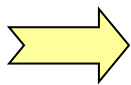


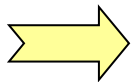
The "Mr. Real Estate" Buyer Assistance Program

My Pledge to you:



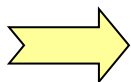
To help you FIND a home – I will:

- Discuss your home requirements, including style, location and price.
- Review specific facts on financial alternatives to determine the price most suited to your financial abilities.
- Provide information on all homes available in the area of your choice.
- Show you the entire area you select, locating schools, shopping areas, recreational facilities, and houses of worship.



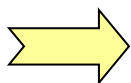
To help you CHOOSE a home – I will:

- Discuss the benefits and drawbacks of each home in relation to your specific needs.
- Obtain the necessary written information on taxes, local laws and ordinances in your chosen area.
- Give you complete estimate of settlement expenses sheet for any home on which you make an offer.



To help you BUY a home - I will:

- Explore all the financing alternatives to find the lowest cost financing available on the home you choose.
- Handle all the detail work and negotiations, carefully explain all written documents, and give you a copy of everything you sign.
- Accompany you to a financial lender and explain the procedure for a mortgage application.
- Accompany you to the settlement, making sure you understand the entire settlement process.



To help make BUYING process smooth– I will:

- Create your personal web page to host all documents.
- Create and maintain unprecedented lines of communication.
- Be available to answer any and all your questions.



I'm "Mr. Real Estate"
and you have my word!