

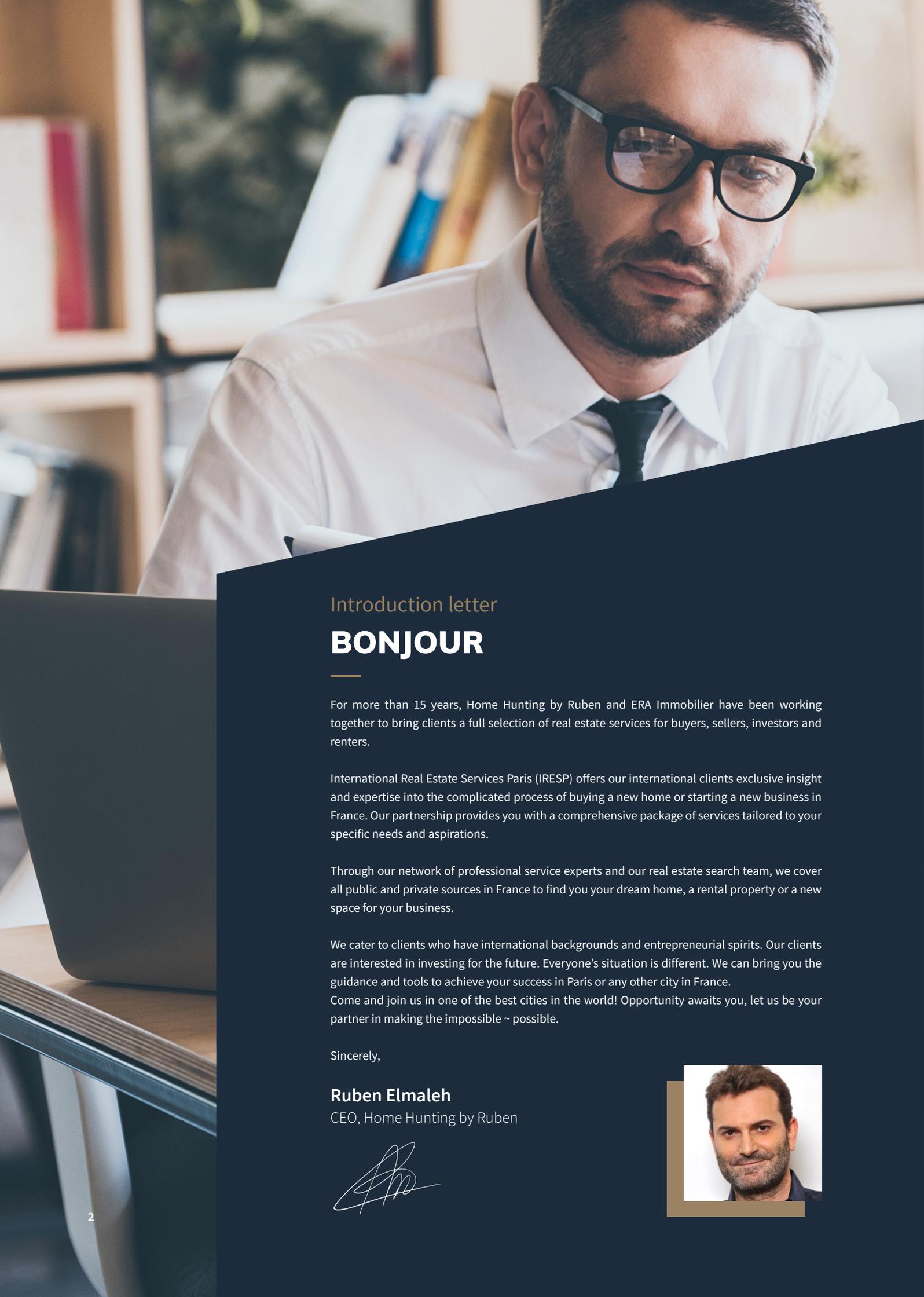


Home Hunting
by Ruben

WELCOME PACKAGE

International Real Estate Services Paris (IRES P) offers all services needed for residential and commercial real estate through our partnership with Home Hunting by Ruben and ERA Immobilier.

www.homehuntingbyruben.com
contact@homehuntingbyruben.com



Introduction letter

BONJOUR

For more than 15 years, Home Hunting by Ruben and ERA Immobilier have been working together to bring clients a full selection of real estate services for buyers, sellers, investors and renters.

