

Home Buyer's *Handbook*

Everything you need to know before buying your new home.

REAL ESTATE • THE LEADER IN LUXURY
\$2.6
Billion



CHASE
INTERNATIONAL
REAL ESTATE





Find your *dream* home

Dear Home Buyer,

Thank you for giving us the opportunity to help guide you through your home buying process. It can be confusing and sometimes complicated, so it is important for you to understand what it takes to avoid unnecessary hassle and to ensure proper planning and a smooth transaction. Rest assured, you will receive our superb, exclusive service incorporating our experience and expertise to safeguard you and your family's success. Exceptional homes for exceptional people: your success is our business.

The information in this handbook will educate and assist you with the following:

- Help determine your wants and needs
- Steps of the buying process
- Loan information
- Explaining the escrow and title process
- Physical inspections process
- Helpful moving tips

We look forward to giving you our undivided attention through the home buying process. Please feel free to contact us with any further questions you may have after reading this information.

Chase International by the numbers

\$2.6 Billion

IN ANNUAL SALES

2,899

TRANSACTION SIDES

12

LOCATIONS

330+

HIGHLY SPECIALIZED REALTORS®

24

DEDICATED SUPPORT PERSONNEL

7

MARKETING CREATIVES



COMPANY PROFILE

The leader in *luxury*

Founded in 1986, Chase International has developed a strong reputation as the “leader in luxury real estate.” The company has a proven track record throughout the region and sets the standard for real estate in all price ranges. Chase International is one of the nation’s most successful independent real estate firms specializing in unique and distinctive luxury properties in the Tahoe/Reno/Sacramento/Vegas regions. We are proud to have sold nearly \$2.6 billion in annual sales, brokering 2,899 transaction sides. With more than 330 highly qualified professional REALTORS® and 12 real estate locations, we are committed to our clients’ success. Chase has the most knowledgeable agents with the experience and connections to serve your needs.

One Company, One Heart is more than just a slogan. It is our credo, our way of life.



The *path* to homeownership

1. INITIAL CONSULTATION

- Define agent relationship
- Determine needs and wants
- Discuss financial qualifications

2. LOAN QUALIFICATION

- Select a Mortgage provider
- Discuss financial resources
- Obtain pre-qualification letter

3. SELECT PROPERTIES

- Review listings online
- Schedule showings

4. HOME SHOPPING

- Tour properties that you consider an "ideal" home while learning about current market values
- Compare properties with your agent

5. MAKE AN OFFER

- Discuss appropriate strategies with your agent and make a reasonable offer

6. NEGOTIATING THE COUNTER OFFER

- Discuss appropriate counter offer strategies and let your agent negotiate and make the counter offer

7. DEADLINES

- Inspection and seller inspection resolution
- Insurance
- Loan dates
- Set up utilities and trash

8. LOAN PROCESS

- Submit required documents
- Good faith estimate
- Loan approval
- Final credit check

9. CLOSING

- Photo ID
- Cash at closing as wire or certified check
- Receive keys

10. POST CLOSING

- Contact HOA
- Use Department of Housing and Urban Development (HUD) for taxes



Before you start looking at homes

How much can I afford?

There are a wide variety of loan programs available to buyers. To plan appropriately, you need to understand what lenders are looking at for a borrower. Three factors help determine if you qualify for home financing.

- Your income
- Your assets
- Your credit history

Most loan programs require you to verify all of your income sources. Your mortgage consultant will let you know what documentation is needed. Typically, you will need to provide pay stubs and your W-2, and if you are self-employed, you may need to provide copies of your tax returns.

The required down payment varies according to the loan program. There are several affordable options for borrowers. Closing costs are associated with finalizing the transaction and include the appraisal fee, loan origination fee, title insurance, escrow services, and legal recording of documents. Each loan is different, so it is essential to discuss these fees with a mortgage expert.



Mortgage application checklist

Here is a list of documentation that each borrower should have when starting a Steams Home Loan Application. Our loan officer will review these documents to make sure they understand the specific documents requested and go over any questions you might have.

