From Our President:

Finding the perfect property is a serious matter. One that we take as seriously as you do. Having personally worked with thousands of families to make their real estate dreams come true, I have built our company on the same approach I had: to always ensure that our clients' needs are our top priority.

Your sales associate is dedicated to providing a smooth and easy move. Their individual skill set, training and personal approach always symbolizes uncompromised integrity and the highest level of real estate expertise. Backed by a strong, full time support team, you can be assured our entire company is working for you.

Welcome to the Terrie O'Connor family!







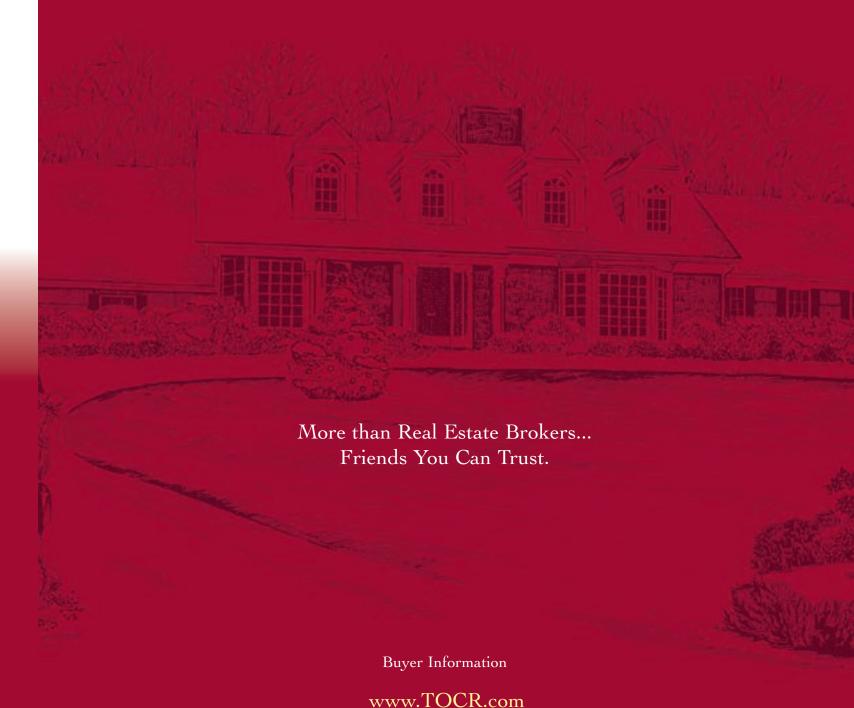
Headquarters 300G Lake Street – Ramsey – NJ 07446 201-786-9055 Fax: 201-661-8958

Allendale 75 W. Allendale Avenue
Ramsey 300G Lake Street
Ridgewood 76 W. Ridgewood Avenue
Upper Saddle River 366 E. Saddle River Road

Kinnelon
 Ramsey
 Saddle River
 Wyckoff
 1483 N.J. Route 23 South
 E. Main Street
 F. Allendale Road
 Franklin Avenue

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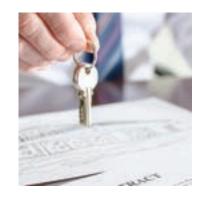
TERRIE (CONNOR





Established in 1991, Terrie O'Connor Realtors has built a diverse, award-winning sales team and earned a reputation as the leading, full-service real estate company in northern New Jersey and southern New York.







WHAT MAKES TERRIE O'CONNOR REALTORS DIFFERENT?

The quality of our hallmark customer service - based on strong values, integrity and honesty - are built on the principles that our owner and founder, Terrie O'Connor, committed to when she began her career:

- Our mission is to develop long-term relationships with our clients and customers. Over the years, it has been our tradition of "commitment to excellence" that leads our clients back, bringing with them family and friends, time and again.
- We consider our people to be our most important asset. They continually perfect their skills and that expertise will help guide the real estate process for you.
- Each associate is backed by a strong, full time support team. Our approach ensures that our clients' needs are always a top priority for everyone in the company.
- Our cutting edge technology and techniques, built on years of anticipating changing market conditions, means we can help you navigate through the real estate process smoothly.
- As an affiliate of the prestigious Leading Real Estate Companies of the World network and Luxury Portfolio International, we are not just your neighbors, we service the world. The largest global network of independent brokers with over 3,500 offices in more than 50 countries, we are able to provide information on properties around the corner... and around the globe!

A consultant who understands your needs and identifies your interests is as important as selecting any outstanding professional you may work with. Your sales associate will represent you throughout the property search process.

At Terrie O'Connor Realtors, we take very seriously the responsibilities of:







- **Accomplishing** your objectives understanding your property search requirements so your time is used wisely, helping you find the lowest possible price and best terms
- Educating you to market conditions and community services
- Arranging your financial support early in the process so you can make quick decisions
- Analyzing current trends in the marketplace such as supply and demand
- Sharing highlights of each property and its individual value
- Providing consistent feedback on changes in inventory
- Negotiating offers to obtain the fairest price and best terms
- Overseeing the contingency process, negotiating any unanticipated issues
- Assisting with your sellers' needs when necessary to ensure a smooth transaction
- Accounting for deposit monies
- Supporting you all the way through to the closing table. We know the process is not complete until the deed is delivered and you are in your new home

We assure service and dedication to detail throughout the entire process!