International Real Estate Services Paris (IRES P) offers our international clients exclusive insight and expertise into the complicated process of buying a new home or starting a new business in France. Our partnership provides you with a comprehensive package of services tailored to your specific needs and aspirations.

Through our network of professional service experts and our real estate search team, we cover all public and private sources in France to find you your dream home, a rental property or a new space for your business.

We cater to clients who have international backgrounds and entrepreneurial spirits. Our clients are interested in investing for the future. Everyone's situation is different. We can bring you the guidance and tools to achieve your success in Paris or any other city in France.

Come and join us in one of the best cities in the world! Opportunity awaits you, let us be your partner in making the impossible ~ possible.

Sincerely,

Ruben Elmaleh

CEO, Home Hunting by Ruben



A man and a woman are shown in profile, looking at a laptop screen. The man is on the left, and the woman is on the right. They appear to be in a professional or office environment. The background is slightly blurred, showing some office furniture and plants.

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TEAM SNAPSHOT & MISSION STATEMENT

The Mission

To assist and guide our individual, family and business clients in buying and investing in real estate, commercial space and businesses in France. Our mission is to provide solid guidance and support to ensure a smooth process in finding, securing and finalizing your plans to buy, sell, invest or begin your new business.

Our team

- 10 full-time employee-agents plus a network of Parisienne luxury RE professionals
- Licensed multi-lingual real estate agents with experience in working with foreigners
- International team offering services in French, English, Hebrew, Arabic, etc.
- Bilingual attorneys, accountants, business advisors, bankers and insurance specialists - We work with all international buyers, business owners and investors
- We have been working with expats, foreigners and French locals for over 15 years

Modus Operandi *(how we work)*

The first step is to read through our Welcome Package. This will help you understand if this is a right choice for you. Next, schedule a time to speak with Bryan to discuss your goals and aspirations. He will assess your suitability for starting an international project with our office in France, and understand your degree of difficulty in regards to your investment request.

2 IMPORTANT ASPECTS TO INVESTING INTERNATIONALLY IN FRANCE

👉 International Project

Not everyone understands the amount of work, time and expense that can be required to buy internationally. It's important to understand this upfront so that you are able to have realistic expectation, and so you can fully understand the requirements for buying outside of your home country.

👉 Degree of Difficulty

The degree of difficulty depends upon if it's residential or business, a specific search for a property, or if it's a piece of commercial real estate. We need to scale our projects to ensure we bring together the proper team, and to highlight the degree of complexity that could affect the client's timeline and budget.

OUR OFFICE



In the heart of Paris

We are located in the district of Le Marais in Paris near the Centre Pompidou, Châtelet-Les Halles and the Hôtel de Ville. Our quartier is the leading neighborhood for art galleries and hidden ancient passageways dating from the middle ages. Our streets are filled with charming boutiques and cafes. We invite you to our ERA Immobilier office in the 3rd arrondissement of Paris. We are a boutique real estate agency in the heart of Paris offering multi-lingual services to expats, foreigners and French locals for over 15 years.

*We are the real estate headquarters for **Home Hunting by Ruben**, **Paris Rentals by Ruben**, **ERA Immobilier** and **International Real Estate Services Paris (IRESP)**.*





THE LEGACY OF PARIS

The first trace of human history in Paris is from 8,000 BC. Remains of hunter-gatherers from the Mesolithic period were found in 2008 in the 15th arrondissement near rue Henri-Farman.

Between 225 and 200 BC, the Parisii tribe of Celtic Senones settled on the banks of the river Seine near west Paris. They built bridges, had a fort, minted their own coins and traded with other river settlements in Europe.

In 52 BC, the Romans invaded and defeated the Parisii establishing a Gallo-Roman garrison town called Lutetia. After the fall of the Roman Empire, Clovis the First, King of the Franks, made his capital here in the year 508.

