

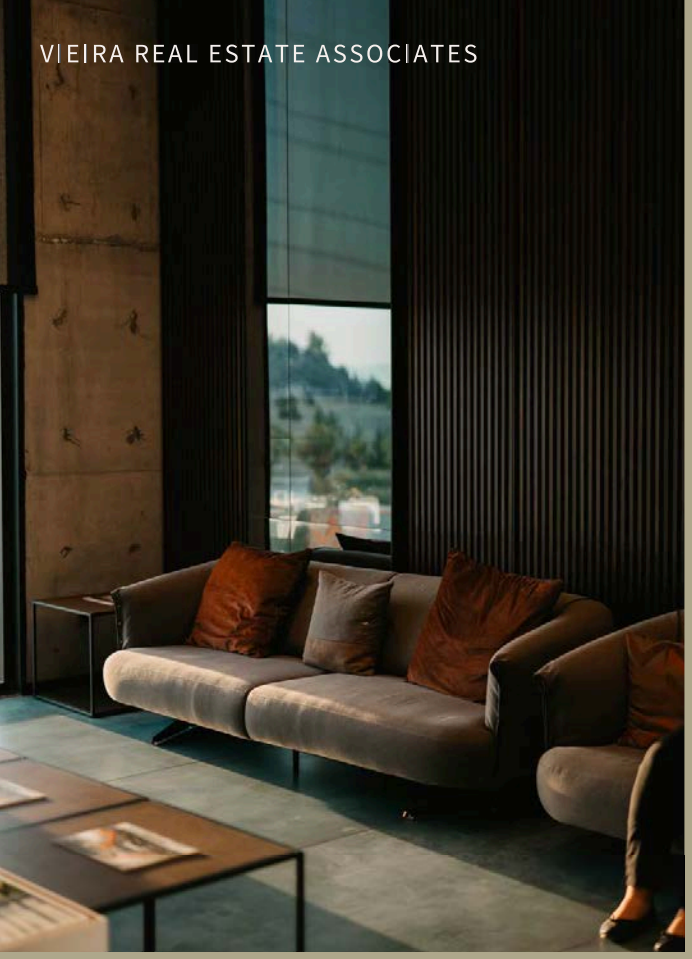
VIEIRA



COMPLETE HOME BUYER'S GUIDE

A DETAILED 2026 GUIDE TO BUYING A HOME IN ONTARIO.

VIEIRA REAL ESTATE ASSOCIATES



HOW WE CAN HELP YOU

Buying a home is a major financial and personal decision. Our role is to make the process clear, strategic and well managed - from your first consultation through closing day and beyond.

We combine local market knowledge, property research, negotiation experience and hands-on transaction management to help you make informed decisions. We will help you establish your priorities, arrange a focused search, evaluate properties, understand market value, prepare and negotiate offers, manage conditions and due diligence, coordinate with your mortgage professional, lawyer and inspector, and keep you informed at every stage.

WHAT YOU CAN EXPECT

Clear communication
Regular updates and straightforward advice throughout the search and transaction

Market intelligence
Comparable sales, neighbourhood context and property-specific research.

Offer strategy
Advice on price, deposit, conditions, closing date and other terms.

Transaction management
Deadlines, documentation, professionals, walkthroughs and closing preparation.



JAMIE VIEIRA

Jamie was born and raised in Oakville and continues to reside there with his wife Gina and two children, Jameson & Mattia. Prior to entering real estate in 2006, Jamie owned and operated successful retail stores in Burlington, Mississauga and Georgetown. Having been in retail for many years, he learned firsthand that with exceptional service comes a loyal and repeat customer base. It is upon this belief that he has applied to his real estate business and instills it throughout his team. After over 20 years of selling real estate, 1,000+ transactions, over $1 billion in sales and reaching the ranking among the Top 10 CENTURY 21 teams in Canada, the results are proof that the philosophy works.

You can expect the utmost in service and attention when working with Jamie and his team. We believe firmly that when selling your home, you deserve quality service, attention to detail and a proven marketing strategy to get you the most possible return, with minimal inconvenience and stress.

We treat every deal as if it were our own while taking the necessary steps to maximize results and make the process as smooth as possible.

