

WIRED HOME BUYING—SURFING THE INTERNET TO FIND A HOME

1.	Topic	Website	Content	Good	Bad
2.	Search Engines	<a href="http://www.google.com">www.google.com</a>	Everyone's favorite		
3.	Budget	<a href="http://www.fool.com/calcs/calculators.htm">www.fool.com/calcs/calculators.htm</a>	Lots of on line calculators		
4.	Calculators	<a href="http://www.homemoneyhelp.com/mvelopesbudcalc.html">www.homemoneyhelp.com/mvelopesbudcalc.html</a>	A thorough on line calculator		
5.	Credit	<a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>	Order your free credit report	Free and simple	No score
6.	Debt management plan	<a href="http://www.creditcounseling.org">www.creditcounseling.org</a>	Information abt. debt management plans, refinancing at lower interest rate		
7.		<a href="http://www.ago.state.ma.us">www.ago.state.ma.us</a> select consumer protection and then credit issues and identity fraud	Regulations protecting against debt harassment		
8.		<a href="http://www.ftc.gov">www.ftc.gov</a> click on consumers	General information about credit reporting complaints		Insufficient information about filing a complaint against a credit reporting agency if agency fails to comply with law

9.	Mortgages	<a href="http://www.bankrate.com">www.bankrate.com</a>	Prevailing mortgage rates in a particular area, mortgage calculator	Lenders with phone numbers and rates, predictions abt. interest rates	
10		<a href="http://www.freddiemac.com">www.freddiemac.com</a>	Average national mortgage rates	Provides a benchmark	
11		<a href="http://www.lendingtree.com">www.lendingtree.com</a>	On line loan applications; mortgage calculator	Get Smart option where lender does not pull your credit	<b>MULTIPLE INQUIRIES TO MULTIPLE LENDERS USING YOUR SOC. SEC.# COULD DAMAGE YOUR CREDIT</b>
12		<a href="http://www.homefind.com">www.homefind.com</a> -	mortgage rates at some local banks and mortgage companies	Also gives list of utilities serving an area and list of homes	
13		<a href="http://realestate.boston.com">http://realestate.boston.com</a>	in the Financing section—good calculators		
14		<a href="http://www.hud.gov/buying">www.hud.gov/buying</a> --	affordability calculator; comparison of rent vs. buying; rights of home buyers		

15.		<a href="http://www/realestate.yahoo.com/re/financing/articles/">http://www/realestate.yahoo.com/re/financing/articles/</a>	General information abt. buying a home; claculators	Overview	Probably not specific enough to be helpful
16.	Local Mortgage Lenders	<a href="http://www.Asianamericanbank.com">www.Asianamericanbank.com</a>	Info abt. no verification loans		
17.		<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>	A lot of choices		Be sure to check the APR to compare loans
18.		<a href="https://www.braintreecooperative.com">https://www.braintreecooperative.com</a>	Lots of mortgage rates	First time home buyer and low/moderate income programs	
19.		<a href="http://www.citizensbank.com">www.citizensbank.com</a>	Sample rates		Limited rate info available on line
20.		<a href="http://www.colonialfed.com">www.colonialfed.com</a>	On-line mort. app		
21.		<a href="http://www.easternbank.com">www.easternbank.com</a>	Information abt. specific programs and mortgages in general	Easy to understand	
22.		<a href="http://www.navigatormortgage.com">www.navigatormortgage.com</a>	Lots of mortgage rates		
23.		<a href="http://www.salemfive.com">www.salemfive.com</a>		Limited rate info available on line	
24.		<a href="http://www.sssb.com">www.sssb.com</a>		Limited rate info available on line	
25.		<a href="http://www.sovereignbank.com">www.sovereignbank.com</a>	Mortgage info	Has a home value calculator	
26.	Special mortgage programs for first time home buyers	<a href="http://www.masshousing.com">www.masshousing.com</a>	Mass Housing's special mortgage programs		