During the Middle Ages and Renaissance periods (5th to 15th century), Paris was the largest city in Europe. After the French Revolution, Napoleon I came into power and embellished Paris with monuments and grandeur. This is when it started to become the capital of fashion and intellect for Europe.

Napoleon III was the first elected President of France in 1848. He is responsible for further transformation of Paris during the Belle Époque period where Baron Haussmann was put in charge of designing a grand reconstruction of Paris. This is more of the Paris that we see now: large boulevards, stone buildings, beautiful character and amazing charm.

Since the time of the Celts, when Paris was a small village first inhabited on an island on the banks of the River Seine, who would have known that it would grow into the Paris we see today? It's the City of Romance, it's the City of Light.

Please read through our welcome package to find out all of the reasons why you should buy and invest in Paris. If you have any questions, please contact us!



"If you are lucky enough to have lived in Paris, then wherever you go for the rest of your life, it stays with you, for Paris is a moveable feast."

— Ernest Hemingway, Author/Writer: *A Moveable Feast*

PARIS IS A MOVEABLE FEAST

01 DELECTABLE FRENCH AND INTERNATIONAL CUISINE

In 2018, there was a record-setting 616 restaurants in Paris with at least one Michelin star, this included two new 3 star Michelin restaurants in Paris, breaking another record, giving the City of Light a total of 28 3-starred Michelin restaurants. 3-stars is the best! This isn't just French food either, Paris has a strong international scene next to all of those brasseries and bistros.

03 WORLD FAMOUS LANDMARKS

The iconic Eiffel Tower, the Champs Elysees, the Arc de Triomphe and the view on top by the Basilica of the Sacré-Coeur. Everywhere you go in Paris, you are surrounded by landmarks, some dating back to 1163 like the Notre Dame Cathedral or La Sainte-Chapelle completed in 1248. This Holy Chapel was built to house Louis IX's collection of relics of Christ including his Crown of Thorns.

05 SHOP-TIL-YOU-DROP

Paris is the headquarters for all of the top fashion and shopping brands including Louis Vuitton (LVMH), Hermès, L'Oréal, Chanel, Cartier, Givenchy, plus many many more. You can find anything from around the world in Paris, it is the luxury capital of the world.

02 STUNNING PARKS AND GARDENS

From the 1st century AD to the present, Paris has had an extraordinary amount of green spaces within the city. Jardin des Tuileries, Jardin du Luxembourg and the Jardins du Palais Royal are all superb examples of beauty that have been in the heart of Paris since the 1st century. Plus, don't forget the epic green spaces created by Napoleon III: the historic Parc Monceau, the Parc Montsouris, Parc des Buttes-Chaumont, Bois de Vincennes (2,460-acre), Bois de Boulogne (2,090-acre).

04 ART COLLECTIONS AND MUSEUMS GALORE

Paris' #1 museum is also the world's largest and most visited museum ~ The Louvre. Plus, you have the famous Musée d'Orsay, Musée National d'Art Moderne (Centre Pompidou), Musée du Quai Branly and many others, the top 15 museums in Paris total over 25 million visitors per year.

CLIENT FOCUSED APPROACH

We surround our clients with all of the expertise and knowledge they need to feel comfortable in buying and investing in real estate or a business in France. Our professional experience is essential for those who want to focus on leveraging their resources in a positive forward-thinking strategy, and those who understand the value of saving time in this cumbersome real estate process in Paris.

OUR PARTNERSHIP WITH OUR CLIENTS

Our first step is to provide you with our Welcome Package. This will give you all the information on who we are and how we work. If you decide to work with us, we would meet with you in person, or via phone if you are not in France. We would discuss with you your goals and aspirations. We would speak about your future plans and start to lay the groundwork for your new venture. This would include questions about the size of the property (square meters m²), number of rooms, floor level, amenities, neighborhood, disability access, car parking, zoning (residential/business), etc.

We will address your priorities, including your financing needs, and your timeline on when you have to be in the property. If you are paying in cash, we will discuss your options for currency exchange and money transfer. We will surround you with our professional network of insurers, lenders, accountants, attorneys, notaires and concierge services.

