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Overpricing

The most common reason for a home failing to sell is a high asking price. There could be many reasons for setting the price too high. Over enthusiastic listing agents or unrealistic seller expectations are the most common reasons. Some sellers feel that overpricing leaves ample room for negotiation. At times this may work the other way. The potential buyers might not even consider the listed house.

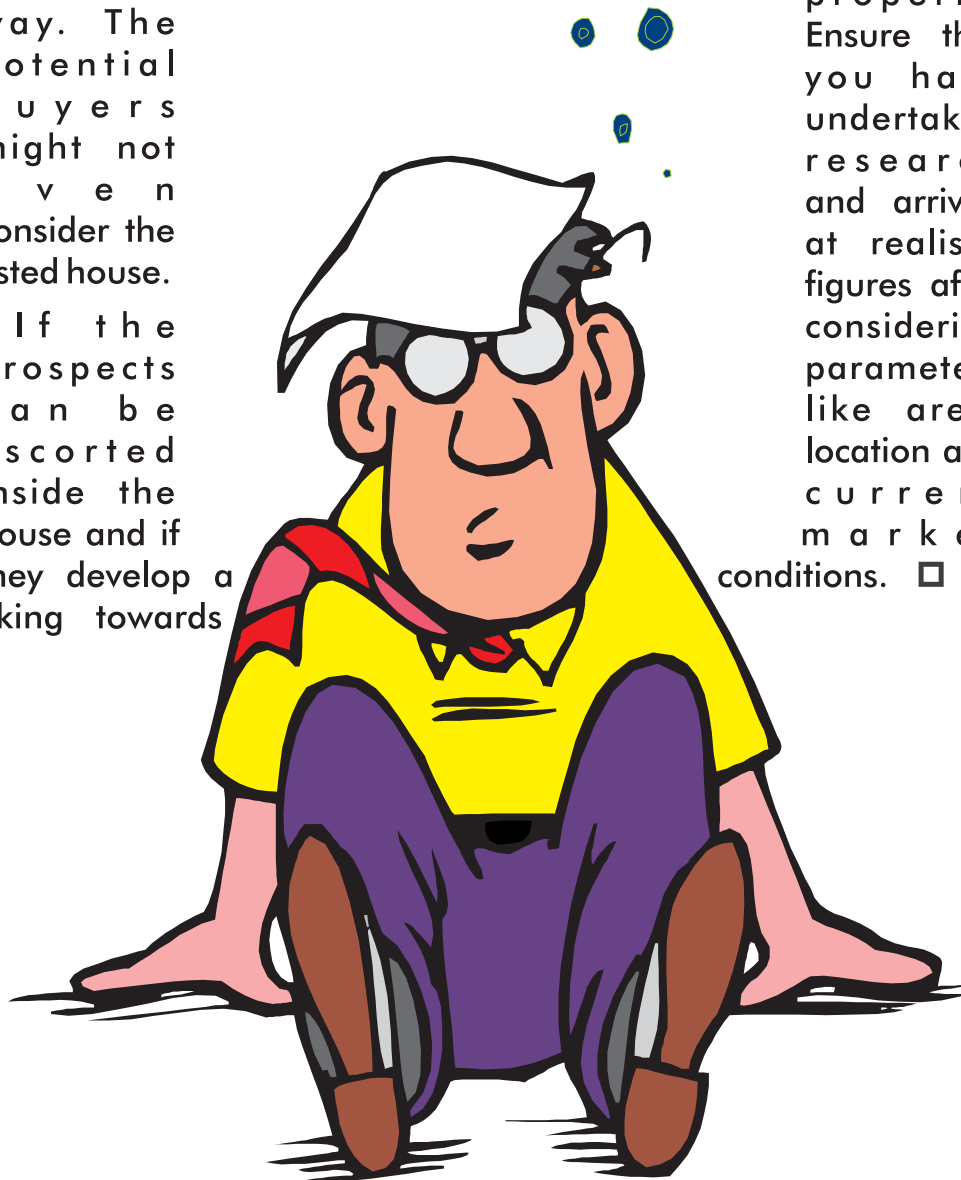
If the prospects can be escorted inside the house and if they develop a liking towards

the property, you would have almost won the battle. It is only after this that you should quote the price you need to sell at.

You also stand a better chance when the other comparable homes are priced higher. It is also important to understand the true market value of your property and not

what you want for your property. Ensure that you have undertaken research and arrived at realistic figures after considering parameters like area, location and current market

conditions. □



B2B & B2C

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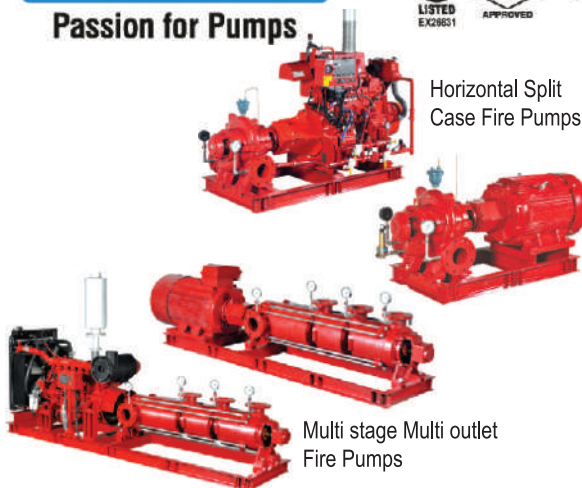


