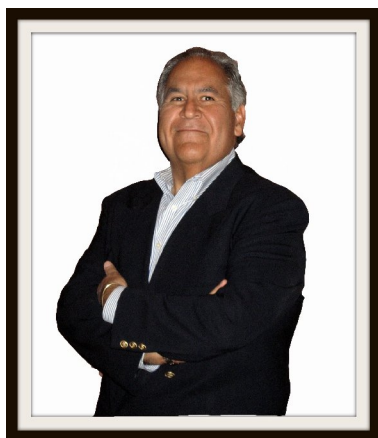


We represent you as part of a mutual agreement. Your relationship with us will entitle you to fiduciary client-level services that include:



- 1) **LOYALTY:** We will act in your best interest and follow your lawful instructions.
- 2) **DISCLOSURE:** We will disclose all facts known to us that may adversely affect the value of the property.
- 3) **CONFIDENTIALITY:** Confidentiality of any discussions, facts or information should not be revealed to others but does not preclude our responsibility of fairness and honesty in dealings with all parties.
- 4) **ACCOUNTING IN DEALINGS:** Reporting of any of your money placed in the hands of escrow or others (earnest money deposit, etc.)
- 5) **REASONABLE SKILL AND CARE:** Arriving at a reasonable purchase price and advising you of material facts relating to the purchase of your home.



Biography: **Ernie Montoya, Associate Broker**

Metro Realty Professionals
(602) 684-7033 Direct Number
(480) 398.1751 Office
E-Mail: ErnieMontoya@cox.net
Website: <http://HomesByErnie.com>



CERTIFIED DISTRESSED
PROPERTY EXPERT™



After a long (25 years) and successful career in Banking, I changed course going into private business as a Realtor. That decision was natural, since for over 30 years I have personally bought and sold residential and investment Real Estate.

As a Realtor®, I bring my negotiation, lending and communication skills into play when representing clients in their real estate transactions. My professional and personal



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experience enables me to provide sound advice to my clients. I've earned certifications through the Graduate Realtor Institute and the Certified Distressed Property Institute and am also an Associate Broker.

As a long-time resident in metro-Phoenix and an Arizona native, I'm familiar with what makes the area such a great place to live. I'm customer driven and enjoy building relationships with my clients that go beyond the buying and selling of homes. My clients rely on me to provide quality referrals to other professionals and for all real estate needs.

I have the backing of a great team of Real Estate Professionals, including my wife and Partner, Kathy Montoya, Dennis Keith, Broker of Metro Realty Professionals and a host of Lenders, Title Companies and Vendors. When you hire me, you hire the full team and our commitment to provide you with professional and timely service.

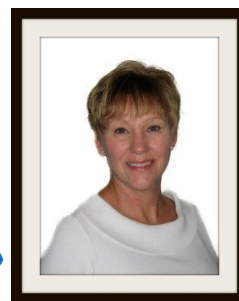
We'll provide the professional skills and personal attention needed to complete a successful real estate transaction. I appreciate and thank you for your business.

Cordially,



The TEAM

Kathy Montoya, Realtor®, e-Pro
(602)625.5658 Direct Number
(480) 398.1751 Office
E-Mail: EandKMontoya@cox.net
Website: <http://HomesByErnie.com>



Ernie and I have built our real estate business after working in banking and lending. I enjoy an active roll in the company by running the office, helping clients and freeing Ernie's time to develop business and work with clients. I obtained my real estate license in 2005 which allows me to directly assist clients since Ernie has yet figured out how to be in two places at once.

We find that by having a strong team, we are better able to provide the service our clients deserve and expect. We pride ourselves on developing relationships with our clients that go beyond the scope of real estate.

(Continued below)



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Metro Realty Professionals

Broker: Dennis Keith

With over 22 years of brokerage experience, Dennis is well known, respected and our trusted partner.

Mission Statement: To impact and serve people with exemplary honor, and extraordinary care.

Our Core Values:

-  Do what's right!
Excellence and absolute integrity!
-  Practice as a Servant!
Be the person and place where all feel welcomed, valued and served.
Cultivate respect of the individual and tolerance of honest mistakes.
-  Be, Live and Breathe "It's a Good Life"
Encourage passion, commitment, and enthusiasm! Always take the high road. Be balanced and intentional in our attitude and life.

Full Network of Vendors

In an attempt to make the experience of buying a home as easy as possible, we have a team of vendors to help you through your real estate transaction...We have taken the time to select the best vendors and maintain relationships with them to ensure you receive the high quality of service you're looking for:

Lenders	Handymen
Inspectors	Cleaning Service
Repair People	Landscapes
Escrow and Title Companies	other real estate related services
Painters	a great place for lunch or dinner
Electricians	...and more

We can provide a recommendation. You can give me a call or check out our Merchant Directory on the website, <http://HomesByErnie.com>.

By having a team of people working for you, we'll always have time for you. Each of us is separately responsible for a specific process in the purchase of your home and our combined efforts add up to superior customer service. Most agents undertake to juggle all the tasks of an agent by himself or herself. They eventually find they are limited by time and energy; our team concept means more time to spend working for you.



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