They say timing is everything, and in real estate today, this couldn't be more true. When buyers have questions, they want immediate answers. It's crucial that your realtor is able to manage the various questions and negotiations so that they can achieve your goal with your best interests in mind. At Vieira Real Estate Associates, we are focused on providing exceptional results with the goal of securing you as a client and referral source for life. Our priority is service and with that comes a successful business. No transaction is more important than a happy client, and that is shown through our work and ultimately our growing client base.

Thank you for allowing us the opportunity to discuss the purchase of your next home. We are confident you will be impressed with what we offer and are looking forward to having you as a client!

JAMIE VIEIRA

Jamie Vieira



"

OUR GOAL: FIND THE RIGHT PROPERTY AT A FAIR PRICE, PROTECT YOUR INTERESTS, AND MAKE THE BUYING EXPERIENCE AS SMOOTH AND ENJOYABLE AS POSSIBLE.

"

MEET THE TEAM

While providing the utmost in client service, our team has the ability and resources to get the job done. Our team has over 60 years of combined experience in residential real estate sales and leasing. Elaine Murray is a registered broker and provides expert services to both buyers and sellers. Rania Agha is a registered Sales Representative with 19 years experience and achieved the prestigious Centurion award level in multiple years before joining the team in 2023. Our Sales Coordinator, Tania Lima ensures that all facets of the team are organized and running smoothly. Provoke Media & Design rounds out our team by providing on-demand marketing and live social media marketing. All clients are clients of the team and together we all work towards achieving your goals while providing TOP QUALITY SERVICE.



ELAINE MURRAY – BROKER

A graduate of the Alberta College of Art, Elaine relocated to Halton in the early 1990's and has since developed an extensive understanding of Oakville and the surrounding communities. Having raised her family in the area, she has experienced the region's growth firsthand—both as a homeowner and while representing clients since becoming a REALTOR® in 2006.

Before entering real estate, Elaine worked in residential condominium property management, where she developed valuable experience in customer service, property operations and professional client care. Her strong work ethic, integrity, attention to detail and keen eye for value make her years of real estate experience an important asset to every client she represents.



RANIA AGHA - SALES REPRESENTATIVE

Rania brings 19 years of real estate experience throughout Oakville and the West GTA. She has built a successful, award-winning career founded largely on repeat clients and referrals—a reflection of the trust she has earned, the relationships she has developed and the skill she brings to each transaction.

An Oakville resident for 30 years and a mother of three, Rania understands that a home is about much more than its size or features. She believes the right home should provide comfort, security and a place where families can come together and create lasting memories.



TANIA LIMA - SALES COORDINATOR

Tania has been an Oakville resident for over 30 years. After graduating from Sheridan College and beginning her career as a Montessori teacher, she transitioned into real estate and now brings more than 20 years of experience, knowledge and professionalism to the team. With a strong background in customer service and exceptional attention to detail, Tania helps coordinate the many moving parts behind each listing while ensuring the office operates smoothly and clients receive a consistently high standard of service.



ALL CLIENTS ARE CLIENTS OF THE TEAM. OUR COMBINED RESOURCES ARE FOCUSED ON HELPING YOU ACHIEVE YOUR GOALS WITH TOP-QUALITY SERVICES.

CENTURY 21 MILLER

Century 21 Miller Real Estate Ltd., Brokerage is a full-service brokerage supported by experienced professionals and some of the CENTURY 21 network's leading producers.

Jamie Vieira has ranked among the top 1% of CENTURY 21 Canada sales representatives from 2008 through 2025, within a national network of more than 10,000 real estate professionals. Century 21 Miller has also ranked among the top 20 CENTURY 21 offices in Canada for the past 20 years.



THE CENTURY 21 GLOBAL REFERRAL NETWORK

The CENTURY 21 Global Referral Network connects real estate professionals and clients across Canada and around the world. Through established referral relationships and the broader CENTURY 21 network, we can extend the reach of your property beyond the local market and connect with real estate professionals who may be assisting qualified buyers relocating from other communities, provinces or countries.

Combined with our local market knowledge and property-specific marketing strategy, this network provides an additional opportunity to introduce your home to a broader audience.