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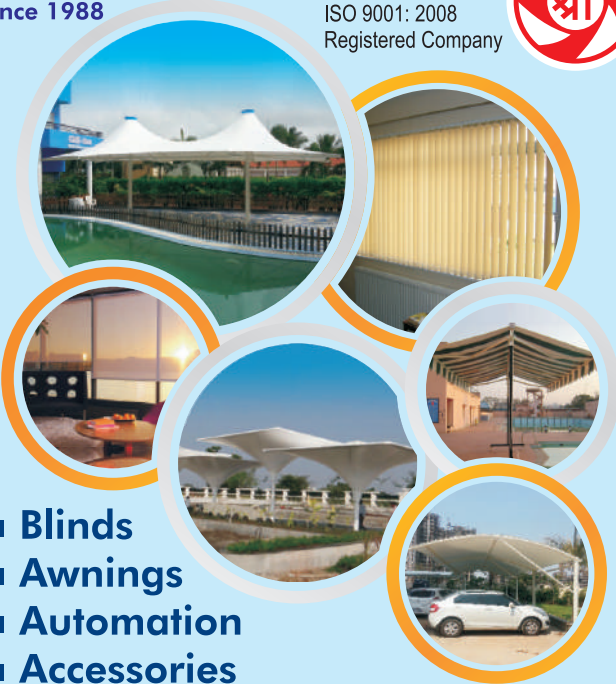
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It's business, not friendship

As a seller, guard your interests

You are putting up your house for sale. The first thought maybe to go back to the realtor who helped you buy the house in the beginning. People have often been disappointed in this scenario. The same person, who sang praises of the house, is now likely to undervalue the property by pointing out faults. The truth is it is business for him, not friendship.

Sell fast, get the money, move on...that is his mantra. And underpricing is a great tool for an agent's success. Fast tracking sales moves stock, builds reputation and puts cash in the wallet

-- The broker's wallet, not necessarily yours.

As a seller, be cautious that your property is not undervalued, just so that it is sold fast. Be prepared to negotiate the best price that keeps up with market trends. Take time to update on area prices, do up your house for presentation and carry out initial talks with a few agencies, before you put up the sale notice. Keep the price tag right, allowing for minor negotiability in case you do get a definite reasonable offer, never mind the agent. □



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good things come in small packages



The growing trend of consumerism means people are going for ‘Bigger the better’. In contrast, there are those desiring to be more practical in life. Besides cutting on consumption, a major move made is consciously shifting to a smaller house.

Who does it?

Shifting to a smaller house is no longer an “old age” decision, though that continues to be the top cause for downsizing relocation. The unfortunate global crisis pushed several Americans to vacate their larger homes. The younger generation, with their fast paced lifestyle, chose a

smaller home to reduce housekeeping.

What is my gain?

Besides earning points for being applauded for “simple living, high thinking”, moving to a smaller house has several advantages. Reduction in house work with reduction in area is the obvious outcome. Besides, your bank balance will be happier with savings from the previous house sale. Surplus cash does a lot for

improving mental health, while lesser house care means free time for other pleasure activities.

Do it right

A small house does not mean a cramped house. Spend time to differentiate between essentials and non-essentials. This is true for space and belongings. Need a balcony, but maybe not a garden; those books and gadgets can go, this cupboard certainly stays.

Make the shift an adventure for a happy future. □

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How NOT to sell a home

Things not to do when selling your home

Keep off these actions or tricks to sell your home efficiently. It's easy as that.

Half truth

Be honest about any particular problem in the structure. Either get repairs done or be upfront. Having the deal fall through later, does nothing for your reputation.

Over rated

Be opportunistic, not greedy. Get an informed quote before setting your sale price with negotiation margins. Property valuation may be a good idea too.

Buyers home

Clean your house of dirt and personal effects. Let the buyer's imagination paint the picture to his tastes as he walks through.

Pets away

Keep your pets away at walk through meeting. The new buyer may not be animal friendly.

Also he is looking for a home not a pet. In case you think the garden or backyard is good enough, warn your visitors. Tell your agent to book an appointment before visiting.

