

# A helping hand

Finding the right home, getting a fair price, calculating mortgage rates, figuring out closing costs...all of these factors and many more make buying a home an overwhelming process.

However, a Realtor can guide you through the home buying process and transform this confusing experience into one of the most exciting times of your life.

Think of a Realtor as a professional who brings buyers and sellers together for the sale of a property. Realtors are licensed real estate professionals who are members of their local real estate boards. Therefore, they have access to the MLS services which are operated by these boards.

This service provides Realtors with a listing of a wide variety of properties for sale, which could very well include your "dream home".

### Who does a Realtor work for?

A Realtor usually works for the seller, and, therefore, represents his or her best interests. However, as a buyer, you can still expect competent service knowing the Realtor is bound by ethics and law to be honest and thorough in representing a property for sale.

A Realtor will provide you with a wide range of services and will not take it for granted that you know all the in's and out's of buying a home. So, one of the first things he or she will do is thoroughly explain what to expect, so you don't encounter any surprises along the way.

### Narrowing Down Your Choices

A Realtor will help you zero in on specific locations for your new home. He or she will also help you decide what type of home you would like to buy since there are many options such as new homes, resale homes, townhouses and condominiums. In addition, a Realtor will help you differentiate between your needs, wants and what you can actually afford.

This profile of your home is compared with what's available on the market. A Realtor will then accompany you as you view the house and help you assess whether or not the property and price is right.

When you actually discover your "dream home", a Realtor will help you select the most appropriate mortgage option and obtain financing at the most attractive prevailing rates and terms.

### Negotiation Skills

Negotiating is one of a Realtor's areas of expertise. So, you can rely on him or her to arrange a fair price for your home.

A Realtor will assist in negotiating an offer, act as a mediator to smooth over any potential conflicts between you and the seller and draw up a legally binding contract.

The best part about using a Realtor is that the fees for his or her services are usually paid by the seller of the property.

### Selecting a Realtor

So, how do you go about finding a Realtor to help make your home buying dreams a reality? Actually, there are several easy ways to make your selection.

One of the best ways is to ask your friends, relatives and neighbors if they can recommend a Realtor who they have used in the past.

Another way to become familiar with Realtors is to check local newspaper advertisements. Many of them operate in specific areas where they know the properties and locations very well because they research all the listings and inspect many of the open houses.

Another fun and effective way to meet Realtors is to visit open house in an area where you would like to buy your home. You can also check the real estate signs in that area for names of Realtors.

Once you've narrowed down your choices to a couple of Realtors, make sure that you interview them to find out which one has the best combination of experience and knowledge in the type of home and area that you are interested in.

Of course, personality, reliability and reputation should be strong factors in your decision. Also ask them for references from previous buyers and sellers who have worked with them.

Once you have selected a Realtor, remain loyal to him or her if this individual has earned your trust.

Keep in mind that he or she will be spending a lot of time and effort to help you find the right home and will not be paid until the transaction is completed.