CENTURY 21 MILLER - OAKVILLE OFFICE

Opened in late 2017, Century 21 Miller's modern South Oakville office provides our team with the resources and support needed to serve clients efficiently. Dedicated and experienced staff are available on-site to assist with listing updates, transaction coordination, showing feedback and communication with interested real estate professionals.

The approximately 9,000-square-foot office includes private meeting rooms, boardrooms, a professional reception area, a real estate administration and processing department, and modern audiovisual technology. These facilities allow us to meet with clients comfortably, collaborate effectively and respond promptly throughout the selling process.



YOUR BUYING ROADMAP

01 START WITH A BUYER CONSULTATION

02 GET FINANCIALLY PREPARED AND PRE-APPROVED

03 DEFINE YOUR NEEDS, WANTS AND BUDGET

04 UNDERSTAND REPRESENTATION AND THE RECO INFORMATION GUIDE

05 SET UP YOUR PROPERTY SEARCH

06 VIEW AND EVALUATE HOMES

07 RESEARCH VALUE AND PROPERTY DETAILS

08 PREPARE AND NEGOTIATE AN OFFER

10 COMPLETE CONDITIONS AND DUE DILIGENCE

11 PREPARE FOR CLOSING AND THE FINAL WALKTHROUGH

THE PAGES THAT FOLLOW EXPLAIN EACH STAGE IN GREATER DETAIL, INCLUDING COSTS, FIRST-TIME BUYER PROGRAMS, INSPECTIONS, CONDOMINIUMS, REPRESENTATION AND MOVING.

11 STEPS TO BUYING A HOME

01 BUYER CONSULTATION

We begin with your goals, timing, preferred communities, property type, budget and priorities. We also discuss how we will communicate and what you can expect from us.

02 MORTGAGE PRE-APPROVAL

A pre-approval helps establish a realistic purchase range and allows you to move more confidently when the right property appears. Final mortgage approval is property-specific and is not guaranteed by a pre-approval.

03 DEFINE THE SEARCH

We separate must-haves from preferences: location, property type, bedrooms, parking, schools, commute, lot, renovation tolerance, condo fees and other priorities.

04 UNDERSTAND REPRESENTATION

Before services or assistance are provided, Ontario registrants must provide and explain the RECO Information Guide. If you become a client, your written representation agreement sets out the relationship, services, representation model and remuneration arrangements.

05 PROPERTY SEARCH

We create a customized MLS® search and use our network and other available sources to identify properties that fit your criteria.

06 VIEW & EVALUATE

We tour homes and help you compare location, layout, condition, updates, systems, resale considerations and value.

07 PROPERTY RESEARCH

When a property becomes a serious contender, we review relevant listing information, comparable sales, market activity and other available property information.

08 OFFER & NEGOTIATION

We discuss price, deposit, closing date, conditions, inclusions/exclusions and other terms, then prepare and negotiate the offer according to your instructions.

09 CONDITIONS & DUE DILIGENCE

Where included, conditions may address financing, inspection, status certificate review, sale of property or other property-specific matters. Deadlines are critical.

10 FIRM SALE & CLOSING PREPARATION

After conditions are satisfied or waived in accordance with the agreement, we coordinate next steps with your lawyer, lender and other professionals. You arrange insurance, utilities and closing funds.

11 FINAL WALKTHROUGH, CLOSING & MOVE-IN

A pre-closing visit lets you view the property again before closing. Your lawyer completes the legal transfer and advises when keys can be released.

EVERY PURCHASE IS DIFFERENT. THE RIGHT STRATEGY, CONDITIONS AND DUE DILIGENCE DEPEND ON THE PROPERTY, MARKET AND YOUR INDIVIDUAL CIRCUMSTANCES.

PROGRAM LIMITS AND ELIGIBILITY CAN CHANGE. ALWAYS VERIFY CURRENT RULES BEFORE MAKING A PURCHASE DECISION.

GET FINANCIALLY PREPARED

Knowing what you can comfortably afford is different from knowing the maximum amount a lender may approve. Build your search around a payment and total ownership cost that works for you.

A MORTGAGE PROFESSIONAL MAY CONSIDER

- Income, employment and credit history
- Existing debt and monthly obligations
- Down payment amount and source of funds
- Interest rates, amortization and mortgage type
- Property taxes, heating costs and condominium fees where applicable
- The specific property and lender appraisal /underwriting requirements

Pre-approval is an important starting point, but financing should still be confirmed for the property you intend to purchase. Do not assume a pre-approval automatically guarantees final funding.