Now you see me, Now you don't

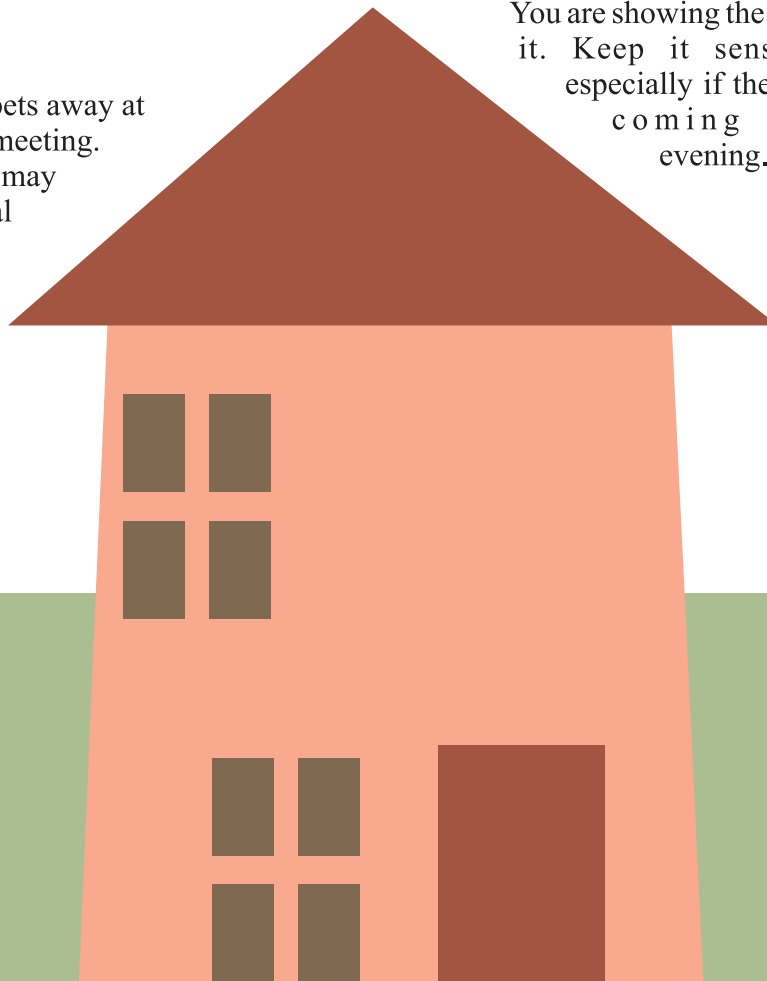
You may be living in home you are selling. The trick is to make it appear you have moved. Tidy up and put away those photos, toys, clothes and knick knacks. Discourage unexpected viewers.

Style neutral

Art deco, eclectic touches – suggest you keep them for your new home. Here let things be pleasant and neutral when you are redoing essentials for selling.

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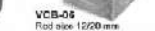


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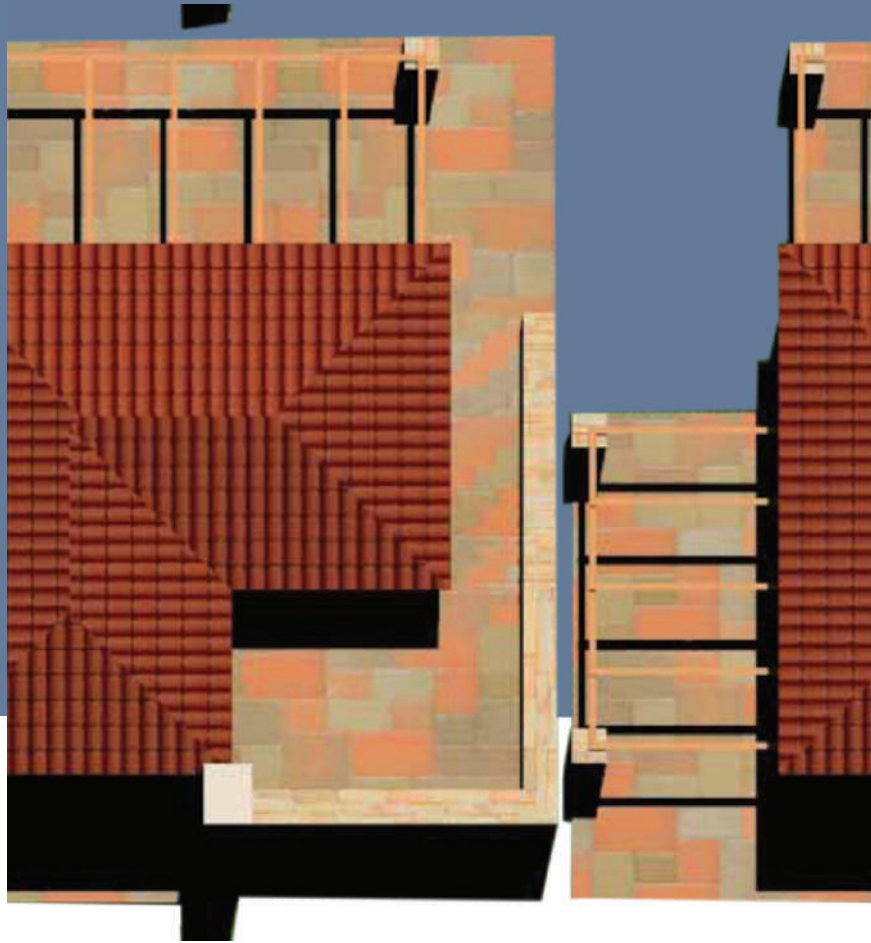
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Agent Sales: Go Get them



It is often comes as a late realization for agents that they have to be their own business generators.

License received, check; mentor identified, check; feeling good, check. This is a typical newbie real estate agent outlook. Then slowly the climbing costs of telephone and transport bills, with no real income to balance the outflows bring in the shadows. The newbie optimism is on its way to disillusionment. A quick analysis of the way the business is being handled would be the way to find the seat of the problem.

Mind Your Own Business

Business development is your

business and yours alone. Brokers, associates, relatives and all other connections are doing their own thing. And this stands true for franchises also. Both brokers and franchises earn from the referral fees that you as an agent pay them. So the business you get from them can be an expensive deal. While this may be a good investment when you start off, it is advisable to generate your own leads and build on them.

In the long run, it is better to shed dependencies on broker

owned facilities like office space or communication, and enjoy full benefits of your efforts.

Build Your Identity

As you move in the field, let your efficiency and work ethics advertise for you. It is human tendency to avoid the unknown, especially in business. So those fancy ads should spread your presence, but not become the only business development tool.

