE:

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FAIRFIELD PHONE:

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MAINE LISTING NUMBER

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REAL ESTATE COMMISSION LICENSE#:

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LOCAL COUNTY BOARD LOGIN:

.....

MAR LOGIN:

.....

NAR LOGIN:

.....



CONGRATULATIONS

On your decision to join our team at Integrity Homes Real Estate Group, PC. We look forward to sharing with you the roadmap we have all used to find success in the extremely competitive and inspiring world of selling real estate in Maine. It is very exciting for us to be able to share a business model and tools that will turn you into a successful real estate professional.

We hope you make a commitment to genuinely apply this blueprint to your daily work both in the field and in your life, 360 degrees. We also hope that the many years of our work and experience that helped shape these tools - make you a real estate superstar.

LET'S START BY YOU ASKING YOURSELF ONE THING: AS A REAL ESTATE PROFESSIONAL - HOW DO I BEGIN AND WHO DO I WANT TO BE IN THIS FIELD FULL OF GREAT ROADS TO TRAVEL?



N E W A G E N T

check-list



Pearson VUE Result Print Out
Course Completion Cert

Apply to The State Of Maine Real Estate Commission

https://licensing.web.maine.gov/cgi-bin/online/licensing/begin.pl?board_number=4060 click on Apply Term: 2 years

Search for License for verification--

<https://www.pfr.maine.gov/almsonline/almquery/searchindividual.aspx>

Realtor Association affiliations required 1. State 2.National

1. <https://members.kvbr.org/reator-join>

\$497 Annually + **\$150** One-Time Fee Covers National and Maine

Contact DB to activate New Agent on the MLS (N User Authorization). MLS will then send the agent user credentials

Annual Training Code of Ethics Training

Possible Training Resources: Term: Annual Fee: \$25-\$50

The learning group <https://trelg.com/>

New England of RE <https://www.reiofne.com/>

<https://www.maine.gov/pfr/professionallicensing/professions/real-estate-commission/licensing/individual-licenses#4>

Click On Maine Sales Agent and it will bring you down to below and click Apply

How to apply

Fees

- Application/License fee: \$100
- Criminal Records Check Fee: \$21

Term

- 2 Years (non-renewable)

Apply Now

- [Apply online](#)

Requirements

General Requirements

- Completed License Application
- Hold a high school diploma or equivalent.
- Be at least 18 at time of application for the license.

How to qualify for the license

- Complete the Sales Agent course with a minimum final grade of 75%;
AND
- Pass the sales agent licensing examination, administered by Pearson VUE, with a minimum final grade of 75% within one year of passing the Sales Agent course.

IMPORTANT NOTE - Application for the sales agent license must be made within one (1) year of passing the licensing examination.

Click [Candidate Handbook](#) for more detailed information about licensing requirements and instructions for scheduling an examination.



JOIN OUR TEAM

In a world that changes daily much like technology, marketing and financial trends, it's so very important to be part of a company that adapts to market changes and innovate when needed in support of agents and clients, alike..

At Integrity, we have built a brand that encourages our culture to be adaptable, business knowledge shared environment, and actively connecting with the highest level of INTEGRITY.

Let's Chat

The Real Estate Specialist

75% *\$16K 95%
cap

No Hidden Fees
(i.e trans. fee/ office/
monthly, website)

Community

We take pride in the culture we have created at Integrity Homes Real Estate Group. While the Real Estate Specialist may not have a "team", they are a part of our Integrity family and receives the support, the celebrations and the teachable moments alongside the fun we have here at Integrity!



The Real Estate Leader

75% *\$16K 95%
cap

5% R.E Co-Op Bonus until Co-op Agent reaches Cap

Until their cap is reached

No Hidden Fees
(i.e trans. fee/ office/
monthly, website)

Community

The Real Estate Leader's mission and passion is to grow strong, business-minded, solution oriented Real Estate Agents towards the common goal of servicing their clients and fellow agents through "servanthood". Each team is comprised of real estate agents that grow together, work together while supporting one another & celebrating one another's wins.



The Real Estate Co-Op

75% *\$16K 95%
cap

No Hidden Fees
(i.e trans. fee/ office/
monthly, website)

Community

When you become The Real Estate Co-op, you become part of a team that works together (much like a sports team) with an excitement and fire to want to learn and know more. You are trained, supported, cheered with, guided through teachable moments, work alongside fellow agents and your Real Estate Leader to achieve the goal of becoming a highly successful specialist in the real estate market.



*What is a cap?

"Once an agent reaches the set amount of production (cap), they are no longer required to pay the office a split, meaning the agent is at a 95% commission until their anniversary year starts again."

After Cap for the year is reach, the % for Real Estate Leader totals 95%.

Included

Website
Real Estate Landing Page
Agent Email Address
Office Space
Errors & Omissions
MLS Monthly Fee
Graphics for Signage, Business Cards
Weekly Training Included
A family culture that has zero tolerance for anything less!

Not Included

Listing Signs
Business Cards
Docu-Sign Account
Head Shot
Annual MAR Fee

LET'S WORK TOGETHER!

www.integrityhomesrealestategroup.com | Buffy@integrityhomesregroup.com | 207-213-6650
11 Violette Way Suite #2 Manchester, Maine

INDEPENDENT CONTRACTOR AGREEMENT

This AGREEMENT is made this _____ day of _____, 20____, (the "Effective Date") by and between

_____ (hereinafter referred to as Agency)

and _____ (hereinafter referred to as Licensee).

WITNESSETH

WHEREAS, Agency is doing business as a Real Estate Agency in the City/Town of _____,

County of _____, State of Maine, and is duly licensed, and

WHEREAS, Agency procures the listings of real estate for sale, lease or rental, and/or finds prospective purchasers, lessees, and renters, and has and does enjoy the good will of, and a reputation for fair dealing with the public, and

WHEREAS, Agency maintains an office which is properly equipped with furnishings and other equipment necessary and incidental to the proper operation of said business, and

WHEREAS, Licensee is a real estate licensee licensed by the State of Maine, and enjoys a good reputation for dealing fairly and honestly with the public as such a licensee, and

WHEREAS, it is deemed to be to the mutual advantage of Agency and Licensee to do business with each other in the manner hereinafter agreed to under the terms and conditions hereinafter set forth;

NOW THEREFORE, in consideration of the mutual promises and agreements herein contained,

IT IS HEREBY AGREED AS FOLLOWS:

1. The parties to the Agreement intend that Licensee be an independent contractor, and not an employee of Agency, so that Licensee retains absolute discretion and judgment in the way in which Licensee carries out listing and selling activities, but Licensee agrees to carry out those activities in compliance with State and Federal law, rules and regulations (including applicable Fair Housing laws and rules and regulations of the Maine Real Estate Commission), as both may be modified from time to time, and according to Agency's policies and procedures, including such requirements adopted by the Agency to meet obligations under Maine Law and the rules and regulations of the Maine Real Estate Commission. Agency has control over Licensee only to the extent necessary to comply with Maine state law, Maine Real Estate Commission rules and regulations and the provisions of this Agreement. Licensee shall not be treated as an employee with respect to services and activities performed pursuant to this Agreement for Federal or state tax purposes, social security, unemployment, workers' compensation insurance, wage and hour laws, discrimination laws, entitlement to benefits, or under any other federal or state laws or regulations which govern the employer-employee relationship not applicable to independent contractors. Additionally, Licensee hereby acknowledges that substantially all compensation for services performed by Licensee shall be directly related to sales or other output, and performance of services in connection with the same, and not related to number of hours worked by Licensee. With the exception of Listing Agreements and/or Buyer Representation Agreements, Licensee shall have no authority to enter into contracts binding on the Agency and Agency shall not be liable for any obligations incurred by Licensee.

2. Agency agrees to make available to Licensee all of its current listings and other information relating to prospective purchasers, lessees or renters and to assist Licensee in his or her work by rendering full cooperation in every way possible. Nothing in this Agreement shall be construed to require that Licensee be appointed to any particular listing or prospective listing on behalf of Agency, nor shall Agency have the right or authority to direct Licensee to work with particular parties or restrict Licensee's activities to particular parties or particular areas.

3. Licensee agrees to use Licensee's best efforts to sell, lease, or rent any and all real estate listed with Agency, to solicit additional customers/clients and listings, and otherwise promote Agency's business to the end that Agency and Licensee may derive profit from their respective professional activities.

4. Licensee agrees to conduct business so as to maintain and to increase the good will and reputation of Licensee and Agency and to work diligently and use best efforts to sell, lease and/or rent any and all real estate listed with the Agency and made

available to Licensee, and to solicit additional listings. Licensee further agrees to comply with all applicable laws and regulations relating to the licensing and conduct of real estate brokers and salespeople in the State of Maine.

5. Licensee agrees to follow Agency's policy manual, as the same may be amended from time to time, which is incorporated herein by reference.

6. Agency may make available to Licensee, with or without charge, office space, certain business aids and/or office support personnel for Licensee's use to assist Licensee in connection with activities contemplated hereunder, including without limitation secretarial staff, computers, telephones, fax machine and copiers. If Agency elects to charge fees to Licensee in connection with the provision of such business tools and staffing support, charges for specific services provided, and details regarding Licensee payment obligations in connection with those services shall be found as follows: (Check appropriate box below) :

In Agency's Policy Manual

In Schedule ___ entitled "Business Aid Cost Schedule" attached hereto and made a part hereof.

Other (Please describe) _____

Licensee may choose to utilize office space, business aids, and support personnel provided by Agency but is not required to do so.

7.

(a) The total commission to be charged for any service performed hereunder shall be determined by Agency and Agency shall advise Licensee in advance of any special contract relating to any particular transaction which Licensee undertakes to handle or of any special arrangement with any client of Agency to which a special division of commission may apply. Specific information pertaining to commissions to be charged, including without limitation the percentage to be earned by Licensee, the percentage to be retained by Agency, and any other charges of Agency to be deducted from the total commission earned, can be found as follows (the "Commission Schedule"): (Check appropriate boxes below)

In Agency's Policy Manual

In Schedule ___ entitled "Commission Schedule" attached hereto and made a part hereof.

Other (Please describe) _____

When Licensee performs any service hereunder whereby a commission is earned, the entire amount of said commission shall be collected by Licensee and deposited with Agency and then divided between Agency and Licensee in accordance with the Commission Schedule.

(b) In no case shall Agency be personally liable to Licensee for any commission, but when a commission has been collected from the party or parties for whom the service was performed, upon receipt of such commission Agency shall hold the same for Licensee and itself to be divided according to the terms of this Agreement.

8. The division and distribution of the earned commissions as set out in Paragraph 7 shall take place as soon as practicable after collection of such commissions from the party or parties for whom the services may have been performed and after receipt by Agency of the same.

9. Agency shall not be liable to Licensee for any expenses incurred by Licensee in the course of Licensee's professional activities or for any of Licensee's acts or omissions. Licensee shall not be liable to Agency for general office expenses or for any of Agency's acts or omissions.

10.

(a) Except to the extent modified by the terms of Section 6 above, Licensee shall be responsible for all personal expenses, including but not limited to costs associated with maintaining its real estate license, business cards, professional association dues, auto, travel, entertainment, food, insurance, income and withholding taxes, and such other business costs as Licensee shall, in its sole discretion, deem appropriate.

(b) Notwithstanding the foregoing, Agency and Licensee agree to coordinate advertising and Agency agrees to bear the expense of all advertising found by it to be necessary. If the Licensee wishes to utilize advertising over and above that determined necessary by Agency, then an arrangement with respect to payment for said advertising will be determined by mutual agreement. In all cases, advertising is to be submitted in content, design and format in compliance with all applicable law, including without limitation all Rules and Regulations of the Maine Real Estate Commission, and is to be preapproved by Agency.

11. Licensee agrees to become, or maintain status as, a REALTOR® in a local REALTOR® Board.

12. Licensee shall have no authority to bind Agency by any promise or representation, unless specifically authorized in advance and in writing in a particular transaction. Licensee shall have no authority to enter into settlement or release agreements on behalf of Agency, and all decisions to compromise or settle any claim or suit by or against Agency as against any third party shall be made by Agency at Agency's sole discretion. Moreover, expenses such as attorney's fees, costs, transfer tax, title abstracts, costs of sale, and the like which must, by reason of some necessity as Agency shall in its sole discretion decide, be paid from the commission, or are incurred in the collection of, or the attempt to collect the commission, shall be paid by the parties in the same proportion as provided for herein in the division of the commissions. From time to time, claims, complaints or litigation involving Agency may arise directly from the activities of Licensee. Licensee agrees to pay all costs and expenses incurred by the Agency in defending or satisfying any claim or judgment claimed against the Agency which arises from the conduct of Licensee, including without limitation the full amount of any errors and omissions insurance deductible assessed against or incurred by Agency and reasonable attorney's fees of Agency in connection with the same. Licensee hereby agrees to release, indemnify and hold harmless Agency from and against any and all liability, loss, costs, damages, fines, suits, proceedings, claims, actions or causes of action of any kind, including but not limited to all costs, litigation expenses, and reasonable attorney fees arising from or related to the conduct or activities of Licensee, except to the extent it arises directly from the conduct, acts or omissions of Agency and is not covered by Paragraph 13 below.

13. Licensee acknowledges that because of Licensee's Independent Contractor status Licensee is not entitled to be compensated under Maine State Worker's Compensation law for any work related injuries, and expressly waives any right to such compensation. Licensee further acknowledges that Licensee is aware of Worker's Compensation coverage available to Licensees as a self-employed contractor directly from an insurance carrier and that Licensee is free to choose whether or not to obtain such insurance. In the event that Licensee employs anyone to assist Licensee in the conduct of Licensee's business, Licensee agrees to obtain Workers' Compensation coverage for Licensee's assistant(s). Licensee further agrees to waive the immunity provided to Licensee by the Workers' Compensation statute with respect to any claim for contribution or indemnification that may be brought by Agency against Licensee.

14. Licensee shall use his or her own automobile to transport clients and customers of Agency. Licensee will be solely responsible for all costs related to the operation of said automobile and, before transporting any clients or customers, Licensee shall supply satisfactory evidence of automobile liability insurance in an amount acceptable to Agency.

15. Except as otherwise set forth herein, this contract shall extend for a period of one (1) year from the Effective Date set forth above and shall be deemed to be renewed for additional one year periods unless otherwise terminated as provided herein. This contract may be terminated at any time by either party upon written notice to the other. The rights of the parties to any commissions which accrued prior to said termination shall be as follows:

Licensee shall receive its commission share pursuant to the terms of Section 7(a) of this Agreement, minus ____% for listings under contract in which Licensee was the listing or selling agent. Licensee shall receive its commission pursuant to the terms of Section 7(a) of this Agreement share minus ____% for sales of properties listed by Licensee which are sold during the original listing period. The reduction is in recognition of the additional services provided by Agency after Licensee's departure in closing said transactions.

16. Licensee covenants with Agency, its successors and assigns, that Licensee will not, at any time hereafter, by any means, disclose to any firm, person or corporation, any confidential or proprietary information concerning the business of Agency or its affiliates, with the exception of those persons to whom disclosure is expressly authorized in writing by Agency. For the purposes of this Agreement, the following matters are understood to be confidential and of a proprietary nature to the Agency: all information relating to any "client" of the Agency; all contracts and legally binding documents between the Agency and its "clients"; all documents relating to inquiries and responses to or from governmental agencies; all financial information of the Agency; all financial projections of the business of the Agency; any aspect of the Agency's compensation structure to its employees; all information relating to any advertisements or public relations or other documents produced by or on behalf of the Agency for the purposes of soliciting clients; all hardware and software of the Agency which is configured for processing the Agency's business; all vendor lists; all Agency budgets; all Agency procedure manuals; all copyrighted, registered and unregistered materials; and all information or documents, plans or materials prepared by the Agency for the purpose of furthering the Agency's business. Upon termination of independent contractor relationship between Licensee and Agency for any reason, Licensee shall deliver to Agency copies of any documents in Licensee's possession containing such confidential information.

For the purposes of this Agreement, the term "client" shall mean any person or entity that has engaged the Agency or has purchased or has inquired about any product or service advertised by the Agency or any person or entity with whom the Agency is preparing to do business with in this manner.

17. In the event of termination or expiration of this Agreement, Licensee agrees to comply with the requirements of Maine license law and the Maine Real Estate Commission rules and regulations regarding confidentiality of information. Additionally, Licensee shall not, after termination or expiration of this Agreement, for any reason, use or permit, suffer or tolerate the use, to his or her own advantage or the advantage of any other person or entity, any information, including without limitation, confidential matters, trade secrets, techniques, accounting procedures and the like, gained from the files or business of Agency, and Licensee further agrees that the sales plans, programs, materials, manuals, rosters, forms, contracts, agreements, brochures and other training, listing and sales materials provided hereunder by Agency are the exclusive property of Agency and shall not be utilized in connection with any business hereafter carried on by Licensee or in any way divulged to third parties.

18. Other:

OPTIONAL PROVISIONS [OMIT THOSE PROVISIONS WHICH DO NOT APPLY]:

A) Employees of Licensee. Notwithstanding the provisions of Paragraph 6 above, the Agency may permit Licensee to hire assistants. If the Agency permits Licensee to hire assistants pursuant to this Section 18(A), Licensee shall be solely responsible for the hiring, employment, payment, and supervision of any such assistants (whether or not such assistants are Maine real estate licensees), and shall release, indemnify and hold harmless Agency, its Designated Broker, and any of Agency's Officers and/or Directors from and against any and all liability for damages, losses, expenses, claims and suits (including reasonable attorneys' fees) arising out of or in connection with the employment, conduct, acts, or omissions of Licensee's assistants. Any and all liability which shall arise out of or in connection with such employment, conduct, acts, or omissions shall be solely the responsibility of Licensee. There shall be no legal or employment relationship of any kind between Agency and the assistants and/or employees of Licensee hired pursuant to this Section 18(A).

B) Ancillary Business Services [SELECT ONLY ONE OF THE FOLLOWING].

(i) It is the policy of this Agency that our Licensees **NOT** engage in or perform ancillary business services (e.g. title services, mortgage brokerage services, building and construction, property management, etc.) for our clients, without the express written consent of the Designated Broker on behalf of the Agency.

OR

(ii) It is the policy of this Agency that if our Licensees engage in or perform ancillary business services (e.g. title services, mortgage brokerage services, building and construction, property management, etc.) for our clients, that they fully comply with all laws, rules, and regulations (including licensing and reporting regulations) for the provision of such services. Furthermore, Licensee is advised that the Agency considers any such services to be performed outside of the relationship that the Licensee may have with the Agency and/or the Designated Broker. If Licensee does provide such ancillary business services, Licensee hereby agrees to indemnify and hold harmless the Agency, its Designated Broker, and any of Agency's Officers and/or Directors from and against any and all damages, liabilities, losses, expenses, claims and suits (including reasonable attorneys' fees) claimed by anyone as a result of the provision of any such ancillary business services. Additionally, the Agency expects that Licensees providing such services shall maintain suitable liability insurance to protect the Agency and Designated Broker against any such claims or losses. Licensees are also advised that they must comply fully with the requirements of federal law and regulations governing affiliated business arrangements for the purposes of settlement statement reporting requirements and anti-'kickback' provisions.

C) Payments to a Corporation. Licensee acknowledges that if Licensee forms or operates a corporation or other business entity which shall receive payment of any commissions paid under this or any other agreement by and between Agency and Licensee, those commission payments will be paid to the corporation or other business entity for tax purposes only and not as an attempt to circumvent licensing law. Licensee also acknowledges that corporations or other business entities may not themselves be, act as, or hold themselves out to be licensed real estate agents or brokerages under the Maine Real Estate Commission Rules and Regulations, and that Licensee's decision to form such a corporation or business entity and to direct payment of commission or otherwise to such corporation or business entity is being done at Licensee's own risk upon the exercise of Licensee's sole discretion, and that such action is neither approved, reviewed or sanctioned by Agency.

D) Mediation and Arbitration of Disputes. Except as otherwise set forth in Paragraph 7 above, Licensee and Agency agree that any controversy or dispute that may arise under this Agreement shall be submitted to mediation, to be conducted by a mediator mutually agreeable to Licensee and Agency. The parties will equally divide the mediation fee, if any. In the event that Licensee and Agency are unable or unwilling to agree upon a mediator, or otherwise fail to resolve their dispute

through mediation, then either Licensee or Agency may demand arbitration pursuant to the Maine Arbitration Act, 14 M.R.S.A. §§ 5927-5949, to be conducted by a single arbitrator mutually agreeable to Licensee and Agency, and each party to any arbitration shall pay its own fees, costs and expenses, including attorneys' fees, and will equally split the arbitrator's fees. All issues which may in any manner relate to the controversy or dispute shall be resolved in the arbitration, except that either party may seek security from an appropriate court for any award or judgment which that party may obtain in arbitration, whether that security is sought through a motion for approval of attachment, an attachment on trustee process, injunction, or otherwise. If either party refuses to mediate or arbitrate pursuant to the terms hereof, and the other party is forced to file judicial suit, the party refusing to engage in such mediation or arbitration shall be responsible for the attorneys' fees of the party forced to file suit.

E) Additional Matters (Attach an addendum if necessary). _____

19. This Agreement contains all of the material terms and agreements of the parties relative to the subject matter hereof and may not be changed except by subsequent written agreement signed by both parties. If any provision of this agreement is found by a court of law to be invalid or unenforceable, the other provisions shall remain in full force and effect.

20. No waiver or breach of any covenant herein shall constitute a waiver of any subsequent breach.

21. This Agreement shall be governed by Maine law.

IN WITNESS WHEREOF, the parties hereby have executed this Agreement on the date first written above

Witness

For Agency

Witness

Licensee



- COOPERATION & COMPENSATION
- POLICIES ON CONFIDENTIALITY
- FAIR HOUSING
- ANTI-TRUST
- SKYSLOPE AND RECORD KEEPING
- ADVERTISING

ROADMAP TO SUCCESS



Real Estate Cooperation and Compensation Policy

Purpose

The purpose of this Cooperation and Compensation Policy is to define the terms ensures that Integrity Homes Real Estate Group cooperates with other real estate agents, brokers, and agencies, and to establish the compensation structure for agents involved in real estate transactions. This policy aims to ensure fairness, transparency, and compliance with industry standards.

Scope

This policy applies to all transactions, listings, and agreements facilitated by the Agency, including but not limited to:

- Residential and commercial property sales and leases
- Buyer and seller representation
- Cross-agency referrals

Cooperation Principles

The Agency values cooperative relationships with other licensed real estate professionals to maximize opportunities for clients and ensure a smooth, efficient process. The key principles guiding our cooperation are:

- Respect for Agency Relationships: The Agency respects the client-agent relationship and strives for transparency in all dealings.
- Shared Commitment to Clients: The Agency works collaboratively with external agents and brokers, ensuring clients receive the best possible service throughout their transaction.
- Fairness and Transparency: Compensation and agreements should be clearly communicated to all parties involved, and both buyers and sellers should understand how the compensation structure works.

Compensation Structure

The Agency operates on a tiered commission-based compensation model. The specifics of the commission are typically defined in the listing agreement or buyer representation agreement and are agreed upon between the client and the Agency.

Commission Split for Sales (see graphic)

The standard commission is a percentage of the final sale price of the property. This commission is typically split between the listing agent/broker and the buyer's agent/broker. The exact percentage of commission will vary depending on the agreement with the client and market conditions. In the event we represent the seller, we require Direct payment compensation from Seller to Buyer.

Referral Fees

The Agency may offer referral fees to other agents or brokers who refer clients to our agency. Referral fees are typically paid when a transaction is successfully completed. These fees are agreed upon in writing prior to any referral being made and are usually a percentage of the commission earned by the Agency on the referred transaction.

Tracking Commissions

Commission structures is located in your protected google drive. Each transaction must be documented by the agent. This also serves as tracking for the Annual Cap. **EACH CLOSING MUST BE DOCUMENTED IN COMMISSIONS PRIOR to PAYMENT**

Cooperation Between Agents

Inter-Agency Cooperation

The Agency is committed to fostering cooperative relationships with other real estate agencies. In the case of transactions where another agent or broker represents the buyer or seller, the following guidelines apply:

Equal Professional Treatment:

All cooperating agents are entitled to the same level of professionalism and respect. The Agency will not engage in discriminatory practices with respect to commission arrangements.

Commission Splits

Commissions will be split in a manner that reflects the Client Agreements of each party involved in the transaction. In cases of dual representation (i.e., where the Agency represents both the buyer and the seller), the commission split will be disclosed and agreed upon upfront in the agreement with the buyer and the sellers.

Dual Agency

If an agent from Integrity Homes Real Estate Group represents both the buyer and the seller (dual agency), the agent must obtain written consent from both parties acknowledging the dual agency relationship and agreeing to the compensation structure. The commission structure in a dual agency scenario will be clearly outlined, with full transparency about any potential conflicts of interest.

Real Estate Cooperation and Compensation Policy Continued

Conflicts of Interest

To avoid conflicts of interest:

Agents must disclose any potential conflicts to their clients and cooperating agents.

The Agency will make all efforts to ensure that compensation agreements are transparent and equitable for all parties involved.

In cases of conflict over commission splits or referral fees, the Agency will mediate and seek to reach a fair resolution for all parties involved.

Ethical Guidelines

The Agency is committed to maintaining the highest ethical standards in all transactions. All agents and brokers involved in the transaction must adhere to the following:

Full disclosure of any fees, commissions, or compensation structures.

No kickbacks, undisclosed payments, or hidden compensation arrangements.

The fair treatment of all parties involved in the transaction.

Policy Review and Adjustments

This Cooperation and Compensation Policy will be reviewed annually or as needed to ensure compliance with industry standards, market conditions, and legal regulations. Adjustments will be made as required.

*******Payment of Compensation**

Timing of Payment-

- 1. 24 hours prior to closing: forward the Settlement Sheet to buffy@integrityhomesregroup.com.**
- 2. After closing, check must be deposited (or give closing check to Buffy Dumont)**
- 3. ALL Closing documents must be downloaded into the file in SKYSLOPE**
- 4. Once the above is completed, your commission will be deposited via Bank ACH.**
- 5. Payment is generally made within 1-2 days after closing.**

Real Estate Agency Confidentiality Policy

Purpose

This Confidentiality Policy outlines the commitment of Integrity Homes Real Estate to protect the privacy and confidentiality of sensitive information related to our clients, transactions, employees, and business operations. This policy applies to all employees, agents, contractors, and third-party service providers involved in or associated with the Agency.

Scope

This policy governs the handling, storage, sharing, and protection of confidential information, including but not limited to:

- Client personal details (names, addresses, contact information, financial information)
- Transaction details (purchase or sale agreements, terms, pricing)
- Property information (property listings, inspections, valuations)
- Marketing strategies, proprietary data, and business plans
- Internal communications or business-related discussions

Confidential Information

Confidential information refers to all non-public information related to:

- Real estate transactions involving the Agency, whether completed or pending
- Personal information about clients, employees, or other business partners
- Business and marketing strategies, including potential or ongoing negotiations
- Financial information, including but not limited to payment details, loans, or mortgages
- Any other information designated as confidential or proprietary by the Agency or by law

Obligations of Employees, Agents, and Contractors

Non-Disclosure:

All employees, agents, and contractors must not disclose any confidential information to unauthorized individuals or third parties, either during or after their employment or engagement with the Agency. This includes verbal, written, and electronic communication.

Safeguarding Information:

Confidential information must be stored securely in both physical and electronic formats, including access to your Skyslope account.. Employees and agents are required to use encryption or other security measures when handling sensitive client information.

Limitation of Use:

Confidential information should only be used for the purposes of carrying out duties for the Agency. Information should not be used for personal gain or shared for any purpose outside the scope of the Agency's business activities.

Client Consent:

The Agency will obtain the client's written consent before disclosing any personal or confidential information to third parties, except as required by law or to facilitate the transaction (e.g., sharing details with financial institutions or attorneys).

Exceptions to Confidentiality

Confidential information may be disclosed in the following circumstances:

With Client Consent: When the client explicitly authorizes disclosure in writing.

Legal Requirements: When required by law, court order, or regulatory authorities.

Business Operations: To third-party service providers necessary for carrying out real estate transactions (e.g., appraisers, inspectors, mortgage lenders) but only when such parties are bound by confidentiality agreements.

Security Measures

The Agents will implement reasonable and appropriate measures to protect confidential information, including:

Secure storage for physical documents.

Access controls to limit who can view and handle confidential information.

Access To SKYSLOPE in a SECURE AREA

Breach of Confidentiality

Any breach of confidentiality, intentional or accidental, will be taken seriously and may result in disciplinary action, up to and including termination of employment or termination of the agent-client relationship. Legal action may also be pursued in the event of a breach that causes harm to the Agency or its clients

FAIR HOUSING

Fair Housing in real estate refers to the Fair Housing Act (FHA), a federal law in the U.S. that prohibits discrimination in housing-related activities, including real estate transactions, advertising, sales, and rentals. Real estate agents and agencies must comply with this law to ensure equal housing opportunities for all individuals.

Key Principles of Fair Housing in Real Estate

1. Protected Classes – The Fair Housing Act prohibits discrimination based on:

- Race
- Color
- Religion
- National Origin
- Sex (including gender identity and sexual orientation)
- Disability
- Familial Status (e.g., having children, being pregnant)

2. Advertising Compliance – Real estate advertising must be inclusive and avoid discriminatory language.

- DO: Use neutral terms like "Great family home" instead of "Perfect for young couples."
- DON'T: Indicate preference for a certain race, religion, or other protected class (e.g., "No children allowed").

3. Steering & Redlining Prohibition –

- Steering: Guiding buyers or renters toward or away from certain neighborhoods based on their background.
- Redlining: Denying loans or insurance based on a neighborhood's racial or ethnic composition.

4. Reasonable Accommodations for Disabilities –

Landlords and agents must make reasonable modifications to properties for individuals with disabilities, such as allowing service animals in no-pet housing.

5. Equal Service to All Clients – Agents must provide the same level of service to all clients, regardless of background.

Consequences of Violations

Violating the Fair Housing Act can lead to:

- Lawsuits
- Fines and penalties
- Loss of real estate license
- Reputational damage

Real Estate Agency Antitrust Compliance Policy

1. Purpose

This policy ensures that all employees, agents, and brokers comply with federal and state antitrust laws, including the Sherman Act, the Federal Trade Commission Act, and state-specific regulations, to promote fair competition in the real estate industry.

2. Prohibited Conduct

The agency and its personnel shall not engage in the following anti-competitive practices:

Price-Fixing: Agents and brokers must not discuss or agree on commission rates, fees, or pricing structures with competing agencies. All commission rates must be independently determined.

Market Allocation: No agreement shall be made with competitors to divide or allocate geographic territories, clients, or property types.

Boycotts: Employees and agents must not engage in group boycotts, such as collectively refusing to work with a specific brokerage, MLS, or service provider.

Tying Arrangements: The agency must not require clients to use a specific service (e.g., mortgage lender, title company) as a condition of doing business.

Bid-Rigging: No coordination with other agencies to manipulate competitive bidding for properties.

3. Commission and Fee Practices

Independent Determination: All commission rates and fees must be set independently, based on market conditions and the agency's policies.

No Fixed Rates: Agents must never imply that commissions are "standard" or "non-negotiable." Clients must be made aware that commissions are always negotiable.

Clear Disclosure: All commission structures must be clearly disclosed in written agreements with clients.

4. Communication Guidelines

Avoid Sensitive Topics: Employees and agents should not discuss commission rates, business strategies, or client allocations with competitors.

Written Agreements: All agreements with clients, service providers, or other brokers must be in writing and comply with legal standards.

MLS Participation: Agents must comply with Multiple Listing Service (MLS) rules while ensuring independent business decisions.

5. Training & Compliance

Annual Training: All employees and agents must undergo annual antitrust compliance training to understand the latest legal requirements.

Reporting Violations: Any suspected antitrust violations must be reported immediately to the agency's compliance officer or legal counsel.

6. Enforcement & Penalties

Strict Enforcement: Violations of this policy may result in disciplinary action, including termination.

Legal Consequences: Engaging in antitrust violations can result in fines, lawsuits, and even criminal penalties.

ADVERTISING

Chapter 410: MINIMUM STANDARDS OF PRACTICE

Summary: This chapter clarifies and establishes standards for practicing real estate brokerage.

1. Advertising

1. Definitions

As used in the Commission's rules, unless the context otherwise indicates, the following terms have the following meanings:

A. Advertise. As used in this Section, the terms "advertise," "Advertise," "advertising" and "advertisement" include all forms of representation, promotion and solicitation disseminated in any manner and by any means of communication for any purpose related to real estate brokerage activity, including, at a minimum, advertising the sale or purchase of real estate or promotion of real estate brokerage services conducted by mail, telephone, the Internet (including but not limited to the world wide web, electronic mail and social media), business cards, signs, television, radio, magazines, newspapers, and telephonic greetings or answering machine messages.

B. Deleted

C. Prominent. "Prominent" means standing out so as to be seen easily; conspicuous; particularly noticeable.

Deleted

Deleted

Deleted

Advertising by Real Estate Brokerage Agencies Real estate brokerage advertisements must contain the trade name as

licensed by the commission of the real estate

brokerage agency that placed the advertisement. The trade name of the agency must be prominently displayed or presented. In an advertisement that appears on or is sent via the Internet, the trade name of the agency that placed the advertisement must prominently appear or be readily accessible.

In addition, the designated broker may authorize an advertisement that includes the name, telephone number, slogan, logotype or photo of an affiliated licensee or group or team of affiliated licensees as part of the brokerage services being offered by the real estate brokerage agency. The affiliated licensee or group or team of affiliated licensees may not independently engage in real estate brokerage.

Written Permission of Owner Required to Advertise

5.

A real estate brokerage agency or its affiliated licensees shall not advertise any real estate for sale without first obtaining the written permission of the owner or the owner's authorized representative.

Advertising of Exclusive Listing Held by Another Agency

6.

A real estate brokerage agency or its affiliated licensees shall not publish or cause to be published an advertisement that makes reference to the availability of real estate which is exclusively listed for sale by another real estate brokerage agency unless the licensee obtains the prior written consent of the designated broker who has been authorized by the owner to provide consent.

7.

Deception and Misrepresentation Prohibited

Advertising must be free from deception and shall not misrepresent the condition of the real estate, terms of the sale or purchase, real estate brokerage agency policies, or real estate brokerage services.

WEBSITE DIRECTORY

Go to: <https://integrityhomesrealestategroup.com/your name>

AGENT LANDING PAGE

1. Review your biography
2. Review your contact information
3. Review your listings
4. Submit any closed deal testimonies

AGENT RESOURCES FOR CEU CLASSES

1. <https://trleg.com>
2. <https://reiofne.com>
3. <https://mainelistings.com>
4. <https://canva.com>

Agent Resources Training:

- SKYSLOPE
- ME LISTINGS
- FLEX MLS
- REALIST
- PROPERTY PANORAMA
- SHOWING TIME
- DOMUS ANALYTICS
- ZIPFORMS
- FOREWARN
- RENTAL BEAST
- RE-TECHNOLOGY
- REALTORS PROPERTY RESOURCE (RPR)
- CREATING A CMA

ROADMAP TO SUCCESS

SKYSLOPE & Record Retention

Record Retention for Listing File – Sample List

Submitted to Designated Broker with 5 days of execution of the original or true copies of:

- Real Estate Brokerage Relationship Form
- Listing Representation Agreement – appointed agent and disclosed dual agent as appropriate)
- Lead base paint disclosure – if applicable
- Purchase and Sale Agreement
- Rejected offers and counteroffers
- Flyers
- Sample Ads
- Property Disclosure form
- MLS Data Sheet if applicable
- Other property information prepared by agency to promote property
- Copy of Deed
- Copy of Earnest Money Deposit
- Company Forms as applicable

Record Retention for Buyer File – Sample List

Submitted to Designated Broker with 5 days of execution of the original or true copies of:

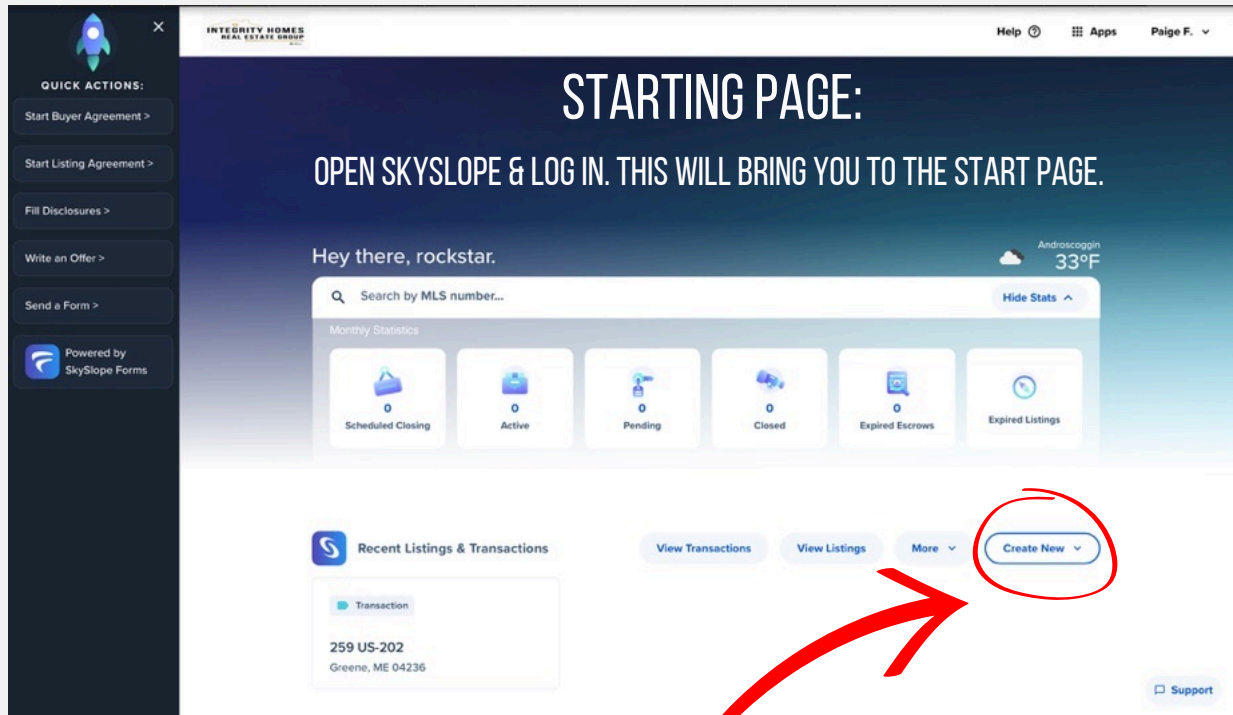
- Real Estate Brokerage Relationship Form
- Buyer Representation Agreement - appointed agent and disclosed dual agent as appropriate)
- Lead base paint disclosure – if applicable
- Purchase and Sale Agreement
- Rejected offers and counteroffers
- Copy of Pre-qualification or approval letter
- Property Disclosure form
- MLS Data Sheet if applicable
- Other property information prepared by agency to promote property
- Copy of Deed
- Copy of Earnest Money Deposit
- Company Forms as applicable

Record Retention of Trust Accounts

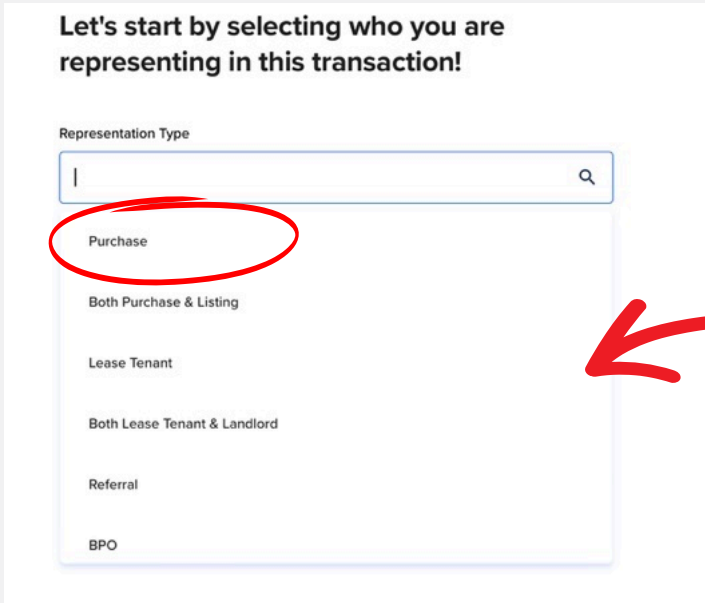
Real Estate Trust Account Ledger Records

- The date the earnest money deposit is received
- The date the earnest money is received by the banking institution (up to 5 days)
- The purpose of the earnest money deposit
- The purpose of the withdrawal and to whom paid
- The amount of the earnest money deposit
- The closing date of the transaction or the date the earnest money deposit was disbursed

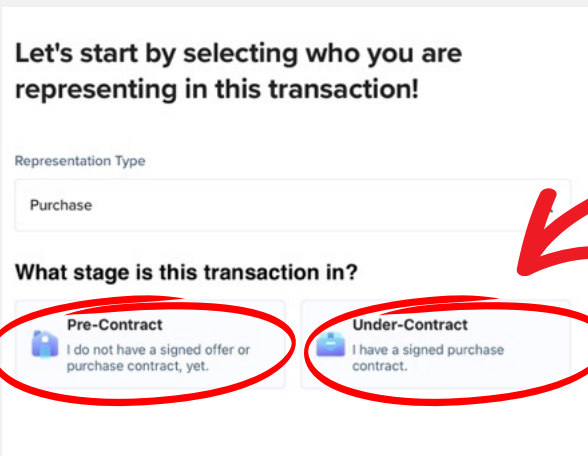
SKYSLOPE WALKTHROUGH



STEP ONE:
ONCE ON THE START PAGE, SELECT CREATE NEW. IT WILL THEN HAVE YOU SELECT LISTING OR TRANSACTION



STEP TWO:
ONCE YOU HAVE SELECTED YOUR OPTION, IT WILL PROMPT YOU TO CHOOSE A REPRESENTATION TYPE, SELECT PURCHASE (FOR BUYER REP)



STEP THREE:
AFTER SELECTING YOUR REPRESENTATION TYPE, IT WILL ASK IF YOUR FILE IS PRE-CONTRACT OR UNDER-CONTRACT (SELECT WHAT APPLIES)

SKYSLOPE WALKTHROUGH

Is there an existing Forms file?

File owner Search by file name or file owner

Recently Viewed	Representation	File Owner	Last Modified
<input type="radio"/> Buyer Agreement ...	Buyer	Paige Fogg	2/3/2025
<input type="radio"/> 259 US-202	Seller	Paige Fogg	11/18/2024
<input type="radio"/> Listing Agreement ...	Seller	Paige Fogg	11/18/2024
<input type="radio"/> Listing Agreement ...	Seller	Paige Fogg	11/17/2024

[Continue](#)

STEP FOUR:

SKYSLOPE WILL THEN ASK IF THERE ARE EXISTING FORMS FOR YOUR FILE. SELECT THE FORM IF YOU HAVE ALREADY CREATED ONE FOR YOUR TRANSACTION

Property information

Which office is this for?

