



The Best Choice For Your Home Purchase!

First Look At New Properties

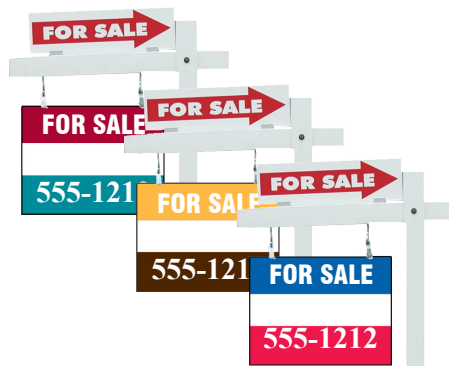
A huge mistake is to search exclusively through Zillow and Trulia – it may take up to 48 HOURS before new homes feed to their websites. By then your dream home could be under contract! We can give you REAL TIME INSTANT access to properties!



We Can Show ANY House

We can pull properties from
ANY FIRM...**ANY** TIME...
NOT JUST OURS!

If you see a sign from **ANY** REAL ESTATE COMPANY, we can represent you as the buyer and always puts your interest first!



*With just doesn't matter what the sign in **front** of the house says, CANZell is **behind** you!*

Remember, when you see a sign in front of a house, they represent **the seller, not you.** Don't you want someone representing you with your best interest in mind?

With just one call...
we can show them all!

You are NEVER bothering us!



Cost

Q: Do I have to pay your commission?

A: NO, it's 0 percent commission.
The seller pays our commission.

The Real Cost Of Renting

"I'll just rent for one more year."

If you pay \$1000 a month in rent, over the next year you'll pay \$12k dollars and over the next 10 years...

This Year	Next Year	3rd Year	4th Year	5th Year	<i>TOTAL</i>
\$12,000	\$12,720	\$13,483	\$14,292	\$15,150	
6th Year	7th Year	8th Year	9th Year	10th Year	<i>\$158,170</i>
\$16,059	\$17,022	\$18,044	\$19,126	\$20,274	



The Pros and Cons of Condos



Pros of Condos

- Security
- Less maintenance and more convenience
- Amenities – clubhouse, pool, fitness center
- Master Insurance policy
- Uniform Rules and Regulations
- Home Value, Unity with Others



Cons of Condos

- Parking restrictions
- Pet restrictions
- Potentially lose the ability to use a loan to purchase the condo if the tenant to owner occupancy is high. (which means you would have to purchase with cash only)
- Condo fees can increase at any time
- If the condo associations fees are mismanaged or get low, if the condos need any upgrades you could be assessed \$24,000 or more that would need to be paid right away.

Target Pricing Home Value



One of our biggest jobs is to make sure you don't overpay for the property.

Contingencies

What if I change my mind?

How do I get out of the contract?

What are my exit strategies?



Strategy #1 Inspections

If any items on the inspections come back with negative assessments, this is the first option where you may walk away without penalty, but remember once you pay for any of these inspections, you aren't getting your money back.

Required:

Home Inspection
Electrical, Heating, Cooling,
Structural, Roof, Attic, etc.
Termite & Moisture Inspection

Optional:

Buyer Requested:
Lead Based Paint
Pool Inspection



Strategy #2 Mortgage Approval & Home Appraisal

If the home does not appraise for the proper value, there are 4 things that can happen:

- Seller keeps price & buyer pays additional amount above financing with cash. (which we don't recommend)
- Seller reduces the price to the appraised price.
- Buyer and Seller negotiate to share the difference
- Buyer walks away from the transaction without penalty.



Strategy #3 Homeowners's Association

If you are buying a home that is part of a homeowner's association or condo association, you will receive the documents to review. If there is something that you do not like, or if you just want to walk away from the home, you will be able to do so without losing your deposit within 3 days of receiving the documents.

Buyer Research

There are a few things you can do as a interested buyer to make sure the area you want to purchase in is right for you.

Door Knocking:

You may want to speak to some of the neighbors and ask questions about the area, pros and cons.