Make yourself a known member in your own community. Be knowledgeable about your work,

but be careful that you don't keep pushing your business cards when not warranted. Those socializing may seem unconnected with business, the 'friendly' appearances and contacts will do more for your reputation than any banner across the sky.

Part Time, Part Earning

Real estate dealings have little

concern for holidays and off time. So if you are considering balancing a job and being a real estate agent, be aware that the returns will only match the effort you put into it. Besides job commitments clashing with client deal will show you in bad light on both sides.

Over all the self motivator and initiative taker is the real estate

agent who will realize all those targets and goals that were shown in training class presentations. Ground work is the key to success once you step outside the classroom. □

Desirable Properties of a Property Agent

Real estate agents are cropping up faster than mushrooms after a thunderstorm. How would you as a customer, zone in on a good person to deal with? As an agent, what personal traits you should develop? Here's our Top Five list.

Transparency

Any customer demands service with transparency. As an agent this could cover property trends and prices, property evaluation and such issues. Raising false hopes and procrastination are undesirable.

Involvement

Property dealing is not for 'time pass'. It needs a passion and involvement from your side. It's a full time commitment to be a part of sealing successful deals that benefit both the buyer and seller.

Go Get It

It's a business so some calculated risks are

an integral part of it, if profits are on your mind. Building a self confidence and becoming a go-getter with knowledge is important.

Move on

It's a property not a pack of biscuits that you are handling. That means you need a persistence and tenacity to dust off the failures of "that deal nearly got done and then fell through at the last moment". It will happen not once but several times. Forget the less than expected commission and move on to a fresh day.

Being human

Understanding the client requirements, must go beyond rooms and square feet numbers. Clients need an understanding hearing and encouragement to close good deals. That's where the referrals and return business come from! □



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'Dream House' is a common term in the real estate business, among those dealing in the residential sector. But is it really a dream realized? Check for yourself!

Aniruddha Sinha has five years to go before retirement. He has been saving for years to buy a flat in Pune. He has not been enthusiastic about availing a home loan, as he is not keen on paying interest to a Housing Finance Company. As he has been staying in the accommodation provided by his employer, it is obvious that he will need a new house only after his retirement. But alas, the recent rate shoot has not only shattered his dream, but has made it impossible to own a house in the city. He now regrets not having taken a loan where the interest paid would have been a better option.

Mohan Rao about a year ago was excited about buying a flat in Aundh. He witnessed the rapidly rising rates, but was unable to react. He finally had to settle

for a 1 BHK in Baner.

Anil Kumar took a decision, lest the rates soar and take the chance of having to pay higher prices later on. He purchased a flat at the prevailing prices and then to his despair, the rates plummeted and stabilized. Those of us who tried buying a home in the past few months can relate with the experience of 32 year old Kripal Mathur. For him, identifying a simple 2-bedroom apartment has been a lot like aiming at a moving target. He has been repeatedly postponing his plans because of the rising interest rates and increasing property rates.

Aakash Malhotra started his search for a 2 bedroom flat in June 2007 with an estimated budget of Rs.22/23

lakhs. However, during the course of his search, he found property prices going steadily up. He finally managed to buy a house at Rs. 30 lakhs. Probably his life's biggest investment had been realized. However, because of stretching himself here, Aakash had to make a compromise somewhere else. "I would have bought a bigger car than the one eventually I bought, had the prices not moved up so drastically," says Aakash.

Most property buyers share such predicaments. In the past few years, not only have real estate prices rocketed, but home loan interest rates have also headed north, making a substantial impact on the affordability of homes. This may have not significantly reduced the number of home buyers, but it has inevitably stalled many from closing the deal.

In conditions such as these, should a home buyer proceed to make the purchase and stretch his finances or should he postpone his purchase?

Before answering the question, let's take a look at why there has been an unprecedented jump in the residential area rates in Pune, which has drastically affected the Real Estate market.

To a great extent, the jump has been driven by the huge growth of the IT, BPO industry and the Retail Industry. Another integral factor that has been influential is the education scenario in Pune, which creates a perpetual demand in the residential sector. Also, large builders and developers from other cities have shown an interest in developing properties in Pune. Real Estate investing companies have also not lagged behind; they also view Pune as a potential hub. And lastly, the panic and the hype in the market have created the ripple effect of skyrocketing prices.

EFFECTS OF THE RISE IN RATES

Buyers' decisions are undergoing a metamorphosis. The locality for purchases is influenced and determined by affordability of prices within a budget. Compromises on amenities are being made. Buyers who desired to buy units with swimming pools / club houses have dropped these luxuries. Not only this, they are even moving to areas like Warje and Baner, from the preferred ones like Aundh and Kothrud.

Buyers are not only settling for non-premium flats and locations but have also begun looking for resale/distress sales. The ones that don't adhere to this principle end up settling for homes with smaller space/sq feet area than earlier desired.

The current scenario not only defers purchase plans, but also makes it prudent for the buyers to stay on rent



for a little longer. Miss. Kavita Nair, Sr. Manager of a leading real estate agency indicates, "At the moment, most investors have taken a backseat as they prefer to wait and watch. They anticipate a sufficient fall in the rates."

Also appalling are instances where buyers, who had taken a hasty decision and purchased a unit, are now unable to adjust the difference; in some cases the buyers have canceled the unit.

The quest for lucrative offers from Home Loan companies, that can make EMIs attractive, is surely a harbinger of some solace and the search for the same is still on.

