



The
**Real
Estate**
Brokerage
Company



**Marylouise
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A word from the broker ...

Dear Friends,

Buying a home is the largest purchase most of us will make in our lifetime. There is so much to consider. When, where, and how are probably the first questions that come to mind once you have decided to take the home buying plunge. So where do buyers start? A licensed real estate agent can lead you in the right direction but finding the right agent is very important. Get to know the person you want to work with and make sure that not only are they a real estate agent but also a "Realtor". Certification as a realtor assures you that you have a qualified individual with the state of Texas bound by the ethical guidelines of our industry. Most importantly, we, as Realtors, must put your needs as our client above anything else. The Real Estate Brokerage Company is composed of top rated Realtors with over 30 years experience in our local market. We pride ourselves in a level of customer service that places you as our top priority. We would love to get to know you!

Once you've selected the right Realtor, deciding when to purchase can be the next choice. How much money would it require as a down payment for your home? What are the closing costs? Timing your finances can be changing but with our experienced Realtors and the unique added bonus of our in-house mortgage broker, we can help with those details as well. We truly offer a one of a kind real estate service in the tri-county area. Now through April 2010, buyers have a great advantage with tax credits. Whether you are a first time home buyer or a "move up buyer" that has lived in your home for 5 consecutive years, tax credits are available to you ranging from \$6500 to \$8000. Wow!

In your consideration of where to buy, it is important to know that the state of Texas monitors the quality of living in an area. Certain counties, Polk being one, meet a level of "living" that deem them certified retirement communities. This means that a certified community meets and exceeds the living, employment/volunteer, health, entertainment, education and safety needs of its citizens and visitors. Even if retirement is not the level of living you are looking for right now, it is reassuring to know that this county has that high level of standards that rank it among Texas best! Good quality living is something to appreciate at any age.

With Polk County being a great place to call home, tax credits making now a great time to buy, and the superior level of service at The Real Estate Brokerage Company, you have the ingredients for a home buying experience to meet and exceed your expectations. We are looking forward to meeting you soon!

Sincerely,

Marylouise Caravella-Templeton

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