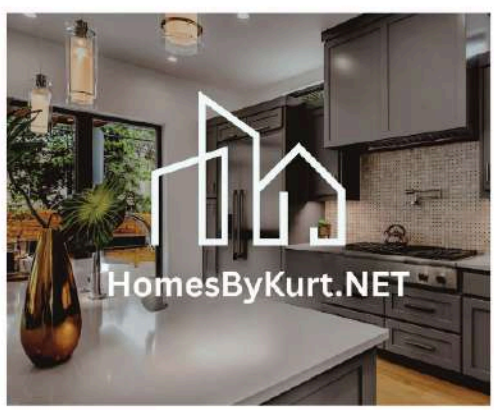
ESTATE ADMINISTRATOR'S
RESOURCE GUIDE

This short guide will help you navigate and simplify you're interited home process.



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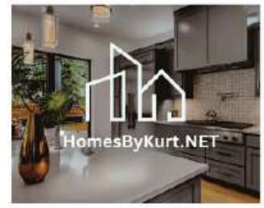
703.638.4849 | Kurt@HomesByKurt.NET

REALTOR®

EQUAL HOUSING OPPORTUNITY

EPIQUE REALTY
Main Office: 888.893.3537

While we love helping families with real estate, this isn't legal advice. We always recommend consulting a qualified attorney for specific legal guidance.



As estate executors or someone that just inherited a home, we know that navigating probate and estate matters can feel overwhelming. This binder was created to give you clarity, confidence, and support as you move through the process. Inside, you'll find practical guides, resources, and checklists designed to help you make informed decisions and connect with trusted professionals when needed.

Please remember: **We are not attorneys.** Our team consists of **Certified Probate Experts** and service providers who can advise you on next steps, connect you with the right professionals, and in some cases directly assist with estate tasks.

If at any point you'd like personal guidance, we're only a phone call away.

Index of Resources &Guides

1. **Probate Milestones** – 4-page breakdown of key steps and what to expect.
2. **Probate Checklist** – Step-by-step tasks to stay organized.
3. **Trusted 3rd Party Guidance** – Why and when you may want legal and other professional representation.
4. **Vendor Resources** –Trusted local professionals we can recommend
5. **Securing and Maintaining Real Property** – Protecting the value of estate property.
6. **Managing Assets & Belongings** – Distribution, selling, donations, and valuations.
7. **Notice of Probate / Notice to Creditors** – What it is when and how to file.
8. **When Assets Can Be Sold** – Rules, exceptions, and court involvement.
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10. **Traditional Real Estate Listing/Full Market Sale** – Maximizing value through open-market sale.
11. **Keeping Real Estate in theFamily** – Title services, finance, and long-term planning.
12. **Mortgage & Loan Solutions** – What to do with financed homes, cars, and leases.
13. **Quick Sale / Cash Offers** – How fast-close offers work and what to expect.
14. **Cash Advances on Estates** – Options for heirs needing funds quickly.

A Final Word

This binder is meant to simplify the process and put the right answers at your fingertips. Take it one step at a time. Use these guides, lean on our network, and reach out whenever you're unsure of the next move.

We're here to help preserve the estate's value and honor your loved one's legacy.

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Probate Timelines & Milestones

Important Note

Probate laws and procedures vary by state and county. Names of documents, timelines, and filing requirements may differ. This handout is a general overview and not legal advice. Always confirm requirements with your local probate court or a qualified probate attorney. If you need a probate attorney, we have vetted attorneys in our network and can connect you.