FIRST-TIME BUYER PROGRAMS

Depending on eligibility, first-time buyers may have access to federal and provincial programs. Program rules can differ, so confirm eligibility with your mortgage, tax and legal professionals before relying on any benefit.

FIRST HOME SAVINGS ACCOUNT (FHSA)

An FHSA is a registered account designed to help eligible first-time home buyers save for a qualifying home. Contributions may be deductible and qualifying withdrawals are generally tax-free. The annual participation-room limit is $8,000, subject to the program's rules, with a $40,000 lifetime contribution limit.

HOME BUYERS' PLAN (HBP)

The federal Home Buyers' Plan currently permits eligible participants to withdraw up to $60,000 from RRSPs to buy or build a qualifying home. An eligible HBP withdrawal and a qualifying FHSA withdrawal can be used for the same home if the applicable conditions are met.

ONTARIO LAND TRANSFER TAX REFUND

Eligible first-time homebuyers may receive an Ontario land transfer tax refund of up to $4,000. Eligibility rules apply, including rules concerning previous home ownership and spouses.

TORONTO PURCHASES

Properties in the City of Toronto may also be subject to Toronto's municipal land transfer tax. Ask your lawyer to calculate the applicable taxes and any available first-time purchaser relief.

BUDGET BEYOND THE DOWN PAYMENT

The purchase price and down payment are only part of the cash required to buy a home. Your lawyer and lender can provide property-specific figures, but buyers should plan for the following potential costs:

DEPOSIT

Paid according to the Agreement of Purchase and Sale. The amount and timing are part of the offer terms.

LEGAL FEES & DISBURSEMENTS

Your lawyer handles the legal transfer, registration, adjustments and closing.

HOME INSPECTION

Cost varies with property size, age, location and scope.

ADJUSTMENTS

Taxes, condo fees, fuel or other prepaid items may be adjusted on closing.

LAND TRANSFER TAX

Ontario land transfer tax applies, with an additional municipal land transfer tax for Toronto properties.

TITLE INSURANCE

Often arranged through the lawyer; coverage and cost vary.

APPRAISAL

A lender may require an appraisal or other valuation.

MOVING & SETUP

Movers, utility setup, locks, immediate repairs, furnishings and other move-in expenses.



FINDING THE RIGHT HOME



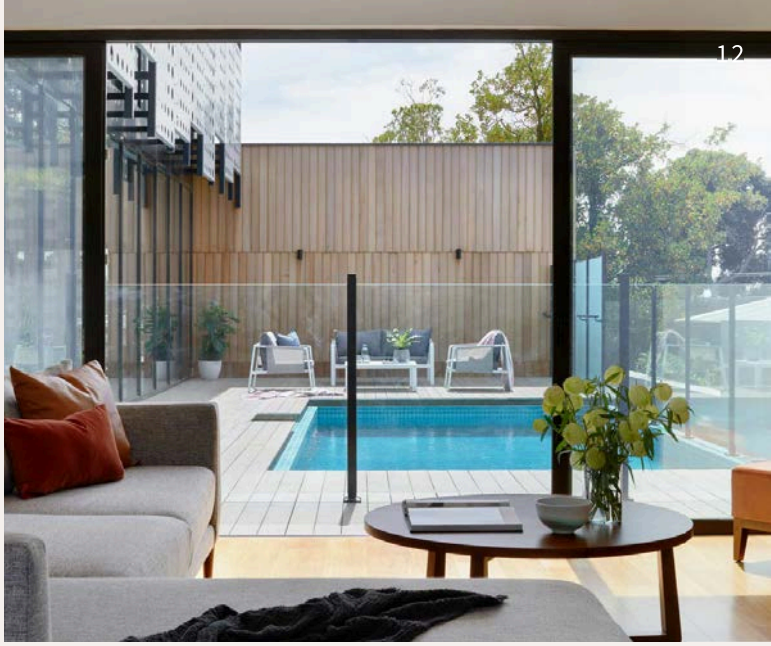
Your search should be broader than repeatedly checking public portals. We can establish customized listing notifications through the appropriate MLS® systems and combine them with agent-to-agent networking and proactive outreach where appropriate.

