

A Blessed Way to Get Your Beloved-Home!

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Home Sweet Home, You Need One!

Whether Yours or Others!

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A Blessed Way to Get Your Beloved-Home!

1) “Investment in which you can Live In!”

- A. You will always need a place to live:
 - I. Your money can buy comfort and stability when you buy a great home.
- B. Married couples with home investments:
 - I. Two partners when vested in investment are more stable in their commitment to marriage.
- C. Children born in homes have more stability:

Children born to parents who keep moving from place to place are practically causing a pattern of instability in their children. Buying the home automatically stabilizes the family.
- D. Homes are best hedge against inflation:
 - I. The rate of inflation is reflected in Real Estate prices. Thus, home is best investment to counter inflationary times.
- E. If ever one loses money in Real Estate, taxes balance the loss:
 - I. The capital loss, if ever, on sale of a property, is typically covered as capital loss on taxes and thus buffers the losses.
- F. Real Estate is a foolproof investment:
 - I. Other investments like Stock Market are too complex for common folks, like you and I. Even the experts are washed out in such gambling-instincts.
 - II. Even a child can differentiate between a good home and bad home. Therefore, it is a wise investment for simple and intelligent folks.
- G. Real Estate has insurances against fire, flood:
 - I. Other investments, being more fluid, do not enjoy insurance as good covered as Real Estate. Stock Market can wipe out even an expert overnight. The market, even if comes down in real estate, it goes up or down after 3-4 years Real Estate cycle.

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2) “Let Uncle Sam Bless you with Income Tax write offs!”

A. Government have a kind heart for you:

I. Your money, you handle it.

B. Investments in Real Estate Investment Trusts:

I. You will have some benefit here, not all the way.

C. All the interest on home loan is deductible:

I. Your beloved Government wants you to invest in Real Estate that is the way the money stays in the productive side. Otherwise, people will burn the money on gambling!

D. Investment Habit:

I. While living in your home you develop a habit to invest and it for old and rainy days!

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3) “My Blessed Brethren Sistren, where else our kids would go!”

A. Place to grow children:

I. Place for people to have family comforts.

B. “Papa was a rolling stone!”

I. I bought this English music record, first-ever in 1973!

I had just entered my Master’s program in Medical Technology in Chandigarh, India.

Now let me rewrite this song, with my shallow wisdom:

“Papa was a renting stone.

Wherever he went was an apartment, not his Home.

Finally, he went to the Lord,

And there too he did not get an Eternal Home!”

- Pallah, a virtual Saint!

Meaning, people who work hard in life, also work hard in spirituality. Finally, God grants them Eternal Home, the Salvation.

It is no joke, my friends, it is my true conviction.

Stop kidding yourself, not a soul in this universe is for you, other than your beloved Creators (Papa, Mama and God). Parents gave you body and God gave you Soul.

So anyhow, kindly make use of the wisdom. Honestly, if I were not a spiritual being, you would have never seen this eBook!

My blessings are with you, to guide you, help you, using my experience of life.

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4) “No Wonder It is called the Real Estate!”

A. Estate always in demand:

I. Place for people to park families.

B. Stability of children personality:

I have heard from many Military Officers wives and children, that their children could not have roots in their childhood as family has been travelling with Military officer.

Similarly, people who keep on renting, remaining rolling stones and their children secretly suffer.

Home investment stabilizes the family and giving a more robust and stable environment for children to grow. “Society and Time, corrects your errors, if you ever make one:

C. More population, more prices:

I. Supply and demand are in your favor

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5) “Financing: From where would you round up the money from”:

A. Your IRA:

I. 401 K

Government’s IRS code allows you to use your money for investing in the real estate.

More you will deduct, bigger your investment grow. Many single people hesitate to work hard due to effect of taxation. Now the taxation will motivate you.

I will be elaborating on this subject as I develop this book further. Kindly check the CHAHALnet.com frequently.

B. Your beloved parents:

I. Gifts

Your beloved parents will be next to Almighty to help you in being initiated in new world of Real Investments!

C. Co-invest or buy a home with a brother’s family or sister’s family:

I. With combined resources, you will be in the game early. At least you will get the experience of buying and maintaining a home.

D. Pair with an investor as a partner in the investment:

The investor like responsible people to be on the property.

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6) “The Kind of Kingdom I have in my dreams”:

A. Location, Location, Location:

- I. Schools
- II. Gurdwara
- III. Schools
- IV. Gurdwara
- V. Park
- VI. Job

Blessings! Blessings!! Blessings!!!