Income

Salaried Employees:

- Pay stubs (last 30 days)
- W-2 Statements (last 2 years)

Salaried Employees

(with additional income)

- Pay stubs (last 60 days)
- Commission, self-employed in a second job, etc. — statements (last 2 years)
- Personal Tax Returns (last 2 years)
- K-1 form if partnership is indicated on Schedule E
- Most current federal business tax returns
(if borrower owns more than 25% of the business)
- If tax returns have not been filed for the most current year, and it is after April 15th
- 12 month profit and loss statement for that year





Finding your home

It's a good idea to determine a target price range that you can afford. A mortgage lender will want to make sure you have sufficient down payment, plus a monthly mortgage payment made up of principal, interest, taxes and insurance (PITI). Interest rates and your personal finances will influence the amount of house you can afford. It's always good to talk to a lender before you start searching for a home. I can refer you to lenders suited to your specific financial needs.

Review Listings

Using the guidelines you set forth, I will present you with available listings. In addition to price and property attributes, pay close attention to data like property taxes, market time and monthly assessments for condos and town homes.

View Properties

Your Chase agent will schedule showings and accompany you on each appointment. When you walk through a home, some things to consider are: how the space functions for your lifestyle; what's included in the total square footage (balcony or garage); and, in new construction, which features are standard and which are upgrades.

Open Houses

Remember, if you are attending Open Houses without your agent, be sure to mention that you are being represented by a Chase agent. This will save you from being bombarded with calls from other agents trying to represent you. I will supply you with some business cards to make the Open House sign-in process even easier.

Compare Properties

Discuss each home you see with your Chase agent, and provide candid feedback. Your expectations and the marketplace will begin to converge, and I will be able to adjust certain parameters such as location and features in order to present you with alternatives.

When you find a home and are ready to make an offer, your Chase agent will perform a Comparative Market Analysis or CMA. This report compares the subject property with other properties that are currently listed or have recently sold to help you formulate your offer.



Making an offer

When you find a home you absolutely love, someone else may love it too so it's important to act quickly. To begin the process, you and your Chase agent will agree upon a rational offer based on pricing and negotiations. Your agent will then draw up a contract which includes your offering price and other terms and contingencies. You can include any terms you like, but the more you add, the more likely the seller is to object. Here are the most common elements of a real estate contract.

Price

The market will determine the final price, but your agent will help you formulate an offer based on comparable listings and sales, and current market conditions.

Mortgage Contingency

A mortgage contingency stipulates that you will buy the home subject to obtaining a mortgage. If finance the sale, then the contract will be void. The terms of the mortgages must be stated in the contract, and you will also need to establish a time frame for securing financing.

Home Inspection Contingency

A thorough inspection of the property by a licensed home inspector protects you against structural or material problems which are not detectable in a casual walk-through. The buyer, not the seller, is responsible for hiring and paying the inspector.

Earnest Money

Earnest money is a deposit, given by the buyer to the seller, which secures the contract until the closing. An initial deposit, usually in the form of a check or wire transfer must be given to the seller or seller's agent along with the contract. Earnest money is typically held in an escrow account until the closing, when it may be applied to the down payment and/or closing costs. If the sale does not go through due to contingencies covered within the contract, then the earnest money may be returned to the buyer. However, if a buyer is in breach of contract, then a seller may be entitled to keep all or a portion of the earnest money.

Closing Date

One of the most important terms of a real estate contract is the closing date -the date when ownership changes hands. This is usually, but not always, the date that the seller must vacate and the buyer may occupy the property. Flexibility on the closing date can give a buyer a big advantage over other potential buyers,



Counter offers

In many transactions, there is a fair amount of negotiation. Offers and counteroffers are common before both parties are satisfied. Negotiations are one aspect of a real estate transaction in which an agent is invaluable. Not only can an agent draw upon his or her experience and market knowledge to offer sound advice during a negotiation, but he or she can also serve as a buffer between the buyer and the seller/seller's agent. Negotiating for a home can be a highly charged and emotional process. But the most emotional buyer will look like a cool customer behind the right agent, and, in the end, you usually wind up with what's important to you.



From Contract to closing

In a real estate transaction, there are dozens of loose ends to tie up between signing the contract and closing the sale. Chase is known for our attention to detail during this important phase in which we coordinate and oversee the following steps:

- Deposit earnest money (with seller or seller's agent)
- Recommend and schedule a home inspector. It is always highly recommended that the buyer attend the inspection along with his or her Chase agent
- Obtain important documents, such as property disclosure forms and condominium documents (budget, declaration, condo association minutes), and deliver them to the buyer
- Recommend a mortgage broker and help expedite the loan-application process
- Monitor all contingencies to ensure they have been met in a timely fashion
- Recommend service providers for moving, home improvement and repairs
- Schedule a final walk-through. Again, both the buyer and the buyer's agent should be present
- Coordinate your closing

In addition, if you have an existing home to sell, Chase will customize a comprehensive marketing program to help you achieve the highest possible sales price in the shortest amount of time.