YOUR SEARCH CRITERIA CAN INCLUDE

- Neighbourhood or geographic boundaries
- Property style and ownership type
- Price range
- Bedrooms, bathrooms and parking
- Lot, exposure, basement and renovation preferences
- Condominium fees and included services

Public real estate websites remain useful tools, but listing status, timing and available information can differ by platform. We will work from professional listing information and verify relevant details as part of your decision-making process.





WHAT WE LOOK FOR AT A SHOWING

LOCATION & RESALE

Street, traffic, neighbouring uses, schools, transit, amenities and overall marketability.

LAYOUT & FUNCTIONALITY

Room sizes, natural light, storage, ceiling height, traffic flow and future flexibility.

RENOVATIONS

Quality of workmanship, consistency of finishes and whether further investigation may be appropriate.

FUTURE COSTS

Likely repairs, maintenance, condo fees, taxes and improvements.

LOT & EXTERIOR

Orientation, grading, drainage, roof, windows, exterior finishes, driveway and landscaping.



MAJOR SYSTEMS

Visible age/condition of HVAC, electrical, plumbing and other mechanical components.

WATER/MOISTURE CLUES

Visible staining, odours, grading concerns and other signs that warrant professional review.

VALUE

How the home compares with recent sales, competing listings and current market conditions.

A SHOWING IS NOT A SUBSTITUTE FOR A PROFESSIONAL HOME INSPECTION, LEGAL REVIEW, ENGINEERING ADVICE OR OTHER SPECIALIZED DUE DILIGENCE. WHEN SOMETHING WARRANTS EXPERT REVIEW, WE WILL DISCUSS THE APPROPRIATE NEXT STEP.

AN OFFER IS MORE THAN PRICE

The purchase price is important, but it is only one part of an offer. Sellers will often consider the **entire package of terms and conditions** when deciding how to respond.

Before preparing an offer, we will review the property, recent comparable sales, current market conditions and, where possible, the seller's circumstances. We will then discuss your priorities, level of comfort and negotiating strategy before preparing the offer according to your instructions.

PURCHASE PRICE

We will review comparable sales, the property's condition, how long it has been on the market, current competition and other relevant factors to help you determine an appropriate offer price. In a competitive situation, we will also discuss the potential risks and benefits of different pricing strategies.

DEPOSIT

The deposit demonstrates your commitment to the purchase and forms part of the purchase price. Your offer will specify the amount of the deposit and when it must be delivered. The default acceptable timeline for deposit delivery is 24 hours from acceptance of the agreement however can be negotiated if an extra day or two is needed. Deposit expectations can vary depending on the property, price range and market however the expectation is in the 5% of purchase price range.

CLOSING DATE

This is the date the transaction is scheduled to be completed and ownership transfers to you. We will consider your preferred timing, the seller's needs, financing arrangements and any sale or lease commitments that may affect your move.

CONDITIONS

Conditions provide important protections and allow you time to complete certain due diligence before becoming fully committed to the purchase. Depending on the property and circumstances, an offer may include conditions relating to financing, a home inspection, review of a condominium status certificate, the sale of an existing property or other appropriate matters. We will explain the purpose and implications of each condition before you decide what to include.

IRREVOCABLE PERIOD

Your offer will specify a deadline for the seller to accept or respond. Until that deadline, the offer generally remains open and cannot be withdrawn unless otherwise permitted. We will discuss an appropriate timeframe based on the situation and any offer instructions provided by the seller.

INCLUSIONS & EXCLUSIONS

Not everything you see during a showing is automatically included with the property. The offer should clearly identify items that are intended to remain, such as appliances, light fixtures, window coverings or other chattels and fixtures, as well as any items the seller intends to exclude.

REPRESENTATIONS & WARRANTIES

Depending on the property, the offer may contain representations, warranties or other contractual provisions addressing specific features or circumstances. These can relate to matters such as the condition or operation of certain systems and included items. We will review the wording and explain its purpose before the offer is submitted.

OTHER TERMS & CLAUSES

An offer can also address matters such as additional property visits before closing, rental items, notices, document review, schedules and other property-specific or negotiated terms. These details help establish each party's responsibilities and reduce uncertainty between acceptance and closing.