Select a checklist for this property

- Buyer Representation
- Condominium Under Contract
- Under Contract
- Dead Files
- Single Property Buyer Agreement

STEP FIVE:

YOU WILL THEN NEED TO ENTER THE OFFICE (ALWAYS IHREG) AND SELECT A CHECKLIST FOR YOUR FILES (BUYER REP. FOR THIS EXAMPLE)

Buyers

Buyer

Company (optional)

First name

Last name

Email (optional)

Phone (optional)

Trust, company, or entity

[+ Add Another Buyer](#)

STEP SIX:

FILL IN YOUR CLIENT'S INFORMATION: FIRST & LAST NAME, EMAIL & PHONE NUMBER. (NAME OR COMPANY NAME IS REQUIRED, EMAIL & PHONE NUMBER IS OPTIONAL)

SKYSLOPE WALKTHROUGH

Training File Pre-Contract Transaction Actions

TRANSACTION DETAILS **CHECKLIST** DOCUMENTS LOG

ADDRESS	AGENT Paige Fogg	CLOSE OF ESCROW	SALE PRICE	BUYER Training File
ACCEPTANCE DATE	ESCROW NUMBER	EMAIL	SELLER	REVIEWER Unassigned
YEAR BUILT	TYPE Purchase	CHECKLIST TYPE Buyer Representation	OFFICE Integrity Homes	

All Statuses Accept Contract

Buyer Agreement Documentation

Documentation	Status	Docs	Comments
1. Real Estate Brokerage Relationships Form	Required	<input type="text"/>	Attach
2. Exclusive Buyer Representation Agreement	Required	<input type="text"/>	Attach
3. Arsenic Treated Wood	If Applicable	<input type="text"/>	Attach
4. Arsenic In Well WATER	If Applicable	<input type="text"/>	Attach
5. Prequalification or Proof of Funds Letter	If Applicable	<input type="text"/>	Attach

Sales Documentation

Documentation	Status	Docs	Comments
1. Purchase and Sale Agreement	Required	<input type="text"/>	Attach
2. Additional Addenda	If Applicable	<input type="text"/>	Attach
3. Extension	If Applicable	<input type="text"/>	Attach
4. Property Disclosure	Required	<input type="text"/>	Attach
5. Lead Paint Disclosure/Addendum	If Applicable	<input type="text"/>	Attach
6. Compensation Addendum / Agency Agreement	If Applicable	<input type="text"/>	Attach
7. EMD	Required	<input type="text"/>	Attach
8. Application Letter	If Applicable	<input type="text"/>	Attach
9. Buyer Initialed Deed	If Applicable	<input type="text"/>	Attach
10. Appraiser documented in text	If Applicable	<input type="text"/>	Attach

Closing Documents

Documentation	Status	Docs	Comments
1. ALTA Settlement Statement / HUD	Required	<input type="text"/>	Attach
2. New Deed	Required	<input type="text"/>	Attach
3. Copy of Commission Check and or Deposit Slip	Required	<input type="text"/>	Attach

THERE ARE THREE STAGES IN YOUR CHECKLIST:
BUYER AGREEMENT DOCS, SALES DOCS & CLOSING DOCS

STEP SEVEN: CHECKLIST

ONCE ALL INFORMATION AND PROMPTS ARE FILLED, IT WILL BRING YOU TO YOUR CHECKLIST. THERE ARE REQUIRED ITEMS AND IF APPLICABLE ITEMS. ALL REQUIRED ITEMS **MUST** BE IN YOUR CHECKLIST.

SKYSLOPE WALKTHROUGH

Training File Pre-Contract Transaction Actions

TRANSACTION DETAILS **CHECKLIST** DOCUMENTS LOG

ADDRESS	AGENT Paige Fogg	CLOSE OF ESCROW	SALE PRICE	BUYER Training File
ACCEPTANCE DATE	ESCROW NUMBER	EMAIL	SELLER	REVIEWER Unassigned
YEAR BUILT	TYPE Purchase	CHECKLIST TYPE Buyer Representation	OFFICE Integrity Homes	

All Statuses Accept Contract

Buyer Agreement Documentation

Documentation	Status	Docs	Comments
1. Real Estate Brokerage Relationships Form	Required	<input type="text"/>	<input type="button" value="Attach"/>
2. Exclusive Buyer Representation Agreement	Required	<input type="text"/>	<input type="button" value="Attach"/>
3. Arsenic Treated Wood	If Applicable	<input type="text"/>	<input type="button" value="Attach"/>
4. Arsenic In Well Water	If Applicable	<input type="text"/>	<input type="button" value="Attach"/>
5. Prequalification or Proof of Funds Letter	If Applicable	<input type="text"/>	<input type="button" value="Attach"/>

ADDRESS	AGENT Paige Fogg	CLOSE OF ESCROW	SALE PRICE	BUYER Training File
ACCEPTANCE DATE	ESCROW NUMBER	EMAIL	SELLER	REVIEWER Unassigned
YEAR BUILT	TYPE Purchase	CHECKLIST TYPE Buyer Representation	OFFICE Integrity Homes	

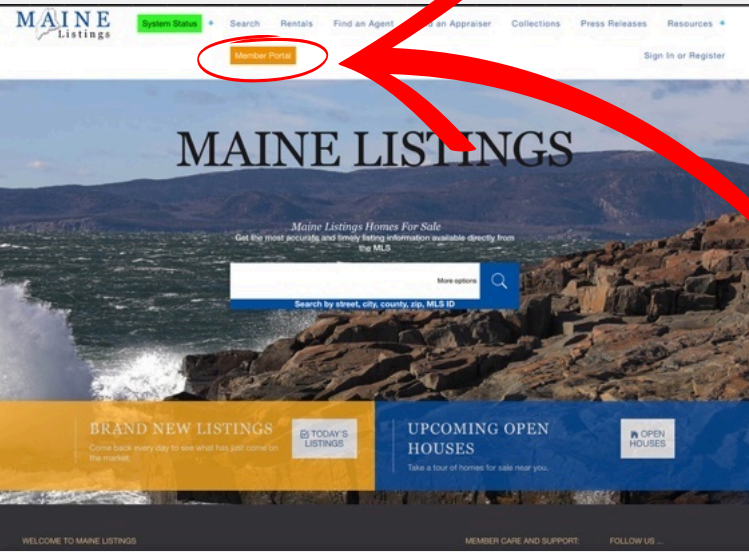
Cancel

UPLOAD DOCUMENTS TO
Real Estate Brokerage Relationships Form

STEP EIGHT: FILLING YOUR CHECKLIST:

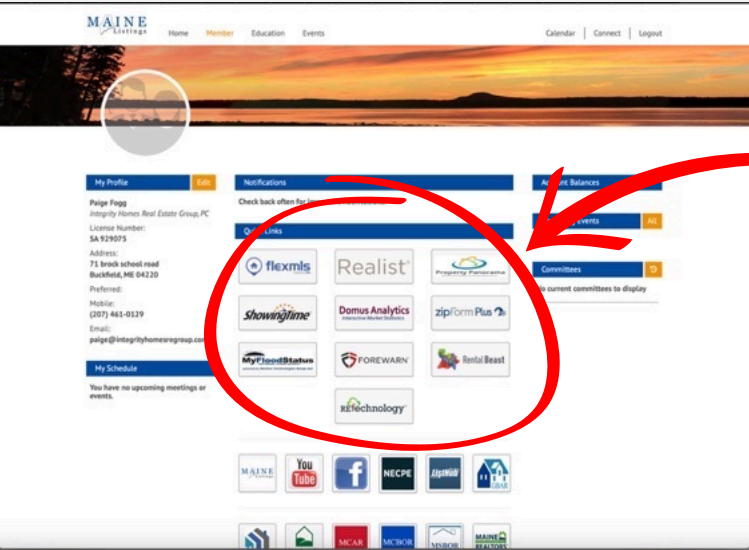
CLICK THE ATTACH BUTTON NEXT TO THE CHECKLIST ITEM YOU WANT TO ADD. IT WILL THEN BRING YOU TO YOUR UPLOAD PAGE, WHERE YOU CAN DRAG & DROP FILES OR UPLOAD THEM BY CLICKING THE UPLOAD DOCUMENTS BUTTON AND SELECTING THE DOCUMENT YOU WANT TO UPLOAD.

MAINE LISTINGS



STEP ONE:

DIRECT YOURSELF TO THE MEMBER PORTAL BUTTON AND CLICK IT. THEN, ENTER YOUR LOGIN INFORMATION. THIS WILL BRING YOU TO THE MAINE LISTINGS PAGE.

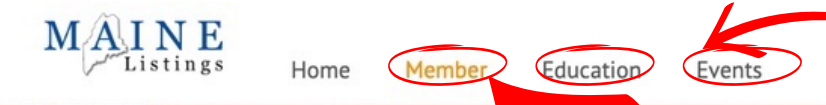


STEP TWO:

ONCE YOU'RE IN THE MEMBER PORTAL, YOU'LL SEE A WIDE VARIETY OF ICONS THAT ARE DIRECT LINKS TO BENEFICIAL WEBSITES.

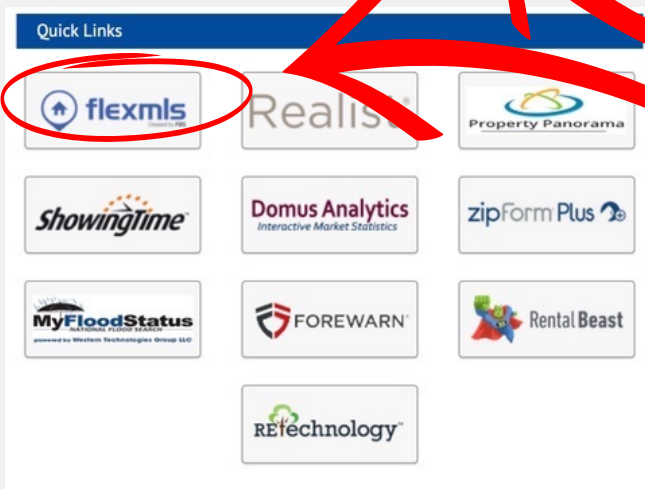
STEP THREE:

YOU ALSO HAVE OPTIONS AT THE TOP OF YOUR SCREEN WHERE YOU CAN VIEW UPCOMING EDUCATION COURSES, EVENTS AND HAVE ACCESS TO EDIT AND MANAGE YOUR PROFILE

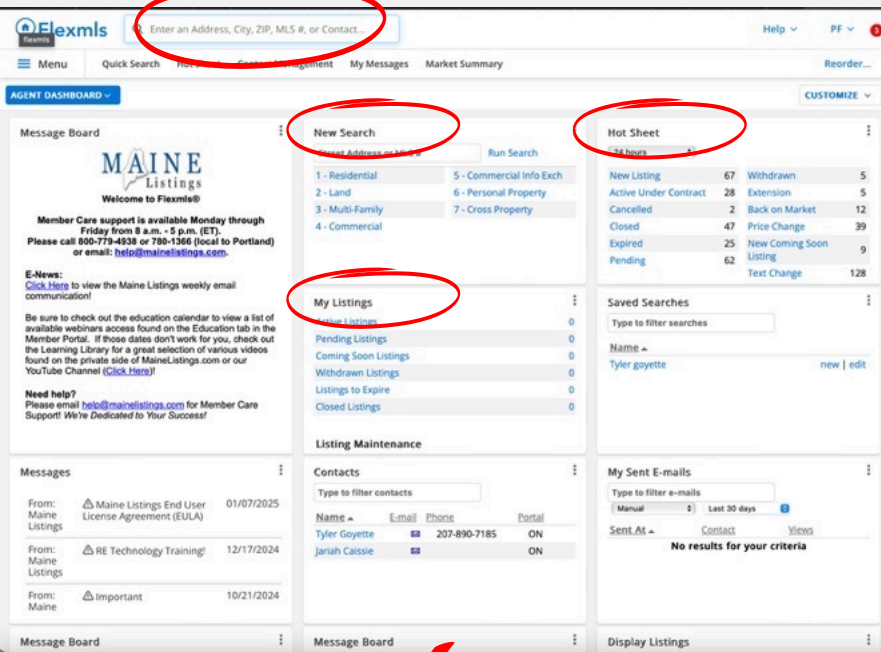


STEP FOUR:

NOW THAT YOU'RE COMFORTABLE WITH THE HOME PAGE, LET'S START PLAYING AROUND! START BY CLICKING ON THE FLEXMLS BUTTON

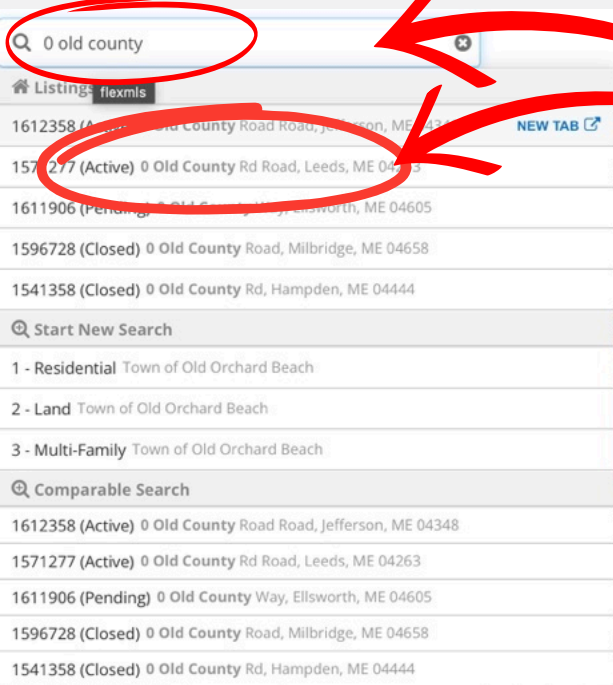


FLEX MLS



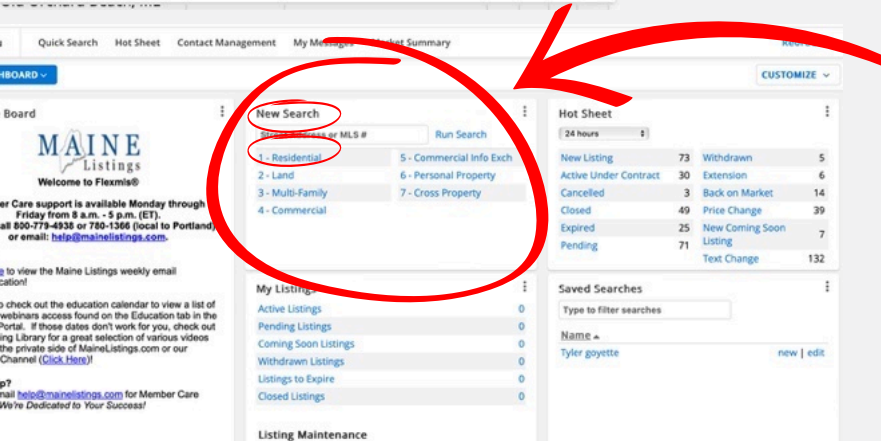
STEP ONE:

WELCOME TO FLEXMLS, WHERE YOU'LL GAIN FULL ACCESS TO PROPERTIES ON THE MARKET. ONCE ON THE LANDING PAGE, YOU CAN RUN A SEARCH ON A SPECIFIC PROPERTY, LOOK IN MORE OF A BROAD RANGE, REVIEW NEW LISTINGS WITH THE HOT SHEET, AND REVIEW YOUR OWN LISTINGS.



STEP TWO: RUNNING A SEARCH ON A SPECIFIC PROPERTY:

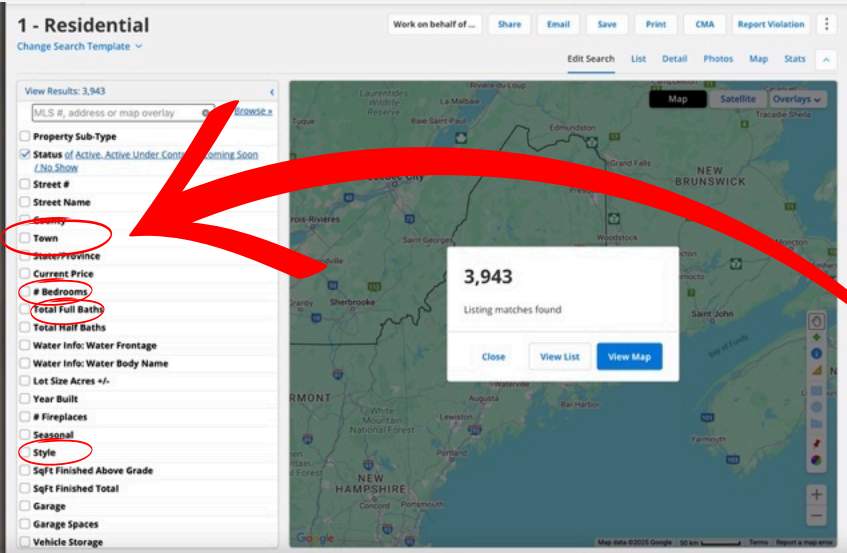
START TYPING IN THE PROPERTY ADDRESS YOU WISH TO SEARCH; IT WILL MOST LIKELY POP UP IN THE DROP DOWN BAR AS YOU'RE TYPING. CLICK ON THE PROPERTY YOU WISH TO VIEW.



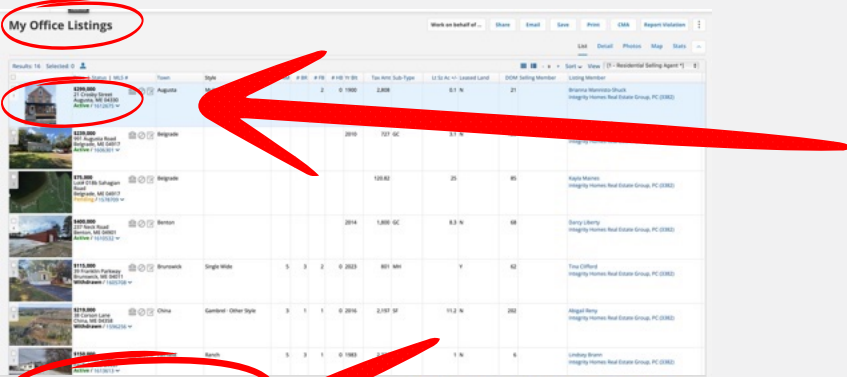
STEP THREE: RUNNING A BROAD SEARCH

START BY CLICKING ONE OF THE OPTIONS UNDER NEW SEARCH, FOR THIS PURPOSE IT WILL BE RESIDENTIAL

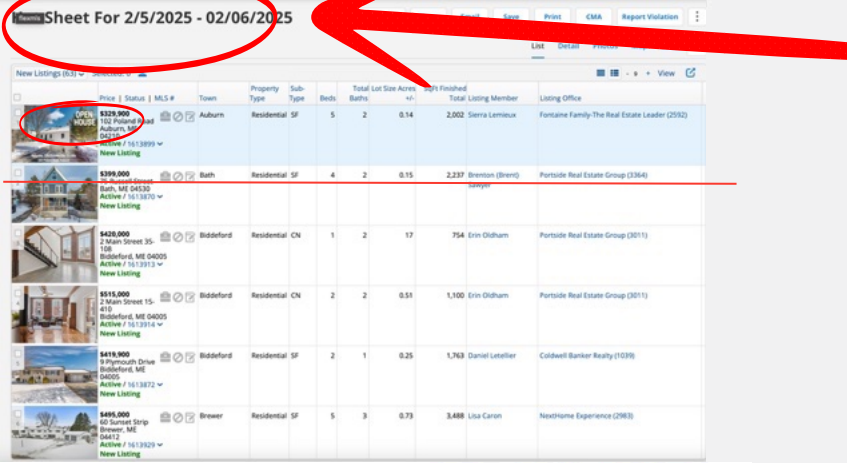
FLEX MLS



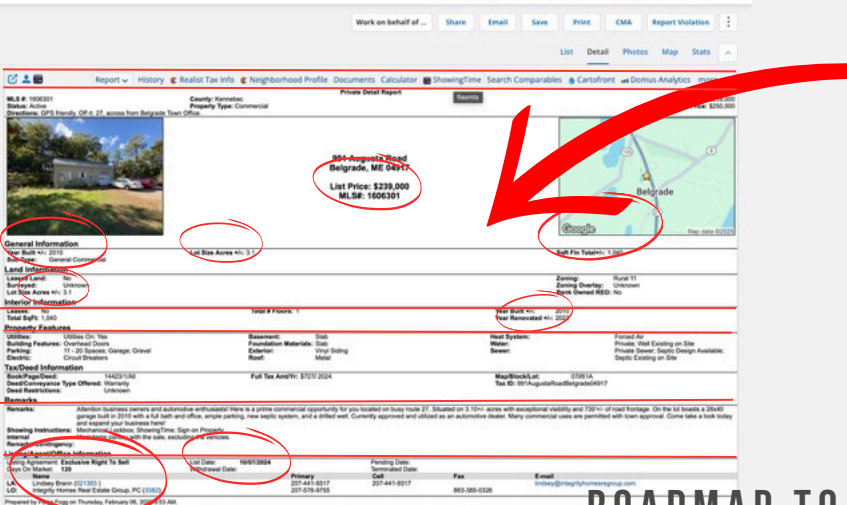
STEP FOUR: RUNNING A BROAD SEARCH
YOU CAN THEN NARROW DOWN YOUR SEARCH BY EDITING THE SEARCH ITEMS. FOR EXAMPLE, IF YOUR CLIENT IS LOOKING FOR A 2 BED 1 BATH HOME IN MONMOUTH WITH A MINIMUM OF 2 ACRES, ADD THOSE DETAILS INTO THE SEARCH ENGINE, AND IT WILL NARROW YOUR SEARCH DOWN TO WHAT YOU'RE LOOKING FOR.



STEP FIVE: OFFICE LISTINGS:
YOU CAN ALSO SEARCH OUR OFFICE LISTINGS BY CLICKING ON OFFICE LISTINGS IN THE DROP-DOWN BAR ON THE HOME PAGE.



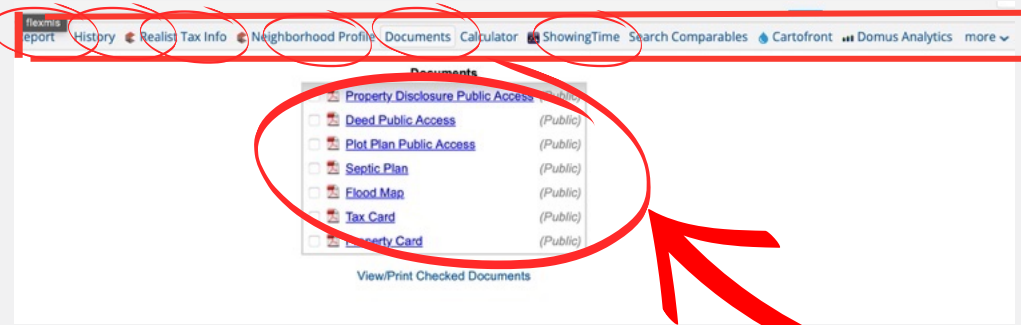
STEP SIX: HOT SHEET:
YOU PULL THE HOT SHEET BY EITHER CLICKING THE HOT SHEET BUTTON ON THE MAIN PAGE OR ON THE TOP BAR WHERE IT SAYS HOT SHEET. THIS WILL SHOW YOU THE MOST RECENT LISTINGS. YOU CAN SET IT TO AS FAR BACK AS A WEEK OR AS CLOSE TO THE PAST 24 HOURS



STEP SEVEN: REVIEWING A LISTING:
ONCE YOU HAVE A LISTING YOU WOULD LIKE TO REVIEW, IT'S TIME TO NAVIGATE! THE LISTING REPORT WILL HAVE ALL KEY DETAILS, SUCH AS THE NUMBER OF BEDS, BATHS, SQUARE FEET, ACRES, ZONING, ETC.

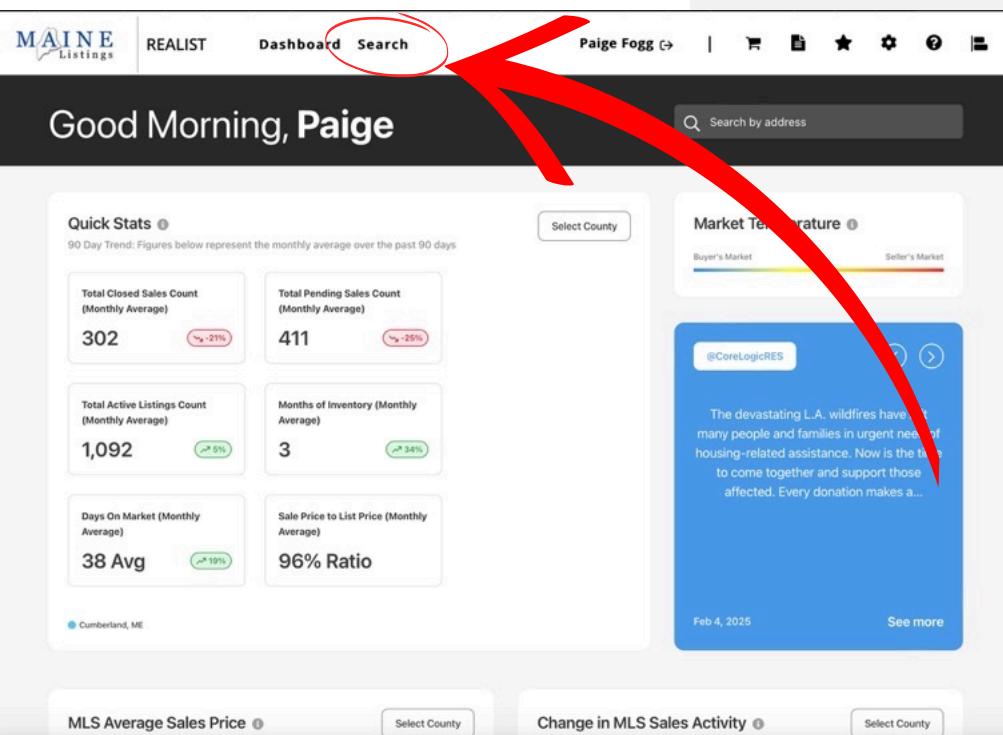
FLEX MLS

STEP EIGHT: REVIEWING A LISTING:
AT THE TOP OF EVERY LISTING IS A BAR OF LINKS. YOU CAN VIEW THE DOCUMENTS ATTACHED TO THE PROPERTY, SCHEDULE A SHOWING, REVIEW THE NEIGHBORHOOD PROFILE, GET TAX INFORMATION ON THE PROPERTY & SEARCH COMPARABLES.



REALIST

NAVIGATING BACK TO THE MEMBER PORTAL, CLICK ON THE LINK TO REALIST.



ON REALIST, YOU CAN ACCESS MARKET INSIGHTS, GET QUICK STATS, AND RUN REPORTS FOR A SPECIFIC PROPERTY BY NAVIGATING THE SEARCH BUTTON AT THE TOP OF THE SITE.

REALIST

Cumberland, ME Change County

QUICK SEARCH MY SEARCH

Address starts with
133 CEMETERY RD, MONMOUTH, ME...

Owner Name starts with
Last, First OR Corporate Name

MLS Listing # starts with

Site / Acct # starts with

Clear All Search

View results (1 matches)
1 - 1000 1001 - 2000 2001 - 3000

1 results | 1 selected

Do Not Mail County Town Ac

1 Kennebec Monmouth Town 1:

Export Print Email Labels Reports

STEP ONE: HOW TO RUN A SEARCH:
INPUT THE PROPERTY ADDRESS INTO THE ADDRESS LINE. ADDING THE OWNER'S NAME, MLS #, AND ACCOUNT # WILL HELP NARROW YOUR SEARCH EVEN FURTHER, THEN HIT THE SEARCH BUTTON ON THE BOTTOM.

133 Cemetery Rd, Monmouth, ME 04259-7636, Kennebec County

APN MONM-000012-000000-000021 CLIP 843777903

PROPERTY DETAILS COMPARABLES MARKET TRENDS NEIGHBORS NEIGHBORHOOD PROFILE FLOOD MAP

MLS Beds 3
Bldg Sq Ft 1,120

MLS Full Baths 1
Lot Sq Ft 43,560

Half Baths N/A
MLS Yr Built 1800

MLS Sale Price \$113,000
Type SFR

MLS Sale Date 02/10/2006

Owner Information

Owner Name	Fogg Ruth E	Tax Billing Zip	04259
Owner Name 2	Fogg Joseph H	Tax Billing Zip+4	7636
Tax Billing Address	133 Cemetery Rd	Tax Billing Carrier Route	R001
Tax Billing City & State	Monmouth, ME	Owner Occupied	Yes

Community Insights

Real Estate 0 \$352,625 Median Home Value 5 / 10 Median Home Value Rating

Lifestyle 0 30 / 100 Walkable Score

Assessment & Tax

Assessment Year	2023	2022	2021
Assessed Value - Total	\$140,500	\$122,200	\$122,200
Assessed Value - Land	\$37,000	\$32,200	\$32,200
Assessed Value - Improved	\$103,500	\$90,000	\$90,000
Yoy Assessed Change (\$)	\$18,300	\$0	
Yoy Assessed Change (%)	14.98%	0%	

Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$2,297		
2022	\$2,383	\$86	3.74%
2023	\$2,543	\$160	6.71%

Characteristics

Land Use - CoreLogic	SFR	Unfinished Basement Sq Ft	640
Total Units	1	Attic Sq Ft	640
Style	Cape Cod	Heat Type	Forced Air
Stories	1	Porch	Open Porch
Year Built	1800	Patio Type	Deck
Building Sq Ft	1,120	Garage Type	Attached Garage
Total Rooms	9	Roof Type	Gable
Bedrooms	3	Roof Material	Asphalt Shingle
Total Baths	1	Exterior	Wood Siding
Full Baths	1	Lot Acres	1
Basement Type	Tax: Basement MLS: Other	Lot Sq Ft	43,560
Basement Sq Ft	640		

Tax Information

Tax ID 1	MONM-000012-000000-000021	Total Assessment	\$140,500
Tax ID 2	572581	Improved Assessment	\$103,500
Tax ID 3	000572581	Land Assessment	\$37,000
% Improved	74%	Tax Year	2023
Tax Area	46405	Annual Tax	\$2,543
Assessment Year	2023		

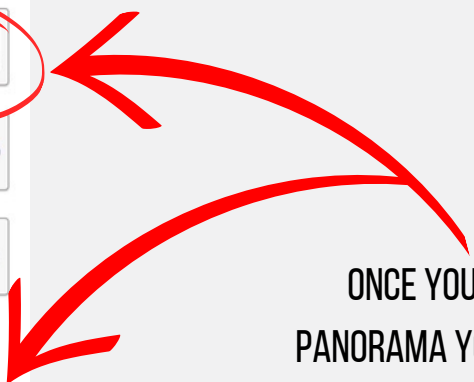
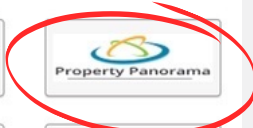
Location Information

Town	Monmouth Town	Carrier Route	R001
Census Tract	130.00	Tax Map	12
Zip Code	04259	Within 250 Feet of Multiple Flood Zone	No
Zip + 4	7636		

STEP TWO: HOW TO RUN A SEARCH:
ONCE YOU'VE DONE YOUR SEARCH, ALL OF THE PROPERTIES' INFORMATION WILL POP UP. YOU CAN FURTHER YOUR SEARCH BY CLICKING COMPARABLES, MARKET TRENDS, NEIGHBORS, FLOOD MAP, AND MORE. YOU CAN EVEN PRINT THIS REPORT OUT FOR YOURSELF OR YOUR CLIENTS.

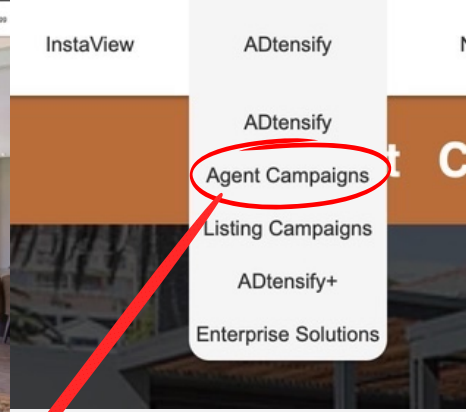
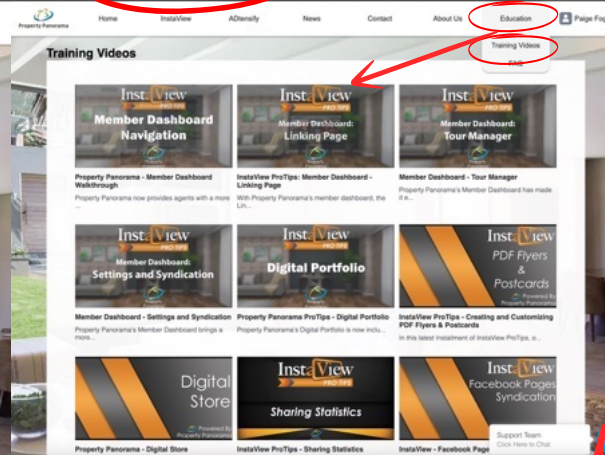
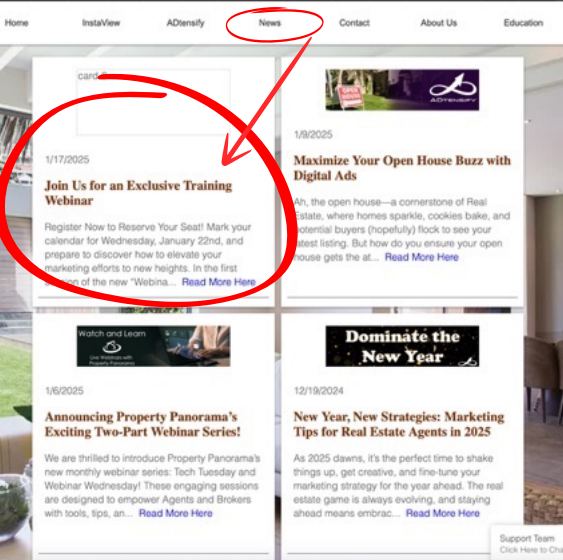
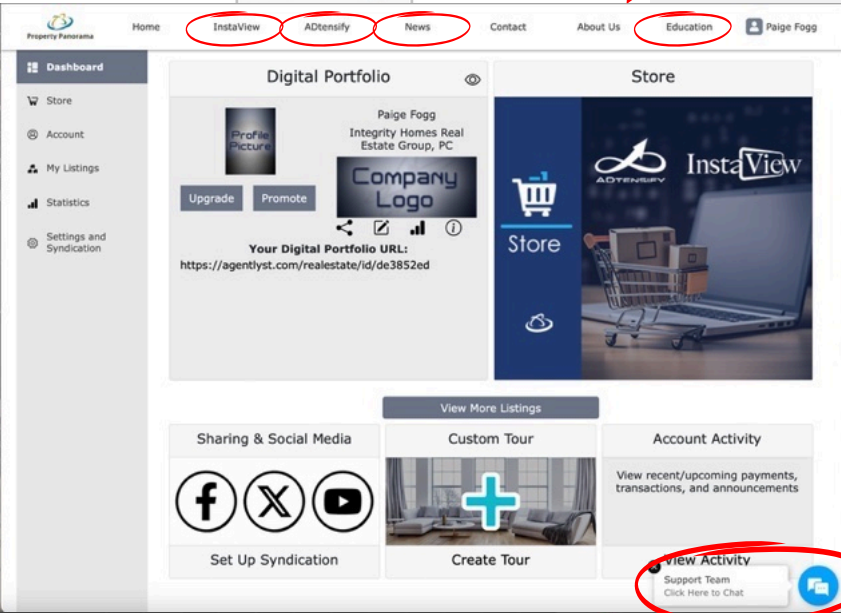
PROPERTY PANORAMA

Quick Links

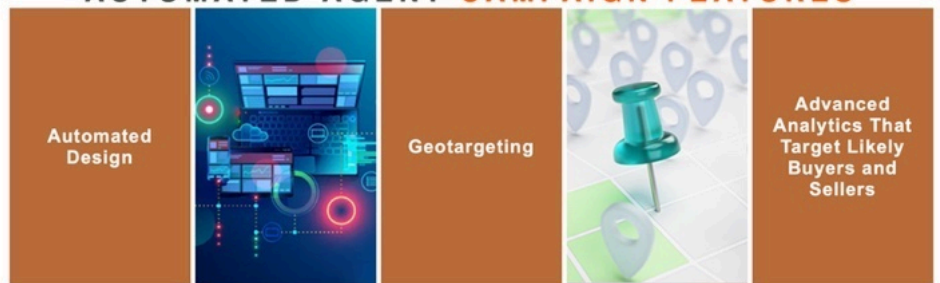


STEP ONE:

ONCE YOU'VE LOGGED IN TO PROPERTY PANORAMA YOU CAN CREATE VIRTUAL TOURS, GET DIGITAL MARKETING, AND PRINT MATERIALS. AT THE TOP, YOU CAN ALSO ACCESS EDUCATIONAL VIDEOS AND NEWS UPDATES AND CREATE CAMPAIGNS

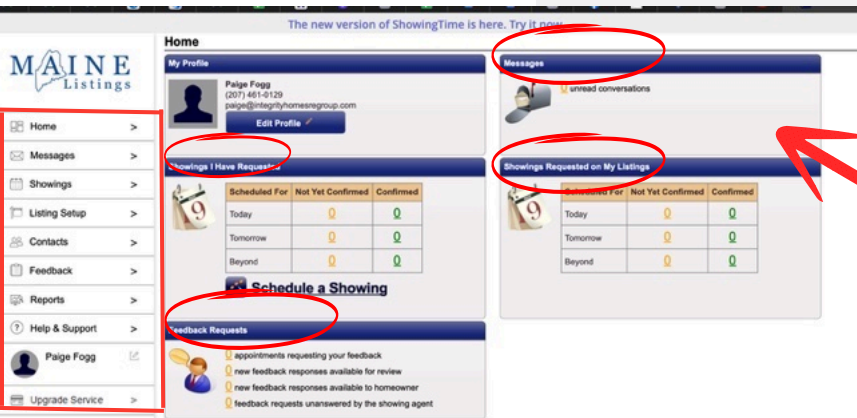


AUTOMATED AGENT CAMPAIGN FEATURES

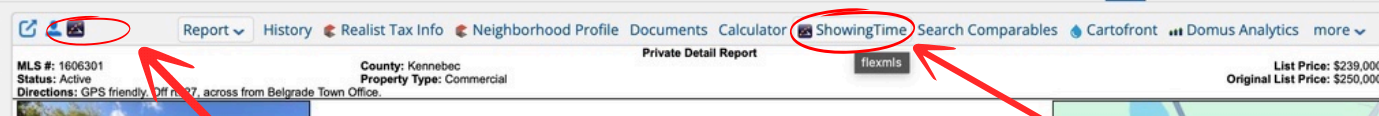
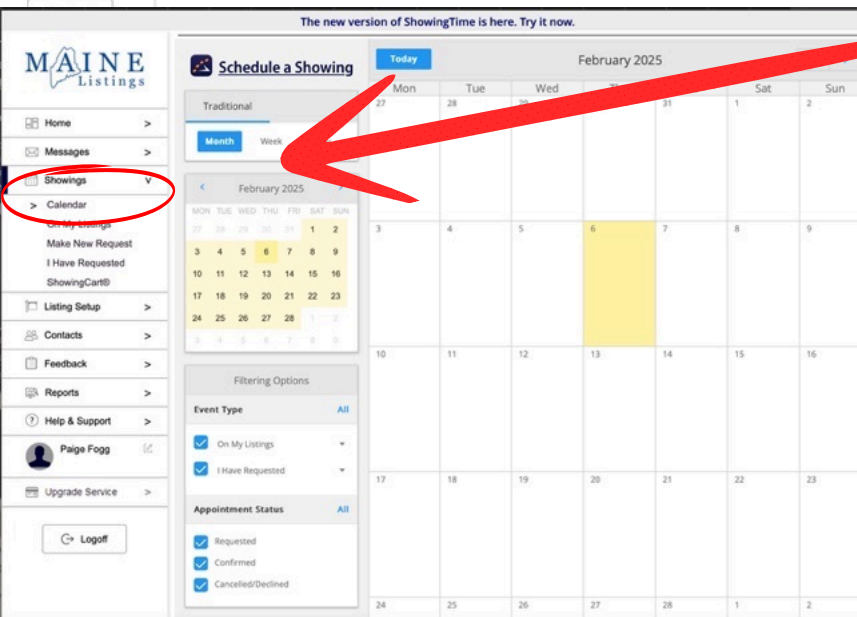


SHOWING TIME

TIME FOR SHOWINGS!:
WHEN YOU GO DIRECTLY TO THE
SHOWING TIME APP, IT WILL BRING YOU
TO YOUR MAIN DASHBOARD.



IN YOUR DASHBOARD:
YOU CAN VIEW YOUR SCHEDULED SHOWINGS,
MESSAGES, FEEDBACK REQUESTS, AND YOUR
SHOWING REQUESTS.



SCHEDULING A SHOWING THROUGH THE MLS:
TO SCHEDULE A SHOWING ON THE MLS, SIMPLY GO TO THE TOP
BAR, SELECT THE SHOWING TIME BUTTON, OR CLICK THE LITTLE
ICON IN THE CORNER. THIS WILL DIRECT YOU TO THE SHOWING
TIME WEBSITE

SHOWING TIME

Welcome Paige Fogg
Property: 991 AUGUSTA ROAD, BELGRADE

Listing Details

Address: 991 Augusta Road
Belgrade, ME 04917
Listing ID: 1606301
Price: \$239,000
Status: ACTIVE
Appt Type: Go and Show. Instantly confirmed with appointment request.
Min Appt Length: None
Max Appt Length: 1 hour 30 minutes
Appt Overlaps: This listing does not accept appointment overlaps.

My Profile

First Name: Paige
Last Name: Fogg
Company: Integrity Homes Real Estate Group, PC

Schedule Single Showing

Welcome Paige Fogg
Property: 991 AUGUSTA ROAD, BELGRADE

Join Waitlist

	Thu 6	Fri 7	Sat 8	Sun 9	Mon 10	Tue 11	Wed 12
8:00 am							
9:00 am							
10:00 am							
11:00 am							
12:00 pm							
1:00 pm							
2:00 pm							
3:00 pm							
4:00 pm							
5:00 pm							
6:00 pm							
7:00 pm							
8:00 pm							

Verify your appointment details

Address: 991 Augusta Road
Belgrade, ME 04917
Listing ID: 1606301
Price: \$239,000
Status: ACTIVE
Appointment Type: Go and Show. Instantly confirmed with appointment request.
Appointment Overlaps: This listing does not accept appointment overlaps.
Min Appt Length: None
Max Appt Length: 1 hour 30 minutes

Appointment Date & Time: Fri, February 7, 10:00 am

Appointment Type: Showing

Appointment End Time: 10:15 am

Buyer's Name (optional): Select One

Request Appointment

SCHEDULING A SHOWING THROUGH THE MLS

STEP 1:

ONCE ON THE SHOWING TIME WEBSITE, IT WILL PULL UP YOUR PROFILE, CLICK SCHEDULE SINGLE SHOWING.

SCHEDULING A SHOWING THROUGH THE MLS

STEP 2:

SELECT AN AVAILABLE DAY AND TIME THAT YOU & YOUR CLIENT HAVE AGREED TO

SCHEDULING A SHOWING THROUGH THE MLS

STEP 3:

SELECT YOUR APPOINTMENT TYPE (SHOWING) AND YOUR APPOINTMENT END TIME (AT LEAST 30 MIN) AND HIT REQUEST APPOINTMENT. THIS WILL SEND AN EMAIL TO THE LISTING AGENT FOR APPROVAL.

DOMUS ANALYTICS

Quick Links



DOMUS ANALYTICS:

WHEN YOU GO TO DOMUS ANALYTICS, YOU ARE BROUGHT TO A MARKET STATS PAGE. THIS APP PROVIDES MARKET STATISTICS, PRICE STATISTICS, AND MARKET TRENDS.

Market Stats Member Portal

Market Infographic

- Pretty, Printable, and Postable!
- High-level one month summary
- Print, share, and publish online
- Post *Domus Market Infographic* to social media to generate interest and engagement!