Important Milestones To Understand

1. Application / Petition for Probate	File the initial petition with the court to begin probate.
2. Court Hearing & Appointment	Court reviews documents and appoints the executor/administrator, issuing 'Letters Testamentary'.
3. Establish the Estate Entity	Open the estate with the state and obtain a TIN/EIN from the IRS to manage finances.
4. Notice To Creditors	Publish notice in a local newspaper; creditors usually have up to 90 days to submit claims.
5. Inventory & Accounting	Prepare and file an inventory of all estate assets with the court.
6. Manage Estate Finances & Assets	Collect income, pay valid debts/taxes, and sell property if needed.
7. Ongoing Reporting	Submit periodic accountings or status reports to the court.
8. Formal Asset Evaluation	Determining time of death evaluations and appraisals on assets held in the estate. Used for later final tax filing.
9. Tax Filings	File unfiled personal returns and any estate/fiduciary returns as required.
10. Final Accounting & Distribution	Submit final accounting and proposed distribution to the court
11. Closing the Estate	Court approves final report and allows distribution of assets to heirs.

WE'RE HERE TO HELP

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Probate Milestones: Step-by-Step

1. Application / Petition for Probate

What it is: The formal request to the court to open probate. This usually includes the will (if there is one), a death certificate, and basic information about heirs and assets.

Why it matters: Without this filing, nothing else can move forward. This is how the court gains oversight and gives you authority.

Who does it: The proposed executor, often with help from a probate attorney, Certified Probate Expert or court clerk.

2. Court Hearing & Appointment

What it is: A judge or magistrate reviews your petition and supporting documents. If approved, you are officially appointed as executor or administrator.

Why it matters: You receive **Letters Testamentary** or **Letters of Administration**, the legal proof that allows you to act for the estate.

Who does it: The county / municipal court; you attend or submit documentation as required.

3. Establish the Estate Entity

What it is: Open an official estate account with your state (often on the Secretary of State website) and request an Employer Identification Number (EIN/TIN) from the IRS.

Why it matters: This separates estate money / assets from personal funds / assets and ensures compliance for taxes and distributions.

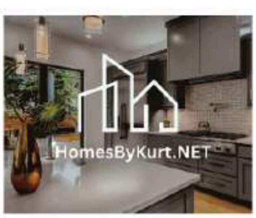
Who does it: Executor, sometimes with help from the probate court, CPA, Certified Probate Expert or banker.

4. Notice to Creditors

What it is: A court-approved legal notice published in a local newspaper to alert potential creditors or unknown heirs (*when there is no will*). Typically runs 3–4 consecutive weeks.

Why it matters: It creates a clear window (commonly 90 days) for creditors to file claims. After this, unknown claims are often barred.

Who does it: Executor, usually working with the local newspaper and guided by the court clerk.



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Probate Milestones: Step-by-Step

5. Inventory & Accounting

What it is: A complete list of all estate assets, including real estate, bank accounts, vehicles, business interests, and personal property.

Why it matters: The court and heirs must know what the estate owns. This sets the foundation for paying debts and distributing assets.

Who does it: Executor, often supported by appraisers, CPAs, or attorneys.

6. Manage Estate Finances

What it is: Collect estate income (rents, dividends, refunds), pay debts, settle claims, and sell assets if necessary.

Why it matters: Ensures debts and taxes are handled before distributions. Protects the executor from personal liability.

Who does it: Executor, often with support from accountants, real estate professionals, and vendors.

7. Ongoing Reporting

What it is: Courts may require interim reports showing income, expenses, and progress.

Why it matters: Keeps the estate transparent and compliant. Missing reports can delay closing the estate.

Who does it: Executor, sometimes with accountant or attorney assistance.

8. Asset Evaluation

What it is: A formal valuation of the estate's assets, usually conducted near the time of death. This establishes the "stepped-up basis" — the adjusted value of assets used for tax purposes. The valuation applies whether the asset is sold or passed on to heirs.

Why it matters:

1. Determines the correct value for the estate's final tax filings.
2. Ensures heirs receive accurate cost basis for capital gains when they sell inherited property (now or future).
3. Provides documentation for the court and IRS.

Who does it: The executor, often with the help of appraisers, real estate brokers, accountants, or financial professionals.

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Probate Milestones: Step-by-Step

9. Taxes

What it is: Filing any of the decedent's un-filed personal tax returns, an estate fiduciary tax return, and in rare cases an estate tax return.

Why it matters: Federal and state taxes must be settled before closing. IRS and state tax authorities can delay distribution if filings are missed.