WHAT HAPPENS AFTER THE OFFER IS SUBMITTED?

Once your offer has been presented, the seller may **accept it, reject it, allow it to expire or make a counter-offer with changes** to the price, closing date, conditions or other terms.

If a counter-offer is received, we will review every proposed change with you and explain how it may affect your purchase. You can then decide whether to accept the changes, reject them or continue negotiating.

Negotiations may involve several rounds before an agreement is reached—or the parties may decide not to proceed.

Throughout the process, our role is to keep the strategy focused on your objectives, provide the information you need to make informed decisions and make sure you understand the implications of the terms being negotiated before you provide instructions.





CONDITIONS & DUE DILIGENCE

Conditions are not one-size-fits-all. The appropriate clauses and timelines depend on the property, your financing, the market and your risk tolerance.

COMMON AREAS OF DUE DILIGENCE

- **Financing:** time to obtain lender approval for you and the specific property. The norm is 5 business days but can vary.

- **Home inspection:** professional review of visible systems and components. Norm is 5 business days or less.
- **Status certificate:** for condominiums, legal review of the corporation's documents and the unit's status.
- **Insurance:** confirming appropriate coverage can be obtained where relevant.
- **Sale of property:** sometimes used when a buyer must sell another property, depending on circumstances.
- **Property-specific review**: wells, septic systems, rural properties, zoning, permits or other issues may require additional expertise.

BUYING A CONDOMINIUM

A condominium purchase involves both the unit and an interest in the condominium corporation. In addition to evaluating the physical unit, buyers should understand the corporation, common expenses, rules and financial position.

The Condominiums management company produces the Status Certificate and attachments and legally has a maximum of 10 actual days to provide it. Generally three days for your lawyer to review is acceptable but can vary. The cost of $100 plus possible processing fees in normally paid by the Seller but is negotiable as well.



STATUS CERTIFICATE REVIEW

A status certificate package can include important information about the unit and corporation. Your lawyer should review the current package and advise you on legal matters. Depending on the corporation and documents, the review may address common expenses, arrears, reserve-fund information, insurance, rules, legal proceedings and other matters.

QUESTIONS TO CONSIDER

- What is included in the monthly common expenses?
- Are parking and locker spaces owned, exclusive-use or otherwise allocated?
- Are there rules affecting pets, rentals, renovations or use of common elements?
- Are major projects or special assessments identified in the available documents?
- How do the fees and amenities compare with similar buildings?

HIRING A HOME INSPECTOR

A professional home inspection can help you better understand the observable condition of a property at the time of inspection. An inspector typically reviews accessible components and systems and identifies items that may require maintenance, repair or further specialist review. We recommend attending the inspection when possible. It is a valuable opportunity to learn about the property, ask questions and understand maintenance considerations.

IMPORTANT LIMITATIONS

- An inspection is generally visual and non-invasive; it cannot reveal every concealed defect.
- Scope, qualifications, pricing and inspection standards can vary by provider.
- Specialized inspections or assessments may be appropriate for certain properties or concerns. Whether an offer includes an inspection condition depends on your instructions, the property and market circumstances. If issues arise, the available options depend on the wording of the agreement and the stage of the transaction.

UNDERSTANDING REPRESENTATION

Ontario's current real estate framework distinguishes between clients of a brokerage and self-represented parties. Before providing services or assistance, a real estate agent must provide and explain the RECO Information Guide.

BECOMING A CLIENT

A written representation agreement clarifies the relationship with the brokerage, including the services to be provided, the type of representation, the term and scope of the agreement, and remuneration arrangements. Depending on the brokerage model and circumstances, representation may be brokerage representation or designated representation.

MULTIPLE REPRESENTATION

Multiple representation can arise in circumstances described by Ontario law and requires specific disclosure and consent. It can limit the duties and advice that can be provided because competing interests are involved. We will explain the situation and required documentation if it arises.

SELF-REPRESENTED PARTIES

A person who is not a client of a brokerage is a self-represented party. An agent representing a client on the other side cannot provide the self-represented party with services, opinions or advice as though that person were the agent's client. RECO requires specific information and disclosure before permitted assistance is provided.