Market Review

- A one-page summary of the local market!
- Current month results
- 13-month trend lines
- Prior period comparisons
- Easily print to PDF
- Send to your clients or prospects, or bring to an Open House!
- Domus Market Review* provides detailed info for data hungry consumers.

Weekly Trends

- A more granular view of the market than monthly stats
- Filter down to unique market segments (areas, property types and price)
- Quickly identify week-over-week trends
- Easily drill-through to underlying MLS listings
- Domus Weekly Trends* supports current needs in a rapidly changing market

Market Insights

- Premier interactive market statistics dashboard
- Compare trends across areas and property types
- Filter down to unique market segments (price, size, etc)
- Create price distributions
- Easily drill-through to underlying MLS listings
- Domus Market Insights* provides everything you need to know to be a market statistics expert in minutes

Pricing Insights

- Local-market view of recent pricing & inventory
- Visualizes how a specific listing is priced relative to the rest of the market
- A different yet compatible view of pricing compared to CMA or AVM
- Easily drill-through to the underlying MLS listings
- Domus Pricing Insights* is the tool agents have been asking for, and the one that every listing needs!

WHEN YOU CLICK ON ONE OF THE LINKS BELOW, IT WILL BRING YOU TO AN INSIGHTS PAGE. WHERE YOU CAN GET AN IN DEPTH UNDERSTANDING OF MARKET TRENDS, PRICING TRENDS, ETC.

Need help? Contact Maine Listings Member Support at help@mainelistings.com.

Domus Analytics dashboards are provided as a member benefit for active members only.



Double Click the icon to Follow Domus Analytics on

Pricing Insights

Market Insights

Includes Single Family Residence in Androscoggin - Auburn.
Includes Active, Closed, Pending listings between November 1, 2024 and February 6, 2025 for listings in all price ranges, in all living area ranges, and in all lot size ranges.

Proposed List Price is higher than 57% of prices, and \$/sqft is higher than 42% of \$/sqft prices.

Waterfront: Select All, Yes, No

Price Range: 0 to \$1,000,000+

Living Area: 0 to 10.00+ Acres

4470 listings below \$193/sqft

- \$327,250 Median Sales Price
- \$200 Median Price per SqFt
- 79 Selected Listings

Click once on a specific data point from the chart to display details about the listing.

Single Family Residence in multiple Counties and multiple Towns.
For listings in all price ranges, in all living area ranges, and in all lot size ranges.

Time Series | Price Distribution | **Sales Price**

January 2025

\$388,000

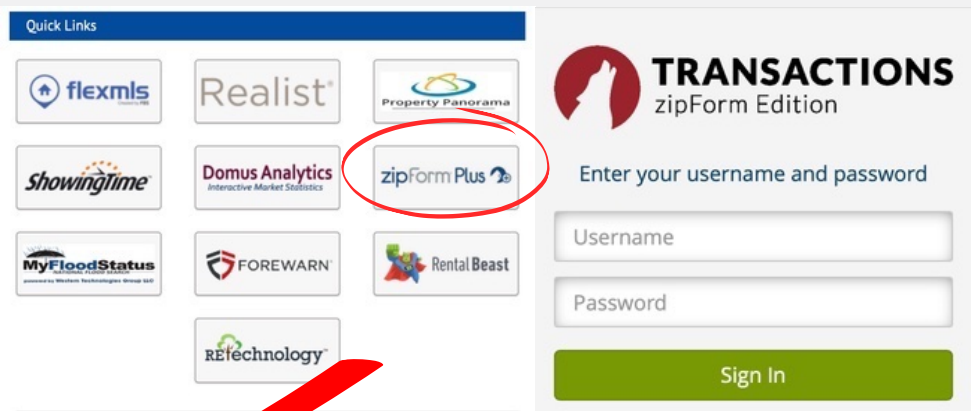
-3.0% change from Prior Period \$400,000

9.9% change from Same Period Prior Year \$353,000

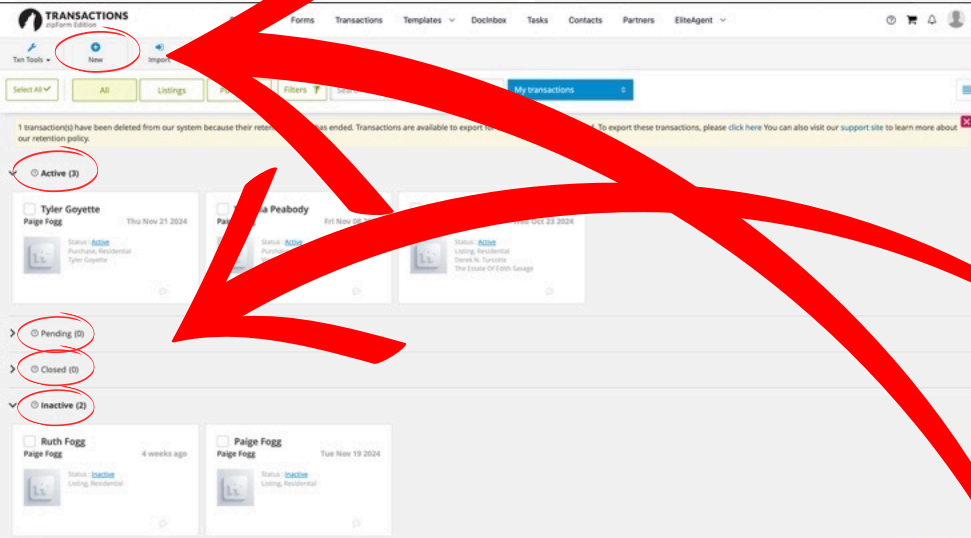
Sales Price is the mid-point (median) value where the price for half of the closed sales is higher and half is lower.

By Property Type | By County | By Town | **By Month** | By Quarter | By Year

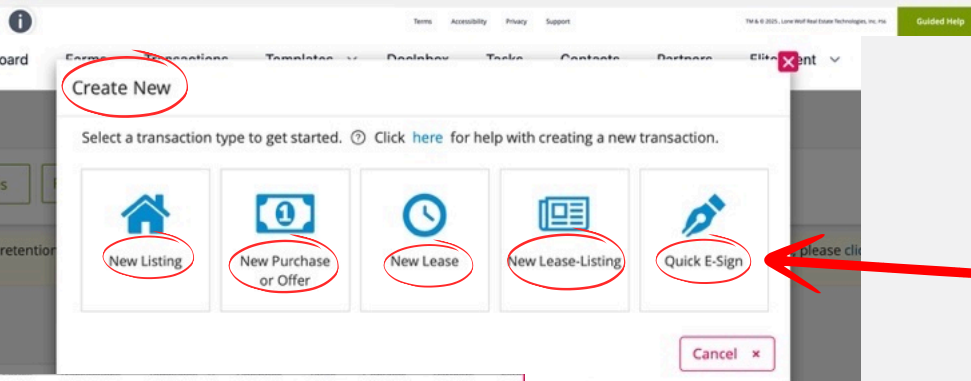
ZIPFORM PLUS



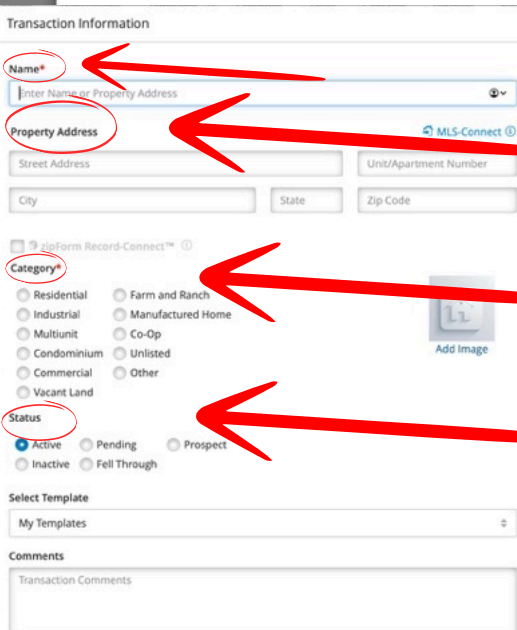
START BY ENTERING YOUR LOGIN INFORMATION, YOU WILL BE BROUGHT TO THE MAIN PAGE.



ONCE YOU'RE ON ZIPFORMS, YOU WILL SEE ALL OF YOUR CURRENT FILES (ACTIVE/INACTIVE/PENDING & CLOSED)



TO START A NEW FILE, CLICK THE NEW BUTTON. THEN, SELECT YOUR TRANSACTION TYPE (NEW LISTING/PURCHASE OR OFFER/NEW LEASE/NEW LEASE-LISTING/QUICK E-SIGN)



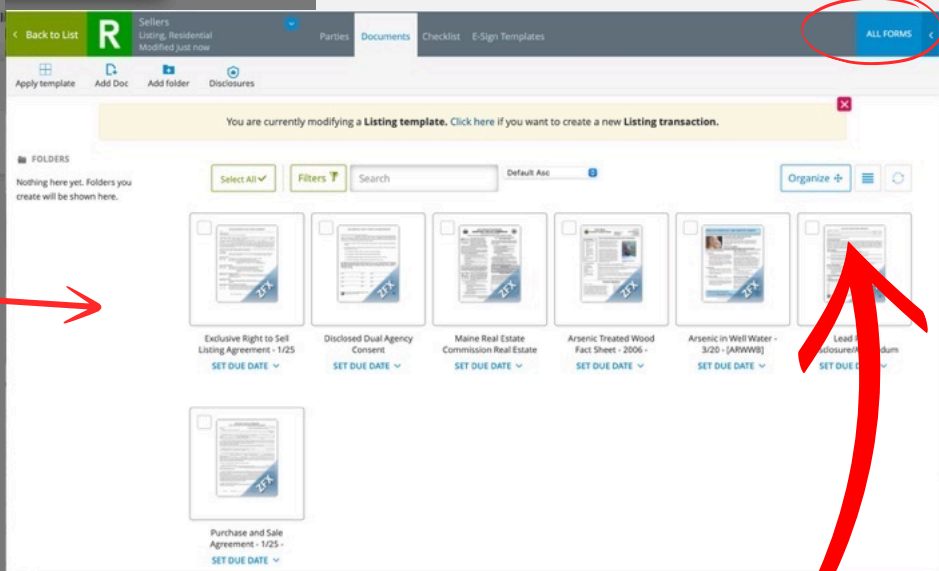
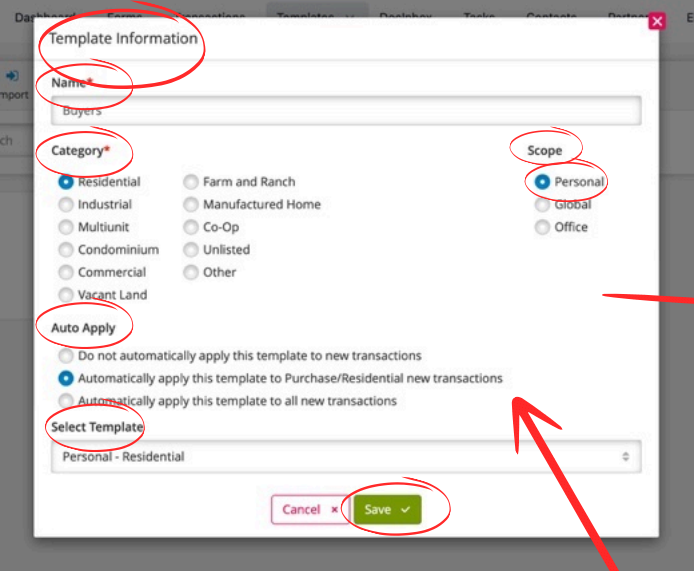
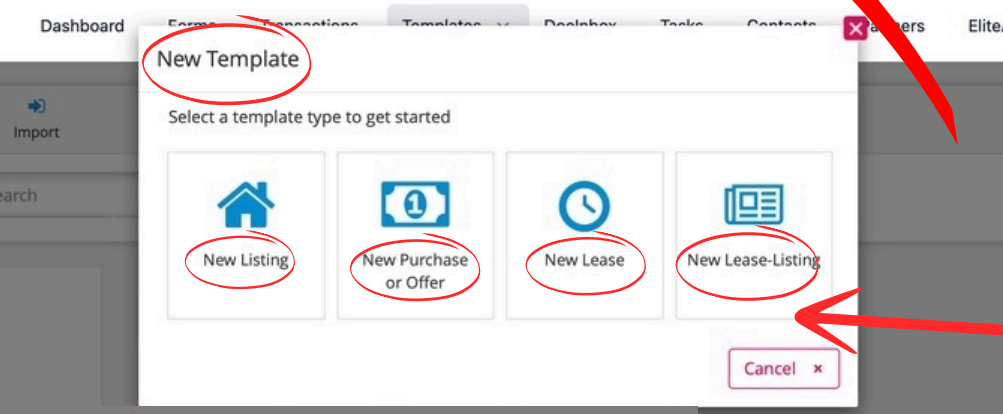
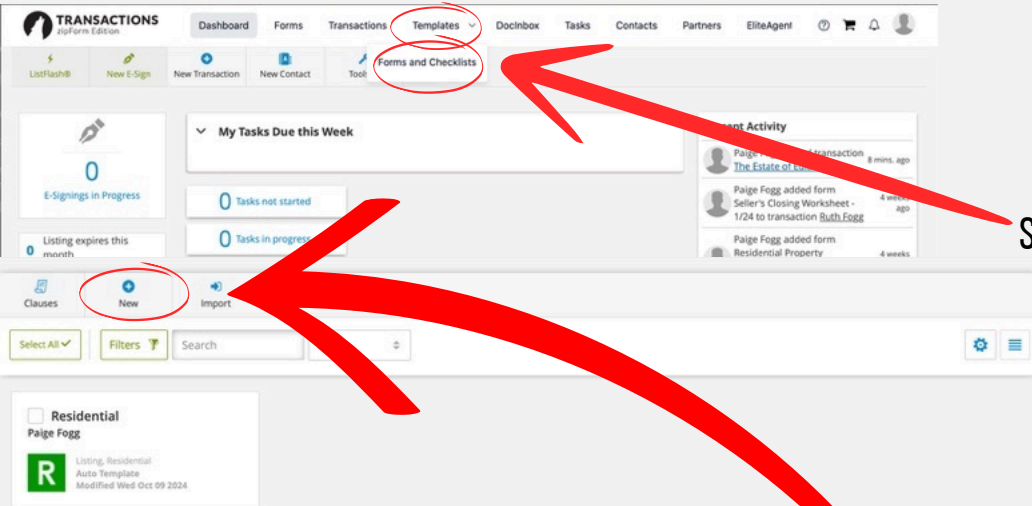
YOU WILL THEN BE PROMPTED TO FILL IN THE FILE NAME & PROPERTY INFORMATION. ONCE YOU'RE IN YOUR FILE, YOU CAN ADD ALL NECESSARY DOCUMENTS. YOU CAN ALSO ASSIGN A TEMPLATE TO YOUR FILE THAT WILL AUTOMATICALLY BRING UP ALL OF THE DOCUMENTS NEEDED.

ZIPFORM PLUS

HOW TO CREATE A TEMPLATE ON ZIPFORMS:

START BY CLICKING THE TEMPLATES TAB AT THE TOP. THEN SELECT FORMS AND CHECKLISTS

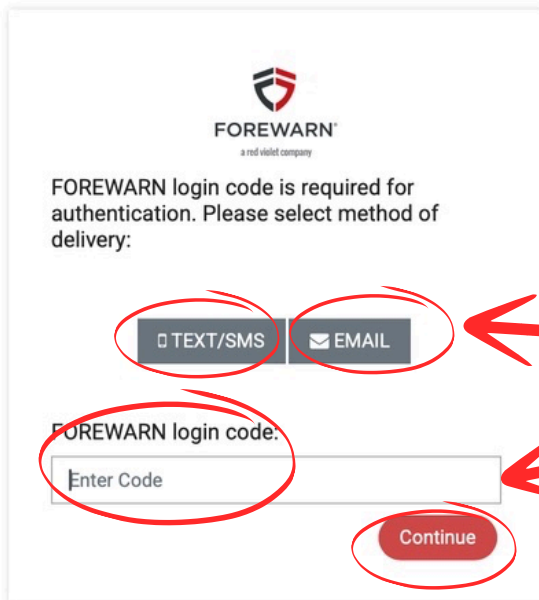
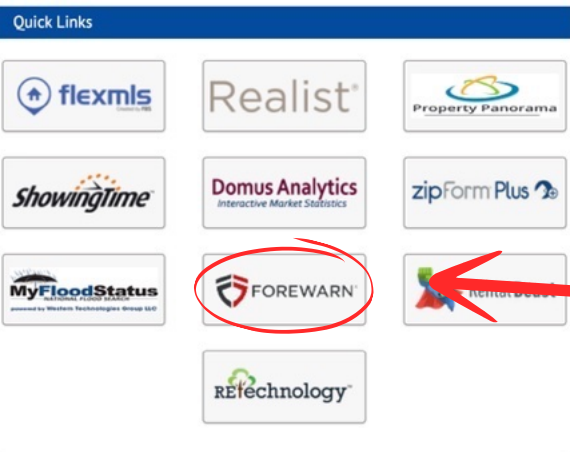
YOU WILL THEN BE BROUGHT TO YOUR TEMPLATES PAGE. YOU CREATE THE TEMPLATE BY SELECTING "NEW" AT THE TOP OF THE PAGE. IT WILL THEN PROMPT YOU TO FILL OUT THE SAME INFORMATION PAGE AS WHEN YOU CREATE A FILE.



LASTLY, FILL OUT THE INFORMATION PAGE. ONCE YOU HAVE DONE THAT, YOUR TEMPLATE WILL OPEN. THEN, CLICK THE "ALL FORMS" BUTTON AT THE TOP RIGHT CORNER TO ADD ALL NECESSARY FORMS TO THE TEMPLATE. WHEN YOU GO TO ADD A NEW FOLDER LATER ON, YOU CAN THEN SELECT YOUR TEMPLATE TYPE, AND EVERYTHING YOU NEED WILL FILL IN FOR YOU!

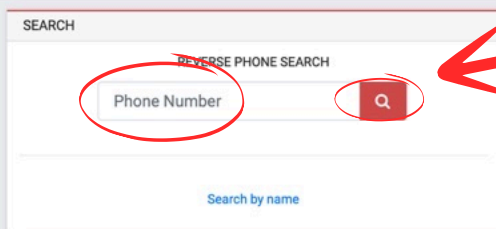
FOREWARN

FOREWARN IS YOUR SAFETY NET. ANYTIME YOU HAVE A NEW CLIENT OR ARE MEETING WITH SOMEONE YOU HAVE NOT MET YET, I RECOMMEND YOU USE FOREWARN TO LOOK THEM UP.



ONCE YOU LOG IN, AN AUTHENTICATION CODE WILL BE SENT TO YOUR VIA TEXT OR EMAIL.

ONCE YOU ENTER YOUR CODE, YOU CAN ENTER THE PHONE NUMBER BELONGING TO THE PERSON YOU ARE MEETING WITH. THIS WILL THEN PULL UP ANY PRIORS THAT THE PERSON MAY HAVE. WHEN IN DOUBT, LOOK THEM UP!



RENTAL BEAST

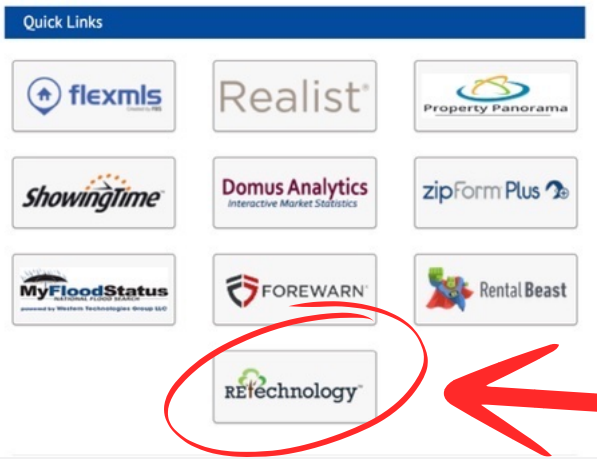
RENTAL BEAST IS GREAT IF YOU HAVE CLIENTS THAT NEED HELP FINDING A RENTAL OR IF YOU HAVE RENTAL PROPERTIES OF YOUR OWN

YOU CAN SEARCH FOR RENTALS, ORGANIZE YOUR CLIENTS/ RENTERS, AND HAVE ACCESS TO THEIR EDUCATIONAL PORTION OF THE WEBSITE, WHERE IT WILL TEACH YOU HOW TO MANAGE YOUR RENTAL PROPERTIES

The screenshot displays the Rental Beast web application interface. At the top, a 'Quick Links' section features logos for FlexMLS, Realist, Property Panorama, ShowingTime, Domus Analytics, zipForm Plus, MyFloodStatus, FOREWARN, and Rental Beast (circled in red). Below this is a navigation bar with 'Search', 'Clients', 'Applications', 'Education', 'Alerts', 'My Listings', and 'UPGRADE' (all circled in red). A large red arrow points from the 'Clients' menu to the 'Apply Now by Rental Beast' section. This section includes a search filter for 'Rental Beast' (756) and a table of rental listings. A second red arrow points from the 'Clients' menu to the 'Client Management' section, which shows a 'Quick Add' button (circled in red) and a form for adding a new client. The table below the form is currently empty.

Address	Beds	Baths	Rent	Units	Available	DOM	Status	Sq. Footage	Type of Contact
167 Bristol Road, Damariscotta, ME 04543	1	2	\$1800	1	03/01/25	4	Active	1000	Owner/Manager
130 Blake St, Lewiston, ME 04240	2	1	\$1450	1	02/13/25	0	Active	--	
15 Middle Street, Portland, ME 04101	1	1	\$2100	1	02/06/25		Active	623	Owner/Manager
527 Maine Avenue, Farmingdale, ME 04344	1	1	\$1100	1	1/25	0	Active	400	Owner/Manager

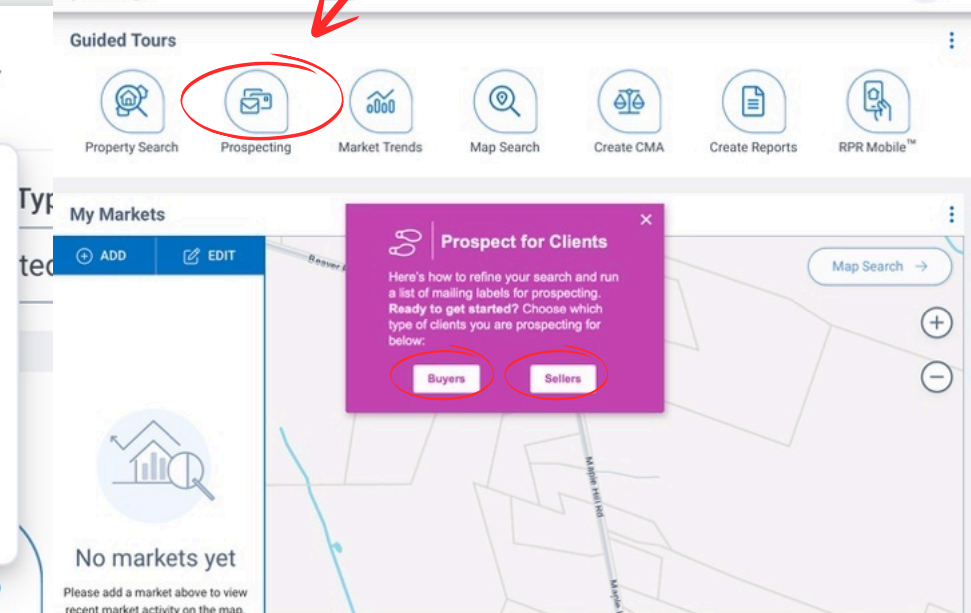
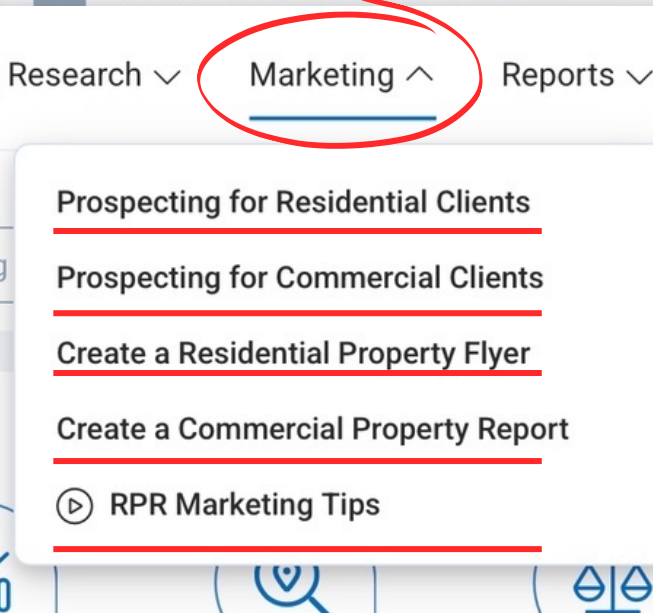
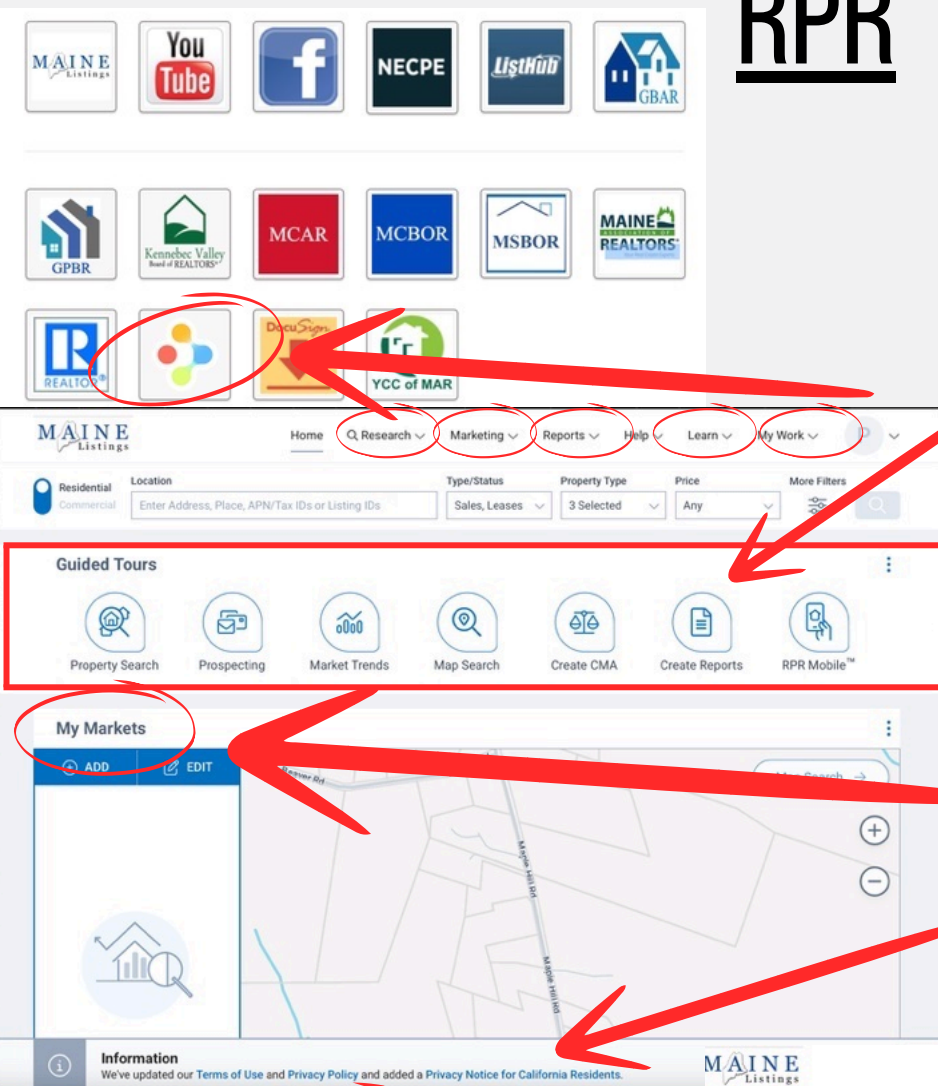
RE-TECHNOLOGY



RETECHNOLOGY IS ESSENTIALLY A LEARNING HUB. YOU CAN FIND ARTICLES, PRODUCTS, NEWS, GUIDES, AND COMPANIES. USE THIS AS AN EDUCATIONAL TOOL.

RPR

RPR IS ANOTHER TOOL YOU HAVE ACCESS TO. ON RPR, YOU CAN CREATE CMAS, CREATE REPORTS, GET CANVA TEMPLATES, PROSPECT FOR CLIENTS, AND DO MARKETING & MARKET RESEARCH



8 Morrill St, Buckfield, ME 04220

Property Information

Property Information | Map/Location | **Market Trends** | Refined Value | CMA | Neighborhood | My Updates

PHOTOS | STREET | SATELLITE | HISTORICAL

Pending / For Sale · Pending as of 1/28/2025

List Price: **\$109,900**

3 Beds | 2 Baths | 2,110 Sq Ft | 0.5 Acres

Pending Date: 1/28/2025 | Listing ID: 1610311

RVM®: **\$109,110**

RVM® Est. Range: \$106.9K - \$111.3K

RVM® Confidence: ★★★★★

RVM® Updated: 1/26/2025

RVM® Month Change: ↑ \$210

View Details

Basic Facts

Type: Single Family	Price by SqFt: \$52 per sq ft	Land Use: Single Family Residential
Days in RPR: 14	Price to Est. Value: 101%	APN/TaxID: BUCD M:014 B:2 L:16

Pricing Tools

LIST PRICE: \$109,900 | RVM®: \$109,110

CMA VALUE: Estimate the price of this property using comps. Create CMA →

REFINED VALUE: Estimate the price based on the market and condition of the property. Refine Value →

SELLER'S NET SHEET: Calculate the Seller's Net Sheet for this property. Create Seller's Net Sheet →

Description

Map

Property Facts

Learn ^ | My Work ^

Home | **Research ^** | Marketing

Property Search

Map Search

Residential Market Trends

Neighborhood Search

School Search

Residential Market Activity Search

Commercial Site Selection

Commercial Map Insights

How to Research

Learn v | **My Work ^**

My Markets

My Listings

My Saved Properties

My Recent Properties

My Reports

My Notes

My Saved Searches

My Recent Searches

Intro to My Work

LEARN ABOUT THIS PAGE

Introducing Next Gen Reports (Beta) 1:23 | ▶

Next Gen Reports on the App 7:08 | ▶

Next Gen Reports: Full Tutorial 9:35 ⌚

View RPR Webinars 1:30 📄

Step by Step Directions (Printables) 1:30 📄

Shareable Market Trends 6:07 ⌚

RPR's AI-powered Market Trends ScriptWriter 3:01 ⌚

Top Questions

How do I access the RPR Mobile app? →

Canva Templates

Which MLSs Share Data With Me?

ALTHOUGH RPR IS VERY SIMILAR TO MLS. RPR CAN PROVIDE MORE INSIGHTS TO A PROPERTY AND HELP YOU CREATE CLIENT HANDOUTS, CANVA TEMPLATES, MARKET RESEARCH, AND OFFERS WEBINARS, AND EDUCATIONAL VIDEOS.

HOW TO CREATE A CMA

Creating a Comparative Market Analysis (CMA) in real estate is an essential process for determining the market value of a property based on the prices of similar properties that have recently sold, are currently listed, or were listed but didn't sell. Here's a step-by-step guide to help you create a solid CMA:

1. Gather Property Information

Property details: Start by collecting key details about the property you're evaluating (e.g., square footage, number of bedrooms/bathrooms, lot size, location, age of the home, condition, and any upgrades or unique features).

Subject property: Make sure to get comprehensive data on the subject property, since your CMA will be based around this.

2. Define Comparable Properties (Comps)

Find recently sold homes: Look for homes that have sold in the last 3-6 months, depending on the market conditions (a shorter window is typically preferred for more accurate results). Aim for properties that are as similar as possible to the subject property in terms of:

Location: Ideally, the comps should be in the same neighborhood or a similar area.

Size: Find homes with similar square footage, both for the living space and lot size.

Type and condition: The comps should be of the same type (e.g., single-family home, townhouse, condo) and have similar conditions (e.g., newly renovated vs. needing repairs).

Age and style: Homes of similar age or architectural style are more relevant.

Active listings: These give you a sense of current market competition but should be used with caution since they reflect asking prices, not actual sale prices.

Expired or withdrawn listings: These can help you understand where overpricing has occurred, as these properties didn't sell.

3. Adjust for Differences

Once you've selected your comps, make adjustments to account for differences between the subject property and each comp. This can include:

Square footage: If the comp is larger or smaller than the subject property, adjust the price per square foot accordingly.

Lot size: Adjust if the lot size differs significantly.

Condition: If the subject property is in better or worse condition, you may need to adjust the price. For instance, a newly renovated home might be worth more than a similar home needing repairs.

Upgrades: If the subject property has special features like a pool, upgraded kitchen, or energy-efficient appliances, account for these when adjusting the price.

Common adjustment values:

Price per square foot for living space

Price per square foot for lot size

Value for specific upgrades (e.g., a pool may add \$10,000-\$50,000 depending on location)

Tip: If you're unsure about adjustment amounts, you can consult with a local real estate agent for better insight.

4. Calculate Estimated Value

After adjusting the comps' sale prices based on the differences, you'll have an adjusted price for each property. Here's how you can proceed:

Average the adjusted values: Take the adjusted sale prices of all the comps and find the average or median price. This will give you a rough estimate of what the subject property is worth in the current market.

Trend analysis: Consider market trends if home prices in the area are appreciating or depreciating, you might want to adjust your final price estimate accordingly.

5. Include a CMA Report

Summary of findings: Your CMA should include a breakdown of the properties used, with details like address, sale price, square footage, and any notable features.

Visual aids: A map showing the location of the subject property and its comps can help provide context.

Market trends: If applicable, include data on how the overall market is performing (e.g., average days on market, price per square foot, etc.).

Price range: Provide a price range for the property, which takes into account the differences and adjustments from the comps.

MARKETING



- How to market yourself
- Creating your brand
- Canva
- Leads
- SOI

MARKETING YOURSELF

MARKETING YOURSELF AS A REAL ESTATE AGENT CAN BE BOTH EXCITING AND CHALLENGING. IT'S ALL ABOUT STANDING OUT IN A COMPETITIVE FIELD AND BUILDING A REPUTATION THAT RESONATES WITH CLIENTS. HERE ARE SOME STRATEGIES YOU CAN USE TO MARKET YOURSELF EFFECTIVELY:

1. BUILD YOUR BRAND WITH YOUR NAME

CREATE A PERSONAL BRAND WITH EXACTLY WHAT YOUR NAME IS: BECOME UNFORGETTABLE. WHAT MAKES YOU DIFFERENT FROM OTHER AGENTS? ARE YOU THE GO-TO PERSON FOR FIRST-TIME HOMEBUYERS, LUXURY PROPERTIES, STAGING, AN EXCELLENT RESPONSE TIME OR INVESTMENT PROPERTIES? DEVELOP A BRAND AROUND YOUR EXPERTISE AND PERSONALITY. THIS CAN GUIDE YOUR MARKETING EFFORTS AND MAKE YOU MORE MEMORABLE. WHEN AN AGENTS MOTIVE IS GIVING VALUE TO EACH OF YOUR CLIENTS, REFERRALS AND BRANDING COMES NATURALLY.

COMPANY LOGO AND NAME: AS REQUIRED UNDER THE MREC RULES HAVING YOUR NAME AND BROKERAGE LOGO PREDOMINANTLY DISPLAYED IN ALL OUTGOING GRAPHICS, LITERATURE AND ANY OTHER ADVERTISING.

2. LEVERAGE SOCIAL MEDIA

INSTAGRAM AND FACEBOOK: THESE ARE KEY PLATFORMS FOR SHOWCASING LISTINGS, ENGAGING WITH POTENTIAL CLIENTS, AND SHARING YOUR KNOWLEDGE. YOU CAN USE INSTAGRAM FOR QUICK, VISUAL POSTS AND STORIES, WHILE FACEBOOK IS GREAT FOR LONGER-FORM CONTENT. SUGGESTED POSTS ARE NO MORE THAN 3 A WEEK

LINKEDIN: PERFECT FOR NETWORKING WITH OTHER PROFESSIONALS AND ESTABLISHING YOUR CREDIBILITY.

SHARE YOUR SUCCESS STORIES, INDUSTRY INSIGHTS, AND ANY PARTNERSHIPS WITH OTHER BUSINESSES.

YOUTUBE OR TIKTOK: THESE PLATFORMS ARE GROWING IN POPULARITY FOR REAL ESTATE AGENTS. POSTING VIRTUAL TOURS OF PROPERTIES, OFFERING MARKET TIPS, OR SHOWCASING BEHIND-THE-SCENES CONTENT CAN HELP BUILD TRUST WITH YOUR AUDIENCE.

3. USE YOUR PROFESSIONAL WEBSITE

A WEBSITE SHOULD BE YOUR DIGITAL BUSINESS CARD. FIND YOUR LISTING AND LINK THE URL FROM YOUR WEBSITE TO ANY OUT GOING ADVERTISEMENT. SEND YOUR TESTIMONIES TO HOME OFFICE! WE WANT TO POST THESE TO YOUR LANDING PAGE

4. LEVERAGE CLIENT TESTIMONIALS AND REVIEWS

POSITIVE REVIEWS ARE HUGE IN REAL ESTATE. ASK SATISFIED CLIENTS TO LEAVE TESTIMONIALS ON GOOGLE, ZILLOW, OR EVEN YOUR WEBSITE. (SEE ABOVE)

CASE STUDIES OR SUCCESS STORIES WHERE YOU SHOWCASE HOW YOU HELPED CLIENTS ACHIEVE THEIR GOALS CAN ALSO HELP BUILD TRUST.

5. NETWORK AND BUILD RELATIONSHIPS

ATTEND LOCAL EVENTS, REAL ESTATE CONVENTIONS, AND WORKSHOPS. IT IS PROVEN THAT JOINING SOME SORT OF LOCAL GROUP NOT AFFILIATED WITH YOUR INDUSTRY CAN BE A VITAL PART OF A REFERRAL SYSTEM. YOU NEVER KNOW WHO YOU'LL MEET, AND BUILDING A PERSONAL CONNECTION CAN BE A GAME-CHANGER.

PARTNER WITH LOCAL BUSINESSES: COLLABORATE WITH LOCAL BUSINESSES TO OFFER DEALS OR CO-MARKET IN YOUR AREA. FOR EXAMPLE, PARTNER WITH A LOCAL BANK, MORTGAGE BROKERS, OR MOVING COMPANIES.

6. HOST EVENTS OR WEBINARS

HOME BUYER SEMINARS: HOSTING FREE SEMINARS (OR WEBINARS) ON TOPICS LIKE “HOW TO BUY YOUR FIRST HOME” OR “NAVIGATING THE MARKET IN [YOUR AREA]” CAN POSITION YOU AS A KNOWLEDGEABLE RESOURCE.

OPEN HOUSES: HOSTING CREATIVE OPEN HOUSES AND INVITING YOUR COMMUNITY TO THEM CAN ALSO BOOST YOUR VISIBILITY. YOU CAN MAKE THESE EVENTS FUN OR OFFER INCENTIVES LIKE FREE HOME CONSULTATIONS OR DOOR PRIZES.

7. CONTENT MARKETING

SHARE INSIGHTFUL ARTICLES OR MARKET TRENDS ON SOCIAL MEDIA OR CHANNELS ABOUT THE LOCAL MARKET, HOW TO PREPARE A HOUSE FOR SALE, STAGING TIPS, AND MORE. OFFERING VALUE IS A KEY PART OF ATTRACTING AND RETAINING CLIENTS.

8. PAID ADVERTISING

GOOGLE ADS: RUNNING TARGETED CAMPAIGNS BASED ON LOCAL SEARCH TERMS CAN HELP YOU GET NOTICED BY PEOPLE SEARCHING FOR HOMES IN YOUR AREA.

FACEBOOK AND INSTAGRAM ADS: THESE PLATFORMS ALLOW FOR HIGHLY TARGETED ADS BASED ON INTERESTS, LOCATION, AND DEMOGRAPHICS, WHICH CAN BE GREAT FOR REACHING POTENTIAL BUYERS AND SELLERS.

9. EMAIL MARKETING

CREATE A NEWSLETTER TO KEEP YOUR CLIENTS UPDATED ON MARKET TRENDS, NEW LISTINGS, OR GENERAL ADVICE. IT KEEPS YOU TOP OF MIND WITHOUT BEING OVERLY INTRUSIVE.

10. OFFER EXCEPTIONAL SERVICE

WORD OF MOUTH IS A POWERFUL MARKETING TOOL. BY PROVIDING GREAT CUSTOMER SERVICE, BEING AVAILABLE, AND GOING THE EXTRA MILE FOR YOUR CLIENTS, THEY’LL NOT ONLY COME BACK BUT ALSO REFER YOU TO OTHERS.

11. OPTIMIZE FOR SEO

WE HAVE INCLUDED RELEVANT KEYWORDS (E.G., “REAL ESTATE AGENT IN MAINE”) IN OUR WEBSITE CONTENT AND SOCIAL MEDIA. THIS HELPS POTENTIAL CLIENTS FIND YOU WHEN THEY SEARCH FOR REAL ESTATE SERVICES ONLINE.

12. KEEP LEARNING & STAY UPDATED

THE MORE KNOWLEDGE YOU HAVE ABOUT THE INDUSTRY, MARKET TRENDS, AND LOCAL AREA, THE BETTER YOU CAN SERVE YOUR CLIENTS AND MARKET YOURSELF AS AN EXPERT. DO NOT HESITATE TO INTENTIONAL START UP CONVERSATIONS BASED AROUND YOUR KNOWLEDGE.

13. CONSISTENCY IS KEY

STAY CONSISTENT IN YOUR MESSAGING, BRANDING, AND CONTENT. A STEADY PRESENCE WILL KEEP YOU IN FRONT OF POTENTIAL CLIENTS, AND OVER TIME, IT WILL HELP YOU BUILD RECOGNITION.

ULTIMATELY, MARKETING YOURSELF AS A REAL ESTATE AGENT IS ABOUT BUILDING TRUST, PROVIDING VALUE, AND STAYING CONSISTENT IN YOUR EFFORTS. OVER TIME, YOU’LL DEVELOP A STRONG REPUTATION AND A NETWORK OF LOYAL CLIENTS. WHAT’S YOUR CURRENT STRATEGY LIKE? WOULD YOU LIKE TO DIVE DEEPER INTO ANY OF THESE AREAS?

CREATING YOUR BRAND

IN REAL ESTATE

1
Do you have a short slogan/motto/phrase you'd like to use to describe your business? If you had to describe yourself with a popular motto or slogan, what would it be?

2
What achievements would you like to share with your clients? Think of personal, professional and even socially? Tell us about YOUR "ta das".

5
What is uniquely you? What makes you stand out from others in your field? How would your last supervisor or employer describe your strengths?

6
What type of feeling would you like to convey to your clients and to the public through your marketing? (E.g. formal/corporate, energetic, sophisticated, fun, hi-tech, casual, artistic...) How do YOU want to be perceived and viewed and talked about and referred to?

3
Do you have any previous client or business partner testimonials or references? If so, share them at this time.

4
In describing yourself, and your business to a client - what words would you use? Three strong words that you can follow up with actions.



1. Choose Your Design Type

When you log in, you'll be on the Canva home page. You can choose from a variety of templates depending on what you want to create:

Social Media Posts (Instagram, Facebook, etc.)

Presentations (for slides)

Flyers, Posters, and Business Cards

Documents (for resumes, reports, etc.)

