From: Howard Persky

Subject: Introduction

I would like to introduce myself and to tell you about the services that I can provide.

I work with buyers and sellers of residential properties all over Fort Bend, Harris, Brazoria, and surrounding Counties. If you would like some assistance with locating a property to buy or lease or if you want to sell or lease your current property, please give me a call or send me an email.

I can provide a free Market Analysis of your property, or one that you are interested in purchasing, at no cost to you,

- if you are wanting to get an idea it's market value in order to sell your property or,
- •if you are contesting your property taxes and need assistance or representation for Appraisal Review or Arbitration Hearings or,
- •if you are just curious about the values of houses in your neighborhood or any other area.

I offer a special discount for M.D. Anderson employees. I give up to 33 % of my commission to those that I represent that are buying or selling a home which can be used toward closing costs.

I also offer a special discount for active duty or honorably discharged Military personnel.

My specialties include:

- Assisting First Time Home Buyers;
- Market Ănalysis (CMA);
- •Assisting buyers and renters that are moving to the area (Relocation);
- Assisting buyers in locating, evaluating, and purchasing or leasing property located in a specific area, subdivision or school district;
- •Assisting sellers by helping them determine the value of their property and by providing the best marketing available;
- Providing assistance to distressed property owners that find themselves needing to sell their houses but are "upside down" and can't sell their property for enough to cover the remaining mortgage balance and the cost of selling;
 - Short Sales and Foreclosures (buying and selling);
 - •Foreclosure Alternatives for Home Owners
 - HAFA http://www.realtor.org/government_affairs/short_sales_hafa http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure
 - •Affordable Housing (buying and leasing). http://www.txhomeprograms.org/
- Assistance in determining information about subdivision or area (schools, crime, etc.);
- •Helping to prepare property owners who are contesting property values with the Appraisal Review Board

For information about brokerage services click on the following

link. http://www.trec.state.tx.us/pdf/contracts/op-k.pdf

Give me a call or send me an email and I will be happy to assist you with any real estate question, concern, or interest.

Howard Persky





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