Buyers who strongly believe in 'reputed brands' and have always wanted to be associated with the leaders of the industry have been left with very little choice. They are eventually settling for 'nonbranded', builders.

Investors are putting off purchases due to a hike in interest rates. They purchase when the rates are rising and not when it is at the highest.

It is a herculean task for an individual to get sanction for the amount applied for, when the rates are higher. Under such circumstances, one has to tap all resources to meet the required amount.

It is only when there is a dire need, would a buyer enter into a purchase deal when rates are high.

Rising home loan rates have brought down the number of prospective buyers, making home buying increasingly unviable. Thus, while investors are put off by low rentals and lesser chances of appreciation, astronomical property prices are shooing away first-time buyers.

Under the present circumstances, the buyers are increasingly adopting the 'wait and watch' stance.

Though at the micro level, purchases might be affordable for some, it is imperative to analyze the risks emanating from rising property prices and home loan rates. The caveat for buyers is to tread with more caution than they did in the past.

What still has not changed and lies true is the question that every buyer needs to answer. 'Can I afford this home? Its relevance has only got heightened. Buyers would do well to remember that the pursuit of a dream home needs a lot of thought and effort. □



Impulsive V/s Premeditated

A research on the type of buyers the real-estate market witnesses at a time shows that there are primarily two types of buyers. Which category do you belong to?

Depending on the buying nature, buyers have been classified into two broad segments – those who buy at the very first sight and the others who are cautious and take time to come to a decision.

Giving In To An Impulse

First let's have a look at the one who buys house at the very first sight. We call them impulsive buyers. Impulsive buyers generally look at the advertisements in paper, magazine or anywhere else, and if they like it, they immediately decide to buy the house. It's something like love at first sight. They like it, they buy it. They are truly impulsive in nature..

Impulsive buyers make purchase on recommendation of the close ones. If a friend is buying a house at some place, it is good enough for them to invest in the same project. Here, they

would completely trust the judgment of the close ones. Mr and Mrs Verma saw an advertisement of XYZ project on Monday, visited the site on Tuesday and immediately booked the flat. Wow! Now this is what we call impulsive buying.

What Makes Impulsiveness Affordable?

Impulsive buying is fine if the house is being bought for investment purpose. One does not have to live there and hence buyers are carefree. Earning returns is the main concern and as long as that seems sure, no other enquiry is needed. The other factor which that makes impulsive decisions possible is availability of sound finance. If a person is in a position to pay without much trouble, he/she will make purchase without any delay. Suppose Mr. Joshi has some



money at his disposal and wants to buy a house purely for investment purpose. As soon as he finds a project that will ensure him the returns, he will invest in that. Impulsive buying is also possible when the buyer is the regular player in the market. A person who has gained sizeable experience in the property market will instantly judge a good project and make the investment. He does not need much time to do research or homework. His expertise makes them buy the house spontaneously.

Just like the coin has two sides, impulsive buying too has two sides. Most of the time it can get you good fortune, but sometimes bad luck can knock the door. If there is a good project and you make an investment impulsively, you earn riches. However, if there happens to be some crisis in the project or in your management, and you can't immediately get the invested money back, the action has not worked in your favor. Nonetheless, the most cited reason for impulsive buying is the anticipation of rising costs. People do not want to purchase house at the higher price than the existing one and therefore buy it before any further rise in the price.

Well Thought Of

Now let's move to the second segment of the buyer—the premeditated buyers. We can call them cautious, planned, and thoughtful buyers. The principle behind their buying is that these buyers are quite careful and take a long time to decide on buying a property. Even if they like a house, it is not necessary that they will buy it. Suppose Mr. Patil wants to buy a house. He will personally visit several projects and may take advice from an agent or any other expert. The reason behind this is he does not want to take any decision in a hurry and then regret later. While visiting several projects he may come across one or two which he may like. But remember he is a premeditated buyer. Even though he likes the project he may not invest in it. Mr. Patil will think that he should not rush in and wait a little longer so that he finds the better scheme.

Too Much Caution?

Premeditated buying happens when the person is very



cautious, by nature. He/she likes to scrutinize things thoroughly and then take any decision. The psychology of the buyer plays a crucial role here. Apart from this, money also plays an important role. If the financial arrangement is frail, the person will hold on the purchase and wait till he/she has enough resources to buy the house.

Understanding the pros and cons of premeditated buying is significant. With a cautious approach one will rarely make an inappropriate deal. However, there is also a possibility that while waiting for the right project, the prices will rise and again it might go out of your budget.

Now that we have had an in-depth look at both the types of buyers, it's not very difficult to identify what type of buyer you are. We are not for or against any of the segments. They both have advantages and disadvantages. Nevertheless, experience says that striking the balance between the two is ideal. □

Neighbour's Envy, Builder's Pride!



Builders in and around the city of modern buildings, seem to be marketing and selling offices and homes, without incurring a paisa as advertising expenditure. We look at this new strategy.

In the normal trends in business, marketing and promotional activities heavily depend upon the budget set aside for advertisements and the category of clients to be targeted. These range from advertising in newspapers, magazines and property journals to the hi-tech satellite television and Internet. In addition, expenditure is also kept aside for research and development, for marketing their projects.

The trend is changing, slowly but steadily. Today builders are now selling their homes in a successful manner, without burning a hole in their pockets. The mantra seems to be simple: “You spend, we gain” or probably “As you sow in lakhs, so shall we reap in crores.” These may sound ridiculous, but it is a fact.

