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Independently owned and operated.

I have access to a variety of lenders to help you achieve your home ownership dreams.

Buying/investing/switching/refinancing: Whatever your need, my advice based approach will help get you there.

# 10 great reasons for using a REALTOR®

## 1 Working with a professional provides peace of mind.

REALTORS® adhere to a strict code of ethics, are insured and are committed to ongoing education. They have intimate knowledge of sales and trends in the local marketplace and their knowledge of contract law also ensures the paperwork is handled correctly.

## 2 Get information on new listings first.

Not only do REALTORS® have access to a multiple listing service, REALTORS® are also invited to exclusive “agent only” open houses that let them find out what’s on the market before anyone else.

## 3 Market that property!

Your REALTOR® will distribute information about your property to their network of other agents, industry partners, preferred clients and the public. This is a great help towards getting the word out that your home is for sale.

## 4 They know your competition.

When selling your home, your REALTOR® is the best person to provide you with up-to-date information on the marketplace. From their experience doing hundreds

of transactions, they know the price and features of competing properties.

## 5 Find the right property for your specific needs.

REALTORS® can help source locations and homes that are specific to your needs. They also know where schools, hospitals and amenities are located, and can advise on neighborhood discrepancies.

## 6 Help you to evaluate a property.

REALTORS® know which inspections should be conducted on potential purchases including checks for termites, dry rot, and asbestos. They can also help you gain access to important information such as the title and sales history of the property. If issues are contained in the title report, a REALTOR® can assist you to resolve them before problems arise.

## 7 Negotiating: Secure the best price for your home.

REALTORS® are expert negotiators, and their experience can equate to thousands of dollars in your pocket. Along with helping you get the best price, they can assist with date of possession, and inclusion or exclusion of repairs, furnishings or equipment. The help of a REALTOR®

will maximize your return and give you peace of mind.

## 8 Get the best information on financing options.

A REALTOR® can help you understand the various financing options available and refer you to a qualified lender or mortgage professional/broker.

## 9 Know what government programs can help.

Your REALTOR® knows the most current incentives and rebates that help homebuyers. Government offerings on land transfer taxes, home buyer’s tax credits and buyer’s plans for first-time homeowners can help save thousands of dollars.

## 10 Help you work with the best partners.

Finding the right real estate lawyer, property inspector, tradesmen, movers and other service providers can be time consuming. A REALTOR® will have a list of people that they can recommend, saving you time and worry.

*I’d be happy to answer any questions you have about closing and other costs. To help you prepare financially, a mortgage professional can explore your financing options with you.*