Who does it: Executor, with a CPA or tax preparer.

10. Final Accounting & Distribution Plan

Whatitis: A detailed report of everything collected,spent, and proposed for distribution. Filed with the court for approval.

Why it matters: Protects the executor by showing every dollar was handled properly.

Who does it: Executor, often with CPA or attorney review.

11. Closing the Estate

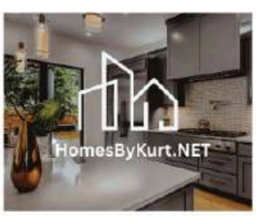
What it is: Court review of the final accounting, approval of the distribution, and discharge of the executor.

Why it matters: Ends the executor's legal responsibility and allows heirs to receive their inheritance.

Who does it: The court formally closes the case.

Reminder

Probate rules, document names, and deadlines differ by county and state. This guide is general in nature. Always confirm with your probate court or a licensed attorney in your area.



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Trusted 3rd Party Guidance

One Call. The Right Professionals. Peace of Mind.

Settling an estate often requires multiple professionals. Instead of searching on your own, let us connect you with trusted, pre-screened vendors who understand estate needs.

The Most Important First Step: The Attorney

Hiring a probate or estate attorney is often the best way to protectthe estate and avoid costly delays.

We understand some families try to save money by handling probate themselves. If you don't hire an attorney, our **Certified Probate Experts** can still guide you, connect you with the right vendors, and help keep the estate on track. *We are not attorneys and cannot provide legal advice—but we can help you avoid common mistakes and know when to bring in legal support.*

Other Vendors We Can Connect You With

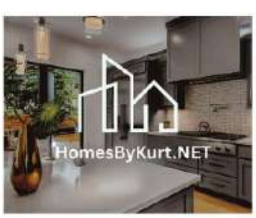
- **Accounting &Tax Pros** –Returns, estate taxes,valuations
- **Real Estate Specialists** –Probate-certified agents
- **Estate Sale & Clean-Out Services** – Auctions, donations, full clean-outs
- **Appraisers** –Homes, jewelry,vehicles, collectibles
- **Financial & Insurance Advisors** –Preserve value, manage funds
- **Contractors & Maintenance** –Secure and prepare properties

Why Call Us First?

- **Save time and stress** with one point of contact
- **Pre-vetted professionals** who know probate
- **Certified Probate Experts** to guide you, even without an attorney

CALL US TODAY

To be matched with the right attorney and vendor team for your estate.



PROTECT YOUR FAMILY'S LARGEST ASSET

If a single call to handle everything is easier for you, we provide a concierge service to handle everything above, plus other services. Our concierge and maintenance program are free of charge. If you would like us to coordinate all of this, **call 703.638.4849**

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Notice of Probate / Notice to Creditors

What It Is

A public notice published in a local newspaper after probate is opened. Its purpose is to:

- Alert creditors that the estate is open.
- Provide a deadline to file claims.
- Protect the executor and estate from late claims.

Why Publish It?

Publishing the notice:

- Limits how long creditors have to act.
- Ensures debts are addressed before assets are distributed.
- Reduces risk of disputes.

Timing & Duration

- Publish **promptly after appointment** as executor/administrator.
- Usually must run **3–4 consecutive weeks** in a county newspaper.
- Creditors then have **90 days–6 months** (state specific) to file claims.

Key Reminder

- Keep proof of publication for the court.
- Some states also require mailing notices to known creditors.
- ⚠️ This notice is **only for creditors** — heirs and beneficiaries are notified separately.

Need Help?

Our services are available in every state, however rules and processes vary by state. Our certified probate experts and partners can guide you through notice filings and other estate tasks.

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Securing & Maintaining Real Property

Executor's Duty to Preserve the Estate

As the court-appointed executor or personal representative, you have a fiduciary responsibility to protect and preserve the estate's property. This includes securing real estate, keeping it maintained, and ensuring insurance coverage remains adequate. By maintaining the condition and value of the property, you safeguard one of the estate's largest assets and protect the interests of all heirs and beneficiaries.