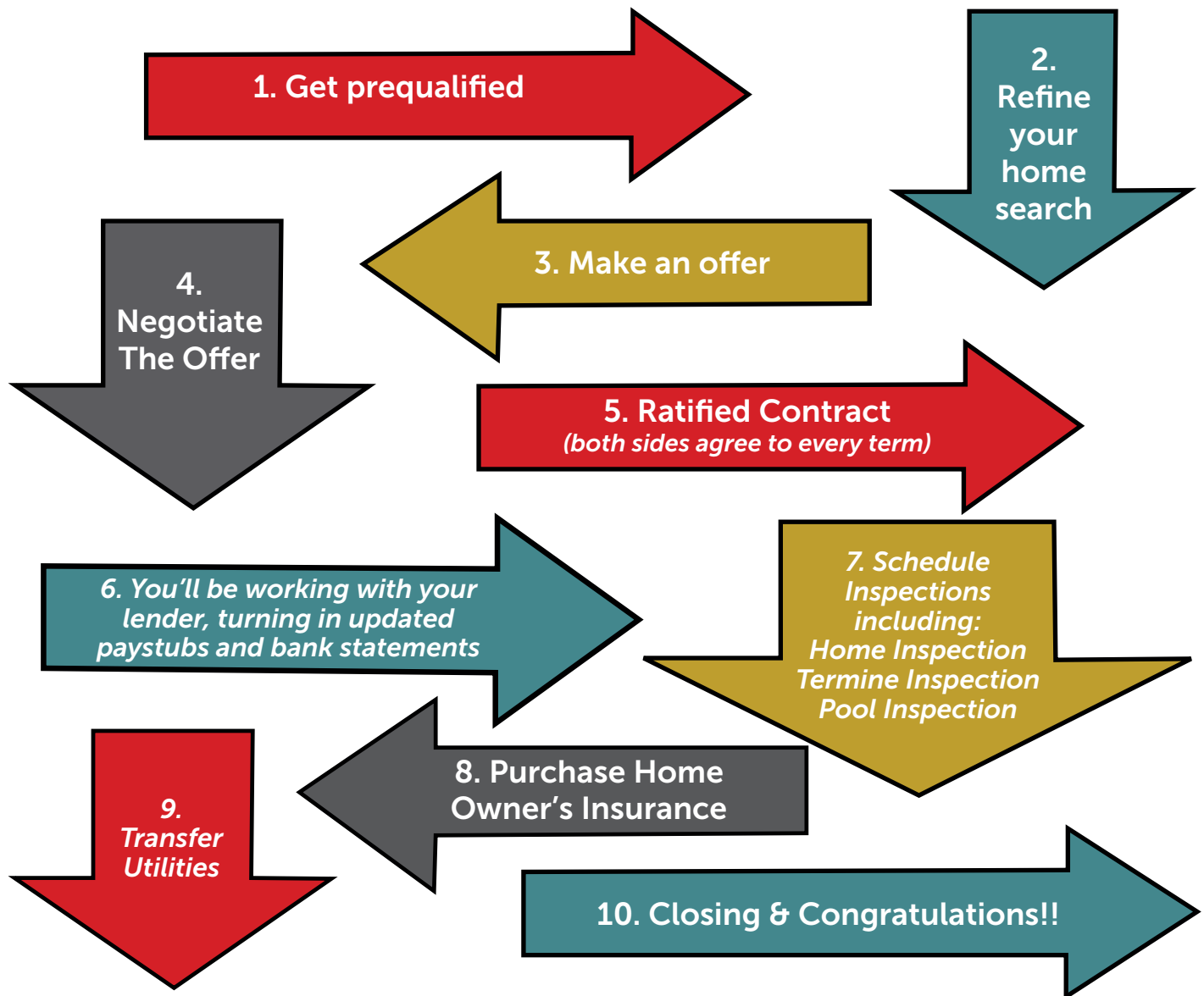


Community Drive-By:

The best way to see what your new community is like is to drive by during nights and weekends. This will tell you more about your surrounding neighbors and community.



The Process



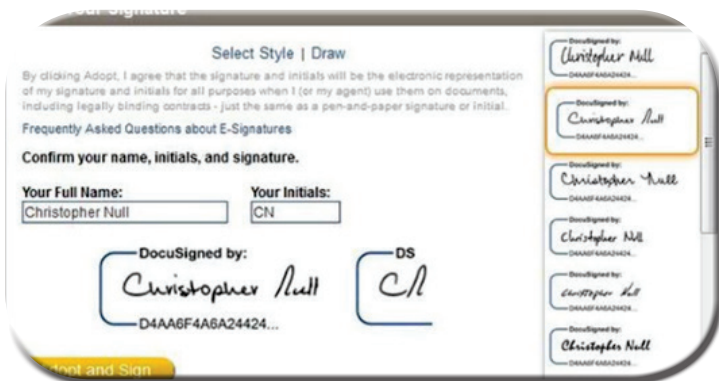
Preferred Partners Program

The reason why you should use our preferred vendors is because it's satisfaction guaranteed. If you're not happy, we will step in and help make things right. Best of all, we have already negotiated huge discounts for you!

- Accountants
- Contractors
- Flooring
- Insurance
- Home Warranty
- Interior Design
- Lenders
- Roofing
- Pest Control
- Lawn Service
- Closing Attorneys
- Painters
- Cleaning
- And More!



Online Transaction Management



To ensure confidentiality & security, CANZell Realty uses online transaction management as well as Authentisign for electronic signature

Loan Programs

Conventional:

Down Payment Options: For as little as 5% down.

FHA: 3.5% Down Payment • 6% Seller Concessions
Ex. For a \$100,000 home, you would have to put down \$3,500 and you could get up to \$6,000 back from the seller for closing costs etc.

VA: 0% Down Payment • 4% - 10% Seller Concessions
Ex. On \$100,000 home you would put \$0 down and you could get \$10,000 back to pay off debt or a car loan.

