

ARE YOU

---from another country and want to buy a home in RI or MA but are afraid to start? If you're worried that you'll be taken advantage of, you needn't be. With my help and training, you will gain the:

ABILITY TO

- Analyze and assess a property yourself to determine its investment potential
- Purchase and maintain your own home in the US
- Overcome fear of authority by improving your knowledge of real estate law
- Protect your investment by taking the right care of your physical property

ACCOUNTABILITY FOR

- The healthiest use of your hard-earned money with full disclosure from all the brokers and lenders involved
- Timely response to each other's needs and requests: respecting each others time

When you want a realtor who can also teach you how to make healthy real estate investments, call me for a consultation or sign up for one of my classes today at www.abilityrealtori.com

Why ABILITY?

A man called me recently who moved to this country several years ago. Five years ago, he invested his life savings of \$400,000 in a home which today is appraised at only \$90,000. I wish he had called me before he bought his house, or taken my course. He would have learned a healthier, more cautious approach, one that even in this market would have left him with more of his assets intact and his sleep undisturbed. ABILITY

*Towards a better world for all,
regardless of gender, race or nationality.*

ALEMATTU A. BILITY

401 333 4900 x 311

Cell 401 575 9795

Fax 401 334 2500

Email ability@kw.com

www.abilityrealtori.com



Keller Williams Realty Northern RI
628 George Washington Hwy. Lincoln, RI 02865



HEALTHY REAL ESTATE INVESTING

FOR FIRST-TIME HOME BUYERS FROM OTHER COUNTRIES



ALEMATTU A. BILITY

Call me ABILITY

Realtor . Trainer . RN
Keller Williams Realty
Northern Rhode Island

BUYING AND SELLING

Who can you trust? You may be hungry to purchase a home of your own but feel skeptical about the claims made by some realtors and other officials. You may be uncertain of your language skills and doubt your ability to negotiate well on your behalf.

I can help you buy or sell your property at a fair market value.

And I can teach you what you need to know to assess and buy your own property with confidence.



That way, you are able to make a healthy investment and learn the skills to sustain it (and even improve its value).

You will gain the knowledge to overcome your fear of buying your own house. You'll have someone by your side who knows your experience and can help you make sure your hard-earned money is wisely spent, someone who combs through all the documents to make sure you're not paying more in fees than you should.

When you own your own property, you'll no longer feel like just a number in a new land. You and your family gain security and confidence, because you live in dignity in a home of your own, in harmony with your own historic values.

A healthy real estate investment is affordable, improvable and in a stable neighborhood. Take your time to find the right home for you, your family and your situation. ABILITY

BEFORE YOU BUY

The right training will make all the difference.

Whether you are a first-time home buyer or someone who wants to buy a good investment property, you need to know three things.

1. **LAW** The real estate and mortgage financing laws and customs in Rhode Island; how to read legal documents so you feel empowered to evaluate and sign them with confidence, and know when an attorney is needed.
2. **ASSESSMENTS** Simple formulas to assess and analyze a property yourself according to your values and present financial situation, so you know ahead of time if you are offering, paying or receiving a fair price.
3. **OWNERSHIP** The practical steps for maintaining a home in good condition through New England weather; improvements that will enhance your home's value and your family's quality of life.

TRAINING FOR FIRST-TIME HOME BUYERS: HEALTHY REAL ESTATE INVESTING

Offered every three months at Keller Williams Realty in Northern Rhode Island, with Alemattu A.Bility. This training is also available for groups and organizations in Southern New England.

For schedule, please visit www.abilityrealtyri.com

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ABILITY

I moved to New England from West Africa in 1992. Since then I've gained a nursing degree, become a realtor and developed a training program for people from other countries who want to buy property in Rhode Island and Massachusetts.

I love helping people like you find and make healthy real estate investments, because I know how hard you work. I know you're often supporting families on two different continents, so your hard-earned money has to be used wisely and well.



That's why I've developed a specialized training program for first-time home buyers.

What's more, because of my nurse's training I am a fanatic about precision and full disclosure. That's why, with every real estate transaction, you will always know exactly what's going on, what fees are being charged and what you can expect at every step of the process (whether you're buying or selling).

MY BACKGROUND

Keller Williams, Licensed Realtor
Yale School of Nursing, RN. MSN Candidate
Salve Regina University, BS Degree in Biology
Habitat for Humanity, Builder and Fund Raiser
Listed in Who's Who Among American College Student's International Organizations