Videos and Animations

Simply type what you're looking to create into the search bar (e.g., "Instagram post") or browse through the categories.

2. Explore the Canva Interface

Once you select your design type, you'll be taken to the design editor, which consists of:

Canvas (Center Area): This is where you'll work on your design.

Left Sidebar: This is your toolkit. Here you can find templates, elements (icons, shapes, etc.), uploads, text options, and more.

Top Bar: This is where you'll find options for undo, redo, saving, and downloading.

3. Choose and Customize a Template

Template Selection: You can start from scratch or select a template. Canva has thousands of pre-designed templates, so you don't need to be a professional designer to make something look great.

Editing Text:

Click on any text box to edit the text. Change the font, size, color, or spacing.

You can also add new text boxes by clicking the Text option in the left sidebar.

Editing Images:

If you're working with a template that has an image, click on it to replace it with your own photo or use Canva's built-in stock images.

Drag and drop your own images into the upload section on the left, and then click on them to add them to your design.

Resize and crop images easily by clicking and dragging the corners of the image.

4. Use Design Elements (Shapes, Icons, Illustrations)

Adding Elements: On the left sidebar, you'll find a tab called Elements. Here, you can search for and add things like:

Icons

Shapes (circles, squares, etc.)

Lines

Frames (for images)

Drag and Drop: Simply click on an element you want and drag it to your canvas.

5. Customize the Background

Color: You can change the background color by selecting the Background tab on the left or clicking on the canvas and using the color box in the top toolbar.

Images or Patterns: You can also use an image as a background by uploading your own or selecting from Canva's free photo library.

6. Add Text to Your Design

Text Boxes: To add text, click on Text in the left sidebar. You'll see options like heading, subheading, and body text.

Fonts: Canva offers a wide variety of fonts. You can adjust font size, color, spacing, and alignment using the toolbar at the top once your text is selected.

Text Effects (Pro Feature): You can add effects to your text, such as shadows, lifts, and glows. Some of these are only available with Canva Pro.

7. Arrange, Align, and Layer Elements

Moving Elements: Click on any element or text box and drag it to where you want it to go.

Aligning Items: Canva has built-in alignment tools that will show up when you drag elements around to help you center things or space them evenly.

Layers: You can layer elements by selecting the item, right-clicking, and choosing Send to back or Bring forward.

8. Use Canva's Advanced Features (Pro Version)

If you're using Canva Pro, you have access to several advanced features:

Brand Kit: Store your brand colors, fonts, and logos for quick access.

Magic Resize: Resize your design for different platforms in one click (e.g., resizing from an Instagram post to a Facebook cover photo).

Background Remover: Automatically remove the background of images (perfect for logos or creating clean, professional designs).

Premium Templates & Photos: Get access to exclusive templates and stock photos.

9. Collaborate with Others (Optional)

Share Your Design: You can invite others to collaborate by clicking on the Share button in the top right corner. You can either send them a link to edit or just to view.

Leave Comments: If you're working with a team, you can leave comments directly on the design by clicking the Comment button at the top right.

10. Save and Download Your Design

Saving: Canva saves your design automatically to your account. You don't need to worry about losing your work.

Downloading: When you're ready to download, click the Download button in the top right corner. You can choose from different file formats such as PNG, JPG, PDF, or even MP4 for videos.

Sharing Directly: You can also share your design directly to social media platforms like Instagram, Facebook, and Twitter right from Canva.

Pro Tips for Using Canva Efficiently:

Keyboard Shortcuts: Learn Canva's keyboard shortcuts to speed up your workflow. For example, Ctrl + Z (Windows) or Cmd + Z (Mac) to undo actions.

Custom Dimensions: If you need a specific size that's not listed, click on Custom Dimensions in the top right and input your desired size.

Templates & Consistency: Use templates to maintain consistency, especially for social media posts or presentations. You can always tweak them to fit your needs.

6. Expired Listings and For Sale by Owner (FSBO)

Expired Listings: Listings that didn't sell for whatever reason can be a great opportunity to connect with sellers who still want to move. Reach out and offer your services, maybe with a new strategy that could get their property sold.

FSBO: Sellers who choose to go the FSBO route might not know what they're doing or might struggle with the process. If you approach them with a valuable offer to assist, you can win their business.

7. Client Retention and Repeat Business

Stay in Touch: Keep in regular contact with your past clients. Use email marketing, phone calls, and personalized notes. You can offer seasonal check-ins or market updates, so they think of you when they need to buy or sell again or refer someone else.

Also, use a monthly newsletter to aid as a follow up. for example of an agents newsletter

DISCOVER *Maine*
YOUR LOCAL REAL ESTATE INSIDER

Goodbye January Hello February






featured LISTING

Location: 33 Lawson Ridge Ln. Richmond ME
Price: \$85,000

Welcome to your own private oasis at 33 Lawson Ridge Lane in Richmond. This stunning property boasts a generous lot size of 1.38 acres, providing ample space for all your outdoor activities and relaxation needs. Situated just minutes from the picturesque Kennebec River and Pleasant Pond, this location offers the perfect blend of tranquility and convenience. With its prime location and natural beauty, 33 Lawson Ridge Lane is truly a rare find. Don't miss out on this opportunity to own a piece of paradise in Richmond.

Featured Business

Bintliff's Corner Brew
153 Water St. Gardiner ME
Tues- Fri: 7am-2pm
Sat & Sun: 8am-2pm



February MAINTENANCE CHECKLIST

- Check gutters for ice blockage
- Service heating system
- Vacuum & dust HVAC systems
- Test carbon monoxide & smoke detectors

love potion cocktail

Ingredients:

- ½ cup fresh raspberries
- 1 TBSP granulated sugar
- 1 TBSP lemon juice, freshly squeezed preferable
- 1 pint raspberry sherbet
- 3 cups sparkling berry lemonade

1. Combine the fresh raspberries, granulated sugar, and lemon juice in a bowl, and mash them together with a fork until you have a berry puree.
2. Place a generous spoonful of puree at the bottom of 6 glasses. (I used 7 oz French champagne glasses). Top with a small scoop of raspberry sherbet, and fill the cups to the brim with sparkling berry lemonade. Garnish with a few more fresh berries, if desired, then enjoy!

Sagadahoc
MARKET REVIEW

90 Day Trend: Figures below represent the monthly average over the past 90 days

Total Closed Sales Count (Monthly Average)	Total Pending Sales Count (Monthly Average)	Total Active Listings Count (Monthly Average)
33 <i>-12%</i>	55 <i>-7%</i>	103 <i>6%</i>
Months of Inventory (Monthly Average)	Days On Market (Monthly Average)	Sale Price to List Price (Monthly Average)
2	30 Avg <i>-3%</i>	96% Ratio

YOUR MARKET ANALYSIS IS on the house!

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SCAN ME



facebook.com/kaylamaines,realtor
instagram.com/realtor_kaylamaines



LEADS

Finding quality leads is one of the most crucial aspects of being a successful real estate agent. The more targeted and consistent your approach, the more likely you are to build a solid pipeline of potential clients. Here are some effective strategies for generating real estate leads:

1. Leverage Your Sphere of Influence

Personal Network: Your friends, family, neighbors, and acquaintances are a goldmine for potential leads. Keep in touch regularly and let them know you're in real estate. You can send out a simple email or text letting them know what you do, and ask for referrals if they hear of anyone looking to buy or sell.

Social Media Connections: Utilize your personal social media accounts (Facebook, Instagram, LinkedIn) to let your network know you're a real estate agent. Post content about the market, helpful tips, and local updates to remind people that you're in the business.

2. Utilize Real Estate Platforms

Zillow, Realtor.com, Redfin, etc.: These sites allow agents to claim their profiles, and many buyers and sellers search these platforms regularly. Make sure your profile is complete, up-to-date, and full of positive reviews. Be very cautious where you invest your monies. Its not about the amount you spend but the way you nurture your leads.

3. Partner with Local Businesses

Cross-Promotions: Form strategic alliances with local businesses like home improvement stores, mortgage brokers, and moving companies. You can exchange referrals or co-market in a way that benefits both businesses. For example, a home staging business could refer clients to you, and you can send buyers their way.

Sponsor Local Events: Sponsor events like charity auctions, school functions, or sports teams. This gives you visibility in the community and allows you to network in an organic, low-pressure way.

4. Open Houses

Host Open Houses: Open houses aren't just for showcasing homes—they're also great opportunities to meet potential buyers and sellers. Even if someone isn't interested in the specific home, you can still create connections for future business.

Advertise Open Houses: Make sure you advertise them well through social media, local listings, and email campaigns. The more exposure you get, the more leads you'll generate.

5. Farm a Neighborhood (Geo-Farming)

Direct Mail Campaigns: Send postcards, newsletters, or market updates to a specific neighborhood you want to target. You could share information about home values, recent sales, or community events. By consistently providing value, you'll become the go-to agent for that area.

Door Knocking: Drop off your card to your local insurance agencies, mortgage agents, local lenders at the banks and. somany more companies that would and could be a lead source to your pipeline.

LEADS

8. Offer Free Resources

Market Reports and Guides: Offering free downloadable guides, such as “The Ultimate Homebuyer’s Guide” or “How to Stage Your Home to Sell Faster,” can attract potential leads looking for help. You can promote these on social media.

Free Home Valuation: Offer free home valuations on your website. Many homeowners will be curious about their property’s value, and you can offer to follow up with more tailored advice.

9. Cold Calling and Prospecting

Cold Calling: While it might feel old-fashioned, cold calling can still be a powerful lead generation strategy. If you’re reaching out to people who are likely to be thinking about buying or selling, such as renters or homeowners in transition, it can be very effective.

Expired Listings and Just Listed/Just Sold Calls: These are two great types of calls to make. Call owners of homes that just came on the market, and call people whose homes were recently sold to offer your services for their next move.

10. Attend Networking Events

Whether it’s local business meetups, real estate conferences, or community gatherings, getting out there and building relationships is key. Relationships are often what lead to referrals and new business.

11. Create Content Around Your Local Market

Local Expertise: Position yourself as an expert in your local market by creating content about local attractions, schools, events, or market trends. People often search for information about a specific area before moving, and showing that you know your market will attract more leads.

12. Invest in a Real Estate Lead Generation System

If you feel overwhelmed by all the methods out there, you can invest in a real estate automated lead generation system that helps guide you through the process. They can provide valuable insights and accountability as you build your business.

By diversifying your lead generation strategies and staying consistent, you’ll build a pipeline that works for you. The key is to keep your methods consistent and to focus on relationships, because at the end of the day, real estate is all about trust.

Are any of these strategies standing out to you? Or do you have any specific challenges you’re dealing with in generating leads?

SPHERE OF INFLUENCE

DATA PAGE

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

Name	
Address	
City	Zip
Phone	
Email	
Entered into Database	Announcement E-mail Sent

SAMPLE SCRIPT:

SOI INTRODUCTION

It is time to send out announcements to all of your friends and relatives in your Sphere of Influence. First, enter your SOI into a database (including email and phone contacts). Once you've sent your announcement email, pick up the phone and give all of your SOI a call.

NEW TEAM MEMBER INTRODUCTION CALL

Hi, (name). This is (your name). How are you?/How's the family?

How are things going? (Pause, wait for a response)

I am calling to let you know about my new career. I am now in real estate, and have affiliated with the Integrity Homes Real Estate Group here at the (Manchester or Fairfield) office. I am really excited about the transition. Integrity has a training and coaching program and I'm getting off to a good start.

I would like to ask for your help. I am thinking of mailing you a few of my business cards - or I could give you a few next time we meet. If you know of anyone who currently needs real estate help, or will soon need a real estate professional, please give them one of my cards. If you have a chance, give me a call, or better yet ask that person if I can call them to introduce myself.

(Wait for a response, if no response, close the conversation)

Possible responses - Sure I'd be happy to do that. Reply - Thanks I really appreciate your support.

- Or -

Response – Well actually I already have a friend/relative in real estate.

Reply – Well I certainly understand. I just wanted to let you know what I am doing in case I can ever be of help.

- Or -

Response – I’m not sure I would be comfortable referring you at this time. **Reply**

– Well I know I am new to Real Estate, but I have joined a great company and work alongside a great team who collaborates with one another, daily. My goal is to earn your trust and respect so that I may be of service to you and your friends in the future.

Conversation close – It’s good to talk to you again, let’s stay in touch.

Then address your mailing by hand, and add to your business cards a small hand-written note that ties into the conversation you’ve had with this individual, and add 3-5 business cards.

COMMUNICATION CONTENT

NEW LEADS

Welcome Emails
New Listing Alerts
Information about
your services

PASSIVELY SEARCHING BUYERS

New Listing Alerts
Neighborhood and
Market Information
Information about the
home buying process

SOI / PAST CLIENTS

Send thank you notes
Requests for referrals
Birthday or
Anniversary Cards
Holiday Greetings
Information about the
housing market

ACTIVELY SEARCHING BUYERS

Content
geared toward
their requests
Financing
information
Information on
schools or local
areas

CONSIDER YOUR TARGET MARKET(S), COMMUNICATION CHANNELS, AND FREQUENCY. WHAT TYPES OF CONTENT WOULD BE BEST SUITED FOR EACH TARGET MARKET?

CREATING A SPHERE OF INFLUENCE TO LEADS

Having made a commitment to developing your real estate business, it's time to take your first step: make your list! Your first clients will almost always come from your SOI, a simple fact behind the crucial importance of your list. Don't worry! Once you actually sit down and start creating a list of EVERYONE you know, you will be surprised to see how many friends and contacts you have. Put down on a piece of paper virtually everyone you can think of. Don't edit, don't scratch any names out after you've jotted them down. The goal at this moment is simply for you to make the list. Down the road, you can qualify people on your list. Writing everyone down will also help you in the near future to make a commitment to talk to that person.

1. THE MEMBERS OF YOUR FAMILY

- A. Father/mother
- B. In-laws
- C. Children
- D. Brothers/sisters
- E. Aunts/uncles
- F. Nieces/nephews
- G. Cousins
- H. Grandparents

2. CLOSE FRIENDS/DAILY ASSOCIATES

- A. Friends/neighbors
- B. People you work(ed) with
- C. People your spouse/partner/roommate works with

3. THOSE YOU MET IN ORGANIZATIONS/CLUBS

- A. Religious group members, if applicable
- B. Civic groups (Rotary, Exchange, etc.)
- C. Political clubs
- D. Missionary societies, brotherhoods
- E. School groups, boosters, PTA, etc.

4. THOSE YOU HAVE BEEN ASSOCIATED WITH IN THE PAST

- A. School mates (use school yearbook)
- B. Former job associates
- C. People in your former town
- D. College mates
- E. Army buddies

5. LIST OF ACQUAINTANCES ALREADY AVAILABLE

- A. Holiday card list
- B. Civic Club
- C. Fellow employees
- D. Personal Phone Book

6. THOSE YOU DO BUSINESS WITH (WHO YOU BUY FROM)

1. Who does your hair?
2. If married - Who was the best man/maid of honor at your wedding?
3. Who takes care of your animals?
4. Who is your nurse/doctor?
5. Who is your lawyer?
6. Who is your jeweler?
7. Who fixes your laptop?
8. Where do you buy your outfits?
9. Who processed your latest family photos?
10. Who do you know through your children?
11. Who are the local store owners in your area?
12. Who is the principal of your local high school?
13. Who works at your bank?
14. Who owns the bowling alley where you bowl?
15. Who sells you hardware supplies?
16. Who sold you your furniture?
17. Who does your dry cleaning?
19. Who sells you golf balls?
20. Who repairs your electronics?
21. Who is expecting a baby?
22. Who is your florist?
23. Who is your postmaster?
24. Who is your barber/ hairdresser?
25. Who is your painter and decorator?
26. Who sold you your pet?
27. Who heads the local PTA?
28. Who owns the local grocery store?
29. Who has a business that is successful?
30. Who sold you your car?
31. Who sells you gas?
32. Who is your car repair person?
33. Who does your nails?
34. Who washes your car?
35. Who owns the hardware store?
36. Who is your butcher?
37. Who sold you your appliances?
38. Who does your taxes?
39. What restaurants do you go to and who works there?
40. Who manages your local theater?
41. Who is your optometrist?
42. Who is your dentist?
43. Who is your sports coach?
44. Who sells you shoes?
45. Who is your local printer?
46. Who are your neighbors?
47. Who is a server at your favorite restaurant?
48. Who runs the local gym?
49. With whom do you play sports with?
50. Who is your landscaper?
51. Where do you buy clothes?
52. From whom do you rent?
53. Who are your friends on Facebook or any other social media site?
54. Who is your bank teller?
55. Who owns the bakery you frequent?

You get the idea. The questions above are just a guideline, naturally - we're positive you'll come up with many other people you've come across - all potential future clients and customers.

Loan Programs

Portfolio Mortgage Loans

203K Eligible Repairs

Maine Housing First Home Advantage program

Maine Housing First Generation Loan program

Reverse Mortgages

Bridge Loans

ARM (adjustable rate mortgage)

Construction Loans

Jumbo Loans

Loan Programs

Conventional

- 5% minimum down payment requirement is typical
- Seller concessions are limited to 3-9% of sales price
- PMI required over 80% LTV
- Additional options are available

FHA

- 3.5% minimum down payment requirement
- Upfront mortgage insurance premium financed into the loan
- Condominiums must be on FHA approved list or meet single-unit spot approval requirements
- No income limits
- Seller concessions up to 6% of sales price
- Gifts for down payment are allowed

USDA

- Property must be in a USDA approved area
- No down payment required - 100% to 102% LTV financing based on appraised value
- Possible financed closing costs
- Reduced monthly mortgage insurance premiums
- New and existing homes eligible
- Seller concessions up to 6% of sales price
- Condominiums may be eligible for financing
- Not restricted to first time homebuyers
- USDA income limits are subject to change and need to be accounted for different counties. Visit www.rd.usda.gov for more information.

VA

- 0% down payment requirement*
- Must meet VA eligibility
- No Mortgage Insurance
- VA up front funding fee financed into loan
- Disabled veterans can waive funding fee

MORTGAGE DOS & DON'TS

DO'S

DO STAY CURRENT ON ALL EXISTING ACCOUNTS

Late payments on your existing mortgage, car payment, rent or anything else that can be reported to a credit reporting agency and can cost you dearly. One 30 day late payment can cost you 30-75 points on your credit score.

DO CONTINUE TO USE YOUR CREDIT AS YOU NORMALLY WOULD

Red flags are easily raised within the scoring system. If it appears you are diverting from your normal spending patterns, it could cause your score to go down. For example, if you've had a monthly service for Internet access billed to the same credit card for the past three years

DO NOT DEPOSIT LARGE SUMS OF CASH

Do not deposit large sums of cash into your accounts unless you can provide documentation and a complete paper trail. If you have any deposits that are not related to payroll, tell your mortgage loan originator right away.

GETTING GIFT MONEY

Make sure you speak to your mortgage loan originator before receiving, depositing or using any gift money. It is very important to follow the proper procedures.

DO CALL YOUR MORTGAGE LOAN ORIGINATOR

If you receive notification from a collection agency or creditor that could potentially have an adverse effect on your credit score call me so we can try to direct you to the right resources and prevent any derogatory reporting to credit bureaus.

DONT'S

DON'T APPLY FOR NEW CREDIT

You will receive invitations to apply for new lines of credit, do not respond. If you do, the company will pull your credit report and this could have an adverse effect on your credit score. Likewise, don't establish new lines of credit for furniture, appliances, computers, fences, etc.

DON'T PAY OFF COLLECTIONS OR CHARGE OFFS

Once your loan application has been submitted, don't pay off collection unless the lender specifically asks you to in order to secure your loan. Often times, paying off old collections will cause a drop in your credit score.

DON'T CLOSE CREDIT CARD ACCOUNTS

If you close a credit card account, it can affect your ratio of debt to available credit which has a 30% impact on your credit score. If you really want to close an account, do it after you close your mortgage.

DON'T MAX OUT OR OVER CHARGE EXISTING CREDIT CARDS

Running up your credit cards is the fastest way to bring your score down and it could drop up to 100 points overnight. Once you are engaged in the loan process, try to keep your credit cards below 50% of the available credit limit.

DON'T CONSOLIDATE DEBT TO ONE OR TWO CARDS

Once again, we do not want you to change your ratio of debt to available credit. Likewise, you want to keep beneficial credit history on the books.

DON'T RAISE RED FLAGS TO THE UNDERWRITER

Don't co-sign on another person's loan, or change your name or address. The less activity that occurs while your loan is in process, the better it is for you.

DON'T CHANGE ANYTHING ABOUT YOUR CURRENT EMPLOYMENT

Changing jobs, being laid-off or taking medical leave can adversely affect your mortgage. Lenders verify your employment on the day of closing. If your employment status changes, please consult your mortgage loan originator right away.

PRODUCTION GOALS WORKSHEET

INCOME PROJECTION FOR THE YEAR _____

FILL IN THE BLANKS TO SET YOUR INCOME GOALS.

1	My income goal for next year.	
2	My average commission per transaction last year.	
3	Number of transactions needed to reach your income goal (divide #1 by #2)	

PROSPECT CALCULATOR (INCLUDING DAYS OFF)

FILL IN THE BLANKS TO SET YOUR INCOME GOALS.

Number of closings desired from above (Net closed transactions)	
Divide by 0.9 (Gross transactions)	
Multiply by 2.2 (Appointments)	
Multiply by 8 (Prospects)	
Divide by 50 (Contacts per week)	
Divide by 5 (Contacts per day)	

**“IF YOU DON’T KNOW WHERE YOU ARE GOING, YOU MIGHT END UP SOMEPLACE ELSE.”
-YOGI BERRA**

PRODUCTION GOALS WORKSHEET

	ADDRESS	SALES PRICE	LIST OR BUY	SOURCE	CLIENT NAME
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

SOURCE TYPES AND TALLIES:

A _____ REFERRAL

F _____ FAMILY

K _____ EVENT

P _____ FACEBOOK LEADS

U _____ EXPIRED LISTING

B _____ PAST CLIENT

G _____ CLOSE FRIEND

L _____ FSBO

Q _____

Q _____ DOOR KNOCKING

C _____ POSTCARDS

H _____ SOI

M _____ FARMING

R _____ OTHER RESOURCE

D _____ SOCIAL MEDIA

I _____ WALK-IN

N _____ LEAD

S _____ LIST TO LEADS

S _____ COMMUNITY GROUP

E _____ NETWORKING

J _____ OPEN HOUSE

O _____ WEBSITE

T _____ BIZ AFFILIATE

T _____ OTHER



YOUR 1ST TRANSACTION

Step 1. Loan Application & Pre-qualification

The first step in the Mortgage Process is getting prequalified for a mortgage loan. Prequalifying determines how much the client can afford to spend on a home based on where they stand financially, considering their income, debt, and savings. They will fill out an application, and their Mortgage Loan Originator will help them determine the purchase price they can be prequalified for, and a loan program that is best suited for their goals.

Step 2 Documentation

When filling out your application, make sure to tell the client to have these documents available:

- Drivers License
- 30 days paycheck stubs
- 2 months bank statements
- 2 years W2s

Step 3 Home Shopping

Now that you have a pre-qualification letter and a price range, we will help the client with their home search! Discuss their home preferences and location with the client. We will schedule showings of properties that fit their desires. When the perfect home is located, we will present their offer to the seller.

Begin the Loan Process

When your client and the sellers have agreed to the terms of the sales contract, send an email to the Lender and the Seller agent congratulating everyone for being Under Contract with a timeline that matches the Purchase and Sales. You will attached all documents to this email so everyone is not only on the same page but everyone is in a communication alignment.



THE TRANSACTION WITH THE

Begin the Loan Process

Once all parties have agreed to the terms of the sales contract, the mortgage loan originator will request additional documents and information from the client to begin their official loan process. A "Loan Estimate" will be provided within the next couple days to detail the loan specifics such as the interest rate, monthly payment and total closing costs.

Inspection and Appraisal

Its common to recommend up to 3 preferred Inspectors if your client doesn't have an inspector preference. If an inspection has been listed as a contingency on the contract its vital to order this right away to meet the days of the Due diligence. The inspector will check for any structural and/or material defect, items the client will want to know about before the purchase, and provide a detailed report. After the inspection is complete, the mortgage loan originator will order the appraisal. A licensed appraiser will assess the property's size, condition, and location to determine its current market value. They will also return a detailed report back to the buyers mortgage lender for full review and approval.

Underwriting

A Mortgage Underwriter's job is to confirm that you are qualified to receive a mortgage loan. They consider factors such as credit history, employment history, and income when determining whether to officially approve the loan. At this point, they will likely request further documentation and information from you to ensure you will be able repay a mortgage loan for 30 years.

Conditional Approval

Once the underwriter has reviewed all the documentation, and it meet the requirements, they will issue a "conditional approval." However, this approval will still have a few items needed to get a final approval.

Final Approval and Closing

Once the additional items from the conditional approval have been cleared, the underwriter signs off, giving a "clear to close". The file will now move into closing. This is where we get the paperwork ready for you to sign and move the money to the title company to pay for the home.

Recommended Vendors

This acts ONLY as a list we, as an agency, have used in the past and always wanting to add on to this list of vendors. All agents and clients can use any vendors on their own and always their choice.

INSPECTORS

PLUMBERS/ HVAC

LENDERS

ELECTRICIANS

TITLE COMPANIES

SURVEYORS

ROADMAP TO SUCCESS

SAMPLE FLYERS



- House Hunting Checklist- Buyer
- Buyer Closing Checklist
- Buyers Roadmap
- Buyers Agent Compliance Checklist
- Sellers Roadmap
- Sellers Agent Compliance Checklist
- OPEN House To do Checklist
- Residential Input Form: Found on FLEX MLS in your Dashboard
- UNDER CONTRACT Timeline for Client & Opposing Party
- Utility Provider Worksheet Prior to close for Clients

HOUSE HUNTING Checklist

Date: _____

Time: _____

Property Address: _____ Neighborhood: _____

#Bedrooms _____ #Bathrooms _____ Total Square Feet Living Area: _____

Price: _____ Lot Size: _____ Year Built: _____

	HATE	OKAY	LOVE		HATE	OKAY	LOVE
<u>Curb Appeal</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Master Bedroom</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Exterior Condition</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Master Bathroom</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Yard Condition/Size</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #1</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Garage</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #2</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Floor Plan</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #3</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Living Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #1</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Dining Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #2</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Kitchen</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #3</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>--Appliances</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Closet Space</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Laundry Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Storage Space</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>--Appliances</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Utility Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>A/C and Heating</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Security</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ADDITIONAL NOTES & HOUSE VIBES

THE NEIGHBORHOOD

- Are the surrounding homes well maintained? YES NO
- Does the street & neighborhood feel safe? YES NO
- What is the vehicle traffic level? BAD OKAY GOOD
- What is the noise level like? BAD OKAY GOOD

Under Contract !

BUYER CLOSING CHECKLIST



KEEP IN CONTACT W/ REALTOR.

My job is to help you smooth out the home buying process with continuous updates.



CONTINGENCIES COMPLETED.

The most common contingencies are

- Home inspection,
- Appraisal
- Financing.



MOVING COMPANY.

Reserve a moving truck or schedule your friends and families about helping move! Start filling boxes!



GET NEW HOMEOWNER INSURANCE.

Note: Your lender will need an insurance binder 10 days before closing.



CHANGE OF ADDRESS.

Change your address at USPS & forward mail. Notify work, school, bank, DMV, etc. of your new address.



TRANSFER UTILITIES.

Begin to think about Setting up electric, gas, phone, internet, water, etc. to be turned on Day of estimated closing



TITLE CLEARED.

Your mortgage lender will require a title search. Purchase title insurance.



FINAL MORTGAGE APPROVAL,

Your credit score & finances will be checked by an underwriter. DO NOT apply extend any credit cards or loans.



FINAL WALK-THROUGH.

The home should be in the condition stated on the contract. Repairs if any, should have been completed.



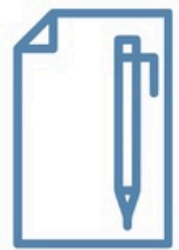
CLOSING DISCLOSURE.

This lists the final terms of your loan, final closing costs, & the details of who pays & who receives money at closing.



CLOSING PACKAGE.

You may want to request the closing package in advance if you prefer to read each document in detail.



DOCUMENTATION FOR CLOSING.

Home owners insurance, contract with the seller, home inspection report, loan documents, a government-issued photo ID.

HOME TOURING

Checklist

Date: _____

Time: _____

Property Address: _____ Neighborhood: _____

#Bedrooms _____ #Bathrooms _____ Total Square Feet Living Area: _____

Price: _____ Lot Size: _____ Year Built: _____

	HATE	OKAY	LOVE		HATE	OKAY	LOVE
<u>Curb Appeal</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Master Bedroom</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Exterior Condition</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Master Bathroom</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Yard Condition/Size</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #1</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Garage</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #2</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Floor Plan</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bedroom #3</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Living Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #1</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Dining Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #2</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Kitchen</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Bathroom #3</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>--Appliances</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Closet Space</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>Laundry Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Storage Space</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>--Appliances</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Utility Room</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<u>A/C and Heating</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<u>Security</u>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ADDITIONAL NOTES & HOUSE VIBES



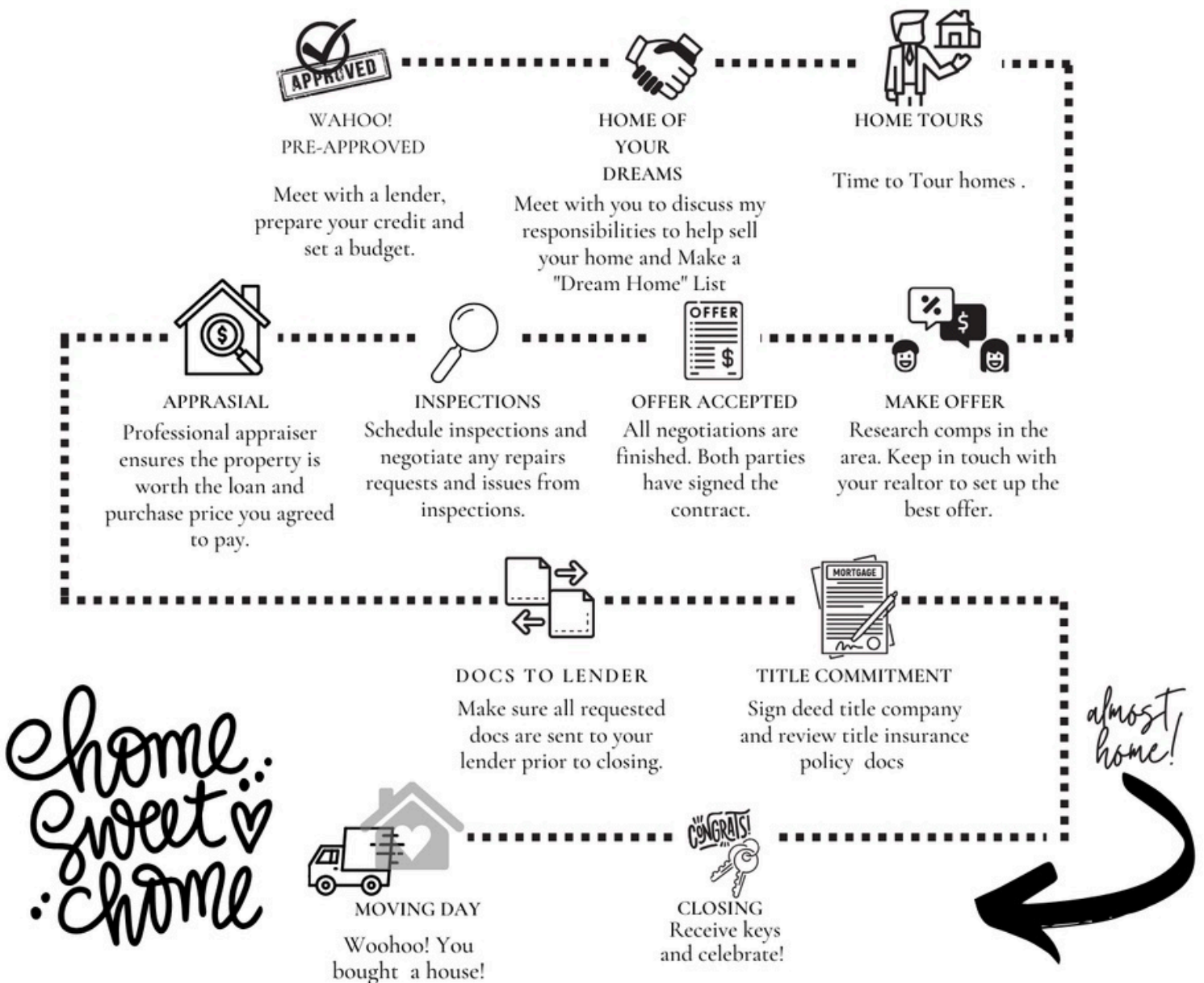
THE NEIGHBORHOOD

- Are the surrounding homes well maintained? YES NO
- Does the street & neighborhood feel safe? YES NO
- What is the vehicle traffic level? BAD OKAY GOOD
- What is the noise level like? BAD OKAY GOOD

THE BUYERS

roadmap

Most sellers dream of a stress-free sale. For this to happen, you'll want to be prepared and control the factors that could significantly impact you. Here are nine steps to help you prepare.



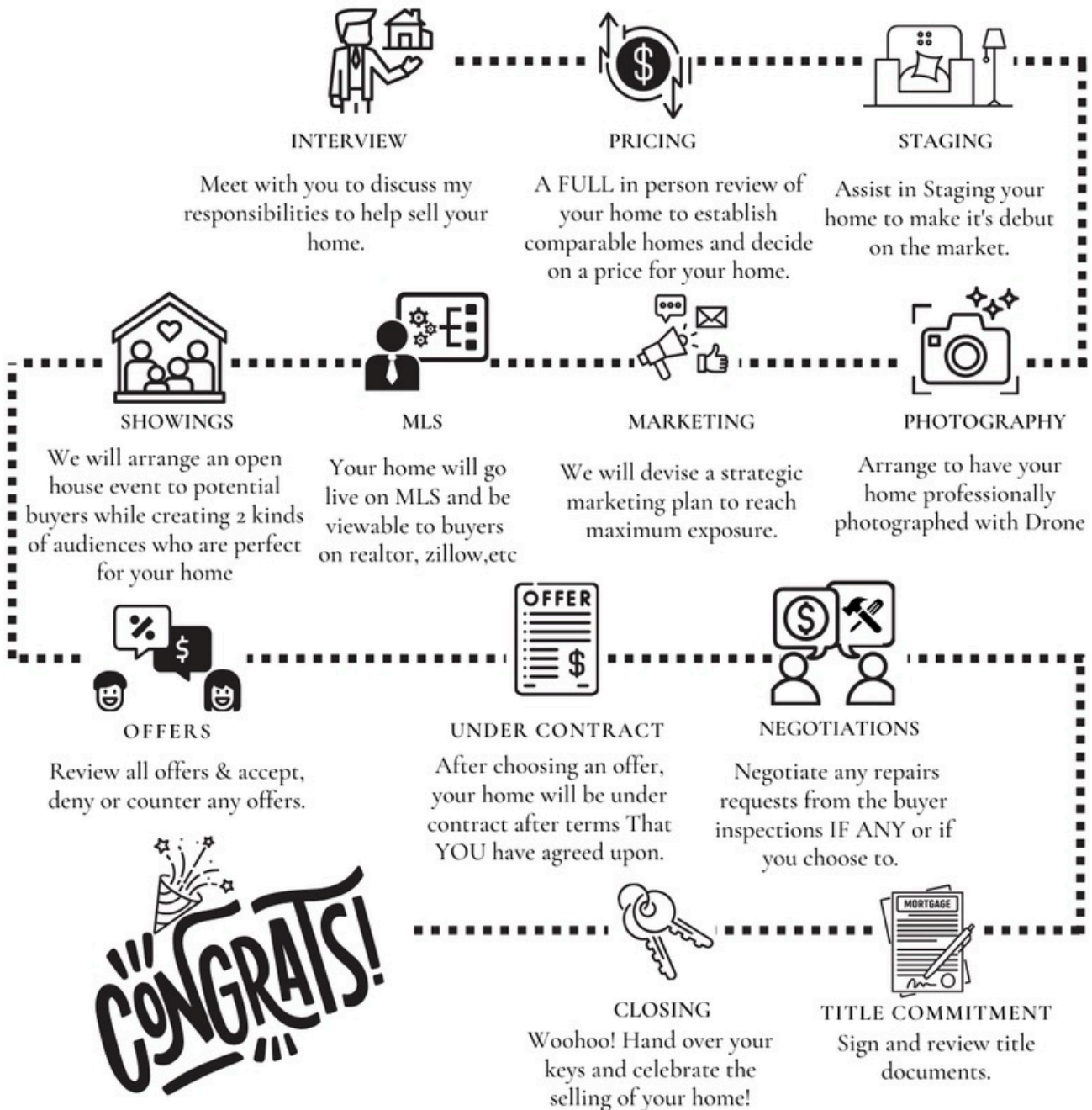
Compliance

CHECK LIST BUYER REPRESENTATION

- EXCLUSIVE BUYER REPRESENTATION
- DISCLOSED DUAL AGENCY CONSENT
- REAL ESTATE BROKERAGE RELATIONSHIPS FORM
- ARSENIC WOOD
- ARSENIC WATER
- LEAD BASED PAINT ADDENDUM (IF APPLICABLE)
- PURCHASE AND SALE AGREEMENT
- EMD
- SIGNED/INITIALED DISCLOSURES FROM MLS OFFER
- DEED/TAX MAP/ PROPERTY CARD
- MLS REPORT SHEET
- PROOF OF FUNDS OR PRE-APPROVAL LETTER
- MADE APPLICATION LETTER FROM LENDER
- BUYER QUESTIONNAIRE (FROM TITLE CO)
- ADDITIONAL ADDENDUMS (IF APPLICABLE)
- TITLE CLOSING DOCS
- AGENCY COOPERATIVE COMPENSATION OR SELLER
- COMPENSATION ADDENDUM (WHICHEVER IS APPLICABLE)

THE SELLERS roadmap

Most sellers dream of a stress-free sale. For this to happen, you'll want to be prepared and control the factors that could significantly impact you. Here are 12 steps to help you prepare.



CONGRATS!

Compliance

CHECK LIST SELLER REPRESENTATION

- EXCLUSIVE RIGHT TO SELL AGREEMENT
- DISCLOSED DUAL AGENCY CONSENT
- REAL ESTATE BROKERAGE RELATIONSHIPS FORM
- ARSENIC WOOD
- ARSENIC WATER
- LEAD BASED PAINT ADDENDUM (IF APPLICABLE)
- PURCHASE AND SALE AGREEMENT
- COPY OF EMD
- SIGNED/INITIALED DISCLOSURES
- DEED/TAX MAP/ PROPERTY CARD/ SURVEY (IF APPLICABLE)
- PROOF OF FUNDS OR PRE APPROVAL LETTER
- MADE APPLICATION
- SELLER QUESTIONNAIRE (FROM TITLE CO)
- ADDITIONAL ADDENDUMS (IF APPLICABLE)
- TITLE CLOSING DOCS
- AGENCY COOPERATIVE COMPENSATION OR SELLER COMPENSATION
ADDENDUM (WHICHEVER IS APPLICABLE)



Open House To do

- SET UP LISTING ON MLS
- EDIT LISTING, GO TO ENABLE SHOWING TIME
- EDIT LISTING, ADD OPEN HOUSE
- SIGN ON PROPERTY ATTACH BALLOONS DAY OF
- POST 3 DAYS PRIOR, SOCIAL MEDIA ANNOUNCED
- SIGN IN SHEET
- 7 PACKETS OF. PROP DC, TAX MAP, DEED & MLS REPORT
- SNACKS. SWEET, SALTY & MINTY
- BUSINESS CARDS
- PENS
- MORNING OF HAVE CLIENT LIGHT BAKED APPLE PIE SCENT
- OR SIMILAR TO GIVE HOME A COZY FEEL
- IF HOUSE HAS YUCKY SCENT HAVE CLIENT PURCHASE 2
- FEBREEZE OR GLADES DAYS BEFORE IN BATHROOM OR
- HALLWAY
- SUGGEST CLIENT COMPLETELY THINS OUT ALL OPEN
- AREAS WHERE ITS WHITE, IT NEEDS TO BE ESP. CLEANED
- AND MADE WHITER.