The strategy is simple: Mr. X advertises for prospective clients to view his site. Mr. Y's project happens to be adjacent to the project site of Mr. X. People visiting Mr. X's site become curious about Mr. Y's project and that's when Y's marketing team makes contact.

This is true of some Ys in Pune, who do not find the need to incur expenses on advertisements and promotion campaigns. Though they may not be professional in their approach, they seem to have got the business tactic right.

Some of the reasons that have helped them to sell successfully, without any specific sales promotion are:

GOOD LOCATION

Locations for home and offices in areas with well-developed infrastructure amenities like a market place and banks are a big favourite with most buyers. In addition, if the location is pollution free, with lush green environs, it will definitely attract buyers.

REASONABLE OUTLAY

A rate should first be predetermined, covering the cost of investment in the project. The property rates and record of accomplishments prevailing in the markets should then be studied thoroughly. A comparison of the two rates, should serve as the guideline for arriving at a rate slightly lower than the prevailing rate.

BETTER CONSTRUCTION QUALITY

The quality of the construction materials as also the design and layout should be among the best in the industry. Check thoroughly for cracks or damage, before showing the site to the client. When checking out, look for any cracks on the flooring, which will need to be attended to before a client visit.

MODERN FACILITIES

Today, most of the buyers are looking for homes and

offices with facilities that will soothe their fatigued mind and body. For the health conscious citizens, state of art health clubs that are in confirmation with the safety standards, should be provided. An elevator with power back-up facility, recreation clubs, children's park and swimming pools should also be offered to the clients.

GOOD RECORD OF ACCOMPLISHMENT

The builder should keep a track on the quality of services offered. He should win the confidence of the clients by offering discounts and schemes. Schemes designed should hold the customers loyalty while the builder maintains the goodwill in the market.

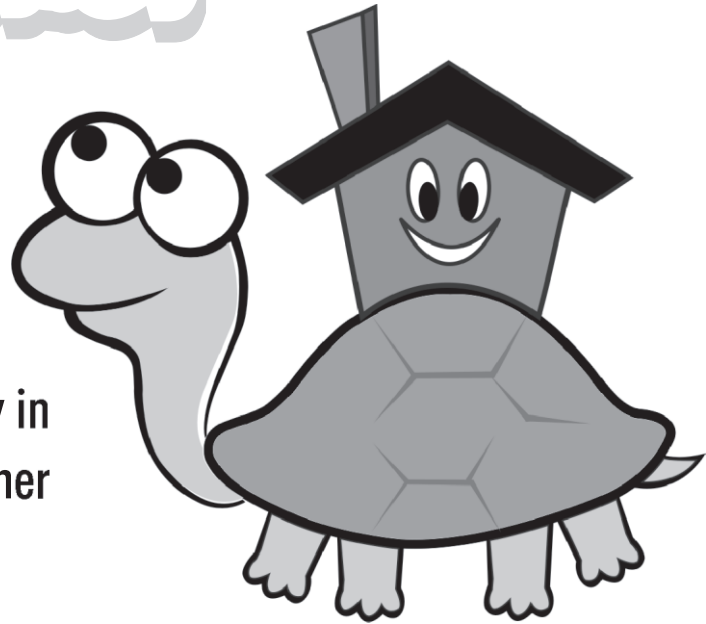
ATTRACTIVE ELEVATION

Elevation should be designed in such a way that it will raise the expectations of the clients. It should be pleasing to the eye. However, it should not be too delicate and dangerous especially in the design of the balconies and window panes. The colours should be bold and bright, with proper contrasting shades. □

Clear All Your Doubts

Yes you should and must clear all your doubts before signing on the papers. For most buying a house is life time investment. So leave no doubt unanswered regarding the investment decision. Ask all the questions in your mind to the builder, agent and if necessary, to the people living around the area. Remember no doubt is big or small get it cleared. □

Hidden benefits of a Slow market



The purchase value of money in a slow market is higher

The value of a house is often stated only in terms of the price paid. It does not say whether you got better value because of the time it was spent in. A slow market makes buyers hesitant. This makes them lose out on benefits that are typical in slow markets.

Identifying market trends

There isn't a public announcement that the market is slowing down. Little signs come up—sale properties increase, sale signs tend to stay on or discounts increase in value and scope.

Hidden treasures

A slow market prepares sellers to lower prices. A buyer may get additional benefits like fixtures, furnishing or exemption on expenditures like legal documentation. Therein lie the negotiation skills to get the best benefits.

Negotiations tend to be skewed towards the buyer

Since the others are not buying, your choice increases including foreclosure properties. That

gives time to look around and come closer to your requirements. There is no rush to make your offer or close a deal in haste.

Does price depreciation matter

When you are buying a house to hold on and live in, why are you concerned about value depreciation? Buying at a good price in itself balances off the effects of depreciation. Even a slight rise in value will benefit you better than someone who bought it at a higher price.

Not all cool

While a slow market can be a good time to purchase, some caution is required. It is essential that you can afford the finances. Secondly, if you are looking at short term gains on investment, this may be an unpredictable time and returns may not come as expected. The market may drop further adding to losses. Also a slow market does not mean that high cost properties suddenly become cheaper. In fact most times the luxury segment is the one least affected. □

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Repairs for Investment

Fix only to benefit from your investment

In the Fix and flip business model people take the improvement project just a bit too far, resulting in a property that doesn't sell.