Note: We are adding new teammates/contractors all the time. Please call us for your needs.

What To Do	
Change locks & secure all entry points	Order Locksmith Services or Arrange a Free Quote: (Call us 703.638.4849
Shut off water / winterize plumbing	Arrange Handyman Services Call us 703.638.4849
Maintain lawn & exterior appearance	Coordinate Landscaping and Lawncare Call us 703.638.4849
Ensure gutters are clean and functioning to avoid water damage	Arrange Handyman Services Call us 703.638.4849
Monitor property regularly for damage or trespass	Set Up Home Security Call us 703.638.4849
Address urgent repairs (roof leaks, HVAC, etc.)	Arrange Handyman Services Call us 703.638.4849
Review insurance coverage for vacant property	Current Insurance Agency or Advantage Insurance Call us 703.638.4849
Install cameras / security on vacant real estate	Set Up Home Security Call us 703.638.4849

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Managing / Distributing Assets & Belongings

When a loved one passes, one of the most emotional and overwhelming parts of probate can be handling their personal belongings. From sentimental keepsakes to valuable assets, every item needs to be thoughtfully managed.

1. Distribution Among Heirs

- **Fair Division:** Personal property can be divided among heirs based on sentimental value or by legal direction **Helpful Tool:** EstateExec.com offers software ($199 one-time) that allows executors to catalog, manage, and distribute assets fairly while keeping full records for the estate.

2. Selling Assets

Not every item can or should be kept. Options include:

- **Estate Sale Companies** – Organize and run household sales.
- **Clean-Out Companies** – Quickly remove unwanted belongings.
- **Consignment / Auction Houses** – Ideal for high-value items.
- **Donation Centers** – Provide tax-deductible receipts for usable goods.
- **Vehicle Sales** – Our team can provide cash offers for cars, trucks, SUVs, RVs, boats, golf carts, or farm equipment.

3. Evaluation of Assets

Larger or more valuable assets may need professional evaluation:

- **Step-Up Basis** – Assets are often re-valued at the date of death for tax purposes. This is critical for your final tax filings, whether the items are sold or kept.
- **Appraisals** – Jewelry, vehicles, antiques, firearms, art and other collectibles should be formally appraised to establish value. This will help immensely on your final estate tax filing and often saves heirs tens of thousands of dollars in unnecessary capital gains taxes.

Why This Matters

As executor, it's your responsibility to preserve and account for all estate property. Taking an organized approach reduces conflict, ensures fairness, and protects you legally.

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When Can Assets Be Sold?

One of the biggest questions in probate is: **"When can we sell the house or other major assets?"**

The General Rule

In most states, once the executor or administrator has been officially appointed by the court (receiving **Letters Testamentary** or **Letters of Administration**), real estate and other large assets can be sold. These sales often happen to cover debts, pay expenses, or prepare for distributions to heirs.

Timing Considerations

- **Before Appointment:** Property cannot be sold until the court gives authority.
- **After Appointment:** Sales can typically move forward, provided they serve the estate's best interest.
- **Debt, Taxes & Expenses:** Assets are often sold first to meet these obligations.
- **Distributions to Heirs:** Usually occur only after required sales and payments are complete.

When the Court Gets More Involved

Although the above is the rule in most states, **some courts require extra oversight**, such as approving the listing price and the final sale before closing. These states are the exception, not the rule.

In addition, courts may step in when:

- **Disputes or Disagreements** arise between heirs or creditors.
- **Guardianships** involve minors or incapacitated heirs.
- **Foreclosures** or liens complicate the property's title.
- **Other Complex Situations** require special approvals or protections.

Key Takeaway

Most of the time, once the executor is appointed, sales can proceed. But in certain states or unusual circumstances, the court may require direct involvement. When in doubt, consult a Certifed Probate Expert to avoid costly mistakes. **We're here to help:** Our team and partners are Certified Probate Experts. We're not attorneys, but we specialize in guiding families, executors, and heirs through these decisions with clarity and confidence.

