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5 Reasons to Use a Mortgage Broker...

CHOICE: A mortgage broker has access to a network of lenders, which includes banks, credit unions as well as non-traditional lenders - and more "choice" is always better for you.

ADVICE: A broker works for you, not for the lender. That means that YOU are the focus.

SAVES YOU TIME: Going from lender to lender, filling out applications, trying to negotiate the best rate can be both intimidating and time consuming. A broker will do the "shopping around" for

you - which saves you time.

CONVENIENCE: Most brokers are available around the clock and can answer your questions at times that are convenient for you - like during the evening or on weekends.

NO COST TO YOU: In most situations, lenders pay compensation to the broker for the services provided - that means no cost to you.

To get your mortgage questions answered, email them to
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REAL ESTATE CORNER

By Lynn and John Drewry



BOOMERS AND SENIORS SELLING YOUR HOUSE

In our previous article you had developed a financial plan so you know how much you can afford. You have also acquired the services of a Realtor® in whom you trust and have explored the housing options open to you. You dealt with your belongings and prepared your house for sale. Now it is time to put your house on the market.

You probably have not sold a house in 10 years or more. We know a number of cases where the owners had never experienced selling their house. The first step is to obtain a marketing plan and commission proposal from your Realtor® then sign a listing agreement.

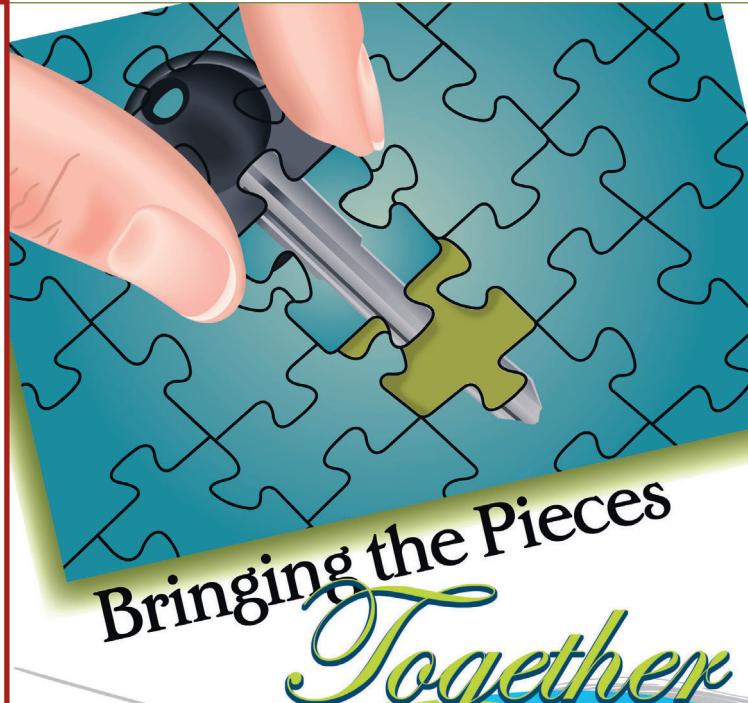
The marketing plan might include the following:

- Preliminary professional Home Inspection to identify any problems which might require fixing or disclosing.
- Professional Staging Consultation to give your house that extra update that impresses younger buyers.
- Professional Photography – Virtual Tour. These pictures and videos will show your house at its best.
- Final Valuation of your home after preparing it. This will include an explanation of strategy.
- Advertising: local newspaper, websites, social media (Facebook and YouTube), signage and feature sheets.
- Host "Open House" for agents and public and obtain feedback.
- Promote to your Realtor's database and also to other realtors.
- Organize and manage showings.
- Report action and feedback to you daily
- Obtain offers, manage the process and presentations and NEGOTIATE the best deal.

Negotiation is where a very experienced Realtor® can really pay off for you in obtaining the best price and terms.

This is the fifth of a series of articles on Boomers and Seniors and Downsizing. We encourage you to send your questions and ideas for future articles to lynn@lynnandjohn.ca or call 905-873-0440.

Lynn is a qualified Accredited Seniors Agent. John is a Real Estate Broker and Chartered Accountant (FCA). Lynn and John work and live in Georgetown. They are sales representatives with Re/Max Realty Specialists Inc., Brokerage.



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