We will work with you from the start to the finish. Our team will help you navigate the complex system that exists in France. With no comprehensive database that lists all properties for sale and more than 3,500 real estate agencies just in Paris, most of who operate independently, buying property can be confusing, complicated and risky. Often you can find the same property listed with multiple agencies at different prices! Even among supposedly networked agencies, properties are closely guarded and often times hard to find.

Searching for a property can be time consuming and frustrating. Most agencies speak only French, their online databases are usually full of old properties, and they won't speak to you if you don't have your financial package ready to go. The agents who you meet are representing the seller, and it's in their best interest to sell the property. Without having your own real estate agent, you don't have anyone who is looking out for you and your best interests.



PROPERTY SEARCH ~ EFFECTIVELY & EFFICIENTLY

A dedicated Home Hunter will work with you. They will search throughout île de France (or other regions of France) for you, and they will source and preview properties based on the criteria you have defined with us. Once your Home Hunter has found the perfect property for you, they will send you all of the necessary documents for you to place your offer. We will provide you with our expert opinion on the property, the neighborhood and the price.

After you have found your dream property, we will place your offer, and negotiate all of the terms for you. We will work on your behalf to capture the property before it is taken, and to make sure you are getting the best price possible. Once your offer is accepted, you will need to present all required information to your lender including property details, valuation and proof of insurance for the new property.



Ruben - Your Home Hunter

FINALIZING YOUR PURCHASE

Our mission is not complete until you have your keys! Once your offer has been accepted, we will get you prepared to visit the notaire for signing. We will make sure that they have everything they need, including the signing of the preliminary purchase agreement. We will ensure a proper and legally binding contract. If you live internationally, that is okay, we can represent you through a power of attorney, ensuring that your best interests are always a priority.

After the purchase agreement is signed, there is a 2-to-3 month period for all of the necessary legal documents to be assembled. We will facilitate communication between the

various parties that may be involved — real estate agents, appraisers, architects, mortgage lenders, renovation and decorating experts, insurance, and your notaire — to ensure that your closing process is smooth and easy. We are your partners throughout the process.



“Paris is a universe whole and entire unto herself, hollowed and fashioned by history; so she seemed in this age of Napoleon III with her towering buildings, her massive cathedrals, her grand boulevards and ancient winding medieval streets – as vast and indestructible as nature itself.”

TAXES AND LEGALITIES

It's important to be aware of some of the required taxes and expected legalities of owning property in France. Taxes will depend on many factors including your residency, income and revenue levels. Our tax and legal advisors are available to draw out a plan for you to structure your assets and businesses as you make the transition to France.

Examples of Taxes in France

- ➔ Taxe d'habitation is payable by the occupier of a French residential property, who is occupying the property on the 1st of January. Even if the property was empty, if it was "capable" of occupation, the tax is also payable. This tax calculation depends on how large your residence is and your income level.
- ➔ Taxe Foncière is payable by the owner of a French home, even on undeveloped land. There are some exemptions for agricultural land and the owners of new property.
- ➔ France's value added tax (VAT) is at a rate of 20%. There are reduced tax rates at 10% for books and restaurant meals, and 5.5% for most groceries.
- ➔ If you buy property to rent, even non-residents are required to make an annual tax return for income tax on revenues. Offsets on your tax may be available in your home country.

Legal considerations when buying and investing

- ➔ There is no French inheritance tax between man and wife, but French law gives your children entrenched rights to a certain portion of your French estate.
- ➔ If you are a non-resident, one way of possibly avoiding the effects of French inheritance laws is to form a Sociétés Civiles Immobilières (SCI).
- ➔ Purchasing en tontine simply means that on the death of one partner the property passes to the survivor, there are other ways to set up your estate to protect your assets.



"London is a riddle. Paris is an explanation."

— Gilbert Keith Chesterton, British Author/Writer

PROPERTY MANAGEMENT

Even when you thought our services would end, we are able to continue to help you year after year by helping you rent your property while you are not in France. For over 15 years, Paris Rentals by Ruben has helped his clients manage their short and medium term rental properties. They don't have to worry about their Parisian home, and they can earn extra money to pay the mortgage and expenses.

