

## 10 Yam Pab Kom Txhob Muaj Kev Ntshai Yuav Tsev

1. Nrhiav ib tus kws saib xyuas kev yuav thiab muag tsev (real estate professional) es ua zoo pab koj. Kev yuav tsev yuav siv nyiaj thiab siv dag zog, tswv yim. Yog li nws yog ib qho tseem ceeb heev es koj yuav tau nrhiav tus kws es muaj peev xwm thiab koj hum koj.
2. Nco ntsoov tias yeej tsis muaj ib lub sij hawm xwb es thiaj li yog caij “zoo” yuav tsev, los sis zoo muag tsev. Yog koj nrhiav tau ib lub tsev tam sim no, txhob cia tos es mam li luj tus nqi paj (interest rates) los yog seb nqi tsev puas nci nqi. Feem ntau tej nqi tsev yeej tsis hloov sai, thiab ib lub tsev zoo yuav tsis nyob tos tib neeg tas li.
3. Txhob nug kom coob leej piav tswv yim. Yeej yog ib qho tseem ceeb tias peb tau kev txhawb thaum txiav txim yuav tsev, tab sis yog tus ub tus no hais ntau yam ces yuav haj yam nyuaj txiav txim rau ib qho.
4. Lees txais tias yeej tsis muaj ib lub tsev es yuav zoo tas puas tsav yam. Ntsuas tej yam es tsim nyog thiab tseem ceeb, hos muab lwm yam yau tso mus.
5. Txhob nyom nqi tshaj li qhov tsim nyog. Kev nyom nqi yeej yog ib qho siv tau, tab sis yog pheej yuav ua kom “yeej hlo” es tau tus nqi pheej yig tshaj xwb mas tej zaum yuav ua rau koj plam lub tsev es koj txaus siab rau.
6. Nco ntsoov tias koj lub tsev nws tsis nyob nws ib cag. Txhob cia li xav txog tej yam sab hauv tsev xwb—xus li seb hoob puas dav, hoob ua noj—es cia li hnov qab txog tej yam nyob ib ncig lub tsev piv txwv li seb puas xis siab, puas nrhoo, thiab lwm yam, es muaj cuab kav ua tau koj tsis nyiam nyob hauv koj lub tsev yuav tshiab.
7. Txhob tos kom txog thaum koj twb nrhiav tau tsev thiab yuav txais nyiaj yuav tsev lawm es mam npaj tej kev pab kas phais vaj tse thiab npaj tias lub caij twg koj mam li muaj sij hawm tsiv tsev. Thaum koj mus nrog tus tswv muag tsev tham es yog koj hais tias koj tsis tau npaj tej yam no tiav, nws yuav ua rau luag tsis paub hais nqi tsev rau koj.
8. Nco ntsoov xam tej nqi kho thiab tu vaj tsev nrog rau koj lub nqi tsev. Txawm tias koj yuav ib lub tsev tshiab tshiab los haj tseem yuav muaj tej yam kev siv. Txhob cia koj tus kheej tsis txawm peem nqi kho tsev, es ua rau koj lub tsev puas zuj zus.
9. Lees txais tias kev yuav tsev yeej yuav ua rau yus laj xav me me, tab sis qhov no yuav hnov qab tau. Yuav tsev thawj zaug yog ib qho tshwj xeeb, thiab nws yuav muaj nuj nqi ntau.
10. Ua ntej tshaj xaiv lub tsev koj txaus siab nyob; ces mam xav txog nws tus nqi seb yuav muaj nqis li cas. Txawm teb chaws cov tsev nce 5.4 feem pua raws xyoo thaum 1998 txog 2004, los yam tseem ceeb tshaj yog seb lub tsev puas xis nyob, thiab thaj chaw puas tau luag nyob.



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