



**Online Resources for:
Massachusetts Homebuyers Beware!
The Cards are Stacked Against You.**

The following summary of websites and URLs mentioned in the book groups them by subject matter to make it easier for you to access them. These are hot clickable links directly to the websites and updated regularly to keep them current.

Credit and Credit Scoring:

To obtain FREE credit reports from all three major credit bureaus: A federal law, the Fair and Accurate Credit Transactions Act of 2003—the FACT Act, requires that credit reporting agencies must provide one free credit report every twelve months. The official web site is <http://www.annualcreditreport.com>

For more information about credit reporting and credit scores: Go to www.myfico.com/credit-education/credit-report-credit-score-articles/.

You can also obtain all three credit reports and FICO scores for a one-time fee of about sixty dollars by going to: www.myfico.com/products/three-bureau-credit-report/

For additional information about credit reports: Go to the Federal Trade Commission's web site - www.ftc.gov. Click on the **Get Your Free Credit Report** button on the right side.

The three major credit bureaus and their contact information are:

EQUIFAX-www.equifax.com 800-685-1111

EXPERIAN (Formerly TRW)-www.experian.com 888-397-3742

TRANSUNION-www.transunion.com 800-888-4213

Information about credit repair scams can be found at: <http://www.consumerfinance.gov/ask-CFPB/how-can-I-tell-a-credit-repair-scam-from-a-reputable-credit-counselor-en-1343/>

Mortgages:

The CFPB, Consumer Financial Protection Bureau, is an excellent source of information about mortgage financing and homebuying. Go to the agency's website at www.consumerfinance.gov and check under **Consumer Tools** for more information about a number of financial related subjects, including **Buying a House**.

CFPB has information in the **Know Before You Owe** section about two new forms, **Loan Estimate** and **Closing Disclosure** www.consumerfinance.gov/know-before-you-owe.

Find more information about the Loan Estimate at:
www.consumerfinance.gov/owning-a-home/loan-estimate.

More information about the Closing Disclosure is available here: www.consumerfinance.gov/owning-a-home/closing-disclosure/

Massachusetts hosts a couple of special mortgage programs-One Mortgage www.mhp.net/one-mortgage/why-one and loan programs available through MassHousing: www.masshousing.com.

Homebuyers in Massachusetts will find down-payment and closing-cost-assistance programs and grants by going online to: www.tomwemett.com/down-payment-resource.

This website links to an organization that maintains a database of down payment assistance programs throughout the country, including Massachusetts. The site allows you to input information to see if you qualify for any of their programs and grants.

Neighborhood and School Information:

Check out www.walkscore.com to see how an address rates in terms of proximity to shopping and entertainment.

Concerned about sex-offenders? Find information at: www.mass.gov/information-about-sex-offenders.

For information about Massachusetts schools, check out: www.greatschools.org/schools/cities/Massachusetts/MA/

Find a True Loyal Agent™:

I've coined the name **True Loyal Agent™** to refer to a real estate licensee/true agent who is with a company that represents real estate consumers as a true agent and never practices dual or designated agency. For more information about **True Loyal Agents™** visit:

www.tomwemett.com/true-loyal-agent

Find true professional buyer agents in Massachusetts by contacting MABA, the Massachusetts Association of Buyer Agents, 800-935-6222 - online www.massbuyeragents.org.

All MABA members are either **true exclusive buyer agents** or **true single party agents** and thus are **True Loyal Agents™** never practicing dual or designated agency.

A copy of the Massachusetts Mandatory Real Estate Licensee-Consumer Relationship Disclosure can be found here www.tomwemett.com/disclosure.

Homes For Sale:

Find Homes for Sale in Massachusetts at:

www.tomwemett.com/mass-homes-for-sale.

This link will take you to the Massachusetts MLS (Multiple Listing System) Property Information Network (MLSPIN) for access to listings statewide.

This is my own branded MLSPIN access and allows you to browse safely without giving out your name or email.

Find Homes for Sale in Other States: Go to www.realtor.com for the best up-to-date comprehensive database of listed property anywhere in the country.

WARNING: Do not give out your email address, phone number, or other contact information. To do so will invite aggressive sales tactics by traditional real estate industry licensees/salespeople.

Home Inspection Information:

The best home inspectors issue reports that meet or exceed internationally accepted standards of the National Association of Certified Home Inspectors, www.nachi.org/blind.htm or the American Society of Home Inspectors, www.homeinspector.org/Why-Choose-an-ASHI-Inspector.

Radon Testing - www.epa.gov/radon.

Lead Paint Testing - www.epa.gov/lead. For a copy of the EPA booklet, *Protect Your Family from Lead in Your Home*, download here: www.tomwemett.com/EPA-lead-booklet.

For a copy of the Massachusetts lead Paint Notification package: www.tomwemett.com/MA-Lead-Paint-Notification

For information about the MA Childhood Lead Poisoning Prevention Program (CLPPP):
<https://www.mass.gov/orgs/childhood-lead-poisoning-prevention-program>

Mold Testing - www.epa.gov/mold.

Chimney Cleaning and Inspection - www.csia.org.

Other Useful Links:

CLUE Reports: More homebuyers are requiring home sellers to provide a C.L.U.E., Comprehensive Loss Underwriting Exchange report as a contingency to a purchase offer. This Seller's Disclosure Report provides a five-year insurance loss history for a given address, without divulging personal and private information about a property owner.

If the report for the property indicates that the property hasn't sustained an insurance loss within the past five years, a buyer can feel comfortable that insurance loss history of the property should not impact the availability or pricing of homeowner's insurance.

The Fair Credit Reporting Act entitles an owner to a free annual copy of the CLUE. To request a copy of the CLUE Seller's Disclose Report, the owner must contact LexisNexis, Consumer Center, 866-312-8076, or online at:

[https://personalreports.lexisnexis.com/homesellers disclosure report/agent.jsp](https://personalreports.lexisnexis.com/homesellers_disclosure_report/agent.jsp)

Make sure you do a change of address with the USPS after you close on your home: <http://www.usps.gov> to make the changes online. Click on **Get Started** under the section **"Making a Move?"**

If you have any questions about any of the subjects in this book, Homebuyers Beware, or about buying a home in Massachusetts please call me at 978-633-9090 or visit www.tomwemett.com for more homebuying information.