

I AM THRILLED TO INTRODUCE MYSELF AS YOUR LOCAL REALTOR! I BELIEVE IN BUILDING LASTING RELATIONSHIPS WITH MY CLIENTS BASED ON TRUST, HONESTY, AND MUTUAL RESPECT. I AM PASSIONATE ABOUT HELPING YOU FIND THE HOME OF YOUR DREAMS AND I WILL WORK TIRELESSLY TO MAKE SURE THAT YOUR REAL ESTATE JOURNEY IS A SUCCESS! NOBODY WORKS HARDER THAN I DO & MY 5 STAR RATING SPEAKS TO THAT! I HAVE OVER 15 YEARS OF EXPERIENCE IN SALES & NEGOTATION TO HELP GET YOU THE BEST DEAL POSSIBLE ON YOUR HOME PURCHASE. DON'T HESITATE TO REACH OUT TO ME ANYTIME. I'M EXCITED TO GET TO KNOW YOU AND HELP YOU ACHIEVE YOUR REAL ESTATE GOALS!

PROS

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Justin is the best!

He says he is available 24/7 and we really put that to the test sometimes, laying in bed with questions at 11pm, he responded back right away & cleared our minds. He made everything so smooth. He was amazing to work with. So happy we hired him!

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So glad I hired Justin!!

Justin saved me so much time & hassle. He made it an easy process & did everything he said he would do. This was a great decision!

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Helped make our dreams happen

Justin was helpful, great at communicating, answered all questions, showed us what we wanted to see & just did a great job. If we ever buy another home, there's no doubt we are hiring Justin as our agent Legal contracts & disclosures expert Access to thousands of properties across Michigan with the MLS The first to know about a listing Viewing houses anytime I get paid my commission generally from the seller, not you #1 selling real estate team for 25+ years & counting behind me Negotiation expert, 15+ years experience I work 24/7 for you!

15 YEARS OF NEGOTIATION EXPERIENCE

I tried hard to think of a con, but to be honest, there really isn't one. Hiring me is your best bet when shopping for a home. I'm a no pressure Realtor who get's results & has your best interest in mind!



A FEW QUICK FACTS

MARRIED FOR 5 YEARS WITH 3 KIDS (2 BOYS + 1 GIRL)

LIFELONG HOCKEY PLAYER

PLAY CURRENTLY IN MIDLAND

LOVE THE OUTDOORS CAMPING, HIKING, KAYAKING HAVE A HYPER, FUNNY & LOVING DOG AUSTRALIAN SHEPHERD NAMED ARROW

YOUTH SPORTS COACH

BASKETBALL, HOCKEY & SOCCER

CLASSIC CAR ENTHUSIAST OWN & 1951 MERCURY & 1954 BELAIR

CREATED & RUN A CHARITY CAR SHOW FOR KIDS WITH HEART DEFECTS 'THE DEAD PEDAL DUST UP' FIRST WEEKEND IN OCTOBER

LOVE TO GO EXPLORING

WE HAVE CAMPED IN 14 STATES

MY YOUNGEST SON HAS CONGENTITAL HEART DISEASE SEVERAL OPEN HEART SURGERIES SO FAR

FAMILY OWNED BUSINESS FOR 57+ YEARS

MY FAMILY OWNS CARLTON CAMPING CENTER IN CHESANING

RECEIVED SEVERAL AWARDS IN BUSINESS

2023 CHESANING AREA BUSINESS PERSON OF THE YEAR 2024 VINTAGE TRAILER MAGAZINE 40 UNDER 40 2019 RV INDUSTRY ASSOCATION 40 UNDER 40 2021 RV PRO MAGAZINE 40 UNDER 40

BUYER RDADMAP





Get pre-approved for a mortgage to determine your budget. (I can help)



OFFER SUBMISSION

I will assist in crafting & submitting an offer that we both feel has a best chance for acceptance.



INSPECTIONS

Schedule and attend property inspections to identify any issues. (optional)



COORDINATION

Collaborate with me; your realtor to prepare for closing. Making sure every step of the process has been completed.

INTERVIEW

Discuss your home-buying goals & sign a buyers agency agreement.



NEGOTIATION

If offer is not accepted, we engage in negotiations with sellers to reach mutually agreeable terms.



PROPERTY SEARCH

Work with me; your Relator to identify and visit properties that match your criteria & budget.