We offer property management services both for those who are interested in earning extra income or for those who just want to make sure their home is secure while they are away.

We can create tailored plans for every scenario that will ensure that you always have someone available to take on any task: holding keys, collecting mail, installing and paying utilities, providing access for workmen and deliveries, overseeing renovations, and making sure that you have your property legally rented within the laws of not only France, but the city of Paris and the arrondissement in which you are located.

We can help take away the stress of investing in Paris. We can be your source for all real estate needs including management, and selling if needed. For international sellers who wish to not expatriate their gains, we can connect you with a professional asset manager who can provide you with options for keeping your proceeds growing in the EU.

For new homeowners who purchased an empty property, we can recommend interior designers who can cover everything from wall color to furniture. If your new business needs renovation to flash your new brand, trust that one of our architects will guide the artisans to bring your property up to date, and in style for your grand opening.



www.parisrentalsbyruben.com

Rent it short, mid or long term
we take care of everything.



BUSINESS OWNERS AND INVESTORS

At IRESP, we help all business owners and investors with expanding or starting a new company or business in France. With the different business entities and tax regimes of France, it's important to work with trained professionals who understand what it takes to legally exist, and to be allowed to operate your business, or invest your capital, without risk of penalties or excessive taxes.

Our unique partnership gives us an advantage over other international real estate companies. Where other companies only offer services that they can provide, and nothing more, we have developed a network of qualified and licensed professionals who can be added to the team as needed depending on the structure and complexity of your business, and your interests in expansion and investment in France.

Our strategy is to surround our clients with the team they need to get the job done. We will never try and cut corners, or try to take the easy way when we know it's not a solid plan. Your goals are our goals, and your success is our success.



**International Real Estate
Services Paris (IRESP)**

<http://www.parisinvestors.fr>

Not sure how to get started? Here are 4 easy ways to invest in real estate

1

Short-Medium Term Vacation
and Business Rental

2

Long Term Residential and
Corporate Rental

3

Commercial Real Estate and
Luxury Hôtel Particulier

4

Business Space and
Commercial Entities

WHY INVEST AND DO BUSINESS IN FRANCE?

01 INTERNATIONAL EXPOSURE

Who isn't in Paris? Expand your brand image with the top location in the world. Paris has the highest GDP in Europe, access to 500 million European consumers, and has the highest concentration of Fortune 500 corporations. This provides Parisiennes with the highest amount of purchasing power per capita per square kilometer in Europe

02 JOIN THE MOVEMENT IN EUROPE

Paris is the #1 region for developing start-ups in Western Europe, #1 worldwide destination for corporate meetings and Europe's largest concentration of higher education students. Accessibility: 3 international airports, high-speed rail to destinations around Europe (London 2h15m, Brussels 1h25m, Bordeaux 3h, Amsterdam 4h). Invest before they finish the Grand Paris Express: the largest urban renewal project in Europe including 120 miles of new track and 72 new transit stations throughout the Paris region.

03 INDUSTRIES AND GROWTH SECTORS

Medical and Science, R&D, Higher Education, Green Technology, Tourism, etc. : 42 million visitors to the Paris Region each year; 100k researchers and the highest number of high-tech patents filed; Europe's #1 region for R&D capability and R&D expenditure; Large well-educated, international workforce; World-class research universities and business schools.

04 GLOBAL GOVERNMENT GLOBAL PLATFORM

Every country in the world is represented in Paris through international embassies, consulates and the headquarters for the United Nations in Europe, UNESCO, the OECD, and the International Chamber of Commerce. France was the 1st diplomatic mission for the United States of America with Benjamin Franklin in 1784, and the first U.S. embassy in existence still located in a château in Paris called the Hôtel de Pontalba.

05 BREXIT BOOST

What's going to happen after Brexit happens? That is what everyone wants to know. And, no one knows, except the fact that they will now have a hard border with Europe, and everything will have to go through customs. Not to mention the disruption in industries and business policies as they go back to being a separate British region. As the 2nd biggest economy leaves the EU, this will provide the perfect opportunity to catapult France into the #1 leadership position especially as Germany's long standing Prime Minister has recently announced her stepping down.