A bridge too far

Over improving costs, then takes additional time too. Renovating to create a luxury residence in a normal neighborhood is unlikely to bring in high spending clients.

Exploring the unknown

This business needs considerable understanding of the market. Gauging the building is also difficult. A bad assessment may see your earnings going into repairs rather than to your bank.

Taking the shortcut

The cheapest contractor may prove to be really expensive when you see the quality of work. Keep the option of termination if the progress is doubtful or unsatisfactory.

Striking out the trail

DIY enthusiasts may choose to do the project themselves. This is rarely recommended when you see the time and money involved. □

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Getting a sense of the market

Investors need to understand market trends before stepping in.

Is it the right time to invest in the real estate market? Among the expected answers that will come up will be “Depends whether you buying or selling.” That should be a wake up call for you to follow market trends and understand whether it is a good time to buy or sell.

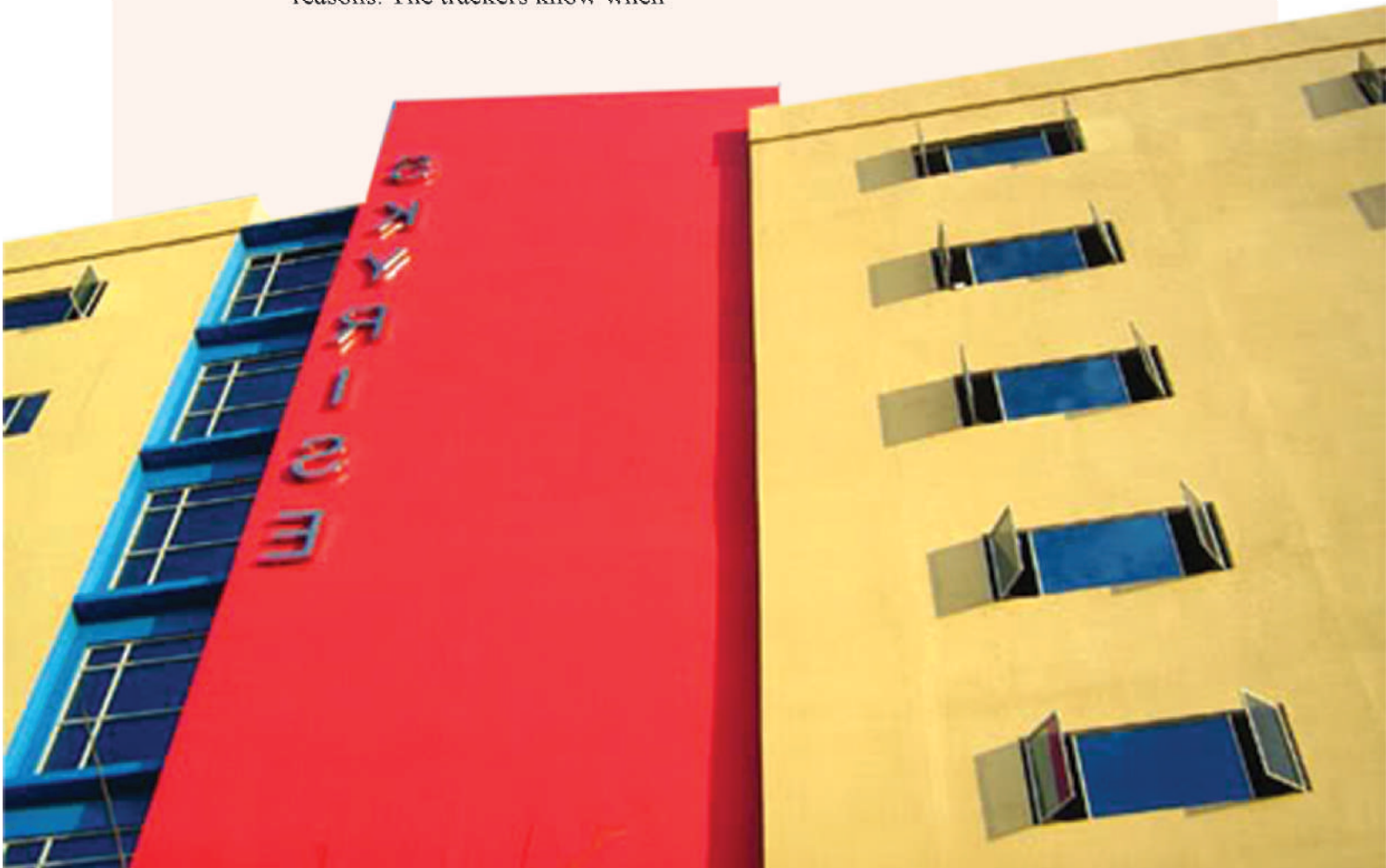
Buyer's market

Buyers will benefit with good deals when there is abundant supply. Developers need to get back their funds to move on and are willing to woo buyers. Prices tend to stagnate for several reasons. The trackers know when

buying is low, so they have lesser competition to handle. Its time to test your negotiation skills!

Seller's market

In areas or times when development slows down or is yet to pick up, sellers are in a position of strength. They look for the first mover advantage and dictate terms. Buyers are ready to move in quickly to grab a property of choice while looking forward to quick growth of their investments. Sellers tend to be firmer as they may be more aware of the demand trends. □



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Developing as a part-time realtor

Best ways to work as a part-time real estate agent

You have a steady income, but you are looking for more or you wish to try your hand at a fresh venture. If this applies to you, there is a high possibility that you are considering stepping into the realty sector as an agent. Naturally, cautious as you are, the ‘trial’ period would mean you will work part-time, keeping your present job secure. While that sounds like a good plan, you need to slot in more details like considering real estate investment and/or working with a team.