UNDER CONTRACT

Once your offer is accepted, the property goes under contract & will show as pending on MLS.



APPRAISAL

8

The property undergoes an appraisal by your lender to ensure its value aligns with the purchase price.



CLOSING DAY

Complete the purchase by signing the final paperwork & transferring funds. Don't forget it's picture day with a SOLD sign also!

LOAN PROCESSING

Work closely with mortgage lender to complete the process by providing all documents needed.



MEMORIES

Enjoy your new home & start making lifelong memories.

WHO YOU CONNA CALL WHEN YOU WANT TO BUY A HOME!? JUSTIN CARLTON - 989.323.1012

BUYERS ACENCY

LEGAL AGREEMENT TO BE SIGNED

TO LEGALLY SHOW YOU HOMES

WE NEED A BUYERS AGENCY AGREEMENT IN PLACE & SIGNED BY ALL PARTIES INVOLVED

WHAT DOES THIS DO?

SHOWS THAT I WORK FOR YOU, NOT THE SELLER

AND THAT YOU WORK WITH ME AS YOUR HIRED REALTOR

MY JOB IS TO WORK FOR YOU, AS HARD AS I CAN

WITH OUR GOAL OF FINDING YOU THE PERFECT HOME

THIS AGREEMENT HELPS SO EVERYONE KNOWS WHAT IS TO BE EXPECTED

ALL EXPECTATIONS IN WRITING SO EVERYTHING IS CLEAR

A NEW LAW IN 2024 WAS PUT INTO PLACE BY THE NATIONAL ASSOCIATION OF REALTORS THAT REQUIRE A BUYERS AGENCY AGREEMENT IN PLACE BETWEEN BOTH PARTIES BEFORE YOU ARE ALLOWED TO SCHEDULE A PRIVATE SHOWING OF A HOME. THIS AGREEMENT WILL ALSO BREAK DOWN EXACTLY HOW I GET PAID, WHICH IS 99.9% OF THE TIME BY THE SELLER THROUGH COMMISSION, 99.9% OF THE TIME YOU WILL NEVER HAVE TO PAY ME FOR LEGALLY REPRESENTING YOU OR SHOWING YOU HOMES. YOU CAN ONLY HAVE 1 BUYERS AGENCY AGREEMENT IN PLACE WITH 1 REALTOR.

WHEN IS THE BEST TIME?

ILC DOS

WE HEAR ALL THE TIME "I'M WAITING FOR RATES TO DROP"

IN THE 1980'S MOST HOME BUYERS HAD RATES OF 10 - 16% RECENTLY RATES HAVE BEEN IN THE 6 - 8% RANGE WHEN RATES FELL TO 2 - 4% WE SAW A MASS # OF BUYERS THIS CAUSED SUPPLY / DEMAND .. HOMES WERE SELLING WITH 20+ OFFERS AND GOING FOR \$30,000+ OVER THE LIST PRICE RATES MAY DROP, BUT THIS WILL CREATE CHAOS IN THE MARKET AGAIN BUYING NOW WHEN THERE IS LESS COMPETITION IS KEY TO SUCCESS THEN REFINANCING IF / WHEN RATES DROP

LESS COMPETITION MEANS LESS OFFERS, MEANS BETTER DEALS

DON'T FIGHT THE CROWDS & CRAZY OFFERS

IN THE COLDER MONTHS / WINTER, IS A BIG TIME WITH LESS SHOPPERS THE MARKET SLOWS IN THE WINTER, LESS BUYERS THIS IS ANOTHER TIME TO SHOP FOR A HOME

SPRING IS THE BUSIEST SEASON FOR HOME BUYERS

TAX RETURNS & WARMER WEATHER BRING OUT

BUYERS

THE BEST TIME TO BUY, IS WHENEVER IS BEST FOR YOU. SOME MONTHS ARE BETTER THAN OTHERS FOR THE MARKET, BUT I'M HERE TO HELP WHENVER YOU ARE READY! WITH MY EXCLUSIVE APP, WE ARE THE FIRST TO KNOW WHEN A GOOD HOME HITS THE MARKET!

