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Navigating the Home Buying Journey

in Metro Pittsburgh

*Allegheny, Beaver,
Butler, Washington and
Westmoreland Counties*

From initial search through closing, the home buying process can be much like taking a journey to an unknown city, state or country for vacation. You are excited to reach the destination, but generally have no clue how to get there. **Advance planning** with a tour guide **is key to a smooth journey**. The **same holds true** for a home purchase, be it your first, second or fifth. Yet, so many home buyers start the process without a plan.

There are **SIGNIFICANT changes** to the process that will go into effect in 2010. This 2- hour session will provide some insight to the homebuyer who is about to set sail on the adventure of purchasing a home.

Subjects include the following:

- How can you “turbo charge” the Federal home buyer tax credit to your benefit?
- How will the proposed changes in the standard agreement of sale used in Pennsylvania affect you?
- How will new 2010 lending regulations affect your loan pre-approval AND final approval?
- How will the home inspection now impact your purchase?
- How can you save time, money and peace of mind in your purchase?
- Whose side is the real estate agent on?
- What is “title insurance” anyway?

Your hosts are experts from the following fields:

Real Estate	R. Kevin Brown, Jr., JD, President Praedium Real Estate Services www.praedium.com	 P R A E D I U M
Mortgage Lending	Carl Monsour, Manager ENG Lending www.englending.com	 ENG LENDING the future of finance Licensed by the PA Dept of Banking
Home Inspection	Malcolm Whipkey, Owner 1st Home Inspections www.1sthomeinspections.com	
Title Insurance and Closing	Michelle Monsour Account Manager/Partner Colonial Title, LLC	

Join us at the Northern Allegheny Chamber of Commerce Conference Center, 5000 Brooktree Road, Wexford, Pa. 15090

Wednesday, March 24, 2010 6 p.m. registration; 6:30 p.m. program

[CLICK HERE to sign up](#) (SEATING is limited)

[CLICK HERE for map](#)

REFRESHMENTS Served

Questions or Comments? Contact Kevin Brown at 412-431-1444 or e-mail kevin@praedium.com.

Offering attendance at this seminar creates no obligation AND is not intended to interfere with or induce the breach of any agency agreement or relationship.