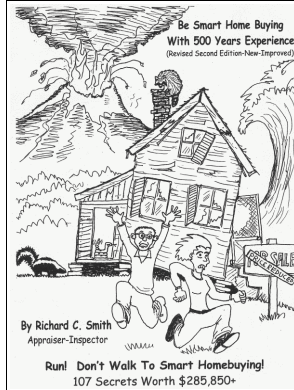


Appraiser Reveals 107 Smart Home-buying Secrets Worth \$285,850+

Author of “Be Smart Home Buying With 500 Years Experience” shares a treasure-chest of home buying solutions 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”*

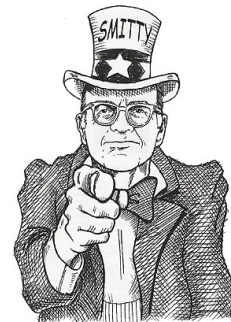
“Richard C. Smith has put his many years of experience and training to good use to provide this superb home-buying manual for home buyers, homeowners and real estate professionals alike.” Dorothy E. Sample, PhD, ABR, CIPS, CRB, CRS, ePRO, GRI, LTG, PMN, SRES Associate Broker RE/MAX Select

“Be Smart Home Buying With 500 Years Experience” is available for \$29.95 (376 pages) +40 PAGE BONUS REPORT

by calling Authorhouse Book Hot-Line: 1-888-280-7715 8AM – 5PM E.T.
or visit www.BeSmartHomeBuying.com (with a free preview)

- **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. **EXPERTS AND VICTIMS WE'RE INTERVIEWED.**



I Want You to be a Smart Homebuyer

- **Smitty put it together.**

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

Profit from over 500 years of home buying experience of attorneys, surveyors, Realtors®, appraisers, home inspectors, engineers, architects, insurance agents and adjusters, investors, landlords, bankers, assessors and victims.

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! **ENJOY YOUR HOME, SAVE YOUR WALLET AND YOUR SANITY.** (Spanish version coming soon.)