DRE ADDREVAL

I CAN HELP WITH THIS

THIS IS THE FIRST STEP IN THE HOME BUYING PROCESS

WE NEED TO WORK WITH A LENDER TO SEE HOW MUCH YOU QUALIFY FOR

GATHER ALL YOUR FINANCIAL DOCUMENTS

PAY STUBS, W2'S, TAX FORMS, BANK STATEMENTS, LIST OF MONTHLY BILLS

THE LENDER WILL HAVE YOU FILL OUT A CREDIT APPLICATION

THEY WILL REVIEW YOUR CREDIT HISTORY, INCOME & DEBTS

HOME SELLERS REQUIRE A PRE APPROVAL LETTER SO THEY KNOW YOUR NOT WASTING THEIR TIME

TO SCHEDULE VIEWINGS, WE MUST HAVE A PRE APPROVAL LETTER ON FILE

WE HAVE A LENDER IN OUR OFFICE, DOWN THE HALL FROM MY DESK I KNOW OF SEVERAL VERY GOOD LENDERS WHO CAN HELP THIS PROCESS

HOW LONG DOES THIS TAKE?

TYPICALLY COMPLETED IN 1-3 DAYS

YOUR DOWN PAYMENT AMOUNT

VARIES BY LOAN TYPE .. TYPICALLY MIN. 3%

PRE APPROVAL DOES NOT GUARANTEE YOU WILL BE APPROVED FOR A MORTGAGE YOUR LENDER WILL STILL NEED TO VERIFY ALL INFORMATION WITH UNDERWRITING

MIRTRAGE TYPES

MANY LOAN OPTIONS

CONVENTIONAL LOANS - MOST COMMON / NOT GOVERNMENT BACKED

IDEAL FOR BORRROWERS WITH STEADY INCOME & EMPLOYMENT HISTORY STRONG CREDIT (620+) AND AT MINIMUM 3% DOWN PAYMENT.

FHA LOANS - EASIER TO QUALIFY FOR

IDEAL FOR BORRROWERS WITH LOWER CREDIT SCORES (580+) REQUIRES 3.5% DOWN PAYMENT, IF SCORE IS LESS THAN 580 - 10% DOWN

VA LOANS - MILITARY, VETERANS, ELIGIBLE SPOUSES

IDEAL FOR MILITARY BORRROWERS 620+ CREDIT SCORE, NO DOWN PAYMENT REQUIRED

USDA LOANS - MUST BE RURAL AREA IDEAL FOR MODEST INCOME BORROWERS 640+ CREDIT SCORE TYPICALLY NEEDED NO DOWN PAYMENT REQUIRED

YOUR LENDER WILL DISCUSS ALL THE DIFFERENT LOAN OPTIONS YOU QUALIFY FOR & HELP DETERMINE WHICH WILL BE BEST FOR YOUR SITUATION, DEPENDING ON THE HOMES CONDITION, SOME HOMES MAY NOT QUALIFY TO BE PURCHASED WITH A FHA, USDALETC LOAN

CISTS INVILVED

WHAT YOU NEED TO EXPECT

THE DOWN PAYMENT / EARNEST MONEY DEPOSIT

TYPICALLY WE NEED 1-2% OF THE OFFER PRICE FOR EARNEST MONEY DEPOSIT THIS SHOWS YOU ARE SERIOUS ABOUT YOUR OFFER, HIGHER THE AMOUNT, BETTER THE CHANCE WE HAVE OF GETTING ACCEPTED, IT'S "SKIN IN THE GAME" THIS MONEY GOES IT AN ESCROW ACCOUNT & IS USED FOR YOUR DOWN PAYMENT YOU MAY NEED ADDITIONAL MONEY DOWN ON TOP OF YOUR EARNEST MONEY DEPOSIT BASED ON YOUR LENDER REQUIREMENTS & YOUR WANTS ... TYPICALLY 3-20% DOWN

EXAMPLE: \$150,000 HOME = \$1,500-\$3,000 E.M.D

CLOSING COSTS

PRIOR TO CLOSING YOU WILL RECIEVE A DETAILED STATEMENT OF CLOSING COSTS TYPICALLY IT'S EXPECTED TO BE AROUND 2-6% OF THE PURCHASE PRICE OF THE HOME THESE INCLUDE APPRASIAL FEES, TITLE INSURANCE, UNDERWRITING & LENDER FEES, TAXES.ETC

EXAMPLE: \$150,000 HOME = \$3,000-\$9,000

YOUR LENDER WILL BE ABLE TO TELL YOU WHAT TO EXPECT FOR CLOSING COSTS & HOW MUCH YOU WILL NEED TO BE OUT OF POCKET SO YOUR PREPARED .. TYPICALLY CLOSING TAKES 30-45 DAYS FROM DATE OF OFFER ACCEPTANCE

JUSTIN CARLTON

WE MUST HAVE A BUYERS AGENCY AGREEMENT SIGNED & IN PLACE TO VIEW HOMES, THIS IS ESSENTIALLY A CONTRACT THAT ALLOWS ME TO LEGALLY REPRESENT YOU & SHOW YOU HOMES.