Pre-closing Checklist

In a real estate transaction, there are dozens of loose ends to tie up between signing the contract and closing the sale. Chase is known for our attention to detail during this important phase in which we coordinate and oversee the following steps:

- Remember to bring your photo ID to the signing. (It can be in the form of a driver's license, passport, or other identification card)
- California and Nevada are "Good Funds" States. Buyers must have good funds to close escrow. Note: We prefer a wire transfer for closing
- Inform your Escrow Officer if you need additional review time. We will try to provide documentation to you ahead of time for your review
- Inform your Escrow Officer of any special requirements needed (Power of Attorney, etc). We will need to approve the document in advance or prepare one specific to the transaction.
- Inform your Escrow Officer immediately if you have any of the following circumstances: Parties Divorced or a divorce in the process, any party pertinent to the closing is deceased, any parties have or will be holding title in the name of a Trust.
- Let your Escrow Officer know if the buyer and seller are out of state, traveling, or will require accommodations for an outside of office signing. We will be happy to coordinate this for your clients

Signature

TITLE



Chase International stands out from the crowd with **Chase Ready** listings

A Chase Ready listing lets you know exactly what you are purchasing. You will be able to make an educated and confident decision when making an offer.

What distinguishes a **Chase Ready** Property?

Prior to putting a home on the market, Chase Ready Properties have completed the following requirements:

- ✓ **Full Home Warranty for Buyers:** Coverage for the sellers during the listing period
- ✓ **Property Inspection**
- ✓ **Fully Completed Disclosures**
- ✓ **Preliminary Title Search**
- ✓ **Completed Natural Hazards Disclosure Report**
- ✓ **Completed Sewer Clearance if necessary**
- ✓ **Defensible Space Evaluation if necessary**

Why choose to buy a **Chase Ready** home?

ASSURANCE

Chase Ready Properties provide you with the assurance that you are purchasing a home with the most complete information available.

CONFIDENCE

Chase Ready Properties enable you to make educated and confident decisions when writing a purchase offer.

SECURITY

Chase Ready properties protect you from the high cost of unexpected systems repairs during the first year of your purchase.



Who pays for what during the transaction

One very common question about real estate transactions is: “Who pays for what in a real estate transaction?” Below is a list to give you an idea of some of the common expectations, but this list will vary from region to region. Also, a buyer’s or a seller’s market could possibly change the common fee responsibility. This is a breakdown of what the SELLER and BUYER should generally expect to pay for:

Sellers

- Real estate commission
- Document preparation fee for deed
- Documentary transfer tax (negotiable)
- Any loan fees required by buyer’s lender (VA, FHA*)
- Pay off all loans in seller’s name
- Interest accrued to lender being paid off, statement fees, reconveyance fees and any prepayment penalties
- Termite inspection (VA loan - negotiable)
- Termite work / repairs (negotiable)
- Home warranty (negotiable / Sellers if Chase Ready)
- Any judgments, tax liens, etc., against the seller
- Tax proration (for any taxes unpaid at time of title transfer)
- HOA seller’s package
- Any unpaid homeowner’s dues and transfer fees
- Owner’s title insurance premium
- Recording charges to clear all documents of record against seller
- Any bonds or assessments (negotiable)
- Any and all delinquent taxes
- Mobile notary (if applicable)
- Escrow fee (split)
- Wood stove exemption and/or certificate
- *VA/FHA have upfront fees/premiums due at closing

Buyers

- Lender’s title insurance premium
- Escrow Fee
- Mobile notary (if applicable)
- Document preparation fee (if applicable)
- Recording charges for all documents in buyer’s name
- Termite inspection (according to contract)
- Tax proration (from date of acquisition)
- Set up/capital contribution fees
- All new loan charges (except those required by the lender for seller to pay)
- Interest on new loan from date of funding to thirty (30) days prior to the first payment date
- Inspection fees (roofing, property inspection, etc.)
- Home warranty (according to contract / Sellers if Chase Ready)
- Homeowner’s insurance premium for first year
- Transfer tax



Home buyer's glossary

1031 EXCHANGE » A section of the U.S. Internal Revenue Service Code that allows investors to defer capital gains taxes on any exchange of like-kind properties for business or investment purposes.