Residential Input Form: Maine Listings

General Information

Listing Number	Co-listing Member
-----------------------	-------------------

Address Information

Property Sub-Type*						
Street #	Pre Direction*	Street Name	Street Type*	Street Direction*	Unit #	County*
Town*	State/Province*	Zip Code*	Zip +4	Am's Length Transaction*	Tax ID	

Location Information

Leased Land*	Book	Page	Map
Block	Lot	Zoning	Zoning Overlay*
Neighborhood Association	Association*	Association Fee	Fee Frequency Paid*
Entrance Fee	School District*	Full Tax Amount \$	Tax Year
HERS Certified*			

Contract Information

Comp. Listing*	List Date	Showing Date	Expiration Date
List Price			

Property Information

Surveyed*	Seasonal*	Short Sale Continue to Show*	Deed/Conveyance Type Offered*
Other Deed/Conveyance Type Offered	Deed*	Deed Restrictions*	Bank Owned REO*
2 Detached Houses on 1 Lot*	# Rooms	# Bedrooms	# Fireplaces
# Full Baths Basement	# Half Baths Basement	# Full Baths Level 1	# Half Baths Level 1
# Full Baths Level 2	# Half Baths Level 2	# Full Baths Level 3	# Half Baths Level 3
# Full Baths Upper	# Half Baths Upper	Color	Year Built
Sq Ft Finished Above Grade	Sq Ft Finished Below Grade	Sq Ft Source*	Other Source of Square Footage
Garage*	Garage Spaces	Lot Size Acres +/-	Source of Acreage*
Acreage Other Source	Road Frontage*	Road Frontage +/-	Source of Road Frontage*
Road Front Other Source			

Misc Info

Owner Name	Internal List #	Listing Agreement*
------------	-----------------	---------------------------

Remarks

Directions

Remarks

Site: 1 to 15 req'd

- Agriculture
- Corner Lot
- Cul-De-Sac
- Farm
- Ground Lease
- Harvestable Crops
- Level
- Open
- Other Site
- Pasture/Field
- Right of Way
- Rolling/Sloping
- Sidewalks
- Wall Landscaped
- Wooded

Location: 1 to 23 req'd

- Abuts Conservation
- Business District
- Historic District
- Industrial Park
- Interior Lot
- In-town
- Mobile Home Park
- Near Country Club
- Near Golf Course
- Near Public Beach
- Near Railroad
- Near Shopping
- Near Town
- Near Turnpike/Interstate
- Neighborhood
- Office Park
- Other Location
- Retail Strip
- Rural
- Shopping Mall
- Ski Resort
- Subdivision
- Suburban

Roads: 1 to 10 req'd

- Association
- Dead End
- Gravel/Dirt
- Other Road
- Paved
- Private
- Public
- Public Not Maintained
- Right of Way
- Seasonal

Transportation

- Deep Water Access
- Major Road Access
- Near Airport
- Public Transport Access
- Rail Available
- Rail Spur/Siding

Water Info

- Water Frontage:**
- Water front Amount: _____
- Water Frontage Owned: _____
- Water Frontage Shared: _____
- Water View:**
- Water Body Name: _____
- Island: _____

Source of Water Frontage

- Appraiser
- Deed
- Other
- Water front Other Source:
- Public Records
- Seller
- Survey

Water Body Type

- Bay
- Brook
- Cove
- Harbor
- Lake
- Ocean
- Pond
- River
- Stream

Recreational Water

- Beach Rights
- Boat Mooring
- Boat Slip
- Common
- Deeded
- Docks
- Lake/Fresh Water
- Nearby
- Oceanfront
- Public
- River/Brook/Stream
- ROW to Water
- Waterfront Deep
- Waterfront Tidal

View

- Fields
- Mountain(s)
- Sonic
- Trees/Woods

Property Condition: up to 2

- New Construction
- Reserved
- To Be Built

Appliances Included

- Cooktop
- Dishwasher
- Disposal
- Dryer
- Electric Range
- Gas Range
- Other Appliances:
- Microwave
- Refrigerator
- Trash Compactor
- Wall Oven
- Washer
- Other

Condominium

- Unit Type: _____
- Building #: _____
- Floor #: _____
- FHA Certification: _____
- VA Certification: _____
- Rental Allowed: _____
- # of Buildings: _____
- Units in Building: _____
- Total Units: _____
- Rental Terms: _____

Manufactured Home

- Make: _____
- Model: _____
- Serial #: _____

Manufactured Home Additional Info

- Aids
- Hitch
- Is the HUD tag visible/attached to property:
- Tag Location: _____
- Is Sticker Visible/Attached:
- Sticker Location: _____
- Has the Mobile Home moved more than 1 time: _____
- Does the Property have an addition?: _____
- Slit
- Tie-Down

Kitchen Counter top

- Butcher Block
- Cement
- Formica
- Granite
- Marble
- Other
- Quartz
- Solid Surface

Fixtures Exclusions

- Fixtures Exclusions: _____

Style: 1 to 33 req'd

- A-Frame
- Bed & Breakfast
- Bungalow
- Camp
- Cape
- Chalet
- Colonial
- Contemporary
- Cottage
- Double Wide
- Duplex
- Farmhouse
- Federal
- Gambrel
- Garden
- Garrison
- Greek Revival
- High Rise
- Mansard
- Multi-Level
- New Englander
- Other Style
- Raised Ranch
- Ranch
- Rooming House
- Row-End
- Row-Inside
- Saltbox
- Shingle Style
- Single Wide
- Split Entry
- Townhouse
- Victorian

Construction: 1 to 10 req'd

- Earth Barn
- Log
- Masonry
- Mobile
- Modular
- Other
- Post & Beam
- Steel Frame
- Structural Insulated Panels
- Wood Frame

Basement: 1 to 13 req'd

- Brick/Mortar
- Bulkhead
- Craw Space
- Daylight
- Dirt Floor
- Finished
- Full
- Other Description: _____
- None
- Other
- Partial
- Slab
- Sump Pump
- Unfinished
- Walkout Access

Basement Entry: 1 to 5 req'd

- Bulkhead
- Doghouse
- Exterior Only
- Interior
- Not Applicable
- Walk-Out

Foundation Materials

- Block
- Brick/Mortar
- Granite
- Gravel/Pad
- Other
- Pile/Post/Pier
- Poured Concrete
- Slab
- Stone

Roof: 1 to 13 req'd

- Composition
- Fiberglass
- Flat
- Membrane
- Metal
- Other
- Pitched
- Rolled/Hot Mop
- Shingle
- Slate
- Tar/Gravel
- Tile
- Wood

Exterior: 1 to 19 req'd

- Aluminum Siding
- Asbestos
- Asphalt
- Block
- Brick
- Brick Veneer
- Clapboard
- Composition
- Concrete
- Fiber Cement
- Glass
- Log Siding
- Metal Clad
- Other
- Shingle Siding
- Stucco
- Vertical Siding
- Vinyl Siding
- Wood Siding

Heat System: 1 to 18 req'd

- Baseboard
- Blowers
- Direct Vent Furnace
- Direct Vent Heater
- External Heating Plant
- Forced Air
- Geothermal
- Gravity
- Heat Pump
- Hot Water
- Multi-Zones
- No Heat System
- Other
- Radiant
- Radiator
- Space Heater
- Steam
- Stove

Heat Fuel: 1 to 12 req'd

- Coal
- Electric
- Gas Bottled
- Gas Natural
- K-1/Kerosene
- Multi-Fuel System
- No Heat Fuel
- Oil
- Other Heat Fuel
- Pellets
- Propane
- Solar
- Wood

Water Heater: 1 to 12 req'd

- Electric
- Gas
- Heat Pump
- None
- Off Heating System
- Oil
- On Demand
- Other Water Heater
- Rented
- Separate Booster
- Solar
- Tank
- Tankless

Cooling: 1 to 4 req'd

- A/C Units
- Central Air
- Heat Pump
- None
- Other

Floors: 1 to 11 req'd

- Brick
- Carpet
- Composition
- Concrete
- Heavy Duty
- Laminate
- Metal
- Other
- Tile
- Vinyl
- Wood

Amenities

- 1st Floor Bedroom
- 1st Floor Primary Bedroom w/Bath
- Animal Containment System
- Attic
- Bathub
- Clubhouse
- Compost Toilet
- Elevator Freight
- Elevator Passenger
- Escalator-Stair
- Fence
- Fire System
- Furniture Included
- Home Warranty
- Hot Tub
- In-Law Apartment
- Irrigation System
- Laundry - 1st Floor
- Laundry - 2nd Floor
- Laundry - Coin
- Laundry - Hookup
- One-Floor Living
- Other Amenities
- Pantry
- Pool-Above Ground
- Pool-In Ground
- Primary Bedroom w/Bath
- Security System
- Shower
- Sprinkler
- Storage
- Tennis Court
- Walk-In Closets

Patio and Porch Features

- Deck
- Glassed-in Porch
- Patio
- Porch
- Porch-Screened

Accessibility Amenities

- 32 - 36 Inch Doors
- 36+ Inch Doors
- 36 - 48 Inch Halls
- 48+ Inch Halls
- Elevator/Chair Lift
- Kitchen Modifications
- Level Entry
- Other Accessibilities
- Other Bath Modifications
- Ramped Main Level
- Roll-in Shower

Equipment

- Air Radon Mitigation System
- Cable
- Central Vacuum
- Dial-Up
- DSL
- Generator
- Internet Access Available
- Other Equipment
- Satellite Dish
- Water Radon Mitigation System

Green Certification: up to 5

- Energy Star Certified
- Home Energy Audit Available
- LEED for Homes
- Other/See Internal
- Remarks
- Passivhaus
- Zero Energy Ready Home

Green Features

- Air Exchanger
- Low Flow Commode
- Low Flow Fixture
- Other/See Internal
- Remarks
- Rain Water Catchment
- Whole House Fan

HERS Rating

- HERS Rating
- Year of HERS Rating:

Energy Efficiency

- 13 - 15 SEER A/C
- 16+ SEER A/C
- 90% Efficient Furnace
- Ceiling Fans
- Dehumidifier
- Double Pane Windows
- Double Wall (12"+) Construction
- Energy Star Appliances
- High Efficiency Water Heater
- Insulated Foundation
- LED Light Fixtures
- Low E Windows
- Other/See Internal Remarks
- Programmable Thermostat
- Radiant Barrier
- Redroutting Hot Water
- Smart Electric Meter
- Storm Doors
- Storm Windows
- Tankless Water Heater
- Triple Glaze Windows
- Variable Speed HVAC

Driveway: 1 to 6 req'd

- Common
- Concrete
- Gravel
- No Driveway
- Other
- Paved
- Redclaimed

Parking: 1 to 7 req'd

- 1 - 4 Spaces
- 5 - 10 Spaces
- 11 - 20 Spaces
- 21+ Spaces
- Lessed
- No Parking
- Off Site
- Off Street
- Reserved Parking:
- Reserved Parking Spaces:
- On Site
- On Street
- Other Parking
- Paved
- Tandem
- Electric Vehicle Charging Station(s)

Vehicle Storage: 1 to 16 req'd

- 1 Car
- 2 Car
- 3 Car
- 4+ Car
- Attached
- Auto Door Opener
- Carport
- Detached
- Direct Entry to Living
- Heated
- No Vehicle Storage
- Other Vehicle Storage
- Storage Above
- Tandem
- Under

Other Structures

- Barn
- Out Building
- Outhouse/Plvy
- Shed

Restrictions: up to 8

- 1 Pet
- 2 Pets
- 3+ Pets
- Breed Restrictions
- No Cats Allowed
- No Dogs Allowed
- No Restrictions
- Other Restrictions
- Pat
- Pat Weight Limit
- Senior Community

Electric: 1 to 11 req'd

- Circuit Breakers
- Combination
- Energy Storage Device
- Fuses
- Generator Hookup
- No Electric
- Off Grid
- On Site
- Other Electric
- Photovoltaics Seller
- Owned
- Photovoltaics Third-Party Owned
- Owned
- Three Phase
- Underground
- Unknown
- Wind Turbine Seller Owned
- Wind Turbine Third-Party Owned

Congrats!
YOU'RE UNDER CONTRACT!

DATES & INFORMATION TO REMEMBER



ADDRESS 57 Dexter Pond Road
Winthrop, Maine

**TITLE
COMPANY** Twin Lights
Settlement

**PURCHASE
PRICE** \$250,000

**CONTRACT
EXECUTED** Nov 10, 2024

**ESCROW
DEPOSIT** \$3,000

**ESCROW
DEPOSIT DUE** Nov 15, 2024

**APPLY FOR
LOAN BY** Nov 14, 2024

**INSPECTION
PERIOD ENDS** Nov 15, 2024

**EST. CLOSING
DATE** Dec 13, 2024

Integrity Homes Real Estate Group
Buffy Dumont
Suzannah Hinton

Rizzo Matson, Realtors
Mark Michaud

United Veterans
Bill Musick

UTILITY & SERVICE PROVIDER INFO

Property Address: _____

Electric Company: _____ Account #: _____

Gas Company: _____ Account #: _____

Fuel Company: _____ Account #: _____

Internet Provider: _____ Account #: _____

Satellite/ Cable: _____ Account #: _____

Water: Public Private

Sewer: Public Private

If Public, Provider: _____ Account#: _____

Trash/ Recycling Provided: Yes No

Bags Can Be Purchased At: _____ Pickup Day: _____

If Private, Trash Company: _____ Location: _____

PLEASE PROVIDE ANY OTHER INFORMATION IF APPLICABLE

Pool Service Company: _____

Landscaping Company: _____

Snow Removal Company: _____

Alarm Company: _____

IrrigaQon Company: _____

Plumber: _____

Electrician: _____

Other: _____

UTILITY / SERVICE

Buyers Transactions



- ME REAL ESTATE COMMISSION FORM
- EXCLUSIVE BUYER REP. AGREEMENT COMBO
- DISCLOSED DUAL AGREEMENT
- ARSENIC WOOD DISCLOSURE (IF APP)
- ARSENIC WATER DISCLOSURE (IF APP)
- RESIDENTIAL PROPERTY TRANSACTION BOOKLET



Dept. of Professional & Financial Regulation Office of Professional & Occupational Regulation MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035



REAL ESTATE BROKERAGE RELATIONSHIPS FORM

Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following **customer-level services**:

- # To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- # To treat both the buyer and seller honestly and not knowingly give false information;
- # To account for all money and property received from or on behalf of the buyer or seller; and
- # To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. **As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.**

You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements **create a client-agent relationship** between you and the licensee. As a client you can expect the licensee to provide the following services, **in addition to** the basic services required of all licensees listed above:

- # To perform the terms of the written agreement with skill and care;
- # To promote your best interests;
 - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
 - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- # To maintain the confidentiality of specific client information, including bargaining information.

COMPANY POLICY ON CLIENT-LEVEL SERVICES - WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

- # The company and all of its affiliated licensees represent you as a client (called "**single agency**");
- # The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "**appointed agency**");
- # The company may offer limited agent level services as a **disclosed dual agent**.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

Remember!
Unless you enter into a written agreement for agency representation, you are a customer—not a client.

THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) June 5, 2023

To DocuSigned by: James David Bennett
Name of Buyer(s) or Seller(s) 6/5/2023

by Kayla Maines
Licensee's Name

on behalf of Integrity Homes Real Estate Group, PC
Company/Agency

MREC Form#3 Revised 07/2006
Office Title Changed 09/2011

To check on the license status of the real estate brokerage company or affiliated licensee go to www.maine.gov/professionallicensing. Inactive licensees may not practice real estate brokerage.

3. Buyer responsibilities:
 - a. Work exclusively with Agency; Refer all properties of interest and conduct all negotiations through Agency for any property of interest to Buyer;
 - b. Furnish Agency with necessary personal and financial information to verify Buyer's ability to purchase property;
 - c. Consult with Agency before visiting open houses, contacting any other agency or "For Sale by Owner" properties to avoid confusion over the agency relationship or misunderstanding about liability for commission;
 - d. To make an independent investigation and determination that neighborhood, amenities, and non-property related issues meet Buyer's needs;
 - e. Request in writing that Agency investigate or verify specific issues and receive Agency's agreement to do so.
 - f. Retain sole and exclusive responsibility to evaluate the qualifications and make the final selection of any property-related professionals (e.g. builders, contractors, surveyors, building inspectors, tax advisors, attorneys, closing agents).

4. Compensation:

Agency commissions are not set by law and are fully negotiable.

- a. Retainer Fee: Upon signing of this Agreement, Buyer shall pay \$ NA dollars to retain Agency's services during this period. This retainer fee is not refundable but shall be credited to the Buyer at closing.
- b. For listed property, Buyer agrees to pay, or cause to be paid, to Agency a commission of \$ _____ or Agreed % here of the purchase price, whichever is greater. If Agency is paid some or all of the above amount from the Seller or out of the listing agency's commission, Buyer will only be required to pay the difference, if any. Agency shall not receive compensation for brokerage services from any source that exceeds the amount or rate agreed to in this Agreement. The payment of any of the above commission by the Seller(s) or listing agency will not make Agency either the agent or subagent of the Seller(s).
- c. For unlisted property, Buyer agrees to pay, or cause to be paid, to Agency a commission of \$ _____ or % here agreed on of the purchase price, whichever is greater. If the Seller pays some or all of the above amount to Agency, Buyer will only be required to pay the difference, if any. Agency shall not receive compensation for brokerage services from any source that exceeds the amount or rate agreed to in this Agreement. The payment of any of the above commission by the Seller will not make Agency an agent of the Seller.
- d. If, within 6 months of the expiration of this Agreement, Buyer receives an interest in property by way of purchase, exchange, option, lease or otherwise, which property was introduced to Buyer during the term of this Agreement, a commission will be due Agency unless Buyer in good faith has entered into a subsequent Buyer Representation Agreement with another agency. Introduction to the property includes receiving any information concerning the property, being shown the property or presenting offers on the property. All rights under this paragraph shall expire on Date here 30 days ("Carryover Date").
- e. The commission will be earned when a contract has been accepted by a Seller and all contingencies have been satisfied. The commission will be earned even when Buyer pursues the acquisition of property on their own without the involvement or assistance of Agency.
- f. Disclosure of Agency Compensation Policies

Yes No This Agency's policy is to compensate all other real estate brokerage agencies in the same manner. If no, Buyer acknowledges this policy may limit the participation of other agencies in the marketplace.

Yes No This Agency's policy on paying commissions to its affiliated licensees is to provide a greater commission for an in-house sale versus sales involving a cooperating real estate brokerage agency.

5. Other Conditions:

- a. This agreement includes property for sale by owner, property not currently for sale, unlisted new construction and property listed for sale by this or other real estate agencies.
- b. All properties are acceptable at the sole and absolute discretion of Buyer.
- c. Buyer agrees that Agency and its agents may present the same property to other prospective buyers and may represent other buyers in the acquisition of the same property.
- d. Agency will cooperate and compensate other agencies if appropriate in locating property for Buyer under this Agreement.
- e. Agency will not be responsible for independently investigating or verifying specific information not related to the property itself.
- f. Agency will not be responsible for independently verifying information supplied by other licensees, outside professionals or government agencies, third party advice, data or specific information unless agreed in writing by both parties.
- g. Agency will not be responsible for determining the applicability of, or compliance with, any federal, state or municipal codes, including, but not limited to, fire, life safety, electrical and plumbing.
- h. Buyer acknowledges Agency's advice to seek legal, tax and other professional advice as necessary relating to proposed transaction.

Page 2 of 3 Buyer's Initials _____

- i. Buyer authorizes the disclosure of information herein to Maine Listings, closing agent, and lender, if any, upon request for verification and compliance purposes.
- j. For properties not listed in the MLS, Buyer authorizes publication of property and applicable disclosure attachments in the MLS and use of information for marketing, appraisal, and statistical purposes.

Additional Conditions _____

Buyer(s) acknowledges receipt of a copy of the Residential Property Transaction Booklet Yes No

Buyer(s) acknowledges that properties shown to Buyer(s) may be monitored by audio and/or video surveillance equipment and any discussion held at the property may not be confidential.

Agency and Buyer agree that Agency shall represent Buyer and that this Agreement creates an agency/client relationship as defined in the Real Estate Brokerage License Act.

Properties shall be presented without regard to race, color, religion, sex, physical or mental disability, familial status, ancestry, sexual orientation, gender identity, or national origin as defined in Maine state law or because the person sought and received an order of protection under Title 19-A, section 4007.

I hereby consent to receive fax or other electronic transmissions from Agency to fax number(s) and/or email address(es) provided herein.

This agreement may be signed on any number of identical counterparts with the same binding effect as if the signatures were on one instrument. Original or faxed or other electronically transmitted signatures are binding.

Pursuant to the Maine Uniform Electronic Transactions Act and Digital Signature Act, the parties authorize and agree to the use of electronic signatures as a method of signing/initialing this Agreement, including all addenda. The parties hereby agree that either party may sign electronically by using an electronic signature service.

BUYER **Place Client's name here** _____

BUYER _____

BUYER _____

BUYER _____

BUYER(S) Mailing Address: _____

BUYER(S) Phone Number(s): _____

BUYER(S) E-mail Address: _____ BUYER(S) Fax Number(s): _____

Accepted by AGENCY on _____ (Date)

By: _____

Name: _____

Its Authorized Signer

Signed & dated by client





Fact Sheet: Arsenic Treated Wood

Department of Health and
Human Services
11 State House Station
Augusta, ME 04333

Maine CDC
Environmental and
Occupational Health Program
Toll Free in Maine: 866-292-3474
Fax: 207-287-3981
TTY: 207-287-8066
Email: ehu@maine.gov

IF YOU WORK WITH CCA WOOD

- NEVER burn CCA wood.
- Wear gloves when handling CCA wood
- Wear a dust mask when sanding or cutting CCA wood
- Don't work with CCA wood in an enclosed area (like a garage)

Apply a coating to seal the wood every 1-2 years

Does Your New Home Have Arsenic (CCA) Treated Wood?

About half of all Maine homes have a deck, or playground or some other structure that is made of wood treated with arsenic. This wood is called "CCA pressure-treated wood" or just "pressure-treated" wood. The wood was treated with arsenic to protect against rot and insects.

Too much arsenic can cause cancer. So it is good to prevent arsenic getting into your body when you can. When you touch wood treated with arsenic, you can get arsenic on your hands. The arsenic on your hands can get into your mouth if you are not careful about washing before eating. Young children are most at risk because they are more likely to put their hands in their mouths. The good news is that there are simple things you can do to protect yourself and your family from arsenic treated wood. This fact sheet will tell you how.



Children touching unsealed treated wood, and then putting their hands in their mouths is the biggest concern.

TO LEARN MORE

Eric Frohberg
Environmental and
Occupational Health
Program
Maine CDC
Toll-free in Maine 866-
292-3474
TTY: 207-287-8066
www.maine.gov/dhhs/
eohp

First: Does your house have arsenic treated (CCA) wood?

When arsenic treated wood is new, it tends to have a greenish tint. When CCA wood is older, it is harder to tell. Ask your realtor if the seller knows whether CCA wood was used. You can also test the wood to find out if it contains arsenic. Call us to find out how.

Second: If so, reduce contact with the arsenic.

You can lower the amount of arsenic on the surface of the wood by applying a coating on the wood every 1-2 years. Oil-based sealants, varnishes, or polyurethane work best for sealing arsenic in the wood. Be sure to wash your children's hands when they finish playing on or near CCA wood.

Third: If you have any questions, call us toll-free in Maine: 866-292-3474

Common Questions

What is CCA wood?

CCA wood is made by dipping the wood in a mixture of chemicals. These chemicals include chromium, copper, and arsenic. This protects the wood against insects and rot. This wood is known as CCA wood or "pressure treated" wood. Most pressure treated wood in the U.S. is CCA wood. After December 31, 2003, no more CCA wood will be made for use around homes. CCA wood may still be sold for home use until April 1, 2004 in the state of Maine.

What is Arsenic?

Arsenic is found in soil and rocks. Most people get a little arsenic every day from the food they eat. Also, some people have arsenic in their private wells, which is why it is important that anyone with a well have it tested for arsenic. People who are exposed to too much arsenic over many years are more likely to get cancer.



"Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan."

July 8, 2024

Congratulations! I am pleased to inform you that you are pre-qualified for a home loan based on the following terms:

Monthly payment of: **\$2,722.80***

Purchase price of: **\$370,000.00****

Program: **FHA**

Loan type: **Fixed**

Property type & use: **2 Family – Primary Residence**

Down payment of: **\$12,950.00**

First Lien Mortgage

Term: **360** months

*How much you are pre-qualified to borrow is calculated based on the maximum total monthly payment you can afford, which includes: Principal, Interest, Taxes, Insurance, Mortgage Insurance, if applicable, and any other dues or fees associated with home ownership. You may elect to waive your escrow based on program selection and qualification requirements.

**"Purchase Price" is only a rough estimate of the total cost of the home you can afford and does not take into account other influences on your monthly payment, such as taxes or insurance; your pre-qualification amount is based solely on the maximum total monthly payment.

This pre-qualification is **valid for 60 days** from July 8, 2024 assuming that there are no changes in your financial situation.

Thank you for your business! I am here to make your purchasing experience a pleasant one and welcome your calls at any time.
Johnny Wolfington

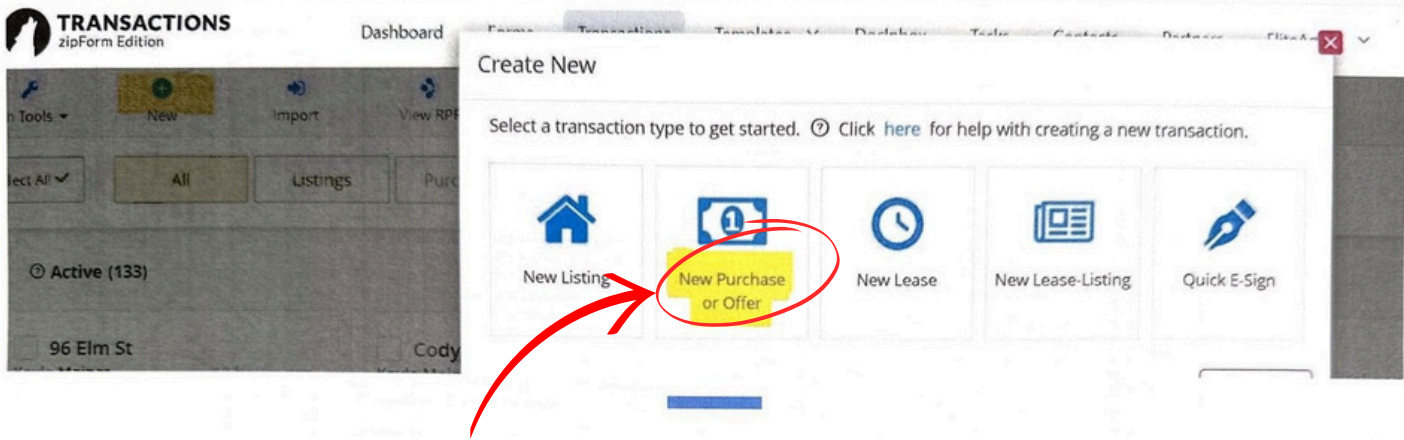
Sincerely,
John C Wolfington
NMLS #2511421
johnny.wolfington@fairwaymc.com



ROADMAP TO SUCCESS

WRITING AN OFFER FOR YOUR BUYER CLIENT

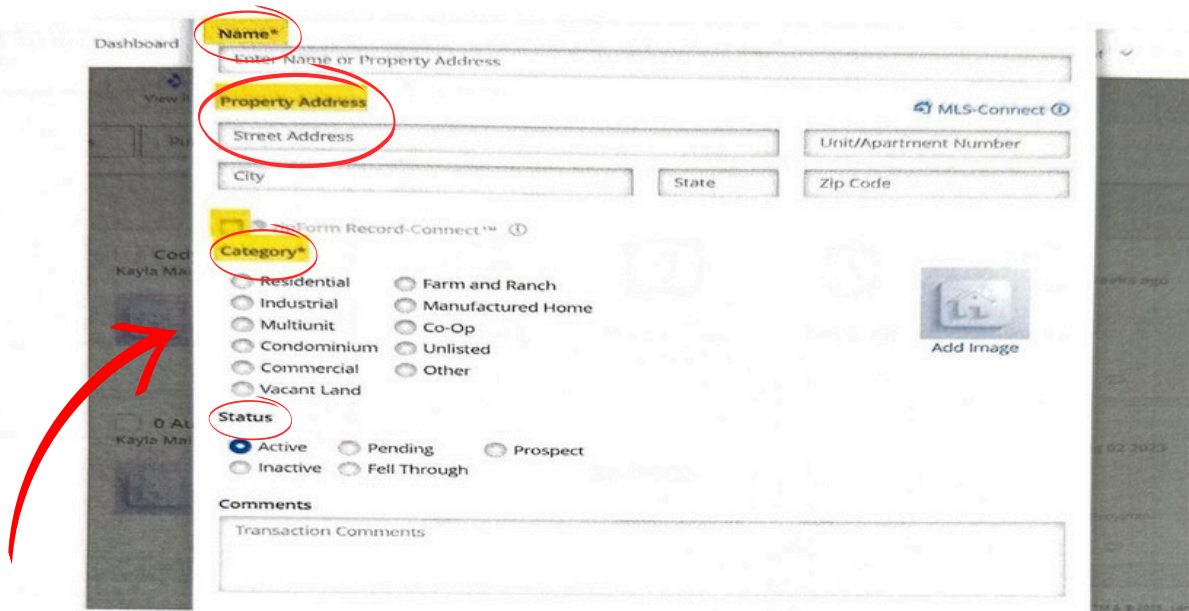
- PURCHASE & SALES AGREEMENT
- PROPERTY DISCLOSURE
- DEED
- TAX MAP
- LEAD BASED PAINT ADDENDUM
- ARSENIC WOOD DISCLOSURE (IF APP)
- ARSENIC WATER DISCLOSURE (IF APP)
- ESCALATION CLAUSE (IF APP)
- SELLER TO BUYER COMPENSATION AGREEMENT



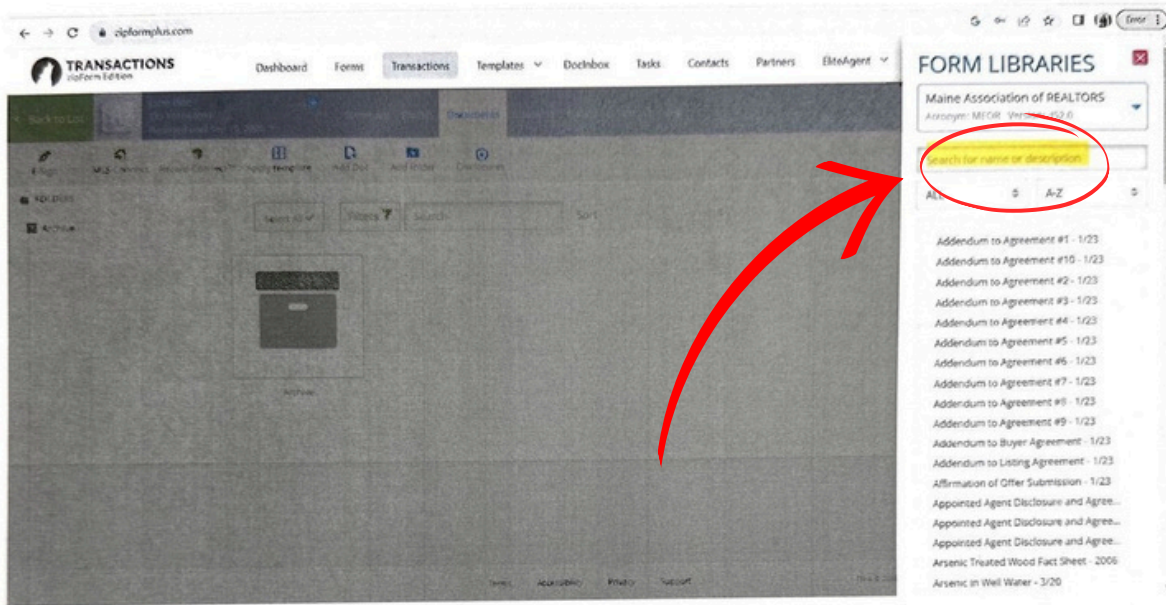
Zipforms:

Use this platform to create buying/listing packets to send your clients for signatures. This is where all your documents come from. For this example we are creating a folder for a new buyer.

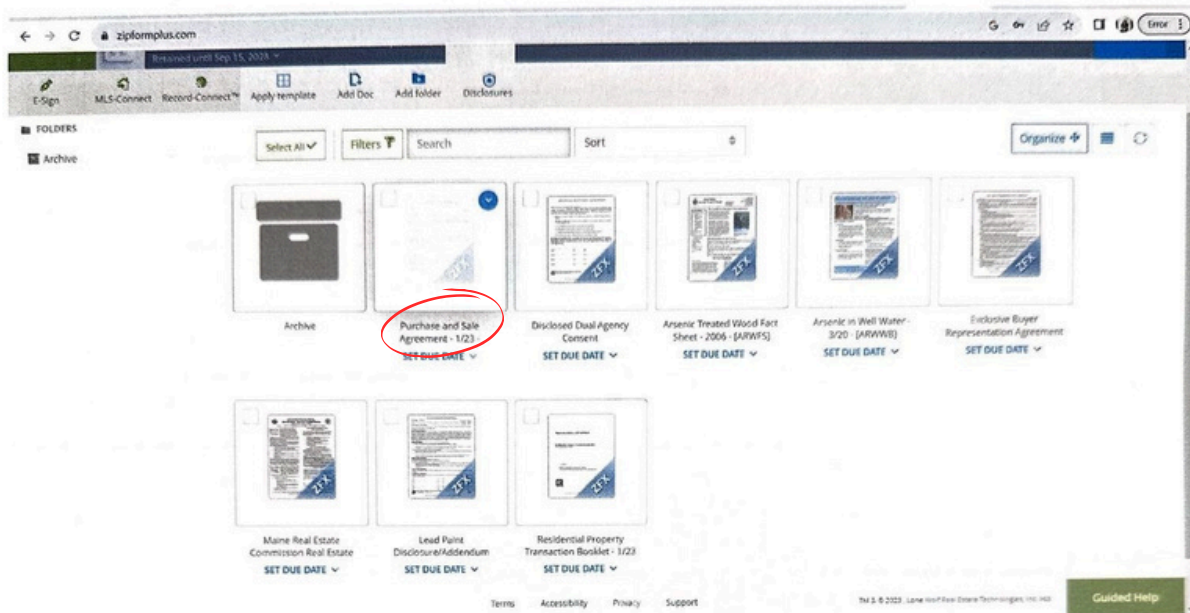
- Click New
- Click New Purchase or Offer



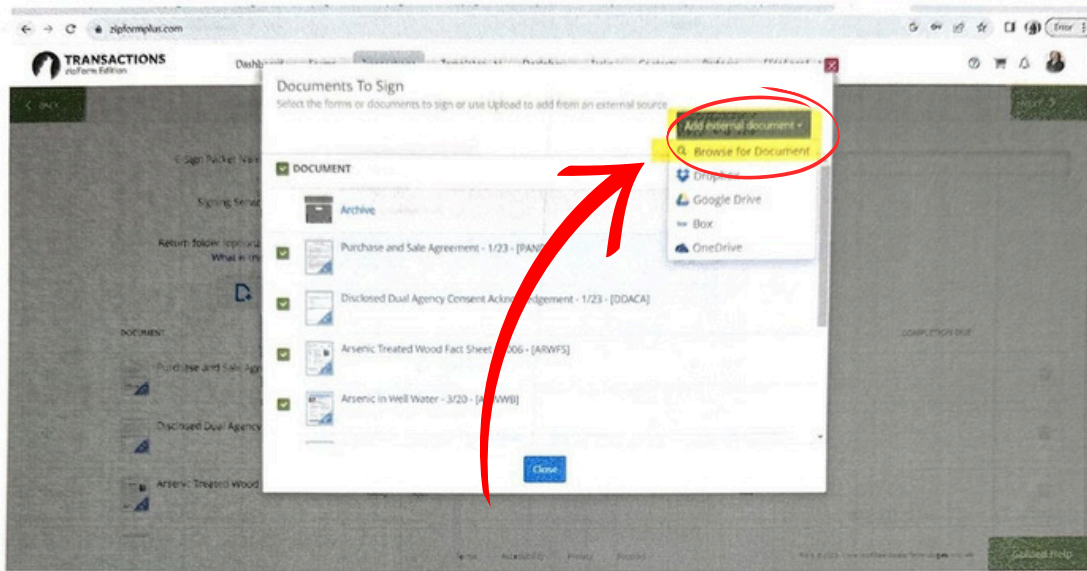
Choose a name for the folder. I use the name of my buyer for my folders.
 Enter the property address that your buyer would like to make an offer on
 For this example we are making an offer on a Residential property.



Search for the needed documents. If this is a new customer you will need to add the Buyers Rep documents as well as the documents needed to make an offer.



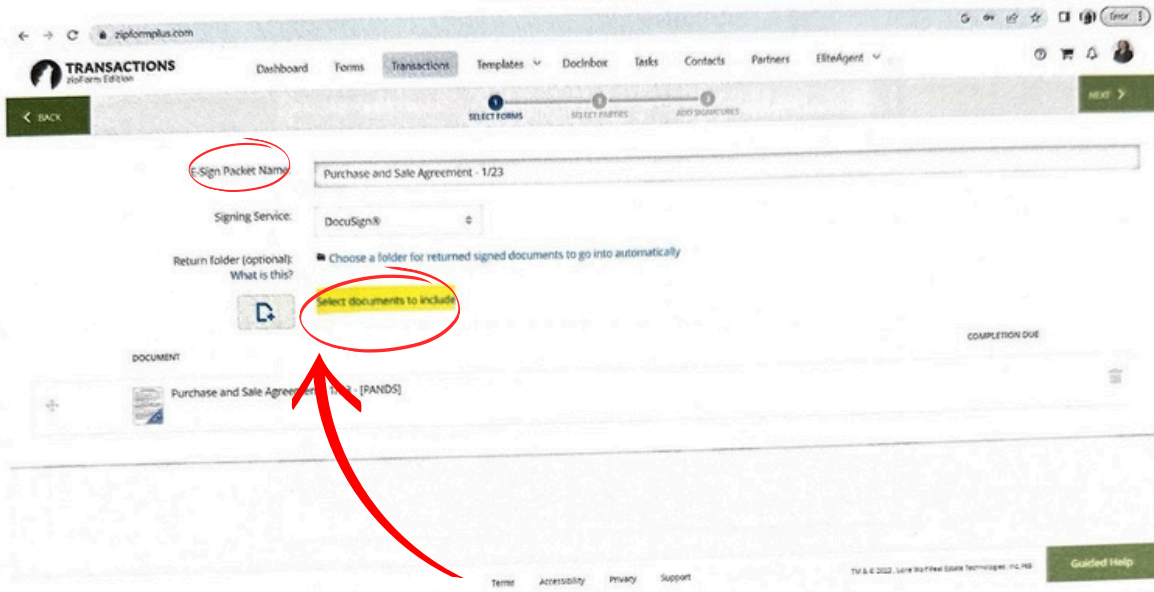
Now that you have added the needed documents, you may click on one and fill out the necessary information.



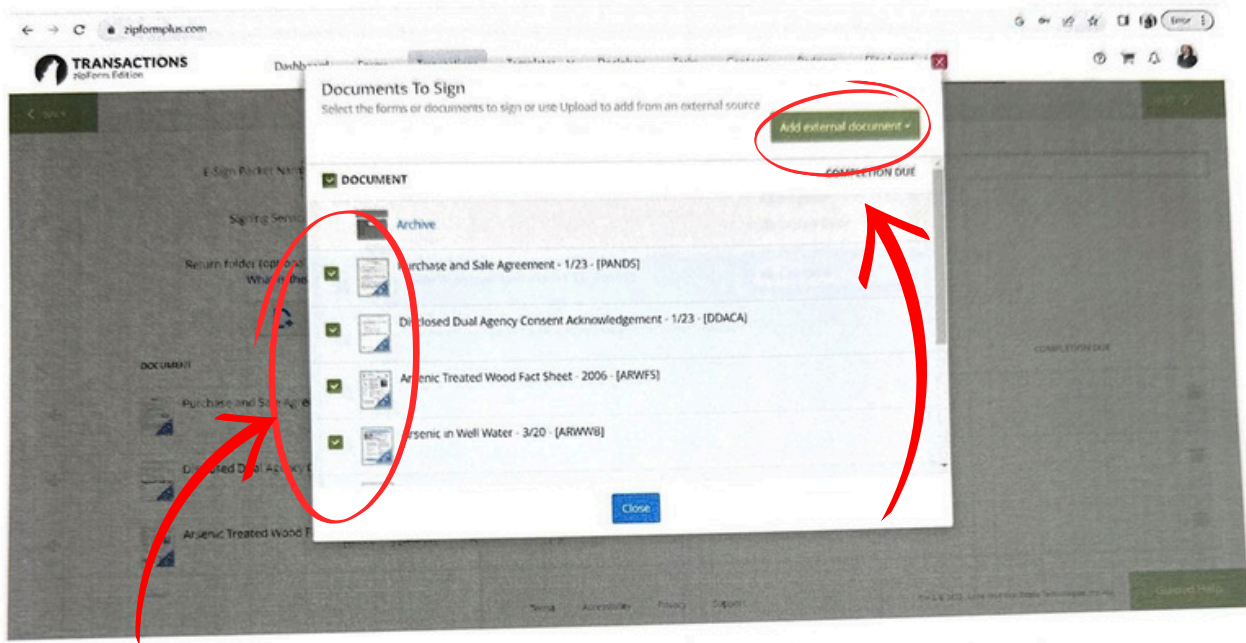
Click here to add external documents.

Get your documents for the listing here

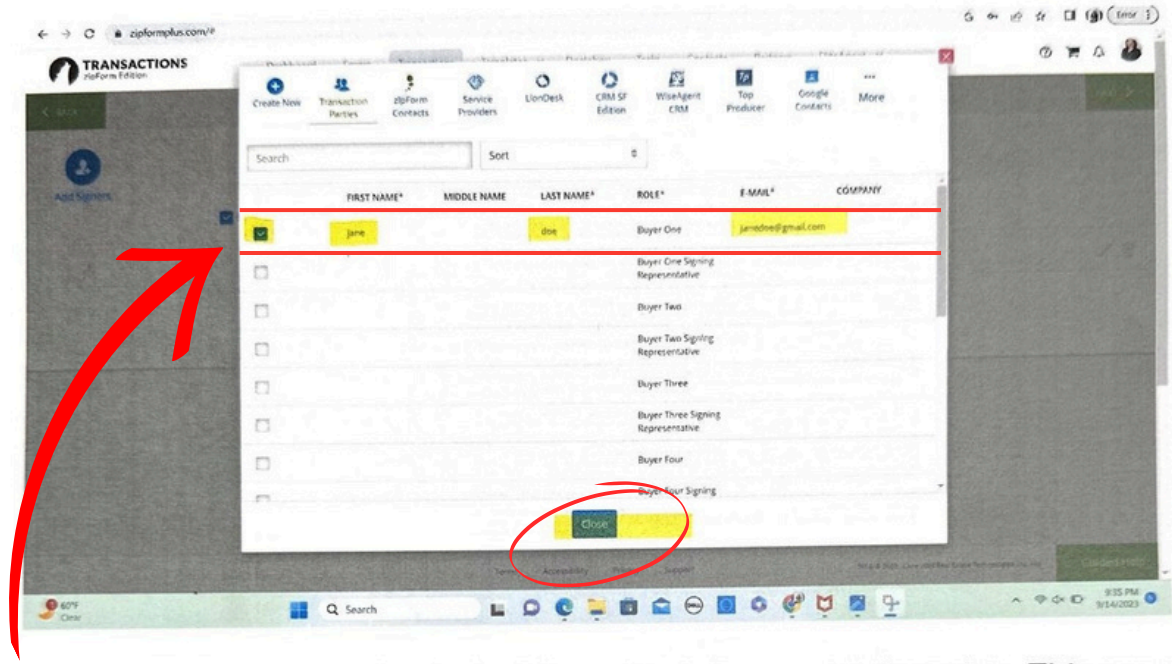
Save all to your desktop to bring into zipforms.



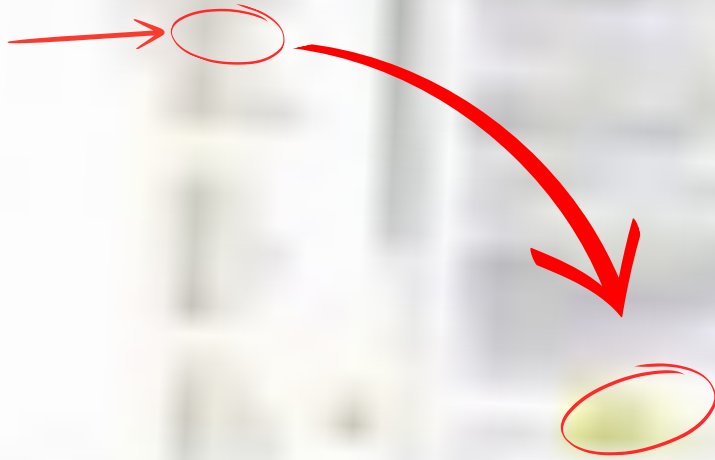
Once you have filled out the needed information, click Esign. It will take you to this page. Click select documents to include so you can add in all of the documents.

