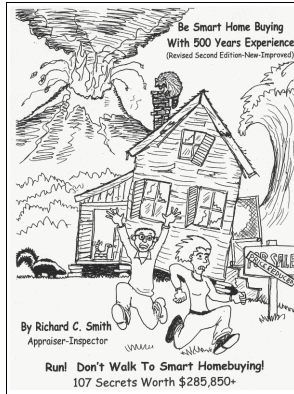


Appraiser Reveals 107 Smart Home-buying Secrets Worth \$285,850+

Author of “Be Smart Home Buying With 500 Years Experience” shares a treasure-chest of home buying solutions with your audience in plain English, not legalese.

- How to avoid \$300-\$1,000 yearly flood insurance costs.
 - Avoid drilling salty drinking wells – save \$2,500 - \$5,000
 - **DON'T GO TO JAIL...** don't be a party to mortgage fraud – Pick an ethical appraiser.
 - Pick a skilled home inspector : 30 questions to ask.
 - 12 suggestions in choosing a capable real-estate attorney.
 - Settle home-buying disputes without the costly and overloaded court systems... 23 arbitration points and procedures.
 - How to pick a competent ethical appraiser: 13 interview questions.
 - Understand private mortgage insurance (PMI).. stop paying \$312 - \$732 yearly for nothing.
 - Know the 3 biggest home defects... avoid \$2,000 - \$10,000 and more in repairs.
 - 36 hot-tips from the \$200 real estate attorney interview... “do's” and “don'ts”.
 - Review 145 item smart home-buyer checklist.
 - Avoid bankruptcy... 3 owner-built pitfalls
 - 2 commonly overlooked construction design problems... negotiate to save \$1,000's
- ... and much more.



- **1,000's of ripped-off home-buyers lost their wallets and their sanity as the legal system is too costly and too lengthy!**

Cases under \$10,000 may not even get a “second look” by your attorney due to extreme legal expenses.

A recent study shows that over 50% of smart home-buyers spend up to 16 months researching books, magazine articles and web sites before contacting a Realtor®.

- **Long-term demand continues. Personal wealth accumulation from home ownership is the foundation of the U.S. Economy (If purchased smartly.)**

The demand for new households is forecasted to increase by 1.2 - 1.5 million per year over the next ten years.* As demand grows, values grow.

Home-ownership is not only a safe, steady investment; but provides secure living shelter as well.

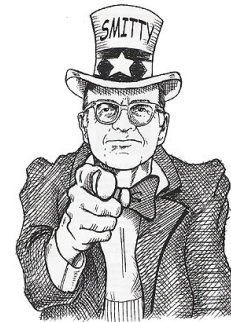
The average homeowner nationally gained \$51,900 in equity in the last 3 years.* Some areas higher, some areas lower as home values vary.

** Per “The 2005 National Association of Realtors® Profile of Real Estate Markets of The United States of America”*

- **Some blunders cost \$1,000's... many can BANKRUPT buyers!**

Smitty started making notes, photos and drawings of the blunders and clever ideas. Being a good sympathetic listener, he absorbed the horror stories and nasty problems of their home-buying stories. Their failed-attempts and solutions often were heart breaking. Attending local home-buying classes at high schools and colleges found the course material and lecture trivial... Absent of “real world experience.”

It seemed that the only purpose of those classes was to find (not enlighten) home-buyers for banker-instructors and real estate agents.



- **Smitty put it together.**

Small booklets were developed and distributed. Speeches at business and church groups were given. And a class was taught at the Flint Area Association of Realtors based upon one of the booklets. Then a book evolved!

The BEST attorneys, surveyors, appraisers, home inspectors, Realtors®, builders, engineers, insurance agents, architects are not cheap. Neither is this book. Get over 500 years of smart home buying experience for less than a tank of gas! Save your wallet and your sanity. (Spanish version coming soon.)

“Be Smart Home Buying With 500 Years Experience” is available for \$29.95 (376 pages) by calling Authorhouse Book Hot-Line: 1-888-280-7715 8AM – 5PM E.T. or visit www.besmarthomebuying.com (with a free preview)