Time to market

Getting an education leading to a license will be a good investment of time and money. Assign time for a course along with your regular job and be prepared to put in some hard work. Once that is completed, identify

a brokerage area to start off. Developing clients and identifying properties is what you will be focusing on. This needs persistence and time availability.

Know the work

A real estate agent is, on the face of it, a go-between the buyer and seller. In between are other aspects of the service. Houses need to be shown, networks need to be developed to access other areas, contact needs to be made with clients, finance companies and more. There also needs to be an understanding of documentation, repair or presentation requirements along with overall marketing strategies. All this means expenditure and a lot of planning.

Be contactable

As a part time realtor, growth is possible only when you may be called at all hours and you respond to enquiries immediately. Will your current job allow you this? Clients prefer someone they can easily contact. Delayed callback time is a sure shot way to see the client move to another broker.

Being a part of a team helps in filling those slots where your regular job keeps you committed. Though this may mean profit sharing you offer better service.

Manage your own properties

Flip and sell tactics are another consideration when you have gained some experience. Properties are

bought, upgraded to meet client requirements and then sold. As a licensed agent the brokerage concerns are done away with.

Investing in property and then earning off them is a very good part time option. Taking on long time rentals, along with some buying and selling, generates good returns. The properties are identified and the clients contact you directly, making the investment worth its while. □

Getting your agent on track

Sometimes an agent needs an introduction to the value of service courtesy and follow-up protocols

Courtesy is essential to keep good relations and reputation in the market. This is something real estate agents tend to forget. Customer relations are built with staying connected, rather than simply deal hunting. Reverting to those pending and past enquiries is highly appreciated and builds reputation.

Ignoring enquiries sends out the message that maintaining client relations is not important to you – a highly damaging communication. Agents need to have databases, not just properties in the market and those they have handled, but also information of who the buyers and sellers are. They need to keep track their requirements, so they can efficiently and appropriately link up buyers and sellers.

Closed deals are a more authentic testing parameter than advertisements or claims of being ‘well known’.



Honestly, even a face on ‘Wanted’ posters becomes well-known!

Being egotistical that “They will contact me, because it is they who need a home” is definitely not just a wrong approach, but a negative business practice. Agents need to build customer relationships and market reputation. It needs just a good practice of returning calls, updating on requirements and being particular about follow ups and getting feedback from clients. When you care for your customers, the word spreads very fast.

Agents are providing a service. Here your customer relationships are the very foundation of success. Agents need to remember this success mantra to stay on track. □

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Ready At

Short Notice

A few tricks for getting the house ready for showing at short notice

The phone rings on a relaxed morning and to your surprise it is your agent asking to bring in a client to show the house. Damp those alarm bells, here are some quick fix solutions from the front door to the toilet.

- Keep the approach free of clutter.
- Open all drapes to allow natural light but keep untidy views covered.
- Switch off or turn down the television or music.
- Clear the kitchen, specially the sink and garbage.
- Stow away bedroom clutter under the bed. The visitor may like to open the wardrobes or built in storage.
- Dry toilets and lower the toilet lids.
- Prepare to use the time to take the family shopping or a quick snack.
- Spray light room freshener and you are done.



Sellers!

Protect

Yourself!

Allow property modifications only after process completion

This happens ... a property is sold in principle. Most of the payments and paperwork is completed. The eager buyer quickly moves in prior to final transfer and begins to personalize 'his new home'. This could really go against the seller's interest.

In the first place, the contract must be legalized before allowing any entry or occupation. Transfer documents complete, deposits paid and only then it is time to sign the sale deed.

In case there is a mutual agreement to hand over the property for occupation before say the final payments or other conditions, the agreement must have a clearly stated clause that the property may not be modified in any manner till all transfer legalities are completed. Look for the specific clause and understand the wording before signing.

High offer prices to support the buyer's case to move in before transfer is often a temptation for

the seller. These are the conditions when one should be especially careful. A deposit to cover the cost of restoring the property to its original state is a way out cover losses in case the deal goes sour.

Insisting on the 'no modifications' requirement till the property transfer conditions are met, is one way to guard your interests. □



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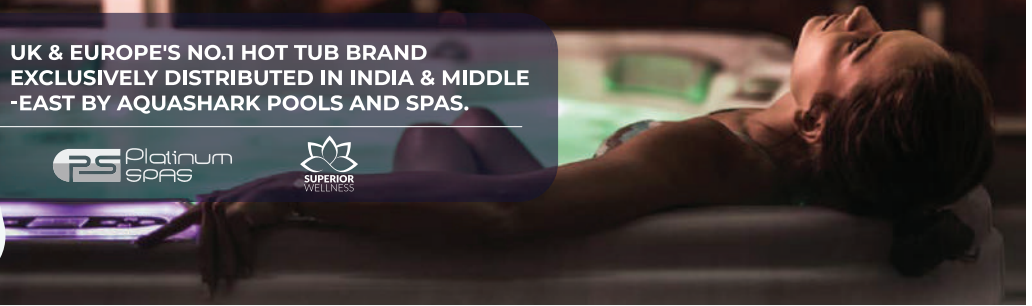
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