27.		<a href="http://www.mhpn.net">www.mhpn.net</a>	Soft second information		
28.		<a href="http://www.rurdev.usda.gov/rhs/flh/brief_rhdirect.htm">www.rurdev.usda.gov/rhs/flh/brief_rhdirect.htm</a>	Rural development loan info	Low cost loans for single and multifamily homes in designated rural areas	
29.		<a href="http://www.homeloans.va.gov/lgyinfo.htm">www.homeloans.va.gov/lgyinfo.htm</a>	VA loans		
30.		<a href="http://www.hud.gov/offices/cpd/affordablehousing/programs/home/addi/index.cfm">http://www.hud.gov/offices/cpd/affordablehousing/programs/home/addi/index.cfm</a>	General description of American Dream Down payment Initiative	Data regarding communities, home values, ownership and mortgages, general statistics	
31.		<a href="http://www.cityofboston.gov/dnd/1_HomeCenter.asp">http://www.cityofboston.gov/dnd/1_HomeCenter.asp</a>	Boston affordable housing programs	HUD INCOME LIMITS, LINKS TO Mayor's Housing page with city services	
32.		<a href="http://www.massdhcd.com/HOP/mainmenu.aspx">www.massdhcd.com/HOP/mainmenu.aspx</a>	Resales of affordable home	Get a lottery house without a lot of competition	
33.	Buying real estate	<a href="http://www.domania.com">www.domania.com</a> --	actual sales prices by neighborhood; property tax rates	Property listings, foreclosures, new construction	Have to register to get access—Says free trial, but want you to purchase
34.		<a href="http://www.boston.com">www.boston.com</a> --	Boston real estate listings from the Boston Globe	Can search by region of state	

35.		<a href="http://www.realtor.com">www.realtor.com</a> --	comprehensive real estate listings as well as prices of recent sales in various towns and on various streets; can limit search by price	Listings for sale/rent; miscellaneous useful info such as movers	Houses may already be under agreement, sale pressure –phones, moving supplies, insurance
36.		<a href="http://www.southofboston.com">www.southofboston.com</a> --	South Shore real estate listings. Look there at 10:00 AM Friday mornings to be first to see weekend listings		Printing out selections; asks for # of bedrooms desired to limit search, then gives all ads regardless of bedroom size
37.		<a href="http://www.isoldmyhouse.com">www.isoldmyhouse.com</a>	Owner real estate listings; foreclosure 35sales	Numerous listings with some pricing assistance to sellers	Buy pressure to get pricing info
38.		<a href="http://www.zillow.com">www.zillow.com</a>	Gives Assessment value of properties		
39.		<a href="http://www.craigslist.com">www.craigslist.com</a>	Owner real estate listing	Also good for home furnishings	Limited number, no screening by broker, a little difficult to get to MA
40.		<a href="http://www.homebuying.about.com">www.homebuying.about.com</a>	Lots of general information about buying a home; references to home buying search engines	Free registration, don't have to work with a zip Realty broker	
41.		<a href="http://www.buypropertiesonline.com">www.buypropertiesonline.com</a>	Post a home wanted ad if you're pre-approved		Not much MA real estate, confusing site, rates, points and programs are not guaranteed

42.		<a href="http://www.hud.gov/offices/fheo/index.cfm">http://www.hud.gov/offices/fheo/index.cfm</a>	Fair housing laws—federal and complaint	Some HUD HOMES FOR SALE, LEGAL ADVICE AND COMPLAINT FORMS	
43.		<a href="http://www.mass.gov/mcad/welcome.html">http://www.mass.gov/mcad/welcome.html</a>	Fair housing—state and complaint	More protection under MA law than federal	Must go to MCAD in person to file complaint