COMPENSATION FOR OUR SERVICES

We believe that surrounding our clients with qualified experts is the best way to turn our client's goals into accomplishments. Working towards our common goal is the priority, and we always do our best to move as swiftly as possible.

When our clients agree to work with ERA Immobilier and Home Hunting by Ruben, you sign a contract authorizing us to exclusively search for you during a minimum of three (3) months for your property. We will collect a deposit from you, and begin our search based on your criteria. We will be your legal agents representing you in your search to buy real estate for your home or business.

If by chance you identify a property that you are interested in, we ask that you forward the information to us. We will do our pre-qualification of the property, and contact the selling agent to make sure it's still available. All of this would be covered under our real estate agency license, insurance and under the laws of France.

The Home Hunting fee is due upon the closing of your new property at the notaire. It is a % of the price of the real estate transaction, and it is calculated based on each real estate search.

Our fee is charged after all taxes and fees are paid to the notaire. Your deposit will be subtracted from the fees charged at closing.

ERA Immobilier and Home Hunting by Ruben are both licensed to provide real estate related services in France, and we hold professional liability insurance. We are a member in good standing of both SOCAF, the Société de Caution Mutuelle des professions Immobilières et Foncières and of the Fédération Nationale des Chasseurs Immobiliers - www.fnci.fr



"What an immense impression Paris made upon me. It is the most extraordinary place in the world!"

— Charles Dickens, British Author/Writer: A Tale of Two Cities 1859

COMMISSION AND PRICING SCHEDULE

BUYING AND RESEARCH

Searching Residential Real Estate

Agency Fees - Searching for Residential Real Estate (VAT included), and introduction to services for banking, mortgages, insurance, notaire, legal, taxation, etc. for foreigners in France.

TRANSACTION AMOUNT (euros)	APPLIED %
Minimum Fee Per Transaction	13,500 €
300,000 to 500,000	4.5% (VAT included)
500,001 to 1,000,000	4% (VAT included)
1,000,001 to 1,500,000	3.5% (VAT included)
1,500,001 and higher	Custom fee based on the transaction amount
Non-refundable Deposit (each transaction)	3,000 € (VAT included)

Searching Commercial Real Estate

Agency Fees - Searching for Business Space and Commercial Real Estate (VAT excluded), and introduction to services for banking, financing, insurance, notary, legal, taxation, etc.

TRANSACTION AMOUNT (euros)	APPLIED %
Minimum Fee Per Transaction	24,000 €
300,000 to 500,000	8% (excluding VAT)
500,001 to 1,000,000	7% (excluding VAT)
1,000,001 and above	5% (excluding VAT)
Non-refundable Deposit (each transaction)	2% (excluding VAT)

Our services are also available à la carte.

SELLING

Selling Residential Real Estate

Agency Fees - Selling Residential Real Estate (VAT included)

TRANSACTION AMOUNT (euros)	APPLIED %
Minimum Fee Per Transaction	5,000 €
100,001 to 400,000 €	6%
400,001 to 1,200,000 €	5%
1,200,001 € and higher	4%
Luxury and Unique Properties	Subject to consultation on the property

Selling Commercial Real Estate

Agency Fees - Selling Business Space and Commercial Real Estate (VAT included*)

TRANSACTION AMOUNT (euros)	APPLIED %
Minimum Fee Per Transaction	5,000 €
100,001 to 400,000 €	6%
400,001 to 1,200,000 €	5%
1,200,001 € and higher	4%
Luxury and Unique Properties	Subject to consultation on the property

- ➔ VAT tax rate in France is 20%
- ➔ Additional fees may be charged depending on the complexity of the transaction (i.e. viager, private sales, unique search requests, etc.)
- ➔ Fees charged for business and commercial real estate buying and leasehold rights will be divided between the seller and the buyer in accordance with the terms of the mandate
- ➔ Under normal circumstances, all transactions will be in Euros (€)

Our services are also available à la carte.

TELL US ABOUT YOUR PROJECT

Consultation

Do you have a large or complex project? Please get in touch, we can help you put this plan together and help you accomplish any size project. Send us your idea, and we can customize and tailor a solution for you.

