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Since buying or selling a home is a complex legal transaction, it's in your best interest to have someone with knowledge of the law working on your behalf.

It's not a good idea to act as your own lawyer or use the same lawyer as the other person in the transaction. You'll need advice from an objective person who will look after only your interests.

Depending on the complexities of the deal, lawyers charge anywhere from a few hundred dollars to \$1,000 or more (including expenses) for the average real estate transaction.

A lawyer can be used to help you with the legal technicalities involved in closing a deal, such as ensuring you have valid title to the property you're buying and making sure it is correctly described in all

documents.

He or she should look over the offer to purchase and change it in any way to reflect your needs. For example, you may want to make the offer to buy conditional, by including a clause stating you will buy the house provided you can arrange mortgage financing.

Buying or selling?

Get legal advice before proceeding

Before the sale closes, your lawyer will have a number of important jobs to do for you. He or she will 'search the title' to make sure no one else has claim to the property. Taxes, utility bills and insurance premiums will be check out, to determine if the seller has paid them up to date. If not, you would be liable for them.

The amount of transfer tax to be paid will be calculated, and the lawyer will examine the survey of

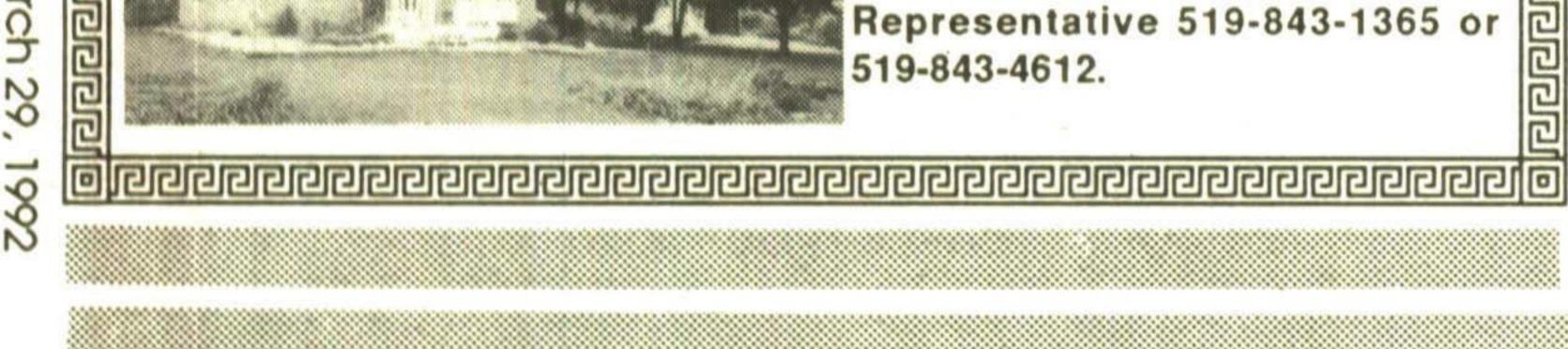
the property, checking to make sure it doesn't violate any zoning or building bylaws. The lawyer can also deal with the mortgage company on your behalf.

On the day the deal closes, your lawyer will exchange documents with the seller's lawyer, who will hand over the deed, a declaration of possession and relevant affidavits.

If both lawyers agree that all documents are in order, your lawyer will give the seller's lawyer a certified cheque for the balance due on closing and he will receive the keys to the property.

Your lawyer will then register the deed and the property is legally yours and you may take possession.

Later, you can expect to receive from your lawyer all relevant documents, a report on the transaction, and, of course, the bill.



Sales Representative 519-843-1365 or 519-843-4612.