ADJUSTABLE RATE MORTGAGE (ARM) » A mortgage with an interest rate that changes over time in line with movements in the index. ARM's are also referred to as AML's (adjustable mortgage loans) or VRM's (variable rate mortgages).

ADJUSTMENT PERIOD » The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, which means that the interest rate can change once a year.

AMORTIZATION » Repayment of a loan in equal installments of principal and interest, rather than interest-only payments.

ANNUAL PERCENTAGE RATE (APR) » The total finance charges (interest, loan fees, points) expressed as a percentage of the loan amount.

ASSUMPTION OF MORTGAGE » A buyer's agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (usually the seller) from liability.

BALLOON PAYMENT » A lump sum principal payment due at the end of some mortgages or other long-term loans.

BINDER » Sometimes known as an offer to purchase or an earnest money request. A binder is the acknowledgment of a deposit, along with a brief written agreement to enter into a contract for the sale of real estate.

CAP » The limit on how much an interest rate or monthly payment can change, either at each adjustment or over the life of the mortgage.

CC&R'S » Covenants, Conditions and Restrictions. A document that controls the use, requirements and restrictions of a property.

CERTIFICATE OF REASONABLE VALUE (CRV) » A document that establishes the maximum value and loan amount for a VA-guaranteed mortgage.

CLOSING STATEMENT » The financial disclosure statement that accounts for all of the funds received and expected at the closing, including deposits for taxes, hazard insurance and mortgage insurance.

CODE OF ETHICS » Although there is not an official code for all real estate agents, many are members of the National Association of Realtors, which has an ethics code. The Code of Ethics and Standards of Practice of the National Association of Realtors has 17 articles which can be summarized in the golden rule: do to others as you would like them to do to you. Failure to follow this code of ethics can cause a member to lose his membership.

CONTINGENCY » A condition that must be satisfied before a contract is binding. For instance, a sales agreement may be contingent upon the buyer obtaining financing.

CERTIFIED RESIDENTIAL BROKER (CRB) » To be certified, a broker must be a member of the National Association of Realtors, have five years experience as a licensed broker, and have completed five required Residential Division courses.

CONVERSION CLAUSE » A provision in some ARMs that enables you to change an ARM to a fixed-rate loan, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed-rate mortgages. This conversion feature may cost extra.

COOPERATIVE » A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

DUAL-AGENCY » Dual Agency in a real estate transaction that means the listing broker represents both the seller and the buyer. A dual agent must not disclose confidential information to either party and must operate in a hands-off manner. A dual agent cannot get the highest price for the seller and the lowest price for the buyer – it is impossible.

DUE-ON-SALE CLAUSE » An acceleration clause that requires full payment of a mortgage or deed or trust when the secured property changes ownership.

EARNEST MONEY » The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

HOME BUYER'S GLOSSARY

ENCUMBRANCE » An encumbrance is a right to, interest in, or legal liability on real property that does not prohibit passing title to the property but that diminishes its value. Encumbrances can be classified in several ways. They may be financial (eg., liens) or non-financial (eg., easements, private restrictions).

ESCROW » A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all of the paperwork and distribution of funds.

EXCLUSIVE RIGHT TO SELL LISTING » Written agreement between the owner and agent, giving the agent the right to sell the property and collect a fee for a set term.

FAIR MARKET VALUE » The price at which a willing seller would sell and a willing buyer would buy, neither subjected to abnormal pressure.

THE FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT

(FIRPTA) » of 1980 is a United States tax law that imposes income tax on foreign persons disposing of United States real property interests. Tax is imposed at regular tax rates for the type of taxpayer on the amount of gain considered recognized. Purchasers of real property interests are required to withhold tax on payment for the property.

Withholding may be reduced from the standard 10% to an amount that will cover the tax liability, upon application in advance of sale to the Internal Revenue Service. FIRPTA overrides most non-recognition provisions as well as those remaining tax treaties that provide exemption from tax for such gains.

FIXTURES » A fixture, as a legal concept, means any physical property that is permanently attached (fixed) to real property (usually land) Property not affixed to real property is considered chattel property.