Rendez-vous (RDV) details

Due to the nature of our business, we are always out in the city looking at properties and meeting with our clients. All of our meetings are scheduled (sur rendez-vous). When we meet to start our discussion with you on your project, we will have you schedule a rendez-vous (RDV) with us.

The first consultation you have with us will be complimentary so that we can understand your goals and aspirations. Follow up meetings prior to contract signing, may be charged a consultation fee.

Details and contact information



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Use the form on our website to describe your project :

CLICK HERE TO ACCESS THE FORM

Or, use this URL : <https://homehuntingbyruben.com/contact/>

OUR TEAM



RUBEN ELMALEH

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PERSONALITY

My passion is hunting for real estate. Working in Paris is amazing with so much history and ancient dwellings. Finding the right home or business space for my clients is exciting. Being able to welcome them to Paris with a new property brings me a lot of happiness.

PROFESSIONAL BACKGROUND

I started my career in hotel and restaurant management. The fast past environment was energizing for me, and we focused heavily on the client experience and enjoying their vacation.

For several years I lived in the USA working in real estate in Texas and Nevada. When I decided to return to Paris, I brought back a different kind of work ethic and way of doing business with my clients in real estate. It's drawn a lot of foreign clients to my agency, and so now I focus heavily on the client experience with international buyers and investors in Paris.

FAVORITES IN PARIS

Paris is full of amazing international food. My favorite restaurant of all time is La Régalade on rue St Honoré. My favorite Italian is Penati al Baretto on rue Balzac, and my favorite Mexican is El Sol y La Luna in the 5th. And, my two favorite restaurants in our neighborhood, Le Marais, are both Israeli. Both restaurants are just off the historic rue des Rosiers. L'as du Falafel has a delicious sandwich, and Miznon restaurant just across the street are both worth checking out.

Ruben Elmaleh

CEO, Home Hunting by Ruben

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PERSONALITY

I enjoy helping others achieve their accomplishments. Working in tandem with others energizes me, I really like the feeling of joint success with others. Living and working in Paris is exciting. There is always an ancient street I haven't been on before, or a piece of unknown history that intrigues me.

PROFESSIONAL BACKGROUND

After serving in the U.S. Navy, I attended the University of Colorado in Boulder. I started working in banking, investments and insurance after graduation with a large regional bank in the USA.

I've always worked a lot with foreigners in my career. When I moved to Paris in 2013, I continued helping foreigners who owned businesses in France. I've specialized in helping expats and foreigners since moving to France due to the difficulties that they experience when trying to live and work in a foreign country. I've personally experienced this, and I would like to help others.

FAVORITES IN PARIS

I really like the green spaces in and around Paris. The Bois de Boulogne and Parc Saint-Cloud are my favorites. Buttes Chaumont and Jardins de Luxembourg are also very pleasant and unique. My favorite authentic French restaurant is Polidor near the Odeon Theatre or one of the famous bouillon restaurants like Le Bouillon Chartier near Montmartre. Eating surrounded by history.

Bryan Schell

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OUR TEAM



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PERSONALITY

Service is our passion! Every client is unique so we listen to their needs and goals to ensure we provide them with the best plan for success. It's our way of doing business at ERA Immobilier Beaubourg. We are a full service agency in Le Marais, providing advice for residential and business clients. We can help you buy, sell, invest to rent, or rent to live. Plus, we can help you find business space or help you with rental and investment management.

PROFESSIONAL BACKGROUND

I started out working in a building design office for several years, and then moved towards buying, selling and renting property. I created my agency on Beaubourg in 2004 with the Era Immobilier brand. Pooling our skills with team spirit is our key to serving and providing our clients with solid strategies in living and investing in Paris.

FAVORITES IN PARIS

How lucky to be a real estate agent in the Beaubourg - Le Marais district in the historic center of Paris! It's wide variety and lineage of architecture, its many museums, shops and galleries. Le Marais is a maze of ancient streets and hidden parks. A haven of peace to discover next to our office: the historic Anne Frank gardens by the Berthaud impasse, entrance is between 22 and 24 rue Beaubourg.

Bernard Le Bris

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