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Personal Property Management

Handling Assets & Valuables

Why It Matters

From vehicles and jewelry to tools and household furniture, personal property can be overwhelming to evaluate, organize, distribute or sell. We help you protect family keepsakes, maximize value, create distribution plans and clear what's no longer needed.

We Coordinate Evaluations, Appraisals & Cash Offers

- Vehicles, Boats, RVs
- Art
- Furniture
- Firearms
- Tools
- Collectibles
- Antiques
- Home Decor

How We Help

We don't just "haul it off." We connect you with the right evaluators, buyers, and sales channels — ensuring personal property and assets are handled legally, respectfully, and profitably. Think of us as a free concierge for this service. In some cases, we are the direct purchaser, not just a middleman. If there are belongings or inherited assets that need to be sold, call us first. If we buy the asset, it saves you money and time. If we can't buy the asset, we'll connect you with buyers – free of charge. For the family that is keeping belongings and assets, we provide complimentary Estate Management Software to help organize and divide assets and belongings among family members and heirs fairly.

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Real Estate Options & Solutions

Navigating Real Estate Transfers, Finance, Selling & Management

Our Solutions

Our team with the HomesByKurt.NET are real estate and certified probate experts. While we help handle more than real estate matters, real estate matters are what we do best. From transferring title – to managing mortgage and finance needs – to selling inherited real estate, we're here to guide you to the best solution for the family and heirs. Our partners are both real estate investors, agents and brokers that are specialists in every market.

See Subsequent Pages For Details On Each Of Your Options

Mortgage & Finance	Title & Ownership Transfer	Property Management
We help when heirs need to keep inherited real estate in the family but need financing or a new mortgage to do so.	Often, when inherited real estate is kept in the family or with an heir(s), title needs to be changed from the name of the decedent or estate, into an heir's name.	When income producing real estate is inherited and the family wants to keep a property as an investment, our property management partners can help make this a seamless process.

Owner Financing Solutions	Real Estate Listing Services	Quick 'As-Is' Sale
When a sale is desired by some heirs and others want an income producing property, an owner finance solution provides the best of both worlds.	Our internal team and owners have more than 30 years (combined) as real estate brokers and REALTORS®. If selling real estate for top value is a priority, we specialize in getting top dollar with our proprietary listing approaches.	When a home needs TLC, renovation – or heirs are in need of fast cash and a quick sale, we coordinate the fastest cash closings in the industry when speed and a fair offer are the priority.

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Quick Sale / Cash Offers

The Fastest & Simplest Option

Sometimes speed and certainty matter more than squeezing out every dollar. A quick sale gives heirs peace of mind by eliminating delays, repairs, and complications.

What to Expect

Timeline	Proceeds	Costs
Close In As Little As 14 Days	80-90% of Market Value	Minimal - Often No Closing Costs or Fees

Scenarios Where It Makes Sense

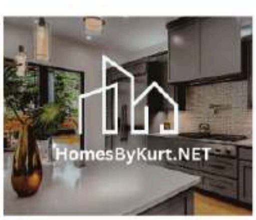
Homes In Good Condition	Dated But Solid Homes	Homes In Need of Rehab
Offers Near 90% of Market Value	Offers Near 85% of ARV*	Offers Near 75% of ARV*

Why Families Choose This Option

- *Eliminate high mortgages, avoids foreclosure, liens,or tax penalties.*
- *Settle the estate quickly to distribute funds to heirs. Eliminate the*
- *hassle of clean-up, showings, and repairs.*

📌 For families who value speed, simplicity, *and certainty, this option provides peace of mind.*

*ARV - After Repair Value (indicates the highest possible selling price a home in excellent condition could sell for in a market area.



LOOKING FOR A CASH OFFER OR QUICK SALE?

We arrange dozens of these every year and in many cases can provide a cash offer within 24 hours. Call us at 703.638.4849 to get your quick sale price

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Traditional Listing / Full Market Sale

Maximize a Home's Value with a HomesByKurt.NET Full-Service Listing.