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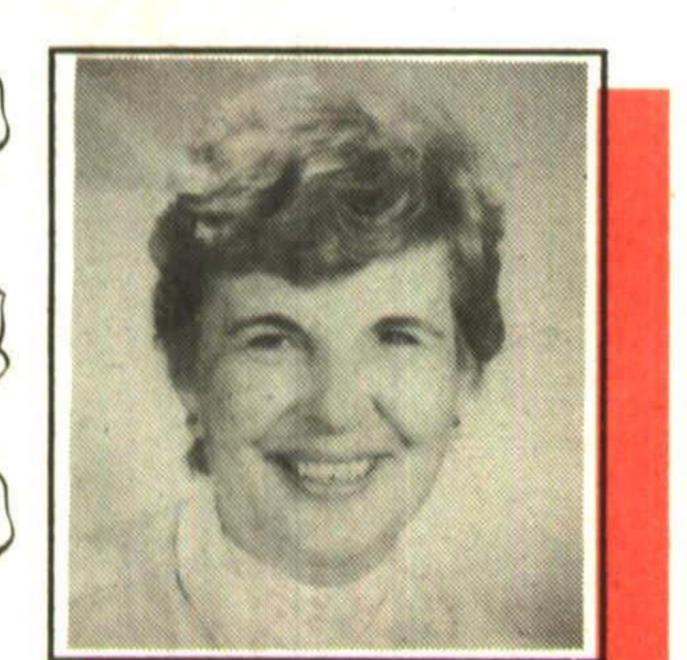
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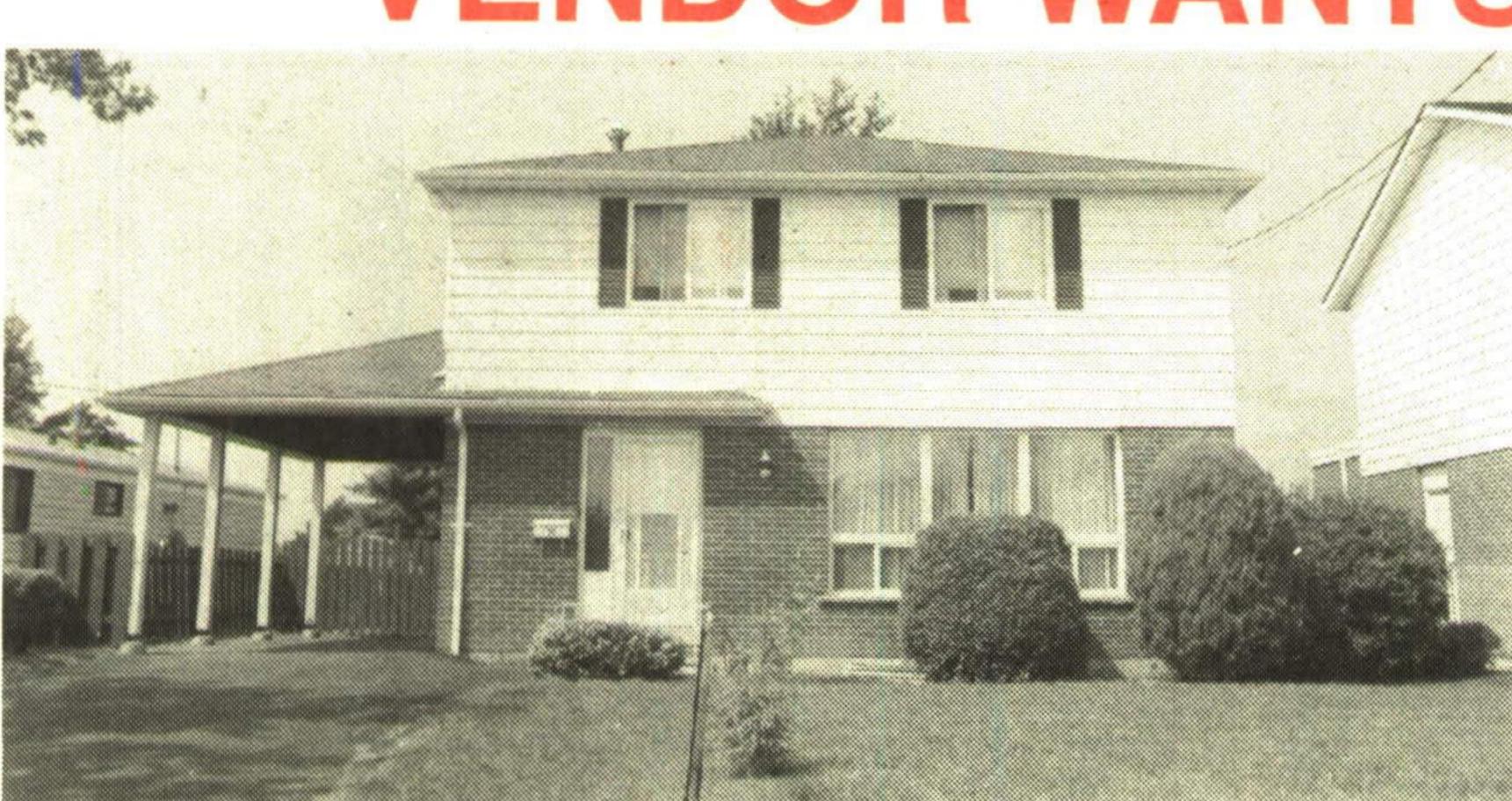
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- New roof
- Many more improvements include new soffits, eaves & facia, & vinyl siding

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