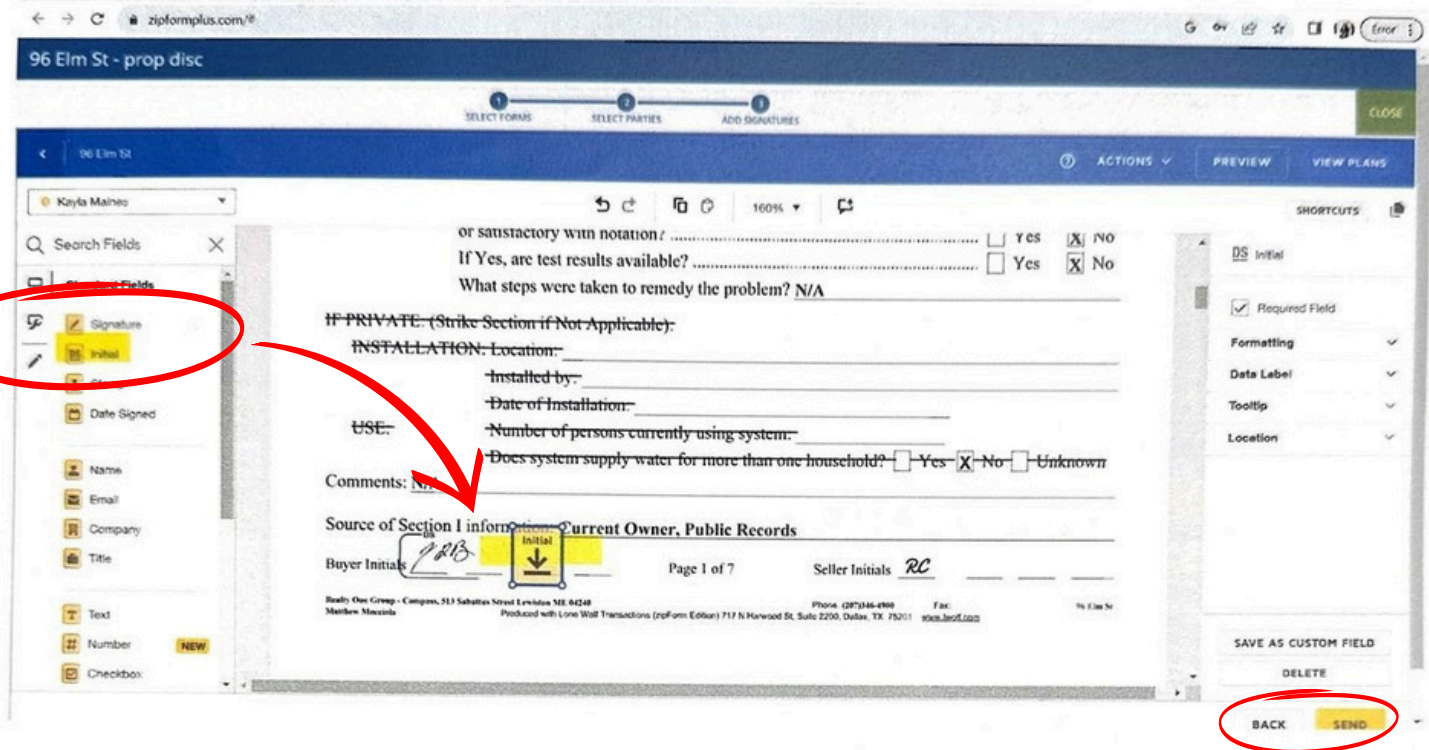


Now that all the documents are added you can click, add external documents, so you can bring in the documents you should have saved on your desktop from the mls, ie. property disclosures, tax map, deed, mls sheet etc.

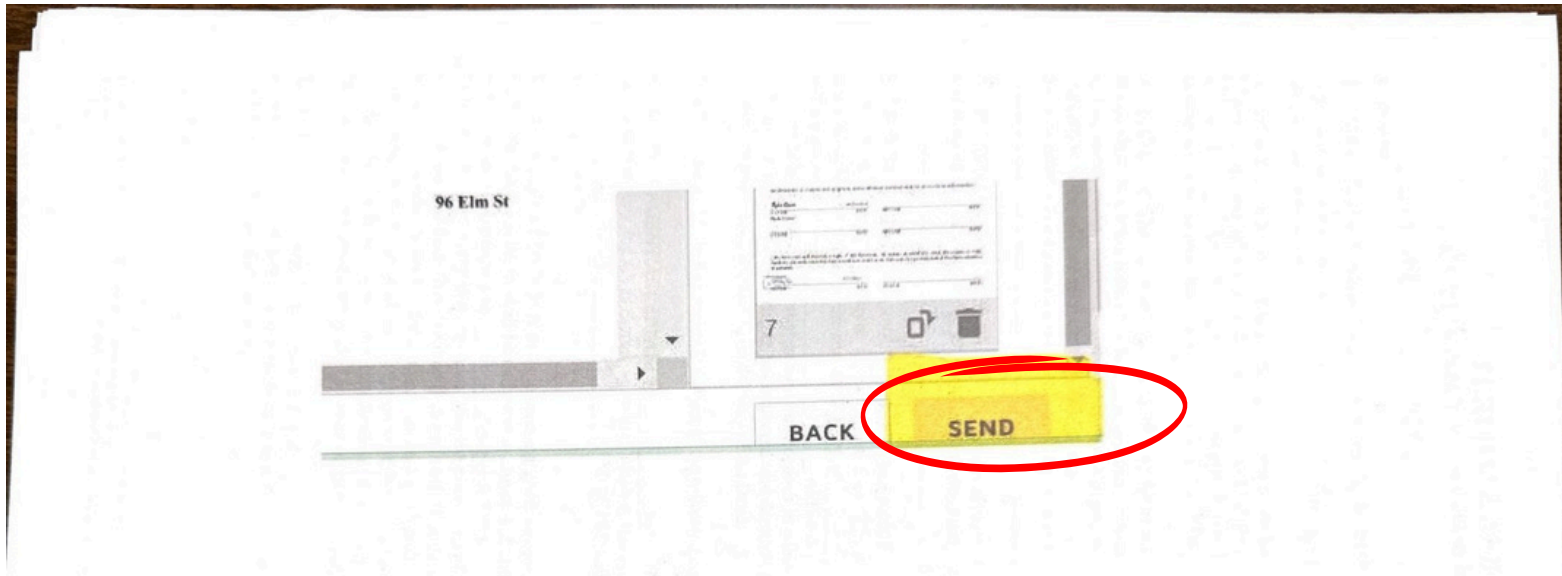


Now that all the documents are uploaded, click next to bring you to docusign. This screen will popup. Enter your buyers name and email address. You will also need to add your name and email address. Click the check mark to make sure you add them as a signer on docusign.





Drag the initial box to the needed spot for initials.



Once all the signatures are in place click send to send to your clients to sign.

****You will receive an email from DocuSign with the documents included once your Client(s) have completed all fields****



Dept. of Professional & Financial Regulation
Office of Professional & Occupational Regulation
MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035



REAL ESTATE BROKERAGE RELATIONSHIPS FORM

Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in

a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following **customer-level services**:

- # To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- # To treat both the buyer and seller honestly and not knowingly give false information;
- # To account for all money and property received from or on behalf of the buyer or seller; and
- # To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. **As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.**

You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements **create a client-agent relationship** between you and the licensee. As a client you can expect the licensee to provide the following services, **in addition to** the basic services required of all licensees listed above:

- # To perform the terms of the written agreement with skill and care;
- # To promote your best interests;
 - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
 - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- # To maintain the confidentiality of specific client information, including bargaining information.

COMPANY POLICY ON CLIENT-LEVEL SERVICES - WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

- # The company and all of its affiliated licensees represent you as a client (called "**single agency**");
- # The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "**appointed agency**");
- # The company may offer limited agent level services as a **disclosed dual agent**.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

Remember!
Unless you enter into a written agreement for agency representation, you are a customer—not a client.

THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) June 5, 2023

To James David Bennett

Discussed by [Signature] Name of Buyer(s) or Seller(s) 6/5/2023

By 1A20E325DA11482 Kayla Maines

Licensee's Name Integrity Homes Real Estate Group, PC

on behalf of Integrity Homes Real Estate Group, PC

Company/Agency

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PURCHASE AND SALE AGREEMENT

("days" means business days unless otherwise noted, see paragraph 23)

September 1, 2023
Offer Date

Effective Date
Effective Date is defined in Paragraph 23 of this Agreement.

1. PARTIES: This Agreement is made between James David Bennett ("Buyer") and Ryan Crane ("Seller").

2. DESCRIPTION: Subject to the terms and conditions hereinafter set forth, Seller agrees to sell and Buyer agrees to buy all part of (if "part of" see para. 26 for explanation) the property situated in municipality of Mechanic Falls, County of Androscoggin, State of Maine, located at 96 Elm St and described in deed(s) recorded at said County's Registry of Deeds Book(s) 9492, Page(s) 183.

3. FIXTURES: The Buyer and Seller agree that all fixtures, including but not limited to existing storm windows, screens, shades and/or blinds, shutters, curtain rods, built-in appliances, heating sources/systems including gas and/or kerosene-fired heaters and wood/pellet stoves, sump pump, electrical fixtures, hard-wired generators, landscaping, and n/a are included with the sale except for the following: n/a. Seller represents that all mechanical components of fixtures will be operational at the time of closing except: n/a.

4. PERSONAL PROPERTY: The following items of personal property as viewed on September 1, 2023 are included with the sale at no additional cost, in "as is" condition with no warranties: Property features, bar stools.

5. PURCHASE PRICE/EARNEST MONEY: For such Deed and conveyance Buyer agrees to pay the total purchase price of \$350,000.00. Buyer has delivered; or will deliver to the Agency within 5 days of the Effective Date, a deposit of earnest money in the amount \$ 1,000.00. Buyer agrees that an additional deposit of earnest money in the amount of \$ n/a will be delivered n/a. If Buyer fails to deliver the initial or additional deposit in compliance with the above terms Seller may terminate this Agreement. This right to terminate ends once Buyer has delivered said deposit(s). The remainder of the purchase price shall be paid by wire, certified, cashier's or trust account check upon delivery of the Deed.

This Purchase and Sale Agreement is subject to the following conditions:

6. ESCROW AGENT/ACCEPTANCE: Integrity Homes Real Estate Trust Account ("Agency") shall hold said earnest money and act as escrow agent until closing; this offer shall be valid until September 2, 2023 (date) 12:00 AM PM; and, in the event of non-acceptance, this earnest money shall be returned promptly to Buyer.

7. TITLE AND CLOSING: A deed, conveying good and merchantable title in accordance with the Standards of Title adopted by the Maine Bar Association shall be delivered to Buyer and this transaction shall be closed and Buyer shall pay the balance due and execute all necessary papers on October 6, 2023 (closing date) or before, if agreed in writing by both parties. If Seller is unable to convey in accordance with the provisions of this paragraph, then Seller shall have a reasonable time period, not to exceed 30 calendar days, from the time Seller is notified of the defect, unless otherwise agreed to in writing by both Buyer and Seller, to remedy the title. Seller hereby agrees to make a good-faith effort to cure any title defect during such period. If, at the later of the closing date set forth above or the expiration of such reasonable time period, Seller is unable to remedy the title, Buyer may close and accept the deed with the title defect or may terminate this Agreement in which case the parties shall be relieved of any further obligations hereunder and any earnest money shall be returned to the Buyer.

8. DEED: The property shall be conveyed by a Warranty deed, and shall be free and clear of all encumbrances except covenants, conditions, easements and restrictions of record which do not materially and adversely affect the continued current use of the property.

9. POSSESSION, OCCUPANCY, AND CONDITION: Unless otherwise agreed in writing, possession and occupancy of premises, free of tenants and occupants, shall be given to Buyer immediately at closing. Said premises shall then be broom clean, free of all possessions and debris, and in substantially the same condition as at present, excepting reasonable use and wear. Buyer shall have the right to view the property within 24 hours prior to closing.

10. RISK OF LOSS, DAMAGE, DESTRUCTION AND INSURANCE: Prior to closing, risk of loss, damage, or destruction of premises shall be assumed solely by the Seller. Seller shall keep the premises insured against fire and other extended casualty risks prior to closing. If the premises are damaged or destroyed prior to closing, Buyer may either terminate this Agreement and be refunded the earnest money, or close this transaction and accept the premises "as-is" together with an assignment of the insurance proceeds relating thereto.

11. FUEL/UTILITIES/PRORATIONS: Buyer shall shall not pay Seller at closing for all fuel in any tanks remaining on the property calculated as of the closing date or such earlier date as required to comply with lender requirements, if any. The amount owed, if any, shall be determined using the most recently available cash price of the company that last delivered the fuel. Metered utilities such as electricity, water and sewer will be paid through the date of closing by Seller. The following items, where applicable, shall be prorated as of the date of closing: collected rent, association fees, (other) none. The day of closing is counted as a Seller day. Real estate taxes shall be prorated as of the date of closing (based on municipality's fiscal year). Seller is responsible for any unpaid taxes for prior years. If the amount of said taxes is not known at the time of closing, they shall be apportioned on the basis of the taxes assessed for the preceding year with a reapportionment as soon as the new tax rate and valuation can be ascertained, which latter provision shall survive closing. Buyer and Seller will each pay their transfer tax as required by State of Maine.

12. DUE DILIGENCE: Neither Seller nor Licensee makes any warranties regarding the condition, permitted use or value of Sellers' real or personal property, or any representations as to compliance with any federal, state or municipal codes, including, but not limited to, fire, life safety, electrical and plumbing. Buyer is encouraged to seek information from professionals regarding any specific issue or concern.

Buyer's obligation to close under this Agreement is not subject to any due diligence investigations. Buyer is relying completely upon Buyer's own opinion as to the condition of the property.

Buyer's obligation to close under this Agreement is subject to Buyer's satisfaction with the results of any due diligence investigations undertaken. Buyer shall have 10 days from the Effective Date of this Agreement to perform such due diligence investigations as Buyer deems necessary which may include, but are not limited to, any or all of the following:

General Building	Square Footage	Zoning	Survey/MLI	Habitat Review/Waterfowl
Sewage Disposal	Code Conformance	Pests	Lead Paint	Shoreland Septic
Water Quality	Registered Farmland	Pool	Flood Plain	Energy Audit
Water Quantity	Environmental Scan	Insurance	Chimney	Lot Size/Acreage
Air Quality	Smoke/CO Detectors	Mold	Tax Status*	Arsenic Wood/Water (see par. 13)

All investigations will be done at Buyer's expense by persons chosen by Buyer in Buyer's sole discretion. Seller agrees to cooperate with Buyer and shall give Buyer and Buyer's agents and consultants reasonable access to the property and its systems and fixtures in order to undertake the above investigations. Buyer agrees to take reasonable steps to return the property to its pre-inspection condition. If the result of any investigation is unsatisfactory to Buyer in Buyer's sole discretion, Buyer may terminate this Agreement by notifying Seller in writing within the specified number of days, and any earnest money shall be returned to Buyer. If the result of any investigation is unsatisfactory to Buyer, and Buyer wishes to pursue remedies other than voiding the Agreement, Buyer must do so to full resolution within the time period set forth above; otherwise this contingency is waived. If Buyer does not notify Seller that an investigation is unsatisfactory within the time period set forth above, or if any investigation under this paragraph is not performed or completed during the period specified in this paragraph, this contingency and the right to conduct an investigation are waived by Buyer.

* If the property is enrolled in the Maine Tree Growth Tax program, Seller agrees to provide Buyer with the current Forest Management and Harvest Plan within 0 days. Yes No

13. PROPERTY DISCLOSURE FORM: Buyer acknowledges receipt of Property Disclosure Form and the information developed by the Maine Center for Disease Control and Prevention regarding arsenic in private water supplies and arsenic in treated wood.

14. FINANCING: Buyer's obligation to close:

Not Subject to Financing

is not subject to a financing contingency. Buyer has provided Seller with acceptable proof of the funds. is not subject to a financing contingency. Buyer shall provide proof of the funds acceptable to Seller within _____ days from receipt. If proof of funds is unacceptable to Seller, Seller may terminate this Agreement which right shall end once such proof of funds is not provided within such time period, Seller may terminate this Agreement which right shall end once such proof is received, however Seller retains the agreed upon time period to terminate if such proof is unacceptable. If Seller terminates in either case, the earnest money shall be returned to Buyer.

Buyer's ability to purchase is is not subject to the sale of another property. See addendum Yes No.

Subject to Financing

Buyer's obligation to close is subject to financing as follows:

- a. Buyer's obligation to close is subject to Buyer obtaining a Conv loan of 95,000 % of the purchase price, at an interest rate not to exceed prevailing % and amortized over a period of 30 years. Buyer is under a good faith obligation to seek and obtain financing on these terms. If such financing is not available to Buyer as of the closing date, Buyer is not obligated to close and may terminate this Agreement in which case the earnest money shall be returned to Buyer.
- b. Buyer to provide Seller with letter from lender showing that Buyer has made application for loan specified in (a) and, subject to verification of information, is qualified for the loan requested within 5 days from the Effective Date of the Agreement. If Buyer fails to provide Seller with such letter within said time period, Seller may terminate this Agreement and the earnest money shall be returned to Buyer. This right to terminate ends once Buyer's letter is received.
- c. Buyer hereby authorizes, instructs and directs its lender to communicate the status of the Buyer's loan application to Seller, Seller's licensee and Buyer's licensee.
- d. After (b) is met, if the lender notifies Buyer that it is unable or unwilling to provide said financing, Buyer is obligated to provide Seller with the written documentation of the loan denial within two days of receipt. After notifying Seller, Buyer shall have 5 days to provide Seller with a letter from another lender showing that Buyer has made application for loan specified in (a) and, subject to verification of information, is qualified for the loan requested. If Buyer fails to provide Seller with such letter within said time period, Seller may terminate this Agreement and the earnest money shall be returned to Buyer. This right to terminate ends once Buyer's letter is received.
- e. Buyer agrees to pay no more than 0 points. Seller agrees to pay up to \$ zero toward Buyer's actual pre-pays, points and/or closing costs, but no more than allowable by Buyer's lender.
- f. Buyer's ability to obtain financing is is not subject to the sale of another property. See addendum Yes No.
- g. Buyer may choose to pay cash instead of obtaining financing. If so, Buyer shall notify Seller in writing including providing proof of funds and the Agreement shall no longer be subject to financing, and Seller's right to terminate pursuant to the provisions of this paragraph shall be void and Seller's obligations pursuant to 14e shall remain in full force and effect.

15. BROKERAGE DISCLOSURE: Buyer and Seller acknowledge they have been advised of the following relationships:

Matthew {Matt} Mocchiola (021036) of Realty ONE Group - Compass (3148)
Licensee MLS ID Agency MLS ID
is a Seller Agent Buyer Agent Disc Dual Agent Transaction Broker
Kayla Maines (021607) of Integrity Homes Real Estate Group, PC (3382)
Licensee MLS ID Agency MLS ID
is a Seller Agent Buyer Agent Disc Dual Agent Transaction Broker

If this transaction involves Disclosed Dual Agency, the Buyer and Seller acknowledge the limited fiduciary duties of the agents and hereby consent to this arrangement. In addition, the Buyer and Seller acknowledge prior receipt and signing of a Disclosed Dual Agency Consent Agreement.

16. DEFAULT/RETURN OF EARNEST MONEY: Buyer's failure to fulfill any of Buyer's obligations hereunder shall constitute a default and Seller may employ all legal and equitable remedies, including without limitation, termination of this Agreement and forfeiture by Buyer of the earnest money. Seller's failure to fulfill any of Seller's obligations hereunder shall constitute a default and Buyer may employ all legal and equitable remedies, including without limitation, termination of this Agreement and return to Buyer of the earnest money. Agency acting as escrow agent has the option to require written releases from both parties prior to disbursing the earnest money to either Buyer or Seller. In the event that the Agency is made a party to any lawsuit by virtue of acting as escrow agent, Agency shall be entitled to recover reasonable attorney's fees and costs which shall be assessed as court costs in favor of the prevailing party.

17. MEDIATION: Earnest money or other disputes within the jurisdictional limit of small claims court will be handled in that forum. All other disputes or claims arising out of or relating to this Agreement or the property addressed in this Agreement (other than requests for injunctive relief) shall be submitted to mediation in accordance with generally accepted mediation practices. Buyer and Seller are bound to mediate in good faith and to each pay half of the mediation fees. If a party fails to submit a dispute or claim to mediation prior to initiating litigation (other than requests for injunctive relief), then that party will be liable for the other party's legal fees in any subsequent litigation regarding that same matter in which the party who failed to first submit the dispute or claim to mediation loses in that subsequent litigation. This clause shall survive the closing of the transaction.

18. PRIOR STATEMENTS: Any representations, statements and agreements are not valid unless contained herein. This Agreement completely expresses the obligations of the parties and may only be amended in writing, signed by both parties.

19. HEIRS/ASSIGNS: This Agreement shall extend to and be obligatory upon heirs, personal representatives, successors, and assigns of the Seller and the assigns of the Buyer.

20. COUNTERPARTS: This Agreement may be signed on any number of identical counterparts with the same binding effect as if the signatures were on one instrument. Original or faxed or other electronically transmitted signatures are binding.

21. SHORELAND ZONE SEPTIC SYSTEM: Seller represents that the property does does not contain a septic system within the Shoreland Zone. If the property does contain a septic system located in the Shoreland Zone, Seller agrees to provide certification at closing indicating whether the system has/has not malfunctioned within 180 calendar days prior to closing.

22. NOTICE: Any notice, communication or document delivery requirements hereunder may be satisfied by providing the required notice, communication or documentation to or from the parties or their Licensee. Only withdrawals of offers and withdrawals of counteroffers will be effective upon communication, verbally or in writing.

23. EFFECTIVE DATE/BUSINESS DAYS: This Agreement is a binding contract when the last party signing has caused a paper or electronic copy of the fully executed agreement to be delivered to the other party which shall be the Effective Date. Licensee is authorized to fill in the Effective Date on Page 1 hereof. Except as expressly set forth to the contrary, the use of the term "days" in this Agreement, including all addenda made a part hereof, shall mean business days defined as excluding Saturdays, Sundays and any observed Maine State/Federal holidays. Deadlines in this Agreement, including all addenda, expressed as "within x days" shall be counted from the Effective Date, unless another starting date is expressly set forth, beginning with the first day after the Effective Date, or such other established starting date, and ending at 5:00 p.m. Eastern Time on the last day counted. Unless expressly stated to the contrary, deadlines in this Agreement, including all addenda, expressed as a specific date shall end at 5:00 p.m. Eastern Time on such date.

24. CONFIDENTIALITY: Buyer and Seller authorize the disclosure of the information herein to the real estate licensees, attorneys, lenders, appraisers, inspectors, investigators and others involved in the transaction necessary for the purpose of closing this transaction. Buyer and Seller authorize the lender and/or closing agent preparing the closing disclosure and/or settlement statement to release a copy of the closing disclosure and/or settlement statement to the parties and their licensees prior to, at and after the closing.

25. ADDENDA: Lead Paint - Yes No ; Other - Yes No Explain: _____

The Property Disclosure Form is not an addendum and not part of this Agreement.

26. OTHER CONDITIONS: **None**

27. GENERAL PROVISIONS:

- a. A copy of this Agreement is to be received by all parties and, by signature, receipt of a copy is hereby acknowledged. If not fully understood, contact an attorney. This is a Maine contract and shall be construed according to the laws of Maine.
- b. Seller acknowledges that State of Maine law requires buyers of property owned by non-resident sellers to withhold a prepayment of capital gains tax unless a waiver has been obtained by Seller from the State of Maine Revenue Services.
- c. Buyer and Seller acknowledge that under Maine law payment of property taxes is the legal responsibility of the person who owns the property on April 1, even if the property is sold before payment is due. If any part of the taxes is not paid when due, the lien will be filed in the name of the owner as of April 1 which could have a negative impact on their credit rating. Buyer and Seller shall agree at closing on their respective obligations regarding actual payment of taxes after closing. Buyer and Seller should make sure they understand their obligations agreed to at closing and what may happen if taxes are not paid as agreed.
- d. Buyer acknowledges that Maine law requires continuing interest in the property and any back up offers to be communicated by the listing agent to the Seller.
- e. Whenever this Agreement provides for earnest money to be returned or released, agency acting as escrow agent must comply with the Maine Real Estate Commission rules which may require written notices or obtaining written releases from both parties.

Page 4 of 5

Buyer(s) Initials _____

Seller(s) Initials _____

28. ELECTRONIC SIGNATURES: Pursuant to the Maine Uniform Electronic Transactions Act and Digital Signature Act, the parties authorize and agree to the use of electronic signatures as a method of signing/initialing this Agreement, including all addenda. The parties hereby agree that either party may sign electronically by utilizing an electronic signature service.
29. Upon acceptance of the offer or counteroffer, Seller agrees to deliver the above-described property at the price and upon the terms and conditions set forth and agrees to pay agency a commission for services as specified in the listing agreement.

Buyer's Mailing address is _____

BUYER James David Bennett	DATE	BUYER	DATE
BUYER	DATE	BUYER	DATE

Seller hereby accepts the offer set forth above.

Seller's Mailing address is _____

SELLER Ryan Crane	DATE	SELLER	DATE
SELLER	DATE	SELLER	DATE

COUNTER-OFFER

Seller agrees to sell on the terms and conditions as detailed herein with the following changes and/or conditions:

The parties acknowledge that until signed by Buyer, Seller's signature constitutes only an offer to sell on the above terms and the offer will expire unless accepted by Buyer's signature with communication of such signature to Seller by (date) _____ (time) _____ AM PM.

SELLER	DATE	SELLER	DATE
SELLER	DATE	SELLER	DATE

The Buyer hereby accepts the counter offer set forth above.

BUYER	DATE	BUYER	DATE
BUYER	DATE	BUYER	DATE

EXTENSION

The closing date of this Agreement is extended until _____ DATE

SELLER	DATE	SELLER	DATE
SELLER	DATE	SELLER	DATE
BUYER	DATE	BUYER	DATE
BUYER	DATE	BUYER	DATE



LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN Ryan Crane

(hereinafter "Seller")

AND James David Bennett

(hereinafter "Buyer")

FOR PROPERTY LOCATED AT 96 Elm St, Mechanic Falls, ME 04256

Said contract is further subject to the following terms:

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (check one below):

Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet Protect Your Family from Lead in Your Home.

(e) Buyer has (check one below):

Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment

(f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Buyer James David Bennett

Date

Seller Ryan Crane

Date

Buyer

Date

Seller

Date

Buyer

Date

Seller

Date

Buyer

Date

Seller

Date

Agent Kayla Maines

Date

Agent Matthew {Matt} Mocchiola

Date



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REALTOR®

Integrity Homes Real Estate Group, PC, 4 Beach Rd Monmouth ME 04259

Kayla Maines

Phone: 2073803069

Fax:

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com



96 Elm St

DS
9813

NOT WARRANTY DEED
AN AN
OFFICIAL OFFICIAL

KNOW ALL MEN BY THESE PRESENTS: That Douglas G. Lowell of 73 Linton Street, South Portland, ME 04106, for consideration paid grant(s) to Ryan Jay Crane, of P.O. Box 149, West Poland, ME 04291, with WARRANTY COVENANTS:

A certain lot or parcel of land together with any buildings thereon, situated in Mechanic Falls in Androscoggin County, Maine being house lots numbered one and three (1 and 3) as shown by the plat drawn by S.F. Waterman dated November 1st, 1867, and bounded and described as follows:

BEGINNING at the corner of Elm and Myrtle Streets, running thence North nineteen and one-half (19 1/2) degrees West, sixty-seven (67) feet, more or less, to the corner of land formerly owned by Henry Sawyer; thence North sixty-two and one-half (62 1/2) degrees East, on the line of said Sawyer's land one hundred and eighty-five and one-half (185 1/2) feet, more or less, to a stake and stone; thence South nineteen and one-half (19 1/2) degrees East, eighty-seven (87) feet, more or less, to the line of said Myrtle Street; thence South seventy and one-half (70 1/2) degrees West, on the line of said Myrtle Street one hundred and eighty (180) feet, more or less, to the point begun at. Containing fourteen thousand two hundred and thirty (14,230) square feet, more or less.

Reference is hereby made to a deed to Douglas G. Lowell by virtue of a warranty deed from Benjamin M. Mosher et al. dated 08/22/2006 and recorded at the Androscoggin County Registry of Deeds in Book 6874, Page 314.

Executed this 7th day of November, 2016.

Douglas Lowell
Douglas G. Lowell

State of Maine
County of Androscoggin

November 7, 2016



Then personally appeared before me on this 7th day of November, 2016, the said Douglas G. Lowell and acknowledged the foregoing to be his/her/their voluntary act and deed.

[Signature]
Notary Public/Justice of the Peace
Commission expiration:

RC

UNUSUAL TO LIVE IN. SU 102421-2239-4F CO-0000-F000/0000/AL.1

DS
PAB





Fact Sheet: Arsenic Treated Wood

Department of Health and
Human Services
11 State House Station
Augusta, ME 04333

Maine CDC
Environmental and
Occupational Health Program
Toll Free in Maine: 866-292-3474
Fax: 207-287-3981
TTY: 207-287-8066
Email: ehu@maine.gov

IF YOU WORK WITH CCA WOOD

- NEVER burn CCA wood.
- Wear gloves when handling CCA wood
- Wear a dust mask when sanding or cutting CCA wood
- Don't work with CCA wood in an enclosed area (like a garage)

Apply a coating to seal the wood every 1-2 years

TO LEARN MORE

Eric Frohberg
Environmental and
Occupational Health
Program
Maine CDC
Toll-free in Maine 866-
292-3474
TTY: 207-287-8066
[www.maine.gov/dhhs/
eohp](http://www.maine.gov/dhhs/eohp)

Does Your New Home Have Arsenic (CCA) Treated Wood?

About half of all Maine homes have a deck, or playground or some other structure that is made of wood treated with arsenic. This wood is called "CCA pressure-treated wood" or just "pressure-treated" wood. The wood was treated with arsenic to protect against rot and insects.

Too much arsenic can cause cancer. So it is good to prevent arsenic getting into your body when you can. When you touch wood treated with arsenic, you can get arsenic on your hands. The arsenic on your hands can get into your mouth if you are not careful about washing before eating. Young children are most at risk because they are more likely to put their hands in their mouths. The good news is that there are simple things you can do to protect yourself and your family from arsenic treated wood. This fact sheet will tell you how.



Children touching unsealed treated wood, and then putting their hands in their mouths is the biggest concern.

First: Does your house have arsenic treated (CCA) wood?

When arsenic treated wood is new, it tends to have a greenish tint. When CCA wood is older, it is harder to tell. Ask your realtor if the seller knows whether CCA wood was used. You can also test the wood to find out if it contains arsenic. Call us to find out how.

Second: If so, reduce contact with the arsenic.

You can lower the amount of arsenic on the surface of the wood by applying a coating on the wood every 1-2 years. Oil-based sealants, varnishes, or polyurethane work best for sealing arsenic in the wood. Be sure to wash your children's hands when they finish playing on or near CCA wood.

Third: If you have any questions, call us toll-free in Maine: 866-292-3474

Common Questions

What is CCA wood?

CCA wood is made by dipping the wood in a mixture of chemicals. These chemicals include chromium, copper, and arsenic. This protects the wood against insects and rot. This wood is known as CCA wood or "pressure treated" wood. Most pressure treated wood in the U.S. is CCA wood. After December 31, 2003, no more CCA wood will be made for use around homes. CCA wood may still be sold for home use until April 1, 2004 in the state of Maine.

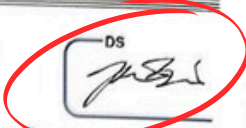
What is Arsenic?

Arsenic is found in soil and rocks. Most people get a little arsenic every day from the food they eat. Also, some people have arsenic in their private wells, which is why it is important that anyone with a well have it tested for arsenic. People who are exposed to too much arsenic over many years are more likely to get cancer.

Have you tested your well water for arsenic?



Your water looks, smells and tastes fine. So why do you need to test it?



It is hard to believe that water that looks, smells and tastes fine may not be safe to drink. But the truth is that 1 in 10 wells in Maine has water that is high in arsenic. There are wells high in arsenic in all parts of Maine.

Protect your family. Test your well for arsenic every 3 to 5 years.

How to Test Your Well Water

1. Call a lab.

- Call a certified lab and ask for an arsenic test kit for your well water. You can find a lab at this website: wellwater.maine.gov. Or call the Maine Lab Certification Officer at 207-287-1929.
- If you have never tested your well water for bacteria, nitrites and nitrates, or other chemicals like radon, uranium and flouride, ask your lab for a test kit for all of these.

2. Do the test.

- Your test kit will arrive in the mail. It will have empty bottles, directions and forms to fill out.
- Follow the directions and mail the bottles back to the lab with the forms.

3. Get your results.

- Your test results will come to you in the mail.
- If you have too much arsenic in your water, or if you are not sure you understand your test results, call 866-292-3474 (toll-free in Maine) or 207-287-4311 to speak to an expert.

Why Arsenic is Bad

People who drink water with too much arsenic for many years are more likely to get cancer. Arsenic can cause skin, bladder and lung cancers.

It may cause low birthweight and affect brain development in babies if pregnant women drink water with too much arsenic in it. Arsenic can also affect brain development in young children. Other problems from drinking water with very high arsenic levels include: stomach pain, nausea, diarrhea, numbness or tingling in the hands and feet and changes in skin.

Your chance of having any of these health problems depends on:

- how much arsenic is in your water;
- how much water you drink;
- how long you have been drinking the water.

Solving Arsenic Problems

There are actions you can take to protect your family if your water has too much arsenic. First, you can switch to bottled water for drinking and making drinks. This will allow you time to decide if you want to install a water treatment system.

Call us at 866-292-3474 (toll-free in Maine) or 207-287-4311 if you have high arsenic. We can help you decide how to solve the problem.

Protect your family. Test your well.

- For more information; wellwater.maine.gov
- Call for advice: **866-292-3474** • TTY: **Call Maine Relay 711**



PROPERTY LOCATED AT: 96 Elm St, Mechanic Falls, ME 04256

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

SECTION I – WATER SUPPLY

TYPE OF SYSTEM: Public Private Seasonal N/A Unknown
 Drilled Dug Other N/A

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?

Pump (if any): N/A Yes No Unknown
Quantity: Yes No Unknown
Quality: Yes No Unknown

If Yes to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? Yes No
If Yes, Date of most recent test: N/A Are test results available? .. Yes No
To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation? Yes No
If Yes, are test results available? Yes No
What steps were taken to remedy the problem? N/A

~~IF PRIVATE: (Strike Section if Not Applicable):~~

~~INSTALLATION: Location: _____
Installed by: _____
Date of Installation: _____~~

~~USE: _____
Number of persons currently using system: _____
Does system supply water for more than one household? Yes No Unknown~~

Comments: N/A

Source of Section I information: Current Owner, Public Records

Buyer Initials [Signature] Page 1 of 7 Seller Initials RC

PROPERTY LOCATED AT: 96 Elm St, Mechanic Falls, ME 04256

SECTION II - WASTE WATER DISPOSAL

TYPE OF SYSTEM: Public Private Quasi-Public N/A Unknown

IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable):
Have you had the sewer line inspected?..... Yes No
If Yes, what results: N/A
Have you experienced any problems such as line or other malfunctions? Yes No
What steps were taken to remedy the problem? N/A

~~IF PRIVATE (Strike Section if Not Applicable):~~
~~Tank: Septic Tank Holding Tank Cesspool Other: _____~~
~~Tank Size: 500 Gallon 1000 Gallon Unknown Other: _____~~
~~Tank Type: Concrete Metal Unknown Other: _____~~
~~Location: _____ OR Unknown~~
~~Date installed: _____ Date last pumped: _____ Name of pumping company: _____~~
~~Have you experienced any malfunctions? Yes No~~
~~If Yes, give the date and describe the problem: N/A~~

~~Date of last servicing of tank: _____ Name of company servicing tank: _____~~
~~Leach Field: Yes No Unknown~~
~~If Yes, Location: _____~~
~~Date of installation of leach field: _____ Installed by: _____~~
~~Date of last servicing of leach field: _____ Company servicing leach field: N/A~~
~~Have you experienced any malfunctions? Yes No~~
~~If Yes, give the date and describe the problem and what steps were taken to remedy: N/A~~

~~Do you have records of the design indicating the # of bedrooms the system was designed for? Yes No~~
~~If Yes, are they available? Yes No~~
~~Is System located in a Shoreland Zone? Yes No Unknown~~

Comments: N/A

Source of Section II information: Current Owner, Public Records

Buyer Initials JS
RCB

Seller Initials RC

PROPERTY LOCATED AT: 96 Elm St, Mechanic Falls, ME 04256

Are there any tax exemptions or reductions for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....
..... Yes No Unknown

If Yes, explain: _____

Is a Forest Management and Harvest Plan available?..... Yes No Unknown

Is house now covered by flood insurance policy (not a determination of flood zone) Yes No Unknown

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: N/A

Year Principal Structure Built: 1860

What year did Seller acquire property? 2016

Roof: Year Shingles/Other Installed: 2018

Water, moisture or leakage: None

Comments: N/A

Foundation/Basement:

Is there a Sump Pump? Yes No Unknown

Water, moisture or leakage since you owned the property: Yes No Unknown

Prior water, moisture or leakage? Yes No Unknown

Comments: Gets a little wet by the back door when left open

Mold: Has the property ever been tested for mold? Yes No Unknown

If Yes, are test results available? Yes No

Comments: N/A

Electrical: Fuses Circuit Breaker Other: N/A Unknown

Comments: N/A

Has all or a portion of the property been surveyed? Yes No Unknown

If Yes, is the survey available? Yes No Unknown

Manufactured Housing – Is the residence a:

Mobile Home Yes No Unknown

Modular Yes No Unknown

Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure
..... Yes No Unknown

Comments: N/A

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: None

Comments: N/A

Source of Section V information: Current Owner

Buyer Initials DS
[Signature]

PROPERTY LOCATED AT: 96 Elm St, Mechanic Falls, ME 04256

SECTION VI – ADDITIONAL INFORMATION

Kick Plate for Stove is ordered and will be installed before closing

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL INFORMATION IN ANY SECTION IN DISCLOSURE: Yes No

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

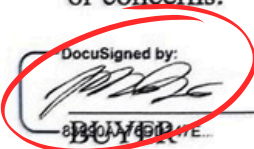
Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

Ryan Crane 08/23/2023
SELLER DATE SELLER DATE
Ryan Crane

SELLER DATE SELLER DATE

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

 9/1/2023
BUYER DATE BUYER DATE

BUYER DATE BUYER DATE



ESCALATION ADDENDUM

To Agreement dated date of offer, between _____ ("Seller")
 and _____ ("Buyer")
 for property located at 4 beach rd, monmouth, me ("Property")

Notice to Buyer: By including this Addendum as part of the Agreement, Buyer agrees to have the purchase price set forth in paragraph 5 of the Agreement increased if Seller receives a higher offer from another buyer ("Competing Offer"). This Addendum does not assure that the Competing Offer used to establish the purchase price will in all respects be comparable to this offer. Buyer is cautioned to offer no more than Buyer is willing to pay for the Property. Buyer is further advised that Seller or Seller's agent may disclose the terms of this offer (if rejected), including this Addendum, to others when it is used as a Competing Offer.

1. If, prior to accepting this offer, Seller receives a Competing Offer for the Property with a Net Price greater than the Net Price of this offer, the Net Price of this offer shall be increased to \$ 500.00 more than the Net Price of the Competing Offer ("Escalation Amount"). In no event shall the new purchase price of this offer exceed \$ 300,000 ("Maximum Offer"). The term "Net Price" means the stated purchase price (or maximum price if the Competing Offer contains an escalation clause) less any price adjustments such as credits for closing costs.
2. A Competing Offer must be a bona fide, arm's length, unexpired, written offer containing all material terms necessary for an enforceable agreement which: a) requires the full purchase price to be paid at closing (no seller financing); b) provides for closing no later than _____ days from the closing date of this offer; and c) is not contingent on the sale of the buyer's property (unless this offer is contingent on the sale of Buyer's property).
3. Seller's acceptance and escalation of this offer shall not be effective unless it is accompanied by a complete copy of the Competing Offer used to escalate the purchase price, including any escalation provision.
4. The following formula is provided to assist the parties in calculating the new purchase price. The accuracy or completeness of the calculation shall not render this Agreement unenforceable. To the extent the following calculations are inconsistent with the escalation provisions above, the escalation provisions shall control.

- (a) Purchase Price of Competing Offer (or the maximum offer if contains an escalation clause): \$ _____
- (b) Less Credits to Buyer in Competing Offer: (\$ _____)
- (c) Equals Competing Offer Net Price: \$ _____
- (d) Plus Escalation Amount (this offer): \$ _____
- (e) Plus Any Credits to Buyer (this offer): \$ _____
- (f) **New Purchase Price** (this offer): \$ _____

5. If this offer is contingent on Buyer obtaining financing, the % of the purchase price set forth in paragraph 14, sub-paragraph a. of the Agreement, shall be calculated on (check one): the original purchase price in paragraph 5 of the Agreement; or the New Purchase Price set forth above. (If neither box is checked, it will be calculated on the original price in paragraph 5 of the Agreement.)

Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date



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Integrity Homes Real Estate Group, PC, 4 Beach Rd Monmouth ME 04259
 Kayla Maines

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Phone: 2073803069

Fax:

www.lwolf.com



jane doe

ESCALATION ADDENDUM (Summary and Instructions)

DILIGENCE: The Escalation Addendum commits the Buyer to increase their offered price to a specified amount higher than the highest competing offer received by the seller, up to a maximum amount. An escalation addendum is legal but can present potential pitfalls. No matter who you represent, use of this form presents risks and requires utmost care and diligence in order to protect your client.

GENERAL ADVICE: Because of the risks inherent in the use of the Escalation Addendum, you and your clients are strongly encouraged to seek the advice of the agency designated broker or legal counsel when drafting or responding to an offer using this Addendum.

WARNING TO BUYERS: When the Escalation Addendum is included, the Buyer will have informed the seller of the highest price they are willing to pay. The seller is not obligated to accept the escalation mechanism. They can choose to negotiate with the Buyer or any other buyers, counter-offer at the stated Maximum Offer or demand that all interested parties make their highest and best offers without escalation. Buyers also need to understand that when they include the Addendum and the offer is properly accepted by the seller, they are under contract. They will not have the right to reconsider once they see the New Purchase Price other than making sure the acceptance was done properly (no mathematical errors, the Competing Offer satisfies the requirements and the New Purchase Price does not exceed the Maximum Offer).

COMPETING OFFER: The Competing Offer being used to escalate does not have to be identical to the Buyer's offer. The Competing Offer must be unexpired at the time of the escalated offer's acceptance. As written, the Addendum requires it to have a closing deadline within the timeframe indicated and it has to require full payment at closing (it can be subject to a financing contingency, just not seller financing). It cannot be subject to the sale of buyer's property unless the Buyer's offer has that contingency. If the Buyer is willing to accept these possible variations in the Competing Offer, they can line out any of a), b) and/or c) in paragraph 2 of the Addendum. While it is required to be a bona fide, arm's length, unexpired, written offer, there is very little the Buyer can do to ensure that the Competing Offer is a genuine offer. While fabricating an offer for this purpose would be fraudulent, it will be very difficult for the Buyer to know that it has occurred.

COPY OF COMPETING OFFER: The Addendum requires that when the offer is accepted it must be accompanied by a complete (unredacted) copy of the Competing Offer used to calculate the New Purchase Price. A seller is free to disclose the Competing Offer at any time, but a listing agent can only provide that copy if the seller has first formally rejected the Competing Offer (in writing) in order for the listing agent to comply with Chapter 410, Section 12 of the Maine Real Estate Commission rules (See Rejection of Offer form in MAR forms library).

FINANCING CONTINGENCY: If the Buyer's offer is subject to financing based on a % of the purchase price, they have to indicate by checking the appropriate box in paragraph 5 whether that % will continue to be based on the original price or be based on the New Purchase Price in the event of escalation. In other words, are they agreeing to make up the amount of the escalation in cash at closing or will the loan they are applying for have to be increased accordingly. This raises the issue of whether the property will appraise at the escalated price in order to support the financing which the seller needs to take into consideration when deciding whether to accept the offer.

CALCULATION OF PRICE: The Addendum includes a calculation section (paragraph 4) to be filled in by the seller to determine the New Purchase Price based on the Competing Offer. The calculation has to be done in compliance with paragraphs 1 through 3. If there are any math errors in the calculation, the terms of paragraphs 1 through 3 control the determination of the New Purchase Price. The instructions for completing the calculation are as follows:

- 4(a) Enter the purchase price of the Competing Offer. If the Competing Offer also contains an escalation addendum, enter the maximum offer amount in the Competing Offer.
- 4(b) Enter any buyer credits or price adjustments in the Competing Offer.
- 4(c) Subtract the buyer credits in (b) from the purchase price in (a) and enter the Competing Offer Net Price.
- 4(d) Enter the Escalation Amount set forth in paragraph 1.
- 4(e) Enter any buyer credits or price adjustments in the Buyer's offer.
- 4(f) Add the amounts in lines (c), (d) and (e) and if the total is equal to or less than the Maximum Offer set forth in paragraph 1, enter that amount as the New Purchase Price. If the total of lines (c), (d) and (e) exceeds the Maximum Offer set forth in paragraph 1, enter the Maximum Offer amount as the New Purchase Price.