Expect

Timeline: ....30 – 90 Days (Listed – Closed) Proceeds: ....98% – 105% (of fair market value) Cost & Commissions: ....3% - 7% (of selling value)*

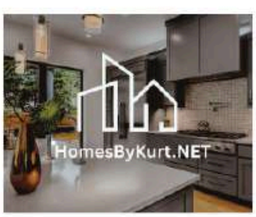
Our Listing Services

- Professional Photos
- 3D Virtual Tours
- Listing Video Walk-throughs
- Architectural Floor Plans
- MLS Listing Syndication
- Enhanced Web Exposure
- Home Staging Pre-Listing
- Inspections Home Repairs &
- Renovations Property Clean-
- out & Cleaning Public Open
- Houses Broker Open Houses
- Drone videos where possible

Listing Guarantees

- *Full Market Value Guarantee .... **(if you don't receive an offer at fair market value or better within 59 days, we'll sell your home for FREE.)**
- Communication Guarantee .... **(We guarantee a weekly strategy session to discuss our approach and adjustments.)**
- *Easy Exit Guarantee .... **(If you're not satisfied with our marketing and sales approach, cancel anytime.)**

The HomesByKurt.NET has multiple listing options. Items with an "" apply to some listing plans and not others.



NEED TO SELL A HOME FOR MAXIMUM VALUE?
Our vetted and certified team of agents are not only top agents with decades of experience selling homes fast and for high value, they are also Certified Probate Experts. Get your market value and marketing plan by calling (703) 638.4849

Mortgage & Loan Obligations In Probate

When a loved one passes, debts tied to assets don't disappear. Mortgages, loans, leases, and dues must be addressed to protect the estate.

Mortgages

- Keep payments current to avoid foreclosure.
- Heirs or buyers may apply to assume the loan, or sell and pay it off at closing.
- Reverse mortgages are usually due at death, but heirs can request time to refinance or sell.

Auto Loans & Other Secured Debts

- Continue payments to prevent repossession.
- Options: assume the loan (if approved), refinance, or sell the asset to cover the debt.

Leases

- Notify the lessor promptly.
- Choices include returning the asset, negotiating early termination, or transferring the lease to a family member or purchaser.

Taxes, HOA Dues & Liens

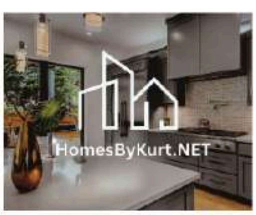
- These attach directly to property.
- Act quickly to catch up or negotiate — unpaid balances can block sale or transfer.

Next Steps

- Notify creditors as soon as possible.
- Gather loan and lease documents for the executor or attorney.
- Explore takeover or assumption before deciding to sell.

Need help?

Our Certified Probate Experts can guide you in notifying creditors, coordinating a mortgage - lease - or loan take-over, reviewing options, and protecting estate assets. We're not attorneys, but we help families preserve options and connect with the right professionals.



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Keeping Real Estate In The Family

Solutions For Keeping Real Property & Assets

Why It Matters

Many heirs want to keep real estate for family use, rental income, or legacy reasons. The process often requires updating title, arranging financing, or coordinating property management. We make this transition smooth and secure. Our team does not have ownership in any title or mortgage companies, and we are not attorneys, but we have overseen the process of coordinating title transfers and mortgage needs for thousands of heirs and executors with our trusted network of professional vendor partners (including real estate attorneys, title companies, mortgage loan officers, title insurance agencies and more).

Title Services	Mortgage & Finance Solutions	Long-Term Ownership
Whether you plan to sell or keep inherited real estate, title and ownership records are often one of the most overlooked — and most important — parts of the process. We work with trusted real estate attorneys and title agencies to ensure a clear, legal transfer from your loved one to the rightful heirs, making the transition simple and stress-free.	When heirs choose to keep real estate, there are often financing needs to address. From buying out siblings to paying estate debts, the right loan or structure makes all the difference. Our team connects families with lenders, attorneys, and programs that specialize in estate situations — offering solutions such as traditional mortgages, refinances, equity access, or even options for resolving reverse mortgages.	Long-term ownership can mean moving into the property yourself, or keeping it as part of a rental or investment portfolio. Either way, the goal is to preserve value and create stability for your family. We coordinate everything from property preservation and maintenance to tenant placement and professional management, ensuring the property remains a benefit — not a burden — for years to come.