YOUR BUYER REPRESENTATION AGREEMENT

The Buyer Representation Agreement is an important contract and should be understood before signing. It confirms the relationship between you and the brokerage and documents the services and obligations that apply.

WE WILL REVIEW WITH YOU

- The type of representation being provided
- The services included
- The geographic area and property type, where specified
- The start/end dates and termination provisions • Your responsibilities as a client
- How remuneration is structured and any circumstances in which you may have a payment obligation

Do not rely on an assumption that buyer-representation services will always have no direct cost to the buyer. Remuneration arrangements should be reviewed clearly before you sign and again when an offer is prepared, where applicable.

ASK QUESTIONS. WE WANT YOU TO UNDERSTAND THE AGREEMENT, THE SERVICES YOU ARE RECEIVING AND THE FINANCIAL TERMS BEFORE YOU COMMIT.



10 COMMON COSTS OF HOMEOWNERSHIP

1. PROPERTY TAX
Municipal property taxes vary by property and municipality.

2. ENERGY
Electricity, gas and other energy costs fluctuate by property and season.

3. INTERNET / COMMUNICATIONS
Internet, mobile, television and related services.

4. HOME INSURANCE
Coverage and premiums vary based on the property, location and insurer.

5. CONDO / ROAD FEES
Common expenses or private-road/POTL fees where applicable.

6. COMMUTING / PARKING
Fuel, transit, tolls or parking.

7. SECURITY / SMART HOME
Optional monitoring, subscriptions and equipment.

8. ROUTINE MAINTENANCE
Filters, cleaning, servicing, caulking and regular upkeep.

9. EXTERIOR / LANDSCAPING
Lawn care, snow removal, seasonal cleanup and exterior work.

10. CAPITAL REPAIRS
Roof, windows, HVAC, appliances and other larger replacements.

FROM ACCEPTED OFFER TO CLOSING

ACCEPTED OFFER
Deliver the deposit according to the agreement and keep all documentation.

CONDITIONS
Complete financing, inspection, status certificate or other due diligence within the contractual timelines.

FIRM SALE
Once applicable conditions are properly satisfied or waived, the transaction proceeds toward closing.

LAWYER & LENDER
Provide documents promptly. Your lawyer completes legal searches, adjustments, registration and closing; your lender completes funding requirements.

INSURANCE & UTILITIES
Arrange home insurance effective for closing and set up utilities/services as required.

CLOSING FUNDS
Your lawyer will advise the amount and acceptable method/timing for funds required to close.

FINAL WALKTHROUGH
Use the pre-closing visit(s) permitted by the agreement to view the property and identify concerns.

KEY RELEASE
Your lawyer advises when the transaction has closed and keys/access can be released.

THE MOVE

- Book movers and obtain written estimates.
- Arrange Canada Post mail forwarding and update your address with banks, CRA, insurers and other important contacts.
- Update driver's licence and vehicle registration as required.
- Arrange utilities, internet and other services.
- If moving into a condominium, confirm elevator-booking and move-in procedures with management.
- Register children with new schools where applicable.
- Keep important closing, moving and eligible expense receipts for your records and ask your tax professional whether any are deductible.
- Plan for locks/keypads, alarm codes and smart-home access after closing.
- Pack a first-night box with medications, chargers, basic tools, toiletries and essential kitchen items.
- Complete your final walkthrough and keep your lawyer and REALTOR® contact information handy on closing day.



COURTESY TRUCK

Vieira Real Estate Associates offers a courtesy vehicle to valued clients, subject to availability and applicable terms. Ask the team for current details when planning your move.

YOUR NEXT STEPS

1. MEET WITH OUR TEAM

Discuss your goals, timing, neighbourhoods, budget and priorities.

2. ARRANGE YOUR FINANCING

Obtain a current mortgage pre-approval and establish a comfortable total housing budget.

3. ESTABLISH YOUR SEARCH

We create a customized search and begin identifying opportunities.

4. TOUR & EVALUATE

View properties and assess suitability, condition, market value and resale considerations.

5. MAKE YOUR MOVE

When the right property appears, we develop an offer strategy, negotiate on your behalf and guide the transaction through closing.



VIEIRA REAL ESTATE ASSOCIATES

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We would be honoured to discuss your property and develop a strategy designed around your goals.

VIEIRA

REAL ESTATE ASSOCIATES