EXAMPLE #1: Buyer offers \$315,000 contingent on seller paying \$5,000 towards closing costs. The Escalation Addendum has an Escalation Amount of \$5,000 and a Maximum Offer of \$350,000. The Competing Offer is \$325,000 contingent on seller paying \$3,000 towards closing costs. The calculation would be as follows:

- 4(a) \$ 325,000
- 4(b) (\$ 3,000)
- 4(c) \$ 322,000
- 4(d) \$ 5,000
- 4(e) \$ 5,000
- 4(f) \$ 332,000

EXAMPLE #2: Same as #1 except the Competing Offer has an Escalation Addendum with an Escalation Amount of \$3,000 and a Maximum Offer of \$340,000. The calculation would be as follows:

- 4(a) \$ 340,000
- 4(b) (\$ 3,000)
- 4(c) \$ 337,000
- 4(d) \$ 5,000
- 4(e) \$ 5,000
- 4(f) \$ 347,000



SELLER COMPENSATION ADDENDUM

Addendum to the Purchase and Sale Agreement dated January 24, 2025, between
[Redacted] ("Seller")
and [Redacted] ("Buyer")
for property located at [Redacted] ("Agreement").

The Agreement is further subject to the following terms:

Seller agrees to pay Buyer Agency \$ N/A or 2% or 3,000 % of the purchase price at the time of closing. The payment to Buyer Agency shall be made in addition to cooperative compensation, if any, offered by the Listing Agency to Buyer Agency.

All other terms and conditions of the Agreement shall remain in full force and effect.

DocuSigned by:
[Signature] 1/24/2025
1A1026C765864ED...
DATE

Signed by:
[Signature] 1/25/2025
80E0DA3894FD42D...
DATE

Signed by:
[Signature] 1/24/2025
CD6B1827EEC7470...
DATE

Signed by:
[Signature] 1/25/2025
154FDA04172444G...
DATE

BUYER DATE

SELLER DATE

BUYER DATE

SELLER DATE



WRITING AN OFFER SUMMARY

- YOU WILL NEED TO SAVE ALL THE DOCUMENTS THAT ARE ATTACHED IN THE MLS ON TO YOUR COMPUTER, ADD INTO ZIP FORMS AND BRING THROUGH TO DOCUSIGN.
- SEE HIGHLIGHTS ON WHERE TO ADD INITIALS AND SIGNATURES.
- REMEMBER THAT EACH PAGE OF THE DEED, TAX MAP, ETC NEEDS
- TO BE INITIALED BY THE BUYER
- AFTER ALL DOCUMENTS ARE SIGNED BY BOTHE PARTIES ALWAYS PLACE IN SKYSLOPE

LISTING DOCUMENTS



- Maine Real Estate Commission FORM
- EXCLUSIVE Right to Sell Agreement combo
- DUAL DISCLOSED AGREEMENT
- Arsenic Wood DISCLOSURE (If App)
- Arsenic Water DISCLOSURE (if app)
- Property Disclosure
- Lead Base Addendum (if App)
- Tax Map
- Deed
- Septic Design (If app)
- Survey (if completed)

EXCLUSIVE RIGHT TO SELL LISTING AGREEMENT

Combo form

AGENCY: Integrity Homes Real Estate Group

DISCLOSURE PROVISIONS

APPOINTED AGENT:

Agency has a policy of appointing a specific agent(s) (hereinafter "Appointed Agent") within the Agency to represent you. This practice is authorized under Maine State law and is regulated by the Maine Real Estate Commission. The Appointed Agent(s) representing you is/are Your name here

and holds a Place position here Maine real estate license. The Appointed Agent(s) will owe you, the client, fiduciary duties which include among other things, the obligation not to reveal confidential information obtained from you to other licensees, except the designated broker or the designated broker's designee for the purpose of seeking advice or assistance for your benefit. This Agency may be representing both the Seller and the Buyer in connection with the sale or purchase of real estate. Should the appointed agent named above be unable to fulfill the terms of the brokerage contract, or by agreement between you and the designated broker, another agent from this Agency may be appointed during the term of your brokerage contract with this agency. Appointment of another agent as a new or additional agent does not relieve the agent named above of any fiduciary duties owed to you.

If a replacement or temporary appointed agent is appointed to represent you either to replace the original appointed agent, or while that agent is temporarily unavailable, a new Disclosure and Agreement will be entered into with you by the Agency. Once the original appointed agent agreement is terminated, or the temporary appointed agent agreement is terminated by expiration, the original agent or temporary agent will no longer be representing you and will owe you no further duties or obligations except the duties to account for money and property and to maintain confidentiality of information as set forth in 32 M.R.S.A. Sec 13281 (2).

Client has read Appointed Agent Disclosure prior to entering into a brokerage contract with Agency, and hereby consents to the appointment of the Agent(s). Yes No

DISCLOSED DUAL AGENT:

Client(s) acknowledge they have been informed by Agency that the Agency has a policy that permits Disclosed Dual Agency. This practice is authorized under Maine State law and is regulated by the Maine Real Estate Commission. In a transaction where a Buyer Client desires to purchase a Seller Client's listing, Disclosed Dual Agency may arise. In serving as a Disclosed Dual Agent, Agency:

1. represents two clients, the Buyer and the Seller, whose interests are adverse and the agency duties are limited;
2. may disclose to Buyer any information provided by Seller and may disclose to Seller any information provided by Buyer except:
 - the willingness or ability of Seller to accept less than the asking price;
 - the willingness or ability of Buyer to pay more than has been offered;
 - confidential negotiating strategy not disclosed in the sales offer as terms of the sale;
 - the motivation of Seller for selling and the motivation of Buyer for buying.

Client has read and understood the Agreement. Client understands they may choose to consent, or not consent, to Agency serving as a Disclosed Dual Agent. Client hereby voluntarily consents to the Agency and Appointed Agent acting as a Disclosed Dual Agent. Yes No

EXCLUSIVE RIGHT TO SELL LISTING AGREEMENT

AGENCY: Integrity Homes Real Estate Group, P.C

COMPENSATION:

Agency commissions are not set by law and are fully negotiable.

In consideration of Agency's agreement to list and promote the sale of (all part of; If 'part of' see explanation or description attached hereto) Seller's property situated in municipality of Disney World, County of Androscoggin, State of Maine, located at 259 and described in deed(s) recorded at said County Registry of Deeds in Book(s) 123, Page(s) 1234, the undersigned as Seller, hereby gives the Agency the exclusive right to sell or exchange said property at a price of \$342,000.00, and on the terms herein stated, or at any other price or terms to which Seller may authorize or consent. If, during the term of this agreement, a Buyer is produced who is ready, willing and able to purchase at said price, or any other price or terms to which the Seller may agree, or if the property is sold or exchanged by anyone, including the Seller, then Seller agrees to pay this Agency a listing commission of \$ _____ or _____ % of the purchase price, whichever is greater.

Agency has disclosed its policies regarding cooperation and compensation so as to inform Seller of any policy that would limit the participation of any other Agency. Agency and Seller select the following:

CUSTOMER *It is the agency's policy to let the agent determine if they want to work with customers. If so, customer disclosure applies*

Yes No If Buyer is a customer of Listing Agent and is not working with any other Agent or Agency, Seller agrees to pay this Agency an additional \$ _____ or _____ % of the purchase price, whichever is greater

BUYER'S AGENCY *It is our policy to cooperate but we are NOT agency to agency compensation so the second section is NO*

Yes No This Agency's policy is to cooperate with other agencies acting as Buyer's agents.

Yes No This Agency's policy is to share compensation with Buyer agencies.

Yes No If Yes, Seller consents to this Agency's policy of offering cooperative compensation to Buyer agencies for this transaction in the range of _____ % to _____ % of the purchase price.

TRANSACTION BROKERS *It is our policy to cooperate but we are NOT agency to agency compensation so the second section is NO*

Yes No This Agency's policy is to cooperate with other agencies acting as transaction brokers.

Yes No This Agency's policy is to share compensation with transaction brokers.

Yes No If Yes, Seller consents to this Agency's policy of offering cooperative compensation to transaction brokers for this transaction in the range of _____ % to _____ % of the contract price.

DIRECT PAYMENT TO BUYER AGENCY

Yes No In addition to the listing commission above, Seller agrees to offer a direct payment to a Buyer agency in the amount of \$ _____ or _____ % of the purchase price, unless otherwise agreed to in a purchase and sale agreement *It is our policy to have sellers compensation buyers direct so the second section is yes if seller agrees to pay a buyers agent fee. Answer No if the seller wants to pay nothing.*

BUYER CONCESSIONS

Yes No In addition to the listing commission above, Seller agrees to offer \$ _____ or _____ % of the purchase price towards Buyer's pre-pays, points and/or closing costs, unless otherwise agreed to in a purchase and sale agreement **If seller agrees to pay closing costs, this area applies**

DISCLOSURE OF AGENCY COMPENSATION POLICIES

Yes No This Agency's policy is to compensate all other real estate brokerage agencies in the same manner. If no, Seller acknowledges this policy may limit the participation of other agencies in the marketplace.

Yes No This Agency's policy on paying commissions to its affiliated licensees is to provide a greater commission for an in-house sale versus sales involving a cooperating real estate brokerage agency.

A. Yes on the same manner because we have the rules above for every client on how we accept and receive payment. Always Direct. B. No because we do not offer a greater commission internally.

TERM:

Start date here

End date here

This Agreement begins on _____ and will expire on _____ ("Expiration Date"). If at such expiration date Seller has placed the property under any type of contract and the transaction is still pending, the expiration date of this Agreement shall be extended until completion of that transaction by either closing/transfer of title or termination/expiration of the contract.

The commission as provided above shall be due if the property is sold, conveyed, exchanged, optioned or otherwise transferred within 6 months after the expiration of this Agreement to anyone with whom Agency has negotiated unless listed in good faith with another real estate brokerage agency. Negotiation shall include providing information about the property, showing the property, or presenting offers on the property. All rights under this paragraph shall expire on _____, _____ ("Carryover Date").

Seller acknowledges and/or agrees:

- A continuing duty between the signing of this listing agreement and the final closing to disclose to Agency all information about the property, adverse or otherwise, and understands that all such information shall be disclosed by Agency to Buyer.
- To hold Agency harmless for any claim which may result from the Seller's failure to disclose information about the property.
- To refer all inquiries to Agency.
- To convey property by _____ deed.
- To authorize a "For Sale" sign on the property.
- To authorize the advertising of the property.
- To authorize use of a key and/or a lock box on the property.
- To authorize Agency to divulge the existence of offers on or interest in the property.
- To authorize publication of property and applicable disclosure attachments in the MLS and use of Information for marketing, appraisal and statistical purposes.
- To authorize the Agency to use and make exterior and interior photographs and video of said property in promoting its sale.
- To authorize inclusion of street address of the property on Internet display to the public.
- To authorize inclusion of automated estimate of market value (AVM) on the property shown on virtual office websites.
- To authorize inclusion of allowing comments or reviews about the listing on virtual office websites.
- This property is monitored by audio and/or video surveillance equipment.
- That Agency has discussed with Seller safeguarding of personal property and valuables located within the Property. Seller releases and indemnifies Agency and licensees against any liability which may occur due to damage or loss.
- Seller acknowledges that buyers and licensees may engage in activities such as, but not limited to, photography, videography and videotelephony.
- That the State of Maine law requires Buyers of property owned by non-resident Sellers to withhold a prepayment of capital gains tax unless a waiver has been obtained by Seller from the State of Maine Revenue Service.
- That the State of Maine law says that the owner of property as of April 1 is legally responsible to pay the property taxes even if the property is later sold and any tax lien filed for non-payment will be in the name of the owner as of April 1 which could have a negative effect on their credit rating.
- To seek legal, tax, and other professional advice as necessary in connection with sale of property.
- Receipt of a copy of this agreement.
- That Agency has informed Seller of his/her obligation to provide buyers with information developed by the Department of Health and Human Services (Bureau of Health) regarding what homeowners should know about arsenic in private water supplies and arsenic in treated wood.
- That Agency has informed Seller of his/her disclosure and certification obligations regarding the presence of lead-based paint and lead-based paint hazards and a Buyer's right to conduct a risk assessment or inspection of the property to determine the presence of lead-based paint or lead-based paint hazards.
- Any property management services are only provided by Agency if agreed to by separate written agreement.
- If any earnest money is forfeited by a Buyer, it shall be distributed one half to Seller, and one half to Agency. In no event shall the Agency portion exceed the agreed upon commission set forth above.
- Seller authorizes the disclosure of information herein to Maine Listings, closing agent, and lender, if any, upon request for verification and compliance purposes.

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Seller agrees to hold Agency harmless from any loss or damage that might result from authorizations provided in the Agreement.

FIXTURES: The Seller agrees that all fixtures, including but not limited to existing storm windows, screens, shades and/or blinds, shutters, curtain rods, built-in appliances, heating sources/systems including gas and/or kerosene-fired heaters and wood/pellet stoves, sump pump, electrical fixtures, hard-wired generators, landscaping, and _____ are included with the sale except for the following: **Normally this is NA but can include additional items**

PERSONAL PROPERTY: The following items of personal property may be included with the sale at no additional cost, in "as is" condition with no warranties if specified in the Purchase & Sale Agreement: **This is where appliances go and anything additional the sellers want to have included**

Other Conditions: _____

Seller acknowledges receipt of a copy of the Residential Property Transaction Booklet Yes No

Agency and Seller agree that Agency shall represent Seller and that this Agreement creates an agency/client relationship as defined in the Real Estate Brokerage License Act.

Agency and Seller each agree that this property is to be offered without regard to race, color, religion, sex, physical or mental disability, familial status, ancestry, sexual orientation, gender identity, or national origin as defined in Maine state law or because the person sought and received an order of protection under Title 19-A, section 4007.

This agreement may be signed on any number of identical counterparts with the same binding effect as if the signatures were on one instrument. Original or faxed or other electronically transmitted signatures are binding.

I hereby consent to receive fax or other electronic transmissions from Agency to fax number(s) and/or email address(es) provided herein. Pursuant to the Maine Uniform Electronic Transactions Act and Digital Signature Act, the parties authorize and agree to the use of electronic signatures as a method of signing/initialing this Agreement, including all addenda. The parties hereby agree that either party may sign electronically by utilizing an electronic signature service.

Seller NAME here _____ Seller _____
Seller _____ Seller _____

SELLER(S) Mailing Address: _____
SELLER(S) Phone Number(s): _____
SELLER(S) E-mail Address: _____ **Info here** _____
SELLER(S) Fax Number(s): _____

Accepted by AGENCY on _____ (Date)
By: _____
Name: _____
Its Authorized Signer

DISCLOSED DUAL AGENCY CONSENT ACKNOWLEDGEMENT

Buyer/Seller acknowledge they have been informed by Integrity Homes Real Estate Group, PC (hereinafter "Agency") that the Agency has a policy that permits Disclosed Dual Agency. This practice is authorized under Maine State law and is regulated by the Maine Real Estate Commission. In a transaction where a Buyer Client desires to purchase a Seller Client's listing, Disclosed Dual Agency may arise. In serving as a Disclosed Dual Agent, Agency:

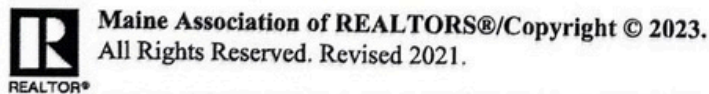
- 1. represents two clients, the Buyer and the Seller, whose interests are adverse and the agency duties are limited;
2. may disclose to Buyer any information provided by Seller and may disclose to Seller any information provided by Buyer except:
A. the willingness or ability of Seller to accept less than the asking price;
B. the willingness or ability of Buyer to pay more than has been offered;
C. confidential negotiating strategy not disclosed in the sales offer as terms of the sale;
D. the motivation of Seller for selling and the motivation of Buyer for buying.

By signing this form, Buyer/Seller acknowledge that they have read and understand this Agreement. Buyer/Seller understand they may choose to consent, or not consent, to Agency serving as a Disclosed Dual Agent and hereby voluntarily consents to the Agency and Appointed Agent, if any, acting as a Disclosed Dual Agent

[X] Yes [] No

Buyer Date
Buyer Date
Buyer Date
Buyer Date

Seller Date
Tmac & Sons
Seller Date
Seller Date
Seller Date





Dept. of Professional & Financial Regulation
Office of Professional & Occupational Regulation
MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035



REAL ESTATE BROKERAGE RELATIONSHIPS FORM

**Right Now
You Are A
Customer**

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following **customer-level services**:

- # To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- # To treat both the buyer and seller honestly and not knowingly give false information;
- # To account for all money and property received from or on behalf of the buyer or seller; and
- # To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. **As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.**

**You May
Become
A Client**

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements **create a client-agent relationship** between you and the licensee. As a client you can expect the licensee to provide the following services, **in addition to** the basic services required of all licensees listed above:

- # To perform the terms of the written agreement with skill and care;
- # To promote your best interests;
 - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
 - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- # To maintain the confidentiality of specific client information, including bargaining information.

**COMPANY POLICY ON CLIENT-LEVEL SERVICES -
WHAT YOU NEED TO KNOW**

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

- # The company and all of its affiliated licensees represent you as a client (called "**single agency**");
- # The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "**appointed agency**");
- # The company may offer limited agent level services as a **disclosed dual agent**.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

Remember!
Unless you enter into a written agreement for agency representation, you are a customer—not a client.

THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) September 19, 2023

To _____
Name of Buyer(s) or Seller(s)

by Kayla Maines
Licensee's Name

on behalf of Integrity Homes Real Estate Group, PC
Company/Agency

MREC Form#3 Revised 07/2006
Office Title Changed 09/2011

To check on the license status of the real estate brokerage company or affiliated licensee go to www.maine.gov/professionallicensing. Inactive licensees may not practice real estate brokerage.

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

SECTION I – WATER SUPPLY

TYPE OF SYSTEM: Public Private Seasonal _____ Unknown
 Drilled Dug Other _____

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?
Pump (if any): N/A Yes No Unknown
Quantity: Yes No Unknown
Quality: Yes No Unknown
If Yes to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? Yes No
If Yes, Date of most recent test: _____ Are test results available? .. Yes No
To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation? Yes No
If Yes, are test results available? Yes No
What steps were taken to remedy the problem? n/a

~~IF PRIVATE: (Strike Section if Not Applicable):~~
~~INSTALLATION: Location: _____~~
~~Installed by: _____~~
~~Date of Installation: _____~~
~~USE: _____~~
~~Number of persons currently using system: _____~~
~~Does system supply water for more than one household? Yes No Unknown~~

Comments: n/a

Source of Section I information: Seller

Buyer Initials _____ Page 1 of 7 Seller Initials

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

SECTION II – WASTE WATER DISPOSAL

TYPE OF SYSTEM: Public Private Quasi-Public _____ Unknown

IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable):
Have you had the sewer line inspected?..... Yes No

If Yes, what results: _____

Have you experienced any problems such as line or other malfunctions? Yes No

What steps were taken to remedy the problem? _____

~~IF PRIVATE (Strike Section if Not Applicable):~~

~~Tank: Septic Tank Holding Tank Cesspool Other: _____~~

~~Tank Size: 500 Gallon 1000 Gallon Unknown Other: _____~~

~~Tank Type: Concrete Metal Unknown Other: _____~~

~~Location: _____ OR Unknown~~

~~Date installed: _____ Date last pumped: _____ Name of pumping company: _____~~

~~Have you experienced any malfunctions? Yes No~~

~~If Yes, give the date and describe the problem: _____~~

~~Date of last servicing of tank: _____ Name of company servicing tank: _____~~

~~Leach Field: Yes No Unknown~~

~~If Yes, Location: _____~~

~~Date of installation of leach field: _____ Installed by: _____~~

~~Date of last servicing of leach field: _____ Company servicing leach field: _____~~

~~Have you experienced any malfunctions? Yes No~~

~~If Yes, give the date and describe the problem and what steps were taken to remedy: _____~~

~~Do you have records of the design indicating the # of bedrooms the system was designed for? Yes No~~

~~If Yes, are they available? Yes No~~

~~Is System located in a Shoreland Zone? Yes No Unknown~~

Comments: n/a

Source of Section II information: Seller

Buyer Initials _____

Page 2 of 7

Seller Initials JD

SECTION III – HEATING SYSTEM(S)/HEATING SOURCES(S)

Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S)	HWBB	Heat Pump		
Age of system(s) or source(s)	unk	unk		
Name of company that services system(s) or source(s)	Main St Fuel	n/a		
Date of most recent service call	unk	09/19/2023		
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	unk	n/a		
Malfunction per system(s) or source(s) within past 2 years	none	none		
Other pertinent information	none	none		

- Are there fuel supply lines? Yes No Unknown
- Are any buried? Yes No Unknown
- Are all sleeved? Yes No Unknown
- Chimney(s): Yes No
- If Yes, are they lined: Yes No Unknown
- Is more than one heat source vented through one flue? Yes No Unknown
- Had a chimney fire: Yes No Unknown
- Has chimney(s) been inspected? Yes No Unknown
- If Yes, date: _____
- Date chimney(s) last cleaned: _____
- Direct/Power Vent(s): Yes No Unknown
- Has vent(s) been inspected? Yes No Unknown
- If Yes, date: _____

Comments: **none**

Source of Section III information: **Seller**

SECTION IV – HAZARDOUS MATERIAL

The licensee is disclosing that the Seller is making representations contained herein.

- A. UNDERGROUND STORAGE TANKS** - Are there now, or have there ever been, any underground storage tanks on the property? Yes No Unknown
- If Yes, are tanks in current use? Yes No Unknown
- If no longer in use, how long have they been out of service? _____
- If tanks are no longer in use, have tanks been abandoned according to DEP? Yes No Unknown
- Are tanks registered with DEP? Yes No Unknown
- Age of tank(s): _____ Size of tank(s): _____
- Location: _____

Buyer Initials _____

Seller Initials

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

What materials are, or were, stored in the tank(s)? _____

Have you experienced any problems such as leakage: Yes No Unknown

Comments: none

Source of information: Seller

B. ASBESTOS — Is there now or has there been asbestos:

As insulation on the heating system pipes or duct work? Yes No Unknown

In the ceilings? Yes No Unknown

In the siding? Yes No Unknown

In the roofing shingles? Yes No Unknown

In flooring tiles? Yes No Unknown

Other: _____ Yes No Unknown

Comments: none

Source of information: Seller

C. RADON/AIR - Current or previously existing:

Has the property been tested? Yes No Unknown

If ~~Yes~~, Date: _____ ~~By~~: _____

~~Results:~~ _____

If applicable, what remedial steps were taken? _____

~~Has the property been tested since remedial steps? Yes No Unknown~~

~~Are test results available? Yes No~~

~~Results/Comments:~~ _____

Source of information: Seller

D. RADON/WATER - Current or previously existing:

Has the property been tested? Yes No Unknown

If ~~Yes~~, Date: _____ ~~By~~: _____

~~Results:~~ _____

If applicable, what remedial steps were taken? _____

~~Has the property been tested since remedial steps? Yes No Unknown~~

~~Are test results available? Yes No~~

~~Results/Comments:~~ _____

Source of information: Seller

E. METHAMPHETAMINE - Current or previously existing:

Yes No Unknown

Comments: none

Source of information: Seller

Buyer Initials _____

Seller Initials JD

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

F. LEAD-BASED PAINT/PAINT HAZARDS — (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)

Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property?
..... Yes No Unknown Unknown (but possible due to age)

If Yes, describe location and basis for determination: _____

Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: Yes No

If Yes, describe: _____

Are you aware of any cracking, peeling or flaking paint? Yes No

Comments: none

Source of information: Seller

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: Yes No Unknown

LAND FILL: Yes No Unknown

RADIOACTIVE MATERIAL: Yes No Unknown

Other: none

Source of information: Seller

Buyers are encouraged to seek information from professionals regarding any specific issue or concern.

SECTION V — GENERAL INFORMATION

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private ways, trails, homeowner associations (including condominiums and PUD's) or restrictive covenants? Yes No Unknown

If Yes, explain: Side walk easement

Source of information: Seller

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? Yes No Unknown

If No, who is responsible for maintenance? owner

Road Association Name (if known): _____

Buyer Initials _____

Seller Initials _____

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

Are there any tax exemptions or reductions for this property for any reason including but not limited to:
Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....
..... Yes No Unknown

If Yes, explain: _____

Is a Forest Management and Harvest Plan available?..... Yes No Unknown

Is house now covered by flood insurance policy (not a determination of flood zone) Yes No Unknown

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish,
water filtration system, photovoltaics, wind turbines). Type: _____

Year Principal Structure Built: unk

What year did Seller acquire property? 2016

Roof: Year Shingles/Other Installed: unk

Water, moisture or leakage: _____

Comments: **none**

Foundation/Basement:

Is there a Sump Pump? Yes No Unknown

Water, moisture or leakage since you owned the property: Yes No Unknown

Prior water, moisture or leakage? Yes No Unknown

Comments: **on a slab**

Mold: Has the property ever been tested for mold? Yes No Unknown

If Yes, are test results available? Yes No

Comments: **none**

Electrical: Fuses Circuit Breaker Other: _____ Unknown

Comments: **none**

Has all or a portion of the property been surveyed? Yes No Unknown

If Yes, is the survey available? Yes No Unknown

Manufactured Housing – Is the residence a:

Mobile Home Yes No Unknown

Modular Yes No Unknown

Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure
..... Yes No Unknown

Comments: **seller**

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may
have an adverse impact on health/safety: **none**

Comments: **none**

Source of Section V information: **Seller**

Buyer Initials _____

Seller Initials

PROPERTY LOCATED AT: 4 beach rd , monmouth, me

SECTION VI – ADDITIONAL INFORMATION

none

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL INFORMATION IN ANY SECTION IN DISCLOSURE: Yes No

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

<u>SELLER</u>	<u>DATE</u>	<u>SELLER</u>	<u>DATE</u>
Tmac & Sons			

<u>SELLER</u>	<u>DATE</u>	<u>SELLER</u>	<u>DATE</u>
---------------	-------------	---------------	-------------

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

<u>BUYER</u>	<u>DATE</u>	<u>BUYER</u>	<u>DATE</u>
--------------	-------------	--------------	-------------

<u>BUYER</u>	<u>DATE</u>	<u>BUYER</u>	<u>DATE</u>
--------------	-------------	--------------	-------------



Have you tested your well water for arsenic?



Your water looks, smells and tastes fine. So why do you need to test it?

It is hard to believe that water that looks, smells and tastes fine may not be safe to drink. But the truth is that 1 in 10 wells in Maine has water that is high in arsenic. There are wells high in arsenic in all parts of Maine.

Protect your family.

Test your well for arsenic every 3 to 5 years.

Initials here

How to Test Your Well Water

1. Call a lab.

- Call a certified lab and ask for an arsenic test kit for your well water. You can find a lab at this website: wellwater.maine.gov. Or call the Maine Lab Certification Officer at 207-287-1929.
- If you have never tested your well water for bacteria, nitrites and nitrates, or other chemicals like radon, uranium and flouride, ask your lab for a test kit for all of these.

2. Do the test.

- Your test kit will arrive in the mail. It will have empty bottles, directions and forms to fill out.
- Follow the directions and mail the bottles back to the lab with the forms.

3. Get your results.

- Your test results will come to you in the mail.
- If you have too much arsenic in your water, or if you are not sure you understand your test results, call 866-292-3474 (toll-free in Maine) or 207-287-4311 to speak to an expert.

Why Arsenic is Bad

People who drink water with too much arsenic for many years are more likely to get cancer. Arsenic can cause skin, bladder and lung cancers.

It may cause low birthweight and affect brain development in babies if pregnant women drink water with too much arsenic in it. Arsenic can also affect brain development in young children. Other problems from drinking water with very high arsenic levels include: stomach pain, nausea, diarrhea, numbness or tingling in the hands and feet and changes in skin.

Your chance of having any of these health problems depends on:

- how much arsenic is in your water;
- how much water you drink;
- how long you have been drinking the water.

Solving Arsenic Problems

There are actions you can take to protect your family if your water has too much arsenic. First, you can switch to bottled water for drinking and making drinks. This will allow you time to decide if you want to install a water treatment system.

Call us at 866-292-3474 (toll-free in Maine) or 207-287-4311 if you have high arsenic. We can help you decide how to solve the problem.

Protect your family. Test your well.

- For more information: wellwater.maine.gov
- Call for advice: **866-292-3474** • TTY: Call Maine Relay 711



March 2020



Fact Sheet: Arsenic Treated Wood

Initials here

Department of Health and
Human Services
11 State House Station
Augusta, ME 04333

Maine CDC
Environmental and
Occupational Health Program
Toll Free in Maine: 866-292-3474
Fax: 207-287-3981
TTY: 207-287-8066
Email: ehu@maine.gov

IF YOU WORK WITH CCA WOOD

- NEVER burn CCA wood.
- Wear gloves when handling CCA wood
- Wear a dust mask when sanding or cutting CCA wood
- Don't work with CCA wood in an enclosed area (like a garage)

Apply a coating to seal the wood every 1-2 years

TO LEARN MORE

Eric Frohberg
Environmental and
Occupational Health
Program
Maine CDC
Toll-free in Maine 866-
292-3474
TTY: 207-287-8066
[www.maine.gov/dhhs/
eohp](http://www.maine.gov/dhhs/eohp)

Does Your New Home Have Arsenic (CCA) Treated Wood?

About half of all Maine homes have a deck, or playground or some other structure that is made of wood treated with arsenic. This wood is called "CCA pressure-treated wood" or just "pressure-treated" wood. The wood was treated with arsenic to protect against rot and insects.



Children touching unsealed treated wood, and then putting their hands in their mouths is the biggest concern.

Too much arsenic can cause cancer. So it is good to prevent arsenic getting into your body when you can. When you touch wood treated with arsenic, you can get arsenic on your hands. The arsenic on your hands can get into your mouth if you are not careful about washing before eating. Young children are most at risk because they are more likely to put their hands in their mouths. The good news is that there are simple things you can do to protect yourself and your family from arsenic treated wood. This fact sheet will tell you how.

First: Does your house have arsenic treated (CCA) wood?

When arsenic treated wood is new, it tends to have a greenish tint. When CCA wood is older, it is harder to tell. Ask your realtor if the seller knows whether CCA wood was used. You can also test the wood to find out if it contains arsenic. Call us to find out how.

Second: If so, reduce contact with the arsenic.

You can lower the amount of arsenic on the surface of the wood by applying a coating on the wood every 1-2 years. Oil-based sealants, varnishes, or polyurethane work best for sealing arsenic in the wood. Be sure to wash your children's hands when they finish playing on or near CCA wood.

Third: If you have any questions, call us toll-free in Maine: 866-292-3474

Common Questions

What is CCA wood?

CCA wood is made by dipping the wood in a mixture of chemicals. These chemicals include chromium, copper, and arsenic. This protects the wood against insects and rot. This wood is known as CCA wood or "pressure treated" wood. Most pressure treated wood in the U.S. is CCA wood. After December 31, 2003, no more CCA wood will be made for use around homes. CCA wood may still be sold for home use until April 1, 2004 in the state of Maine.

What is Arsenic?

Arsenic is found in soil and rocks. Most people get a little arsenic every day from the food they eat. Also, some people have arsenic in their private wells, which is why it is important that anyone with a well have it tested for arsenic. People who are exposed to too much arsenic over many years are more likely to get cancer.

LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN Tmac & Sons (hereinafter "Seller")
AND _____ (hereinafter "Buyer")
FOR PROPERTY LOCATED AT 4 beach rd , monmouth, me

Said contract is further subject to the following terms:

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
 - Known lead-based paint and/or lead-based paint hazards are present in the housing (explain). _____
 - Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the Seller (check one below):
 - Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below). _____
 - Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment

- (c) Buyer has received copies of all information listed above.
- (d) Buyer has received the pamphlet Protect Your Family from Lead in Your Home.
- (e) Buyer has (check one below):
 - Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment

- (f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

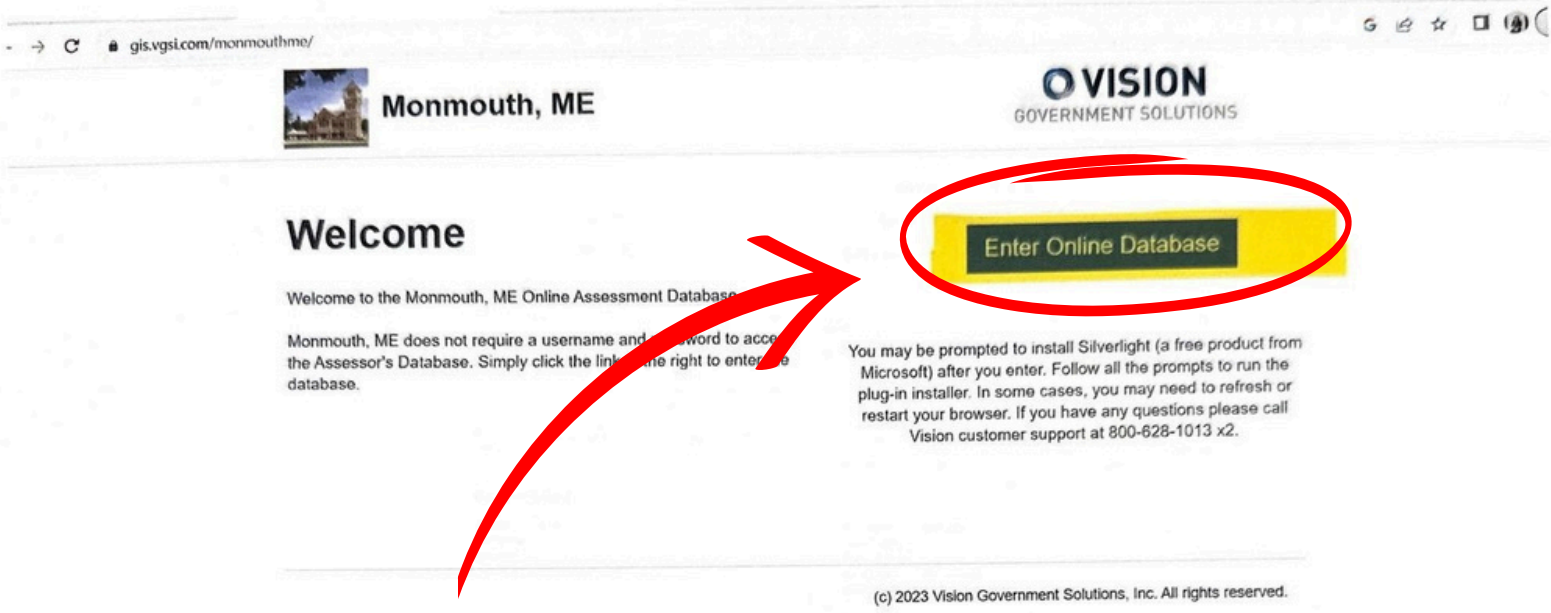
Buyer	Date	Seller Tmac & Sons	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Agent	Date	Agent Kayla Maines	Date

RE Maine Association of REALTORS®/Copyright © 2023.
All Rights Reserved. Revised 2023.
Integrity Homes Real Estate Group, PC, 4 Beach Rd Monmouth ME 04259
Kayla Maines

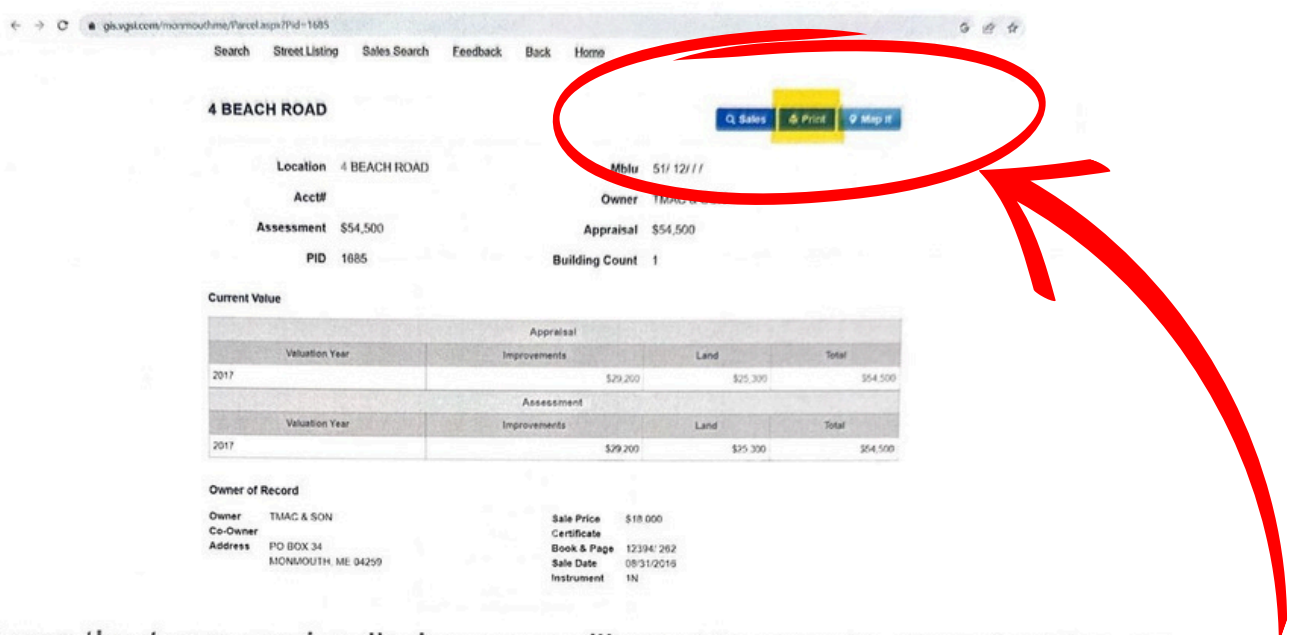
Phone: 2073803069 Fax: _____
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com



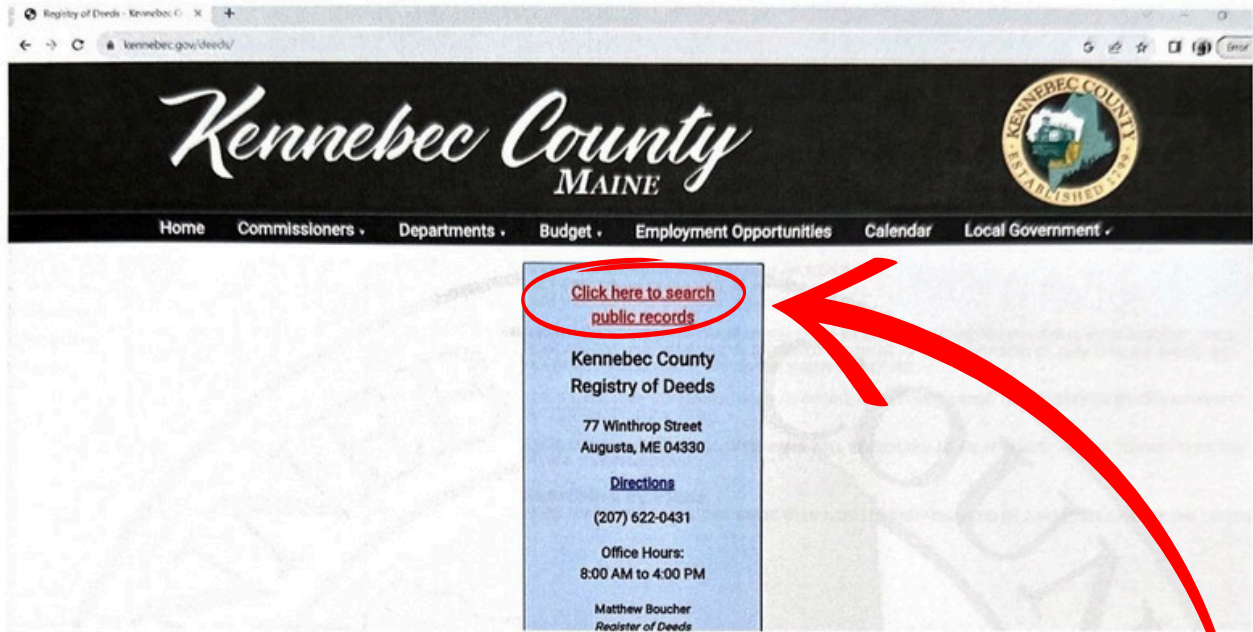
Finding:
The Deed, Tax Map
Town Card
Tax Commitment and adding to the
MLS



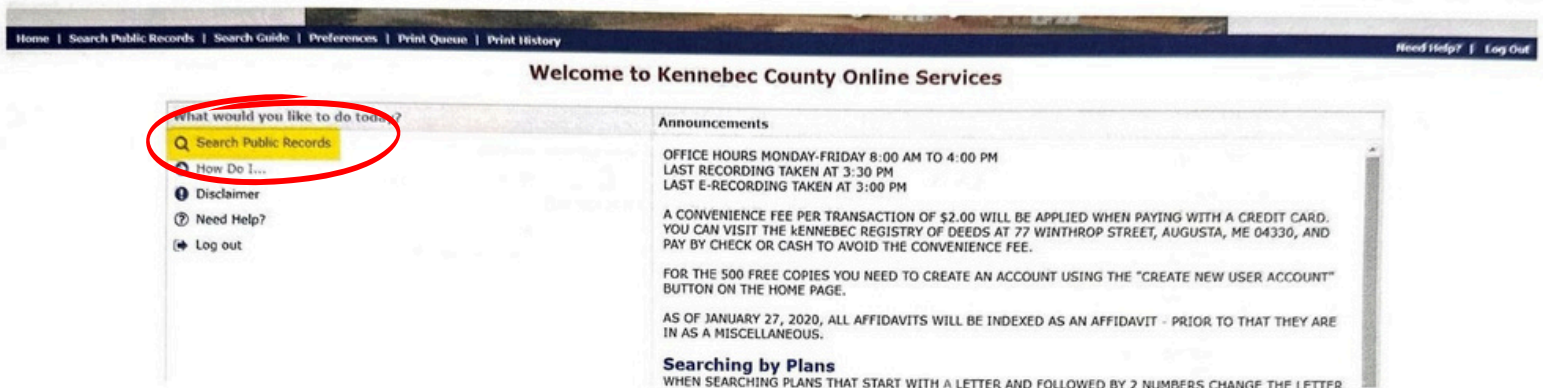
First you're going to need to get the town card information. This will also give you the book and page number for the deed and the owners name so you can search for the deed on the registry.



Once you have the town card pulled up you will want to save to your desktop so you can add it to the mls later.