FHA LOAN » A loan insured by the Insuring Office of the Department of Housing and Urban Development; the Federal Housing Administration.

FEDERAL NATIONAL MORTGAGE ASSOCIATION

(FNMA) » Popularly known as Fannie Mae. A privately owned corporation created by Congress to support the secondary mortgage market. It purchases and sells residential mortgages insured by FHA or guaranteed by the VA, as well as conventional home mortgages.

FORECLOSURE » Foreclosure is a legal process in which a lender attempts to recover the balance of a loan from a borrower, who has stopped making payments to the lender, by forcing the sale of the asset used as the collateral for the loan.

FEE SIMPLE » An estate in which the owner has unrestricted power to dispose of the property as he wishes, including leaving by will or inheritance. It is the greatest interest a person can have in real estate.

FINANCE CHARGE » The total cost a borrower must pay, directly or indirectly, to obtain credit according to Regulation 2.

'GRADUATED PAYMENT MORTGAGE » A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

HOME INSPECTION REPORT » A qualified inspector's report on a property's overall condition. The report usually includes an evaluation of both the structure and mechanical systems.

HOME WARRANTY PLAN » Protection against failure of mechanical systems within the property. Usually includes plumbing, electrical, heating systems and installed appliances.

INDEX » A measure of interest rate changes used to determine changes in an ARM's interest rate over the loan's term.

JOINT TENANCY » An equal, undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the decedent's interest in the property.

LIEN » A legal hold or claim on property as security for a debt or charge.

LOAN COMMITMENT » A written promise to make a loan for a specified amount on specified terms.

LOAN ORIGATION FEE » A fee that is normally 1% of the loan amount, charged by the lender to the buyer.

LOAN-TO-VALUE RATIO » The relationship between the amount of the mortgage and the appraised value of the property, expressed as a percentage of the appraised value.

MARGIN » The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

MEDIATION » Either at the time a contract is signed, or when a dispute arises in a real estate transaction, the parties can agree to mediation of disputes. This is a process involving a neutral third party who works with the disputing parties to examine all aspects of the dispute, discuss it and come to some mutual agreement.

MORTGAGE » A legal document that provides security for repayment of a promissory note.

HOME BUYER'S GLOSSARY

MORTGAGEE'S TITLE POLICY » Required by lenders to ensure the lender has a valid lien; required for second mortgages. This title policy does not protect the buyer.

MORTGAGE LIFE INSURANCE » A type of term-based life insurance often bought by mortgagors. The coverage decreases as the mortgage balance declines. If the borrower dies while the policy is in force, the debt is automatically covered by insurance proceeds.

NEGATIVE AMORTIZATION » Negative amortization occurs when monthly payments fail to cover the interest cost. The interest that is not covered is added to the unpaid balance, which means that even after several payments you could owe more than you did at the beginning of the loan. Negative amortization can occur when an ARM has a payment cap that results in monthly payments that are not high enough to cover the interest.

ORIGINATION FEE » A fee or charge for evaluating, preparing, and submitting a purposed mortgage loan. The fee is limited to 1 percent for FHA and VA loans.

PITI » Principal, interest, taxes and insurance.

PLANNED UNIT DEVELOPMENT (PUD) » A zoning designation for property developed at the same, or slightly greater, overall density with that of conventional development, sometimes with improvements clustered between open and common areas. Uses may be residential, commercial or industrial.

PERSONAL PROPERTY » Personal property is generally considered property that is movable, as opposed to real property or real estate. In common law systems, personal property may also be called chattels or personality.

POINT » An amount equal to 1 percent of the principal amount of the investment or note. The lender assesses loan discount points at closing to increase the yield on the mortgage to a position competitive with other types of investments. Paid by the buyer or seller.

PRINCIPAL » The employer of an agent in an agency relationship.

PREPAYMENT PENALTY » A fee charged to a mortgager who pays a loan before it is due. Not allowed for FHA or VA loans.

PRIVATE MORTGAGE INSURANCE PMI » Insurance written by a private company protecting the lender against loss if the borrower defaults on the mortgage.

PURCHASE AGREEMENT » A written document in which the purchaser agrees to buy certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sales contract, earnest money contract, or agreement for sale.

RECORDING FEE » Charged per page by County Recorder to record documents in public records.

REGULATION Z » The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act.

SEPTIC INSPECTION » The septic system must have a certificate by the city or county Health Department.

