



General Mortgage  
Capital Corporation  
*Your loan, My solution!*

1350 Bayshore Highway,  
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Phone: (650) 340-7800 x 269  
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**Enlist the help of an experienced real estate agent  
when you seek to purchase a home**

Choosing the right person to represent you in negotiating your home purchase is an important decision. When you see a real estate professional with the designation of REALTOR® (with a registered trademark), he or she is a member of the NATIONAL ASSOCIATION OF REALTOR® (NAR), and has a commitment to meeting the standards of this organization. My team and I have a network of professionals that have done a great job for our clients in the past, and we can provide you with a referral to a qualified representative, and pre-approval to shop as a cash buyer.

*What should you expect from your REALTOR®?*

Seek to work with an experienced Real Estate professional that works with buyers on a regular basis. A real pro will make an extra effort to show you that they will look out for your best interest and seek to gain your respect. Sincerity is a key word here. This type of Real Estate Agent will act promptly to get you information about their team and their methods of doing business, as well as quotes or references from past clients.

Once you have set an appointment to meet with the Real Estate Agent and his or her team, they should be rolling out the red carpet for you. You should have a personal introduction to each person on the team that you are expected to have contact with throughout the buying process. They should be making an effort to establish a long-term relationship with you, rather than thinking of it as a one-time transaction. An experienced buyer's representative will ask many questions regarding what your goals are, rather than telling you what they think you want to hear. He or she will also take your finances into consideration so that they can guide you to make a purchase you are qualified for. They will seek to exceed your expectations in every way by having a system in place that provides complete customer satisfaction.



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## *What can an experienced REALTOR® do for you?*

An experienced professional will have access to the computerized Multiple Listing Service (MLS) which changes daily. He or she can provide you with new listings to consider as they become available, and will have important information about the demographics and market values in the area you are seeking to buy a home. This person will serve as a strong negotiator on your behalf, and provide guidance every step along the way. In the long run, using a trained professional will save you time and money. It is important to let your Real Estate Agent know what your goals are, so he or she can eliminate any listings that do not meet your criteria.

Likewise, it is equally important to let my team and I know what your goals are so we can provide you with financing for your new home that fits your current and long-term goals. Our job is not just to close a loan for you, but to help you build a strong financial future by assisting you with managing that debt in the future. We use an extensive database system that allows us to run reports and determine when refinancing is appropriate and beneficial. Call me if you have any questions I can help you with.

Sincerely,

*Catherine Sun*