SEE A HOME YOU LIKE? WE CAN SCHEDULE A VIEWING ASAP

WE WILL USE MY EXCLUSIVE APP TO HELP YOUR SEARCH IT WILL EMAIL YOU THE SECOND A HOME HITS THE MARKET THAT FITS YOUR SEARCH WE SET UP TOGETHER ALLOWING US TO BEAT THE COMPETITION

MAKE A LIST OF YOUR WANTS VS NEEDS

WANTS VS NEEDS OR MUST HAVES

PICTURES CAN BE DECEIVING & SOME AGENTS TAKE HORRIBLE PICTURES I WILL USE MY KNOWLEDGE TO HELP SEE PAST PHOTOS & EVAULATE A PROPERTY

BE REALISTIC WITH YOUR EXPECTATIONS, LOOK AT HOMES THAT TRULY FIT I WILL HELP FIND A HOME THAT FITS YOUR NEEDS & BUDGET

BASED ON YOUR ESTIMATED EXPENSES & YOUR PRE-APPROVAL, SET & BUDGET SEARCHING IN YOUR BUDGET IS KEY TO A SUCESSFUL REAL ESTATE EXPERIENCE

TIPS TO REMEMBER

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MAKING AN UFFER

TIPS TO REMEMBER

KNOW YOUR MAX BUDGET & WHAT YOU CAN AFFORD WITH CLOSING COSTS KNOW EXACTLY THE MAX AMOUNT YOU CAN AFFORD BEFORE WRITTING AN OFFER

MAKE A STRONG BUT FAIR OFFER

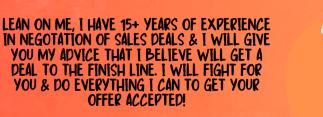
PUT YOUR BEST FOOT FORWARD, WRITE A STRONG OFFER & REMEMBER MAJORITY OF HOMES IN TODAYS MARKET SELL FOR OVER ASKING PRICE IT'S NOT UNCOMMON TO SEE \$10,000+ OVER ASKING PRICE, SO DON'T LOW BALL

> BE READY TO MOVE FAST CLOSING IS TYPICALLY 30 - 45 DAYS

HIGHER EARNEST MONEY DOWN

THE MORE YOU PUT DOWN FOR EARNEST MONEY DEPOSIT, THE BETTER THE CHANCE YOUR OFFER IS ACCEPTED

LIMIT WHAT YOU ASK FOR OR YOUR CONTINGENCIES ASKING THE SELLER TO THROW IN A LOT MAY MAKE THE SELLER GO WITH ANOTHER OFFER



NECTION

TIPS TO REMEMBER

YOUR INITAL OFFER MAY NOT GET ACCEPTED

THERE MAY BE SOME BACK & FORTH WITH NEGOTIATION

THIS IS A SKILL THAT I MASTER, SO NO WORRIES

I HAVE OVER 15 YEARS EXPERIENCE NEGOTIATING DEALS

AN EXAMPLE OF A NEGOTIATION

13:00

HOME LIST PRICE IS \$150,000 YOU OFFER \$152,000 WITH \$1,500 E.M.D AND YOU WANT THEM TO THROW IN THE KITCHEN TABLE

> THERE ARE MULTIPLE OTHER OFFERS SELLER DECIDES YOUR OFFER IS APPEALING BUT COUNTER OFFERS BACK TO YOU AT \$157,000, \$2,500 E.M.D AND NO TABLE WE CAN ACCEPT OR RE COUNTER

> > A LOT OF TIMES, IN TODAYS CURRENT MARKET THE LAST 4+ YEARS, HOMES WILL HAVE MULTIPLE OFFERS. A LOT OF TIMES THE SELLER MAY ACCEPT THE HIGHEST & BEST OFFER & NOT CHOOSE TO NEGOTIATE, EACH SELLER AND EACH REALTOR IS DIFFERENT SO WE WON'T KNOW UNTIL WE GET TO THE OFFER PART, SO IT'S ALWAYS BEST TO WRITE YOUR STRONGEST OFFER UP FRONT, IN THE EVENT THEY DON'T WANT TO NEGOTIATE.