44.		<a href="http://www.chapa.org">www.chapa.org</a>	Housing Lotteries		Not comprehensive
45.		<a href="http://www.massdhcd.com/HOP/MainMenu.aspx">http://www.massdhcd.com/HOP/MainMenu.aspx</a>	Affordable homes for sale		Mostly communities distant from Boston
46.		<a href="http://www.ci.boston.ma.us/bra/AffordHousing/AH.asp">http://www.ci.boston.ma.us/bra/AffordHousing/AH.asp</a>	Boston housing lotteries run by bra	Register on line to be kept appraised of upcoming lotteries	
47.	Information about particular communities	<a href="http://www.doe.mass.edu/mcas/results.html">http://www.doe.mass.edu/mcas/results.html</a>	MCAS Scores		
48.		<a href="http://www.just4kids.org/ma">www.just4kids.org/ma</a>	School comparisons		
49.		<a href="http://www.mapquest.com">www.mapquest.com</a>	Commuting times	Links to info abt. community, schools, jobs	Doesn't take rush hour into account
50.		<a href="http://www.mbtta.com/">www.mbtta.com/</a>	Commuting map	Good maps of routes/times/programs	
51.		<a href="http://www.massstats.com">www.massstats.com</a>	A variety of statistical info by town		Hard to use, not clear about dates
52.	Dec'n Homestead	<a href="http://www.norfolkdeeds.org/guide/index.cfm?ac=homestead">http://www.norfolkdeeds.org/guide/index.cfm?ac=homestead</a>	Information and form to file a decl'n of homestead	Cheap protection from some subsequent creditors; Registry also gives classes on computer assisted land record research	
53.	Licenses of real estate professionals	<a href="http://www.mass.gov/dob/liclist.htm">www.mass.gov/dob/liclist.htm</a>	Check to see if a mortgage broker or lender is licensed	Lots of info	

54.		<a href="http://license.reg.state.ma.us/pubLic/licque.asp?query=business&amp;color=red&amp;board=RE">http://license.reg.state.ma.us/pubLic/licque.asp?query=business&amp;color=red&amp;board=RE</a>	Check a real estate agent license	Complaints, procedures and regulations	
55.		<a href="http://license.reg.state.ma.us/pubLic/v_list_hi.asp">http://license.reg.state.ma.us/pubLic/v_list_hi.asp</a>	Check a home inspector license		
56.		<a href="http://www.mass.gov/doi/Consumer/css_complaint_form.PDF">http://www.mass.gov/doi/Consumer/css_complaint_form.PDF</a>	Insurance complaint form		
57.		<a href="http://www.mass.gov/obc/bbo/complaint.htm">http://www.mass.gov/obc/bbo/complaint.htm</a>	Information abt. complaints against lawyers		You still have to telephone for the form
58.	Home Inspectors	<a href="http://www.ashi.org">www.ashi.org</a>	a way to find home inspectors		
59.	Home Insurance	<a href="http://www.mass.gov/doi/Consumer/css_homeowners_ga.htm">http://www.mass.gov/doi/Consumer/css_homeowners_ga.htm</a>	General information about homeowner insurance		
60.	Lead	<a href="http://www.mass.gov/dph/clppp/clppp.htm">http://www.mass.gov/dph/clppp/clppp.htm</a>	Licensed lead inspectors, properties which have been inspected for lead, forms		Could not figure out how to easily get to list of inspected properties
61.	Complaints	<a href="http://www.bbb.org">www.bbb.org</a>	Better Business Bureau		
62.		<a href="http://www.occ.treas.gov/customer.htm">http://www.occ.treas.gov/customer.htm</a>	Complaints abt. National banks	References to websites of agencies regulating lenders other than national banks	May take time to get complaint resolved

63.	Home Improvements	<a href="http://www.bostonbmrc.org">www.bostonbmrc.org</a>	Discounted building materials and home improvement classes		
64.	Webcasts	<a href="http://www.hud.gov/webcasts/archives/buying.cfm">http://www.hud.gov/webcasts/archives/buying.cfm</a>	HUD info on buying a home, predatory lending		
65.	Computer safety	<a href="http://www.fdic.gov/bank/individual/online/safe.html">www.fdic.gov/bank/individual/online/safe.html</a>	Verification of national bank legitimacy		
66.		<a href="http://www.ftc.gov/bcp/conline/edcams/infosecurity">www.ftc.gov/bcp/conline/edcams/infosecurity</a>	Advice abt. avoiding computer scams		