

WHO, WHAT, WHEN, WHERE, WHY, HOW ?

(4 minutes)

WHO?

Richard C. Smith – Grand Blanc, Michigan

- **licensed real estate appraiser**
- **licensed builder**
- **licensed real estate salesperson**
- **past licensed insurance adjuster**
- **trained home inspector**
- **author of three how-to wildlife management books since 1980**
- **has inspected/evaluated 7,000 – 10,000 homes in Texas, Michigan, Illinois, and Iowa since 1969**
- **construction/inspection/appraising training in Virginia, New Jersey, Texas, Michigan, Wisconsin, Pennsylvania and Ohio**
- **past member of a national appraisal organization with a professional residential designation**
- **active real estate appraiser**
- **taught “Assessor Cards, The Medical Records of Your Home” at Flint Area Association of Realtors**

WHAT?

Be Smart Home Buying With 500 Years Experience

- 376 page manual (it weighs 2 pounds!)
- illustrated with many COOL CARTOONS and graphics by a retired builder
- over 50 reference sources (books, websites, addresses, booklets) covering: construction, negotiation, mortgages, surveying, home buying, settlement costs, MOLD, people relationships, housing discrimination, FHA financing, Veterans Administration, rural housing, Truth in Lending Act, septic systems, adjustable rate mortgages, mortgage refinancing, energy efficient homes, low down payments, buying manufactured homes, selling a home, homeowners insurance costs, flood insurance guide, water heaters, tree defects, flood repairs
- real estate attorney interview (\$200 value)
- home inspector interview
- negotiation chapter
- 145 item smart homebuyer checklist
- appraiser/appraisal chapter
- samples: appraisal, home inspection report, seller disclosure statement, purchase agreement, personal property addendum
- how to read legal descriptions brochure
- 4 page American Arbitration Association instructional booklet
- how to read and use assessor cards chapter
- Vacant Land Seller's Disclosure Statement
- how to pick an ethical, competent appraiser (13 questions)
- 223 answers to questions and problems
- how to choose a capable real estate attorney (12 suggestions)
- 44 page illustrated glossary
- How to pick a skilled home inspector (30 questions)

Interlaced with "real life" victims and horror stories

WHEN?

Now Available.

WHERE?

(Fastest from the publisher)

1. Call toll free 1-888-280-7715, 8 a.m. – 5 p.m., E.T.

Or

2. Online: BeSmartHomeBuying.Com

Or

3. Online: Authorhouse.com/bookstore/

\$29.95 + shipping

(Less than a tank of gas!)

WHY?

- to make Smart Homebuyers.... regardless if it is the first or fifth home... everyone can use a little or a lot of help.... worth \$1,000's for life's biggest investment.
- to keep home-buyers from repeating the same mistakes.
- to save buyers' wallets and their sanity.
- Smart Homebuyers become Happy Homeowners.

HOW?

- **by reading and observing the wisdom of “battle tested” victims and experts**
- **analyzing the horror stories/nasty problems... learning how to avoid future blunders**
- **with a logical progression of studying the neighborhood, outside influences, site problems, construction problems, eavesdropping on real estate attorney and home inspector interviews**
- **reading a sample home inspection report and a sample appraisal**
- **reviewing chapter summaries**
- **reviewing sample assessor cards**