WHAT NOT TO DO

THINGS NOT TO DO DURING THE HOME BUYING PROCESS

DON'T MAKE ANY FINANCIAL PURCHASES WHILE SHOPPING OR CLOSING ON A HOME

NO CREDIT CARD USAGE, NO LINES OF CREDIT, NO LOANS, NO BIG PURCHASES DON'T BUY A NEW CAR, BOAT, ATV, LAWN MOWER, RV..ETC DON'T BUY FURNITURE, TV'S, APPLIANCES, DON'T CO-SIGN ANY LOANS

DON'T QUIT OR CHANGE JOBS OR LOCATIONS

MOST LENDERS NEED 1 - 2 YEARS OF CONSISTENT EMPLOYMENT AT THE SAME JOB

NO BIG DEPOSITS, CHANGING BANKS, LATE PAYMENTS AVOID MAKING LARGE OR SIZEABLE CASH DEPOSITS, THIS DRAWS RED FLAGS LENDERS NEED BANK STATEMENTS, DON'T CHANGE BANKS LATE PAYMENTS HURT CREDIT, DON'T BE LATE! & DON'T MISS ANY PAYMENTS!

> FOR THE ENTIRE TIME YOU ARE SHOPPING FOR A HOME, FROM PRE APPROVAL DATE TO THE DATE YOU GET THE KEYS TO YOUR HOME, YOU NEED TO KEEP YOUR BANK ACCOUNT, YOUR PAYMENTS & YOUR CREDIT HISTORY IN THE BEST STANDING IT'S EVER BEEN. NO BIG PURCHASES, NO LOANS, NO LATE PAYMENTS, NO CHANGES. EVEN A SLIGHT CHANGE CAN CAUSE A MORTGAGE TO NOT GO THROUGH. PLAY IT SAFE. WHEN YOU GET THE KEYS TO HOME, THEN YOU CAN GO BUY THAT NEW CAR OR BUY YOUR NEW COUCH ON YOUR CREDIT CARD.



SOME CLIENTS WILL CHOOSE TO WAIVE THE INSPECTION, AS THIS CAN HELP SPEED THE PROCESS UP AND CREATES A GREATER CHANCE OF AN OFFER ACCEPTANCE. IF YOU CHOOSE TO DO AN INSPECTION, YOU CAN NEGOTIATE REPAIRS WITH THE SELLER OR ASK FOR MONEY OFF TO COMPLETE THE REPAIRS. THE SELLER MAY AGREE, MAY COUNTER OR MAY SAY NO AND THE HOUSE IS SOLD AS IS. THIS IS ALSO YOUR ONE & ONLY CHANCE TO CANCEL A DEAL & GET YOUR E.M.D BACK IF YOU DON'T LIKE THE INSPECTION REPORT. IF YOU DO AN INSPECTION I WILL BE PRESENT TO TALK TO THE INSPECTATOR AT THE END.

HOW TO FIX IT

GENERALLY YOU WILL GET A PDF DOCUMENT OF ANYTHING THE INSPECTOR FOUND DURING THEIR INSPECTION WITH PHOTOS AND WHAT THE ISSUE WAS, BUT NOT ALWAYS

DOES NOT HAVE TO BE A LICENSED INSPECTOR

YOU WILL GENERALLY ONLY HAVE 7 DAYS TO COMPLETE AN INSPECTION INSPECTIONS TYPICALLY COST AROUND \$350 AND TAKE ABOUT 3 HRS

A FRIEND OR FAMILY MEMBER IS ALLOWED TO INSPECT THE HOME IF YOU'D LIKE

THESE ARE OPTIONAL BUT RECOMMENDED SO YOU KNOW EVERY ISSUE UPFRONT

AFTER OFFER HAS BEEN ACCEPTED

HOME INSPECTIONS ARE OPTIONAL AFTER AN ACCEPTED OFFER

LICENSED INSPECTOR WILL PROVIDE A FULL REPORT



JRE CLUSINE

WHAT TO DO BEFORE CLOSING

FINAL WALK THROUGH OF THE HOME

IF THE SELLER HAS AGREED TO MAKE ANY REPAIRS TO THE HOME THIS IS YOUR CHANCE TO ENSURE THEY WERE COMPLETED ALSO A CHANCE TO MAKE SURE NOTHING IS MISSING THAT WAS SUPPOSED TO BE THERE