DON'T LEAVE YOUR PROPERTY'S FUTURE TO CHANCE

Call today. Together we'll create a plan, explore your best options, and connect you with professionals who make the transition simple and cost-effective.

Call 703.638.4849

Cash Advances On an Estate

Accessing Funds Before Probate Closes

Probate often takes many months - sometimes even a year or more - before heirs see any asset or wealth distribution. In the meantime, families may need money for funeral costs, medical bills, property upkeep, mortgage payments or simply to ease financial strain. A cash advance allows heirs to access a portion of their inheritance immediately, without waiting for the court process to finish.

How It Works

- **Eligibility**: Heirs/beneficiaries with a documented share.
- **Process**: Paperwork reviewed → funds issued.
- **Repayment**: Paid back directly from inheritance—no monthly payments.

Benefits

- Funds in days, not months.
- No personal liability—repayment only from inheritance.
- Helps cover immediate expenses.

Considerations

- You'll receive less than your full share (fees/discounts).
- Amount depends on estate value and documentation.
- Estates with disputes or heavy debt may not qualify.

Our Role

We partner with trusted funding companies to provide clear, fair options for families who need cash quickly.

We're Here to Help
We're certified probate experts (not attorneys) who review estates, advise on next steps, and connect you with providers—includingadvance options—so you can protect your family's interests.

✆ PROTECT YOUR FAMILY'S LARGEST ASSET

If a single call to handle everything is easier for you, we provide a concierge service to handle everything above, plus other services. Our concierge and maintenance program are free of charge. If you would like us to coordinate all of this, **call 703.638.4849**

While we love helping families with real estate, this isn't legal advice. We always recommend consulting a qualified attorney for specific legal guidance.

Real People. Real Results.

We measure success not just in homes sold or estates settled, but in the peace of mind and results we deliver to every family we serve.

As the realtor representing the buyer of one of Kurt Ozbey's listings, The transaction was exceptionally smooth. My buyers recognized the true value of their new home and paid above asking price to secure the property. They were highly satisfied with the entire process and their purchase." I look forward to working with Kurt again. Andre G.

Kurt's deep knowledge of the Virginia market and outstanding negotiation skills helped us sell our home above the asking price. His strategic approach and attention to detail ensured a smooth process and left us extremely satisfied with the outcome. Jenn K

Kurt Ozbey was the best real estate agent we've worked with. We were nervous about moving out of our newly renovated Virginia home before it sold, but he put us at ease. When minor inspection issues came up, Kurt oversaw the repairs and documented everything to ensure it was done right. His care and attention gave us peace of mind. We're truly grateful for his help selling our home. Jin L.

Kurt and his team were very helpful after my mom passed away and left me her house. I live out of state and didn't have the time tor energy to clean out the house after her death. After the funeral I basically left it to Kurt as I had to get back to work. They communicated with me daily and helped with the laundry list of items needed, from lawn care to title companies to realtors they had it all covered. I think the constant communication is what made it all extremely helpful and lowered the stress I had with losing my mom. Lisa K

I would like to thank Kurt Ozbey for all his assistance involving the property of the estate I was handling in Arlington Va. Kurt was able to put me in touch with the Arlington County Office of Code Inspection to obtain useful information about the property. Additionally, he provided specific suggestions for maintaining the security of the home which eliminated potential delays in the sales process. Although the situation dictated that I go a different route: under different circumstances, I would have been pleased to work with Mr Ozbey. I enthusiastically recommend giving his company your consideration. Michaell G.

EVERY CLIENT HAS A STORY. WE'D LOVE TO HELP WRITE YOURS.

"When you love what you do, People love the results"

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