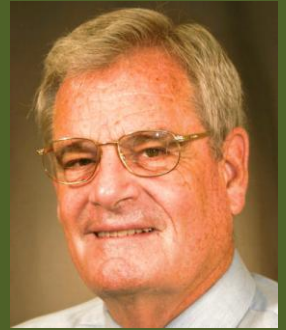




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'Serving the Area Since 1958'



Time-Tested 'Rules' for an Affordable Payment

- 1) Spend about 1 week's income for 1 month's house payment.
- 2) Limit your mortgage to 2.5 times your gross annual income
- 3) Make sure the monthly payment of principal and interest on your home is "fixed," and not "adjustable."

Our 5-Step Home Purchase Plan

Deciding to buy a home is an important first step. We want to help you understand the process and language of real estate transactions so you can make informed decisions. Here's our low-stress, no hassle 5-step method to getting your next home:

- STEP 1:** Get Pre-Approved by a lender for a home loan with affordable payments.
- STEP 2:** Select the locations and neighborhoods where you want to live.
- STEP 3:** Drive by the exterior of houses you are considering – and the surrounding area. If you like what you see, call me.
- STEP 4:** I will make an appointment to show you the interior of the house.
- STEP 5:** If you like the interior of the house, I will prepare an offer

We have developed a 5-step plan to make your home search more effective. If you are searching online, you already know many websites offer information that may not be current. We offer two services to help you. If you are just starting your home search and want additional information about listings in many different areas, a Listingbook account provides up-to-date listings and allows you to send us a note whenever you have a question or want more information about a home.

As you narrow your home search to specific cities and neighborhoods, our **Instant Update** program alerts you whenever a home that fits your criteria is listed for sale and gives you information about the home market in that neighborhood.

If you don't find the information you need on our website, or have questions, please don't hesitate to call us. We are ready to help you get the home you want.

We appreciate the opportunity to assist you in the purchase of your next home. Your Home Team will include many other professionals, such as your loan officer, home inspector, appraiser, escrow company, title company, insurance company. We are happy to recommend people who will provide exceptional service – and hold them accountable for their efforts.

Jim Jackson – Born in St. Louis, Missouri, Jim Jackson has lived in the Pomona Valley/Inland Empire since 1946, Jim graduated from UCLA with a major in real estate (1958) and has had a real estate broker's license since 1958. A member of the National Association of Realtors since 1959, he was honored in 2007 with Realtor Emeritus status. He has served as a Director of the California Association of Realtors and has been a member of the CAR Housing Opportunity Committee. Jim chairs the Housing Opportunity Sub-Committee of the Citrus Valley Association of Realtors (2007-2010). He served as a Director of the Pomona Valley Habitat for Humanity (2001-2005) and chaired the Site Committee (1999-2007).

Ila Josephs – Born in Oskaloosa, Iowa, Ila received a B.A. from the University of Northern Iowa in 1968 and an M.A. degree from Ohio University in 1974. She has lived and worked in the Inland Empire since 1975. She is active in local real estate professional groups and has completed the Short Sale Foreclosure Resource, Graduate Realtor Institute, Seniors Real Estate Specialist program and the e-PRO technology programs.

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Upland, CA