CHANGE YOUR ADDRESS WITH POSTAL SERVICE

ENSURE THAT MAIL STARTS ARRIVING TO YOUR NEW HOME WHEN YOU MOVE IN

SET UP ALL YOUR UTILITIES

GAS OR ELECTRIC, SEWER, WATER, GARBAGE, INTERERNET, CABLE...ETC

SECURE HOME INSURANCE CONTACT YOUR INSURANCE AGENT

MAKE SURE LENDER HAS ALL DOCUMENTS

PAY STUBS, TAX FORMS, BANK STATEMENTS...ETC

DURING THIS PERIORD WE WILL ALSO ENSURE THAT ALL TITLE WORK HAS BEEN COMPLETED BY THE TITLE AGENCY. CLOSINGS ARE GENERALLY MONDAY-FRIDAYS 9AM-4PM AND DONE AT THE TITLE AGENCIES OFFICE. IN OUR CASE WE USE ATA NATIONAL TITLE LOCATED IN DOWNTOWN OWOSSO.



CLOSING DAY PROCEDURES

CLOSING IS DONE AT THE TITLE AGENCY

FOR OUR CLOSINGS, THEY ARE HELD MON-FRI 9AM-4PM AT ATA NATIONAL TITLE LOCATED IN DOWNTOWN OWOSSO

HOW LONG DOES IT TAKE?

TYPICALLY PLAN FOR 1 - 2 HOURS FOR CLOSING

THIS IS WHEN YOU DONE ONE FINAL REVIEW YOU WILL REVIEW ALL DOCUMENTS & TERMS AND SIGN ALL DOCUMENTS

BRING YOUR CHECKBOOK

FOR ANY LAST MINUTE CHANGES TO AMOUNTS

CASHIERS CHECK OR WIRE TRANSFER

FOR YOUR DOWN PAYMENT & CLOSING COSTS

BRING A GOVERNMENT ISSUED PHOTO ID DRIVERS LICENSE OR PASSPORT

MAKE SURE ALL CO-SIGNERS ARE PRESENT WITH YOU AS WELL THIS DAY.

JUSTIN CARLTER YOUR LOCAL REALTOR

AREAS SERVED

I'm licensed in the entire state of Michigan. Anywhere you want to live, I can help! My specialty areas are: Chesaning, New Lothrop, Owosso, St Charles, Montrose, Ovid, Elsie, Oakley, Burt, Brant, Hemlock, Marion Springs, Corunna, Perry, Durand, Saginaw, Lansing, Laingsburg, Flushing, Mt Morris, Midland, Bay City, Houghton Lake, Birch Run..etc

WHY HIRE ME?

I DIDN'T HIRE

DON'T LET THIS

HAPPEN TO YOU!

JUSTIN AND NOW THE HOME I WANTED SOLD :(

I believe in top notch level of service. Each client is treated exactly the way I would want & expect to be treated when making a BIG purchase. I will go above & beyond for you & make sure that your real estate experience is one that you remember & tell your friends about.

I believe in staying in communication with you, I want to send you as many home options as you'd like & want you to always be able to reach me 24/7 with questions or concerns.

I started my sales career selling RV's, with thousands of RV's sold and receiving all 5 star reviews, my clients always raved about my attention to detail, work ethic & wanting to make sure they were 100% satisfied with the entire experience.

I always have your back & best interest in mind. Whether that's taking 3 hours out of my family time, to be at your home inspection or working late night hours negotiating the best deal for you.





209 W MAIN ST, OWOSSO, MI, 48867

SKILLS



CONTACT



989.323.1012



justin@closewithcarlton.com



www.closewithcarlton.com



LET ME HELP FIND YOUR DREAM HOME ! CALL OR TEXT 989-323-1012 ANYTIME!



MY FAMILY LIDKS FIRMARD TO MAKING VIER REAL ESTATE DIEANS COMPANY THE