Depending on the county, you will need to visit the county's registry of deeds to obtain the deed. For this example our subject property is in Monmouth so we will need to visit the Kennebec County Registry of Deeds. *Search public records*



Search public records

Search Criteria - Verified Through: 09/15/2023

Display: 200 Records per page Recent

Search Types: All Names, Document Number / Instrum..., Book Page

Specific Criteria: Name Options: All Parties: Alpha-Numeric Only (Click to Select)
Name: tmac & son
(Example: IBM Inc or Last Name then First Name)
Municipality: [Dropdown]
Recorded Date From: [Date] To: [Date] User Defined [Dropdown]

Document Types: All Document Types, AFFIDAVIT, ASSIGNMENT, BOND FOR DEED, COURT, DEATH AFFIDAVIT, DEED, DISCHARGE, DIVORCE, F AFFIDAVIT, FORECLOSURE, LEASE, LIEN, M AFFIDAVIT, MISCELLANEOUS, MORTGAGE, PARTIAL RELEASE



Enter the owners name

Kennebec County ~ Registry of Deeds
Matthew Boucher ~ Register of Deeds

Search Details - Verified Through: 09/15/2023

Save Image (highlighted)

History: BK 13950 PG 0222 MMISCELLANEOUS

Instrument Info: Instrument Type: MMISCELLANEOUS, Document #: 2021008175, Book: 13950 / 222, Document Date: 03/22/2021, Recorded Date: 04/01/2021 10:05:17 AM, Returned Date: [Blank], Location: MONMOUTH, Comments: [Blank]

Name Information: Grantor: TMAC & SON, Grantee: MONMOUTH TOWN OF

Marginal References: [Blank]

OPR BK 13950 Page 222 INSTR# 2021008175

OPR BK 13950 PGS 222 - 224 04/01/2021 10:05:17 AM
INSTR # 2021008175 # OF PAGES 3
ATTEST: BEVERLY BUSTIN-HATHEWAY
REGISTER OF DEEDS KENNEBEC COUNTY, ME

SIDEWALK EASEMENT

KNOW ALL PERSONS BY THESE PRESENTS, that TMAC & Son, with a mailing address of PO Box 34, Monmouth, ME 04259 (the "Grantor"), for \$1.00 and other valuable consideration, hereby GRANTS to the TOWN OF MONMOUTH, a Maine body corporate and politic, with a mailing address of 859 Main Street, Monmouth, Maine 04259 (the "Grantee"), an easement for the purpose described below, over portions of Grantor's Land at 4 Beach Road in Monmouth, Kennebec County, Maine, as depicted in Exhibit A attached hereto (the "Easement Area") and as more particularly described as follows:

Description of Sidewalk Easement
Tax Map 51 Lot 12

GovOS

Build: 1053 230720_1542_A23_RC

Review and save the deed to your desktop.

2022COMMITBOOK.pdf 420 / 461 | 100% | 4 Beach Road

	Land	Building	Exempt	Total	Tax
Page Totals:	238,600	238,800	45,000	522,400	8,821.80
Subtotals:	177,520,800	238,310,200	33,245,200	382,585,800	7,460,423.10

Monmouth Real Estate Tax Commitment Book - 19.500 09/20/2022
 Page 420

Account Name & Address	Land	Building	Exemption	Assessment	Tax
4378 THAC & SON PO BOX 34 MONMOUTH ME 04259	35.300	12,950	0	98,200	1,314.95
					957.45 (1)
					957.45 (2)
HOMESTEAD 051-012 812342242					
2394 TOOTHAKER WILLIAM E 221 PEASE HILL ROAD MONMOUTH ME 04259	65.300	129,350	22,500	172,100	3,355.95
			0% HOMESTEAD		
					1,677.98 (1)
					1,677.97 (2)
221 PEASE HILL ROAD 024-119 87150286					
3564 TOOTHAKER FRED L TOOTHAKER MICHELEEN R 83 LARRY DRIVE MONMOUTH ME 04259	9.500	0	0	9,500	165.25
					92.63 (1)
					92.62 (2)
78 LARRY DRIVE 034-144 80420151					
3540 TOOTHAKER FRED L TOOTHAKER MICHELEEN R Acres 0.14	35,090	55,090	22,500	67,900	1,324.05

The total tax amount for the year is on top. The other numbers are what they pay for the first and second half of the year

The top numbers are your map and lot numbers, the bottom ones are your book and page numbers

To get the tax commitment, visit the towns website, click tax commitment and the current year, ctrl 'f' to search the rd name. This will give you the map and lot number to find the tax map.

monmouthmaine.gov/index.asp?SEC=08CEA9A6-754A-4E17-A005-6EAA72EA236E

Assessing Agent

Although the Assessing Agent is a municipally appointed position, he or she is required to abide by State law when assessing properties. This includes valuing all taxable property according to "just value" or fair market value and assessing each taxpayer their equal proportion of State, county, and municipal taxes.

The Assessor's Office provides taxpayers and all persons with accurate assessment and tax information. Information for any and all exemptions allowed by State law is also available in this office. All records in the Assessor's Office are available to the public and may be inspected during regular business hours.

[VISION APPRAISAL](#)

[2022 Commitment](#)

TAX MAPS

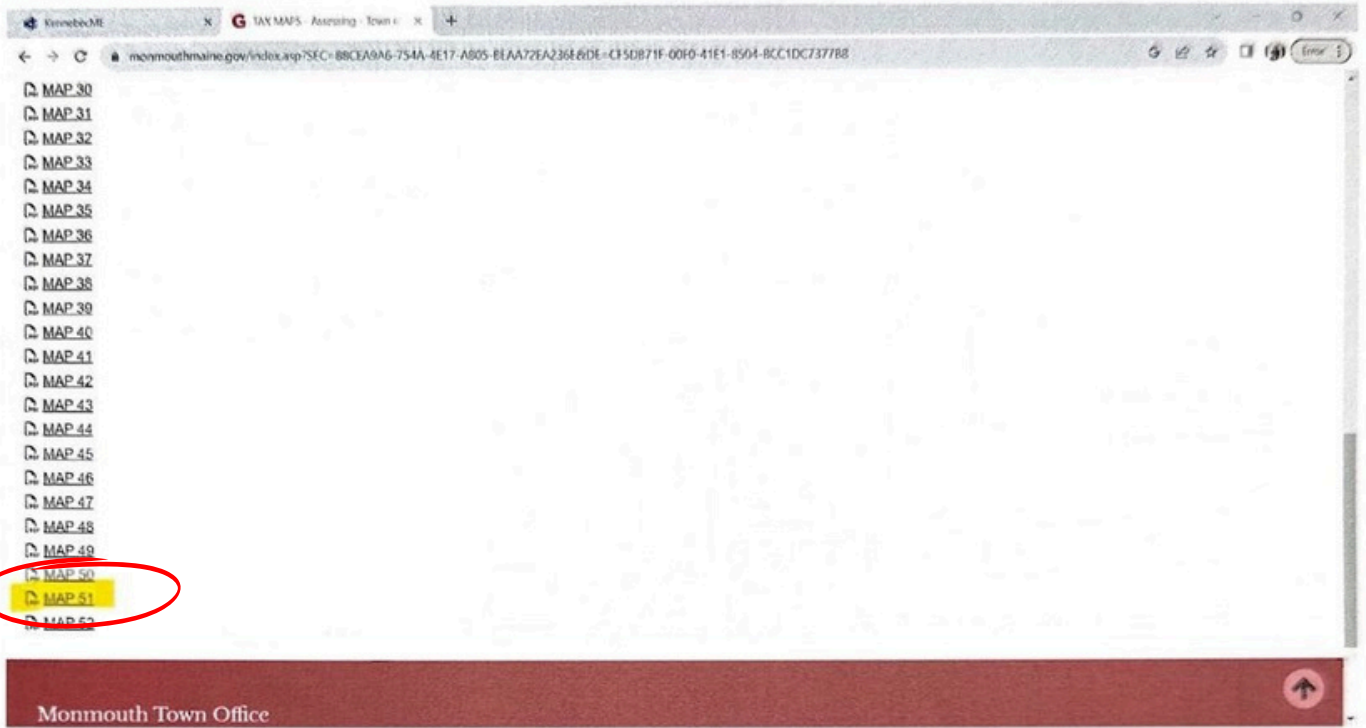
[Application for Homestead Exemption](#)

[Abatement Application](#)

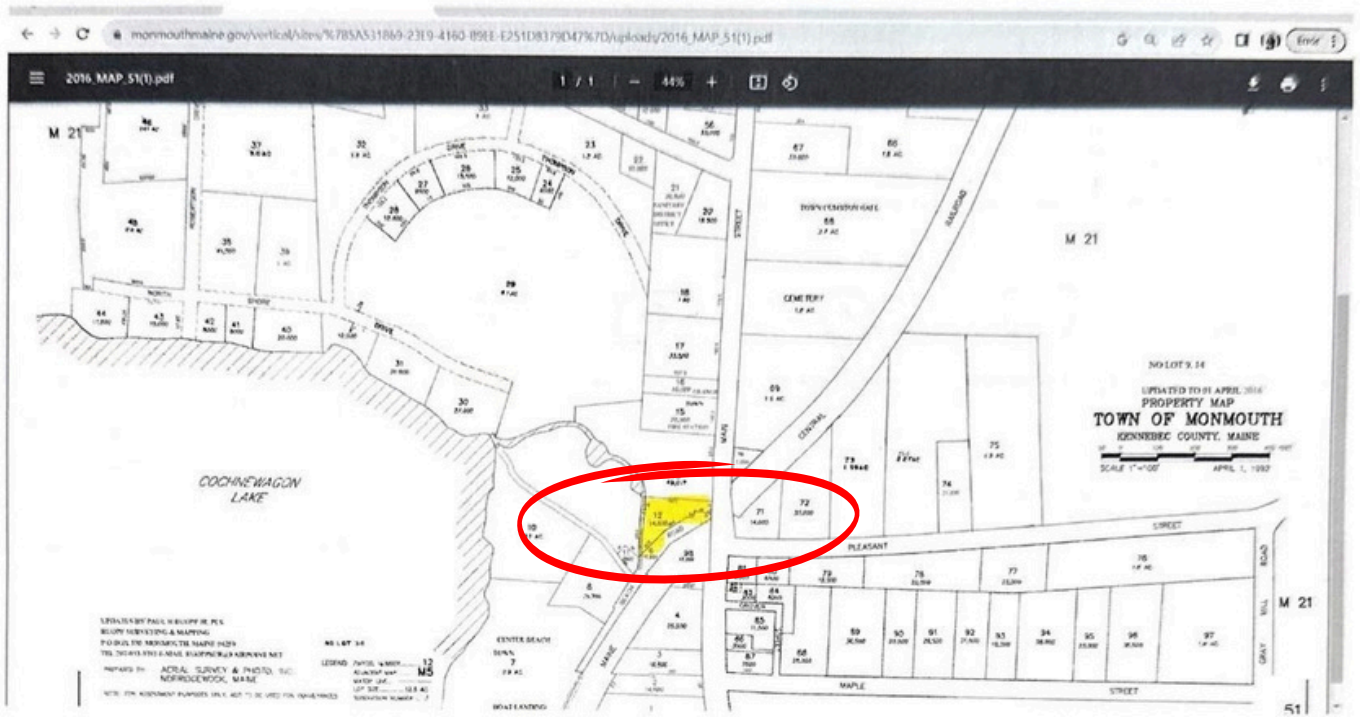
Property Valuation Information
 2023 - 2024 Mil Rate: \$18.10
 Certified Ratio: 90% of market value
 Fiscal year: July 1 - June 30
 Assessment Date: April 1

Monmouth Town Office
859 Main Street

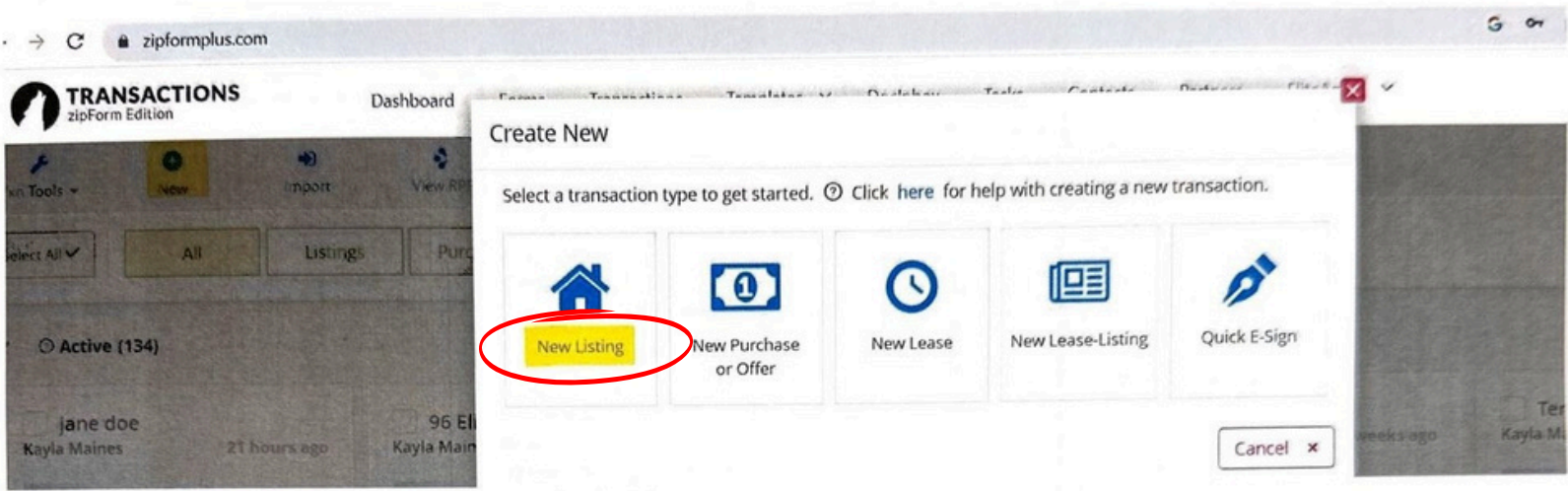
On the towns website, click tax maps.



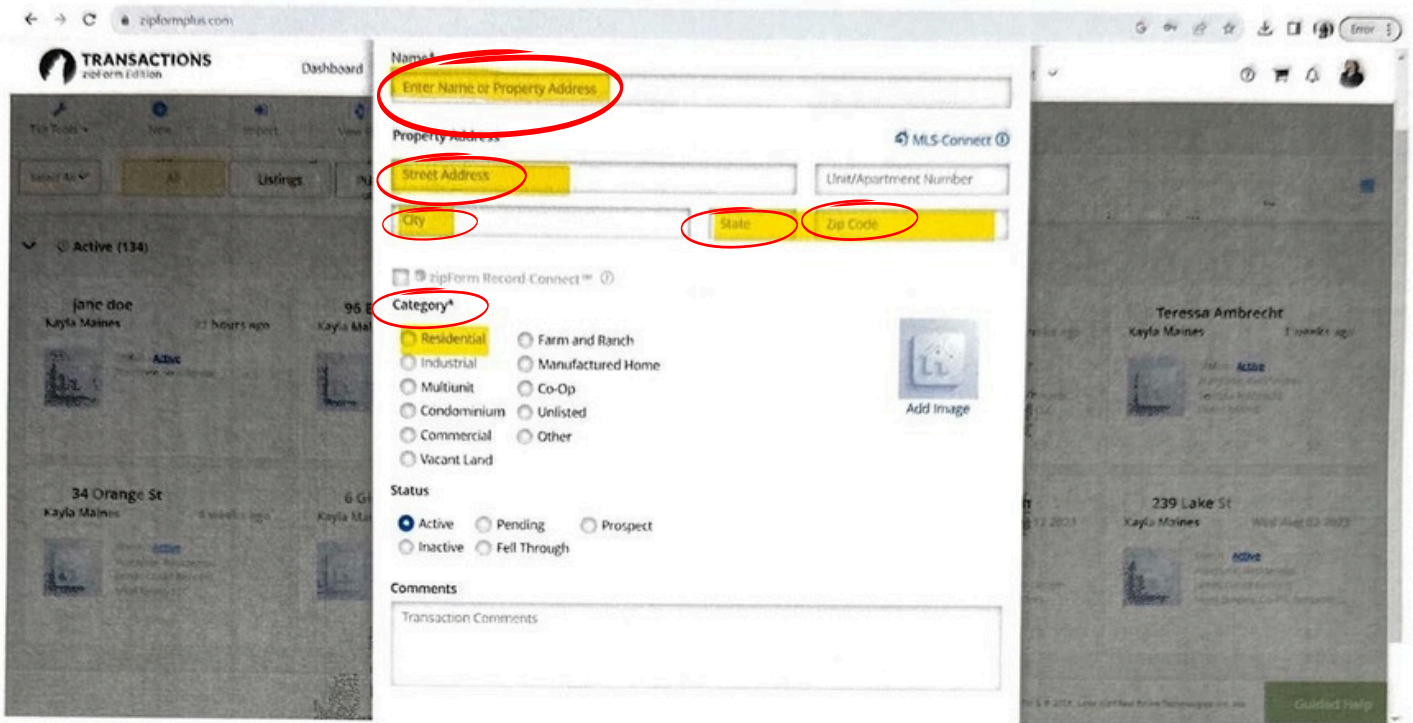
Select the correct map number. *and save to your desktop.*



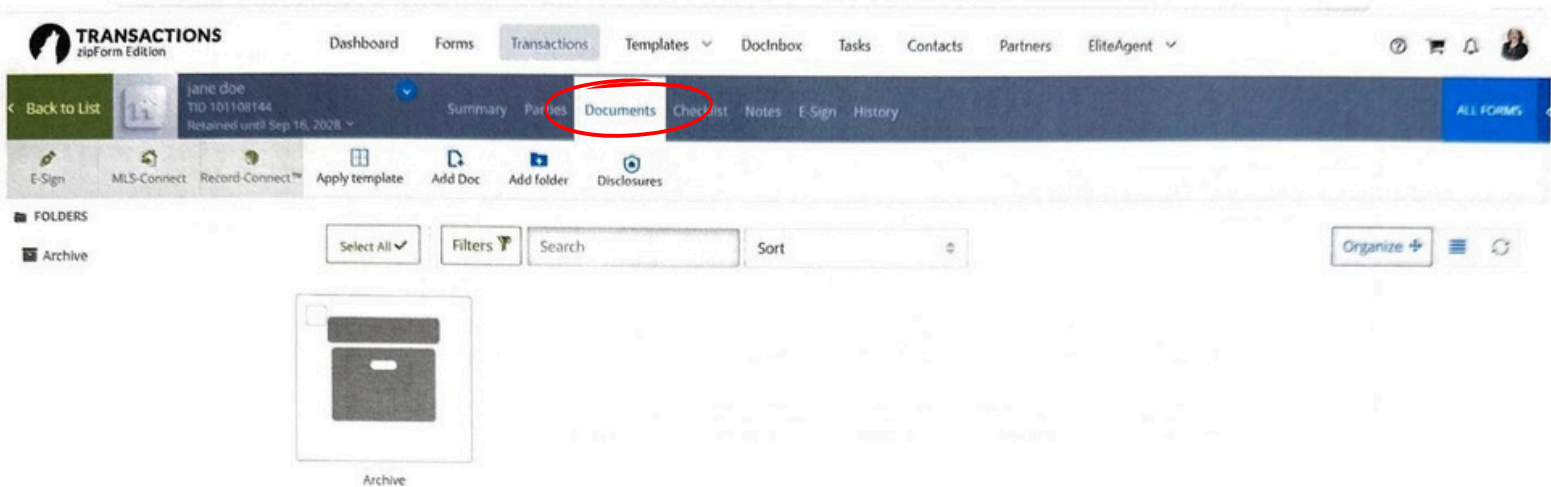
Highlight the correct lot number and save to your desktop.



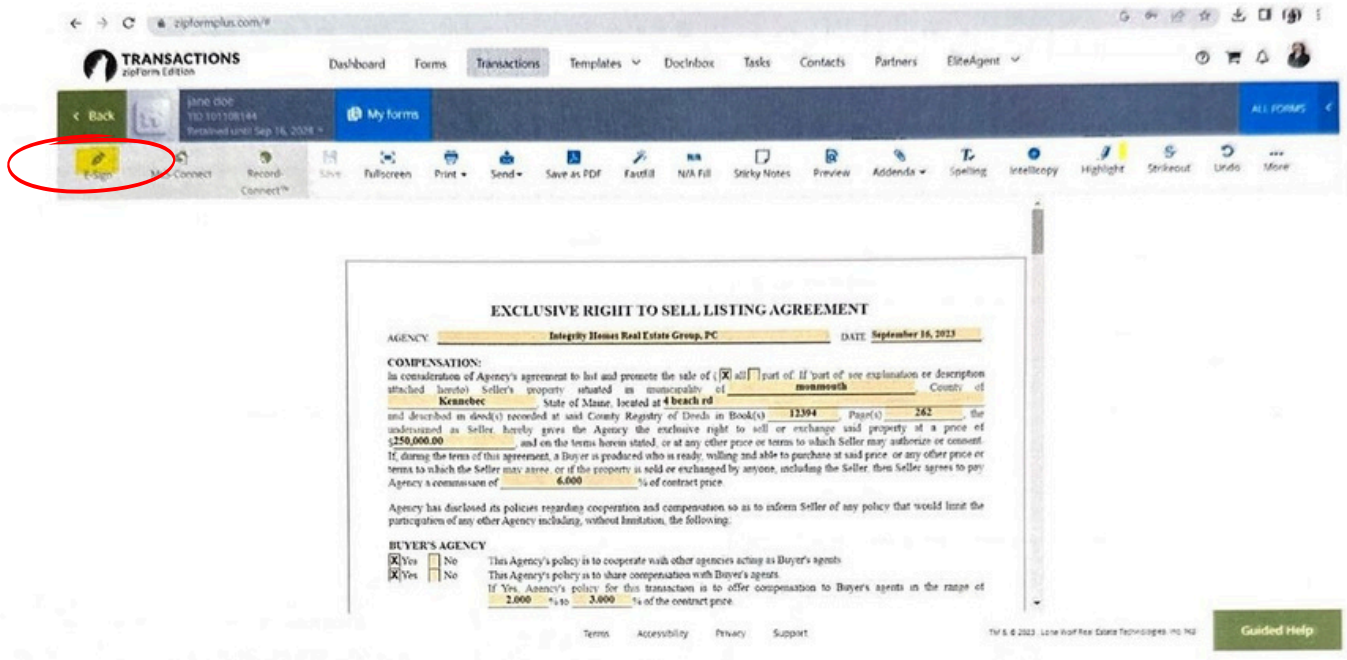
Zipforms: Select new, select listing.



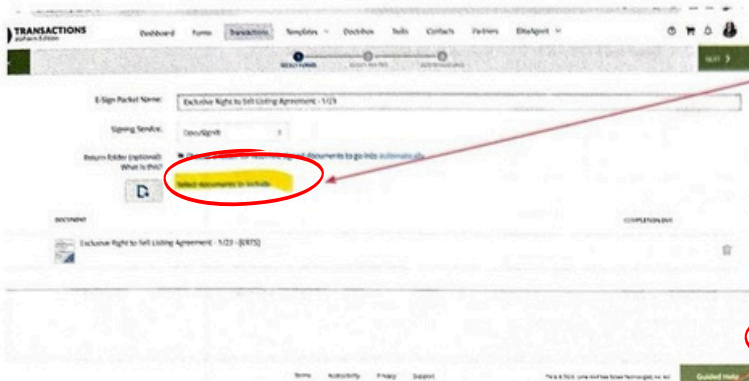
Name your folder: I prefer to name the folder using my clients name.



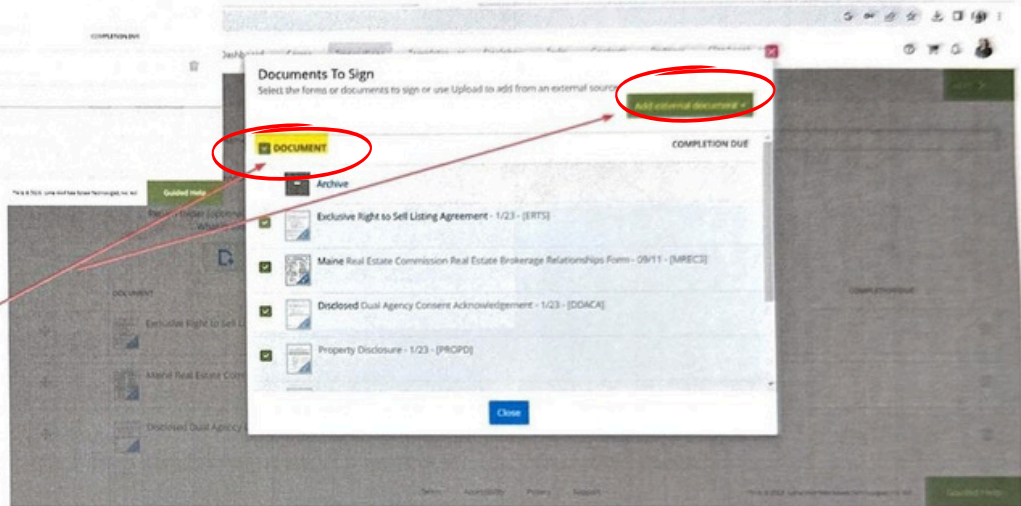
Select the documents tab.



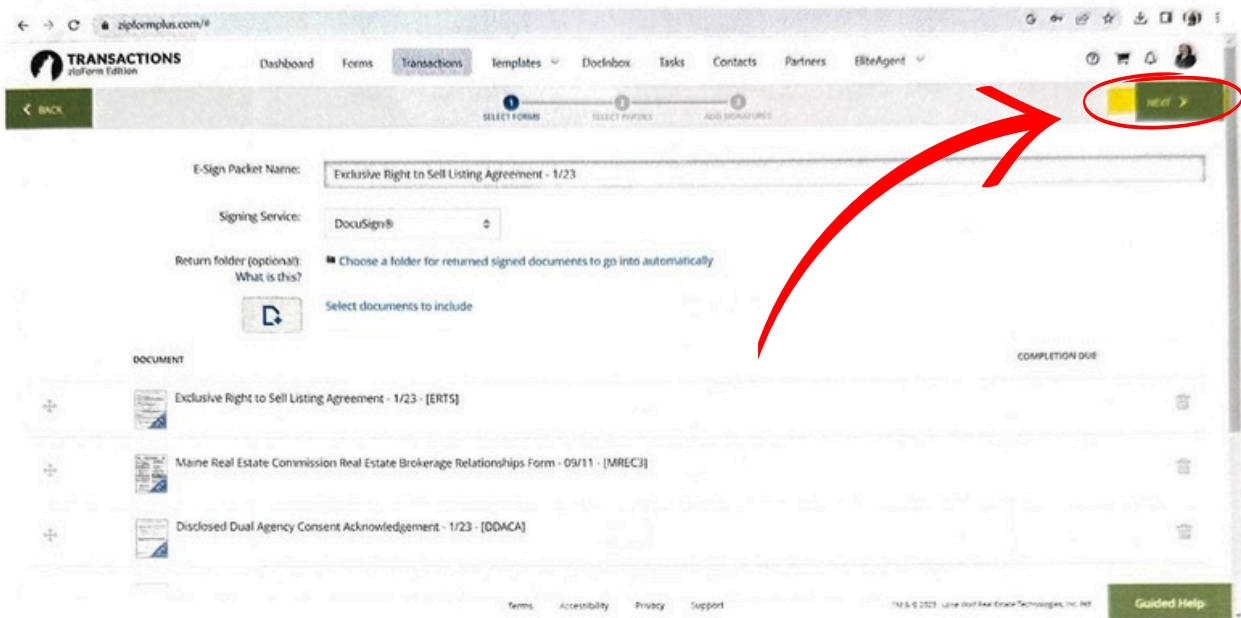
Once you have added the necessary information, click 'esign'



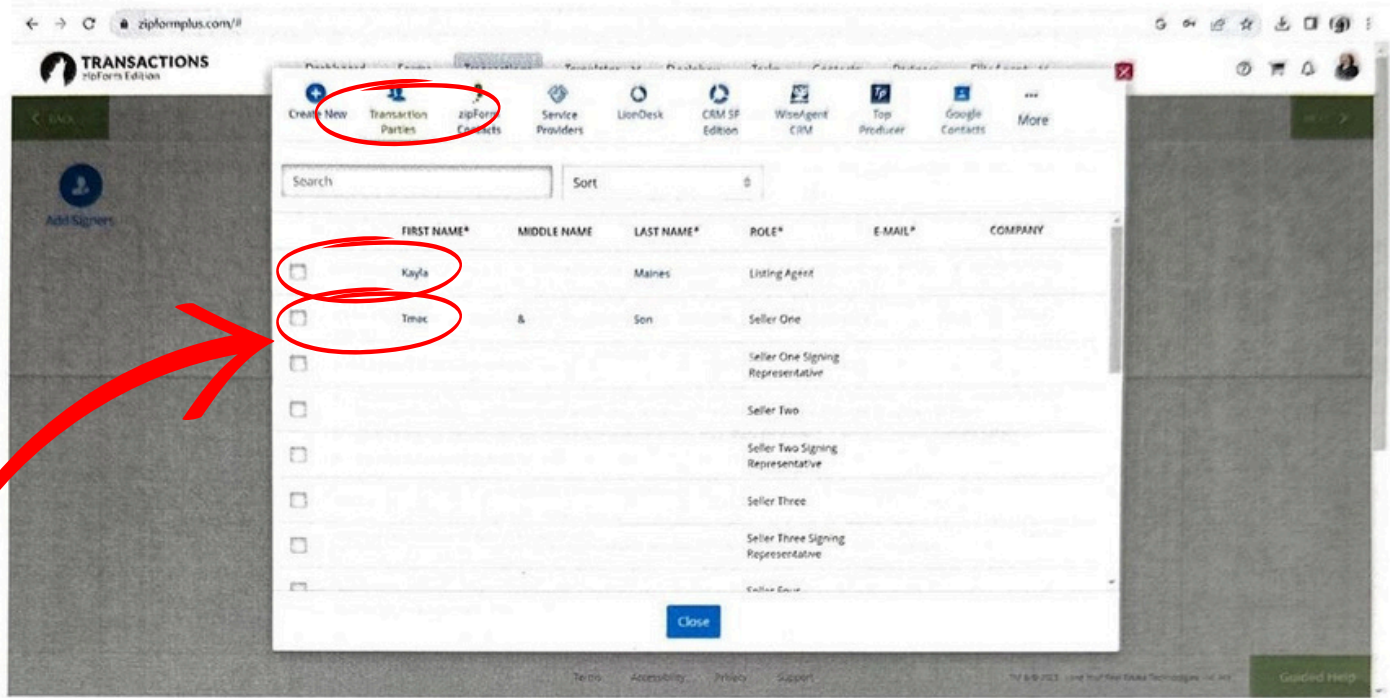
Select all docs to include.



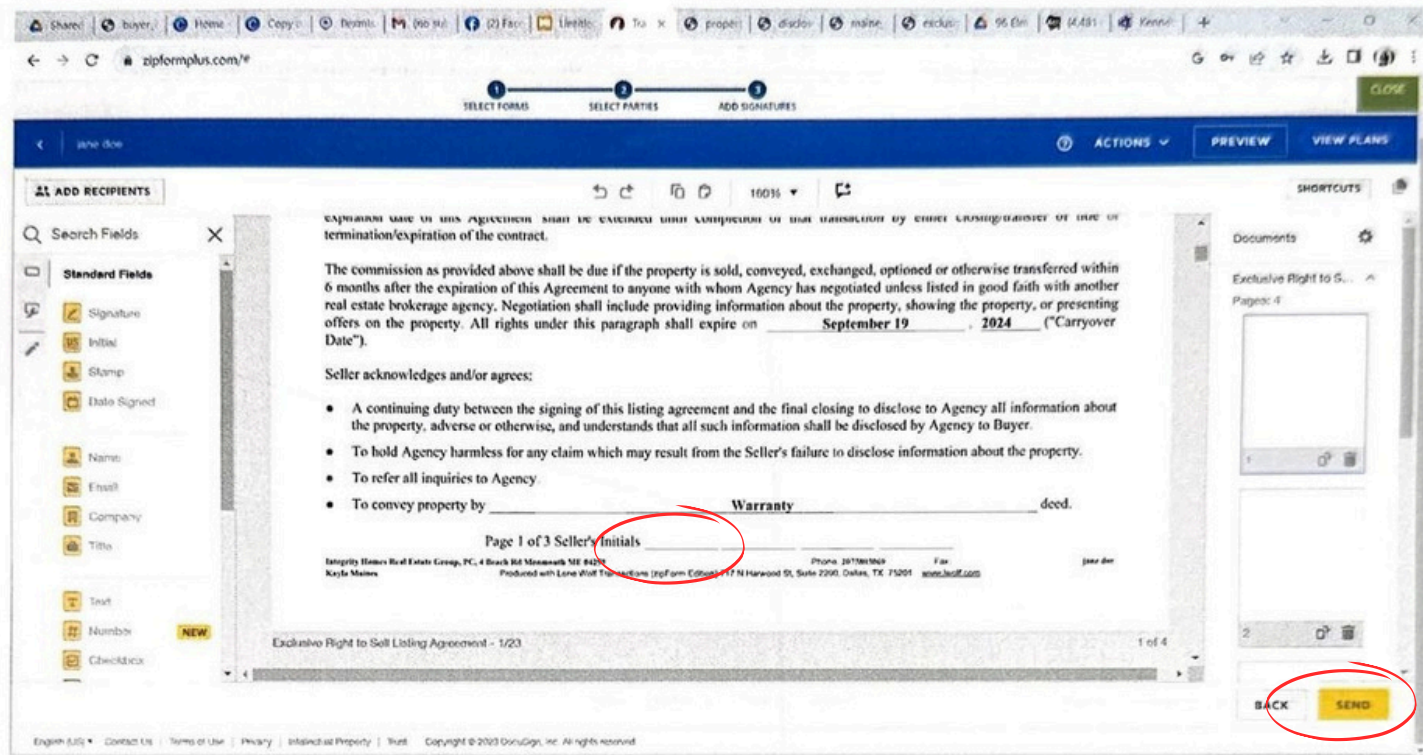
Select all docs. Then click add external docs to bring in the deed, town card, tax map, etc.



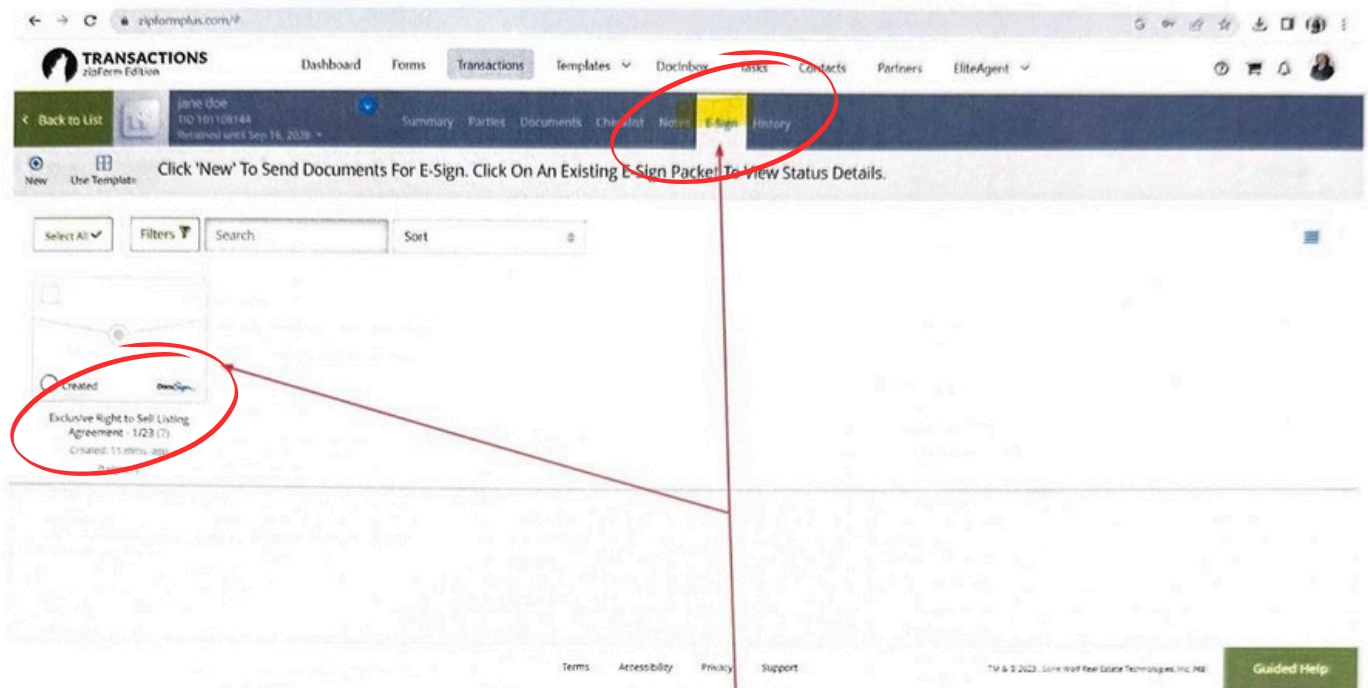
Once everything is added, click next to bring you to docusign.



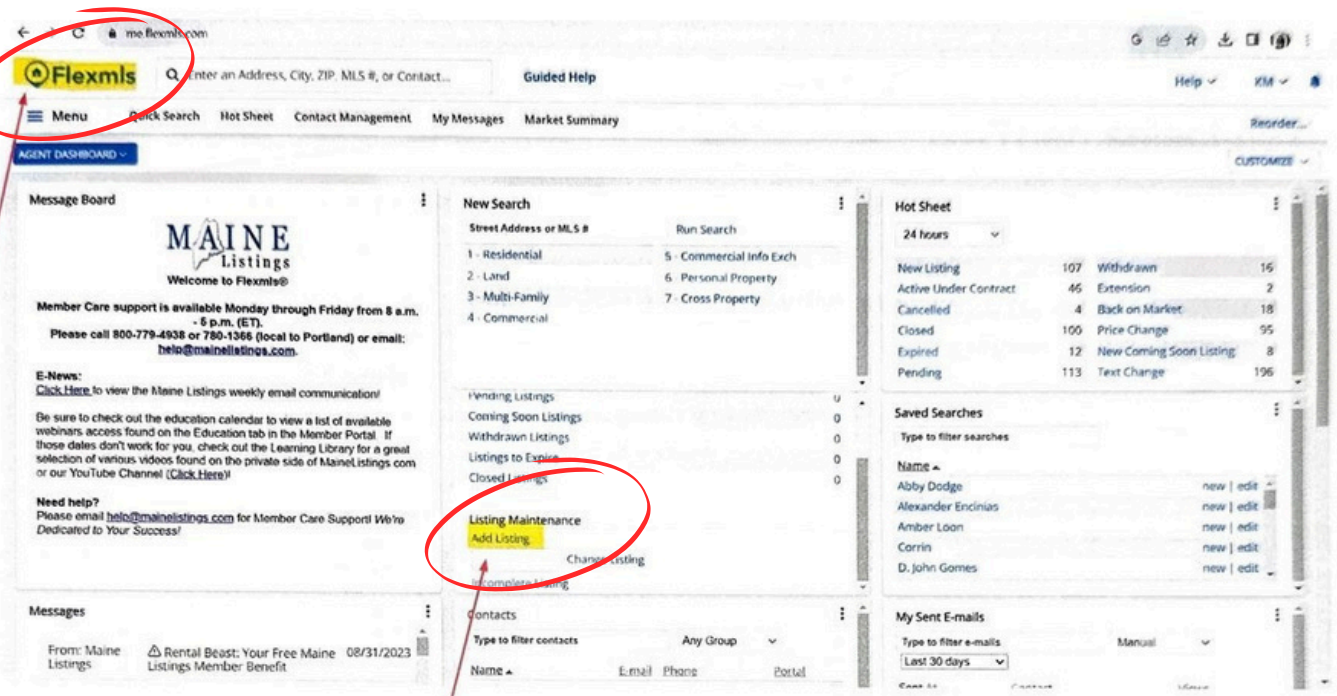
Add applicable emails, close, next.



Initial and sign each doc. When done, select send!



To retrieve the signed documents, go to Esign, then open the folder. Download and save to your desktop.



Now that you have all the signed documents and you have pictures of the listing, go to the MLS and select add listing.

me.flexmls.com

Flexmls

Enter an Address, City, ZIP, MLS #, or Contact...

Menu Quick Search Hot Sheet Contact Management My Messages Market Summary

Add Listing – Residential

GENERAL LISTING INFORMATION MAIN FIELDS DETAILS ROOMS BROKER DISTRIBUTION

Property Type: Residential

Listing Member: Marina Kaye (487)

Co-listing Member: Name or Short ID

Parents/Child Options

This is a regular listing or a parent listing

This is an exhibit listing. MLS number of parent:

Select the property type.
Then select next.

me.flexmls.com

Flexmls

404 e

Menu Quick Search Hot Sheet Contact Management My Messages Market Summary

ADDRESS MAIN FIELDS DETAILS ROOMS BROKER DISTRIBUTION

Property Sub-Type*: Single Family Residence

Street #: When a town hasn't assigned a proper address yet, enter Lot # 404

Pre Direction: East/West/Pond

Street Name*: Enter Street Name Only

Street Type: Road

Street Direction: Unit #:

County*: Somerset

Town*: Aensan

State/Province*: ME

Zip Code*: 04958

Zip +4: 7438

Tax ID*: ANSN-000021-00000-000021

Populate Tax Data

Back Next

Fill in the fields and select next.

me.flexmls.com

Flexmls

404 e

Menu Quick Search Hot Sheet Contact Management My Messages Market Summary

ADDRESS MAIN FIELDS DETAILS ROOMS BROKER DISTRIBUTION

Property Sub-type

Location Information

Leased Land? No

Block: 5098

Page: 143

Map: 23

Block:

Lot: 25C

Zoning: Rural

Zoning Overlay: Unknown If in doubt contact the town.

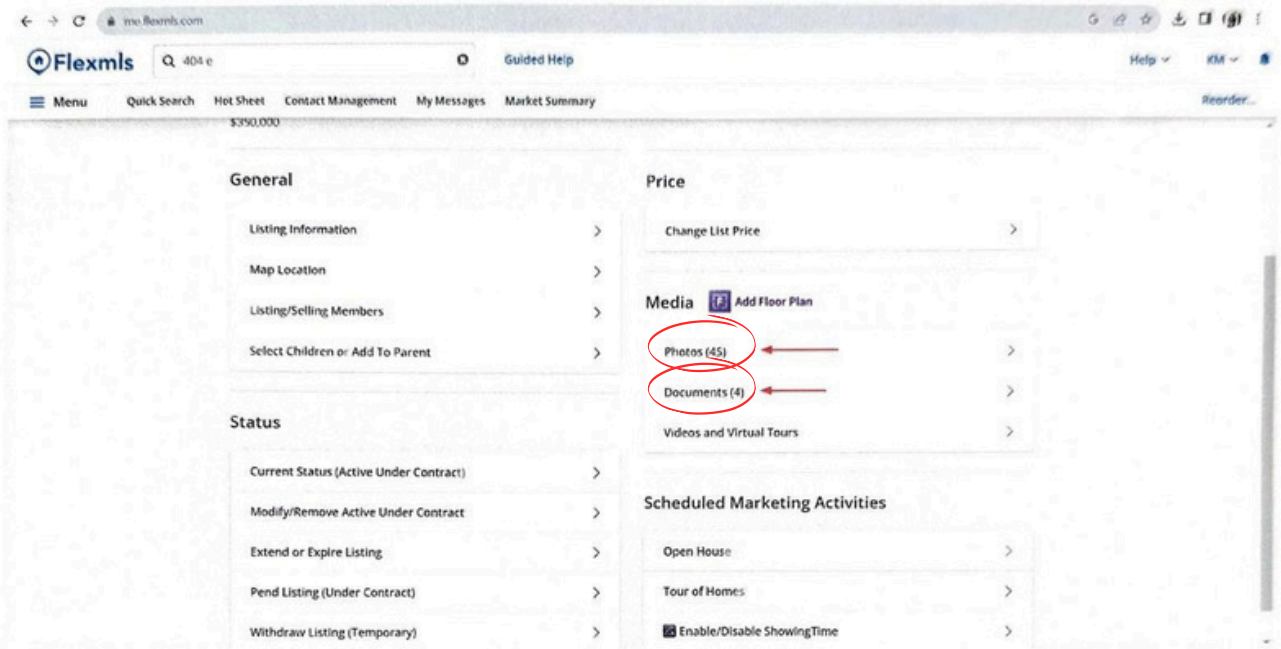
Neighborhood Association:

Assessment: No

Entrance Fee:

Back Next

Go through each tab and add the necessary information.



Now that you have gone through all the listing information you can add your external docs (deed, tax map, etc) and add photos. Once that is done you can 'add listing' to the mls! Congratulations on your new listing!

