

# HOME BUYING & SELLING GUIDE

When buying and selling property, there are many areas of the home selling process that buyers and sellers should be aware of. After conducting thousands of real estate closings for banks, mortgage lenders, brokers, sellers and buyers, Michael J. Richards, Esq., REALTOR® has assembled a Home Buying & Selling Guide which is included as a FREE bonus with the purchase of your MLS listing. This Guide is also available for \$249.00 for those who wish to purchase the Guide without signing up for an MLS listing. In addition, The U.S. Department of Housing and Urban Development Office of Housing (“HUD”) - Federal Housing Administration HUD-398-H(4) has assembled a “Buying Your Home Guide” that includes Settlement Costs and Helpful Information which is free information and will be forwarded in addition to our Home Selling Guide. You will find the table of contents for both of these guides below.

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