

## Why Use a Paul Purewal When Buying a Home?

I can help you understand everything you need to know about the home buying process.

I am committed to treat all parties to a transaction honestly. I also subscribe to a strict Code of Ethics and expected to maintain a higher level of knowledge of the process of buying and selling real estate.

Real estate transactions involve one of the biggest financial investments of most people's lifetime. Transactions today usually exceed \$250,000. If you had a \$250,000 income tax problem, would you attempt to deal with it without the help of a certified professional accountant? If you had a \$250,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be wise to work with a professional Real Estate Agent when you are buying a home.

If you're still not convinced of the value of using me, here are more reasons to use me:

1. **I can help you determine your buying power** - that is, your financial reserves plus your borrowing capacity. If you give me some basic information about your available savings, income and current debt, I can refer you to lenders best qualified to help you.
2. **I have many resources to assist you in your home search.** Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by me to find all available properties.
3. **I can assist you in the selection process by providing objective information about each property.** I have access to a variety of informational resources. I can also can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know: First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?
4. **I can help you with negotiations and inspections.** There are many negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or appliances. The purchase agreement should allow time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. As your agent I can advise you as to which investigations and inspections are recommended or required.
5. **I provide due diligence during the property evaluation.** Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. I can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the property title. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights)

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for utilities. As your realtor I can help you resolve issues that might cause problems at a later date.

6. **I can help you understand different financing options and identify qualified lenders to help you save money.**
7. **I can guide you through the closing process and make sure everything flows together smoothly.**