SHORT SALE » A real estate short sale is any sale of real estate that generates proceeds that are less than the amount owed on the property. A real estate short sale occurs when the lender and borrower decide that selling the property and absorbing a moderate loss is preferable to having the borrower default on the loan.

SURVEY » Survey of property required by lender, detailing lot size, easements, any encroachments, improvement locations, etc.

TAX SERVICE FEE » Required by lender for collection and disbursement of a tax escrow, which is prepared by a servicing company.

TENANCY IN COMMON » A type of joint ownership of property by two or more persons with no right of survivorship.

TITLE » In dealing with real property, title means ownership.

TITLE DEFECT » A piece of property or asset that has a publicly recorded encumbrance, such as a lien, mortgage or judgment. Because other parties can lay claim to the property or asset, the title cannot be legally transferred to another party.

TITLE INSURANCE POLICY » A policy that protects the purchaser, mortgagee or other party against losses.

UNDERWRITING FEE » Charged by a lender to underwrite the loan.

VA FUNDING FEE » Veteran's Administration charge for originating a VA loan.

VA LOAN » A loan that is partially guaranteed by the Veterans Administration and made by a private lender.

WAREHOUSE FUNDING FEE » Charged by the lender to hold the loan locally before selling it in the secondary mortgage market to an investor.

ZONING » Act of city authorities specifying type of use for which property can be used.

Offices

ZEPHYR COVE | LAKE TAHOE | NEVADA

HEADQUARTERS

ZEPHYR COVE

190 Highway 50
Zephyr Cove, Nevada 89448

775 588 6130 | 800 322 6130

GLENBROOK

2070 Pray Meadow Road
Glenbrook, Nevada 89413

775 749 5663 | 800 914 5663

INCLINE VILLAGE

917 Tahoe Boulevard, Suite 100
Incline Village, Nevada 89451

775 831 7300 | 866 831 8999

CARSON VALLEY

1644 Highway 395, Suite B4
Minden, Nevada 89423

775 782 2777

SOUTH LAKE TAHOE

989 Tahoe Keys Boulevard
South Lake Tahoe, California 96150

530 544 2121 | 800 776 2120

TAHOE CITY

531 North Lake Boulevard | Post Office Box 854
Tahoe City, California 96145

530 581 0722 | 800 581 0722



RENO | NEVADA

CORPORATE

RENO

985 Damonte Ranch Parkway, Suite 110
Reno, Nevada 89521

775 850 5900 | 877 922 5900

SPARKS

2848 Vista Boulevard
Sparks, Nevada 89434

775 737 5900 | 855 495 5900

HENDERSON

2831 St. Rose Parkway Suite 218
Henderson NV, 89052

702 550 5900

TRUCKEE

10344 Donner Pass Road, Suite 2
Truckee, California 96161

530 550 2464 | 866 441 0424

INTERNATIONAL OFFICE

LONDON, ENGLAND

Mayfair International, Cashel House • 15 Thayer Street
Mayfair, London, England W1U 3JT

011 44 (0)20 7467 5332

SACRAMENTO

915 Highland Pointe, Suite 190
Roseville, California 95678

888 70 CHASE

Notes



ONE COMPANY. **ONE HEART.** ONE PHILOSOPHY.
NEARLY \$2.6 BILLION IN ANNUAL SALES.

Chase International is one of the nation's most successful independent real estate firms specializing in unique and distinctive properties in the Tahoe/Reno region. With more than 350 compassionate and determined REALTORS® in 12 locations, we are committed to our clients' success. We have more qualified luxury professionals and top lakefront specialists with the experience and connections to serve all your needs.

THE LEADER IN LUXURY REAL ESTATE



YOURRENOREALESTATEEXPERT.COM



CHASEINTERNATIONAL.COM



NICOLLE GUST

BROKER-SALESPERSON
775 338 9988
ngust@chaseinternational.com
NV BS 0145471

BRIAN SUNDEEN

REALTOR®
775 223 9696
bsundeen@chaseinternational.com
NV S 0193044

KATIE ROBINSON

REALTOR®
775 229 5763
krobinson@chaseinternational.com
NV S 0192395

Zephyr Cove | Glenbrook | Incline Village | South Lake Tahoe | Tahoe City | Truckee

Reno | Sparks | Carson Valley | Henderson | Roseville | Lake Almanor | London