

# CONGRATULATIONS

## ON BECOMING REAL ESTATE BROKERS!!!



**Susan Lougheed**  
BROKER



**Lisa Hartsink**  
BROKER

**ROYAL LEPAGE**  
Meadowtowne Realty  
Independently Owned and Operated, Broker  
**905-877-8262**



**Lynn Oles**  
BROKER



**Silvana Bezina**  
BROKER

These **REALTORS®** invested time, energy and money into their business to further their education and become **BROKERS** gaining additional knowledge, skills and abilities, with a goal to better serve their clients.

### WHAT ARE THE BENEFITS OF HIRING A REALTOR®? *Education, Knowledge & Experience*

### WHY CELEBRATE BECOMING A REAL ESTATE BROKER?

Only **14.3%\*** of REALTORS® in the local Real Estate Board are Brokers  
\* 107 Brokers out of 750 members. Source: the Brampton Real Estate Board (BREB)

Only **13.6%\*** of REALTORS® in Canada are Brokers  
\* 14,472 Brokers and 106,476 members. Source: The Canadian Real Estate Association (CREA)

## Movers' & Shaker's Marketplace

**TOP  
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TIP**

Sellers who have the time, money and skills to do good work will do better on the sale price if they fix problems before they list their home for sale.

## When opportunity knocks - answer the door!

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We are definitely living in interesting times. No time in recent history has a negative U.S. market created such a great opportunity for Canadians to be buying a home or refinancing an existing home or to consolidate those pesky credit cards and other debts.

The slowing of the U.S. recovery and their most recent decision to keep low interest rates until 2013 combined with our strong resource based economy and

strong dollar, creates an unprecedented opportunity to buy and mortgage real estate.

The Bank of Canada has been in an uncomfortable position of balancing increasing household Canadian debt and a strong dollar so are being pressured to keep rates at historical low levels.

If you have any mortgage questions you'd like answered, send them to [pmtotem@mortgagealliance.com](mailto:pmtotem@mortgagealliance.com)



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Realtors Welcome

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