*This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.*

# RE/MAX

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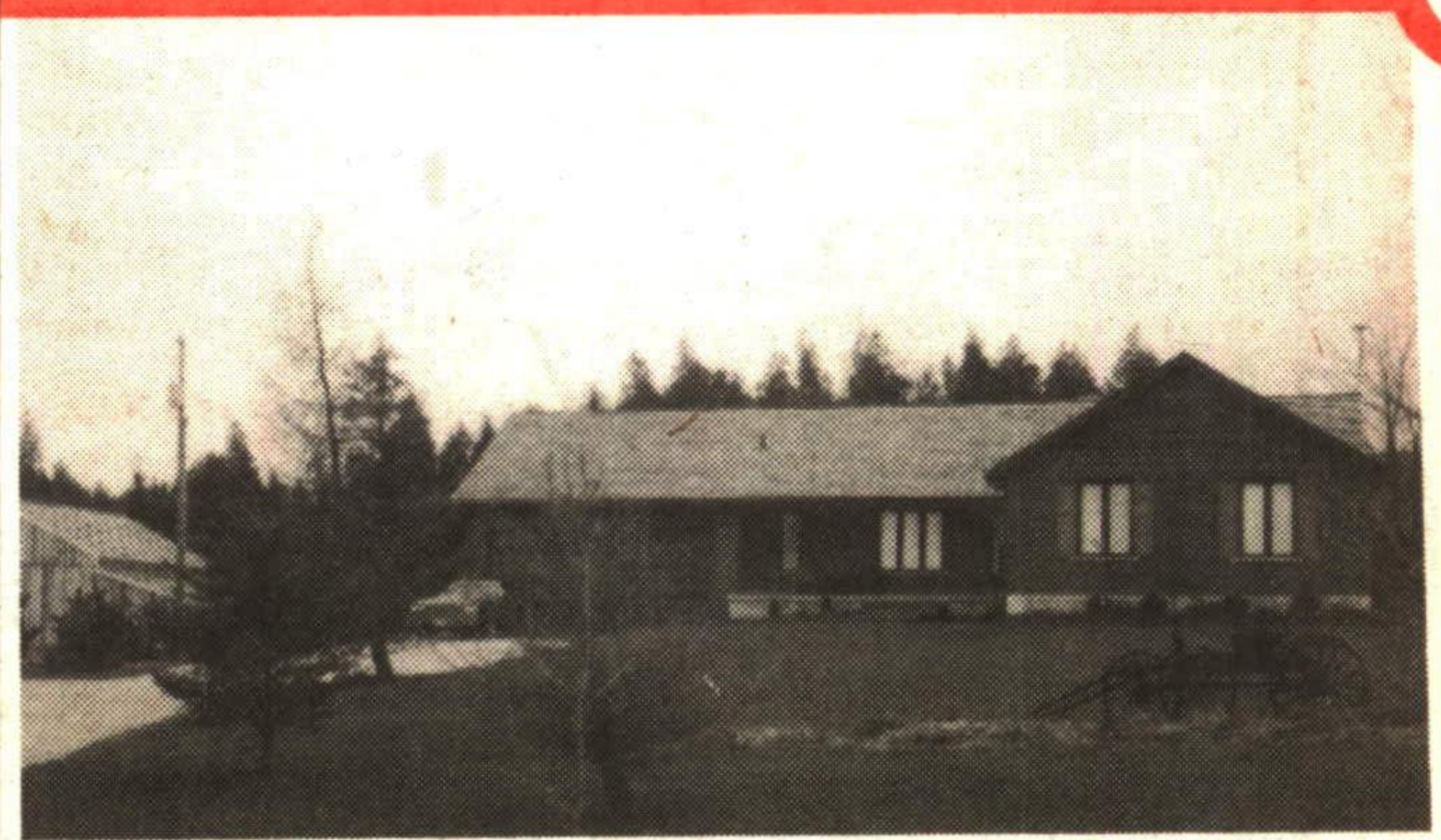
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Sales Rep\*

### Your Week Ahead Horoscope

- |                                       |   |
|---------------------------------------|---|
| <b>ARIES</b><br>Mar. 21-Apr. 19       | In order to beat the competition, deploy your wit and wisdom. Concentrate on doing it right.                              |
| <b>TAURUS</b><br>Apr. 20-May 20       | Devote some time to Spring cleaning. Replace anything that has become outdated. Get rid of those cobwebs.                 |
| <b>GEMINI</b><br>May 21-June 20       | A private matter should remain so. Don't disclose any more information than is necessary.                                 |
| <b>CANCER</b><br>June 21-July 22      | A more confident attitude will increase your chances for success. Remain optimistic even in the face of adversity.        |
| <b>LEO</b><br>July 23-Aug. 22         | Someone may question your leadership. Take the time to examine your motives. You may need to make some changes.           |
| <b>VIRGO</b><br>Aug. 23-Sept. 22      | A small financial problem gets sticky. Solving it will require greater effort on your part to control spending.           |
| <b>LIBRA</b><br>Sept. 23-Oct. 22      | To better satisfy those in charge, look for alternatives to your current problem solving techniques. Change is good.      |
| <b>SCORPIO</b><br>Oct. 23-Nov. 21     | Someone asking for advice needs you to listen to his/her problems. Just getting them out in the open will help.           |
| <b>SAGITTARIUS</b><br>Nov. 22-Dec. 21 | Don't be offended if friends offer a helping hand. Accept their assistance graciously. It will be needed.                 |
| <b>CAPRICORN</b><br>Dec. 22-Jan. 19   | A candid remark made innocently could land you in hot water. Think before you speak.                                      |
| <b>AQUARIUS</b><br>Jan. 20-Feb. 18    | Do not be deceived by the appearance of generosity in another, for eventually you will have to pay for his "benevolence". |
| <b>PISCES</b><br>Feb. 19-Mar. 20      | Your desire to travel will have to be postponed. Another time will be more profitable. Stick close to home.               |

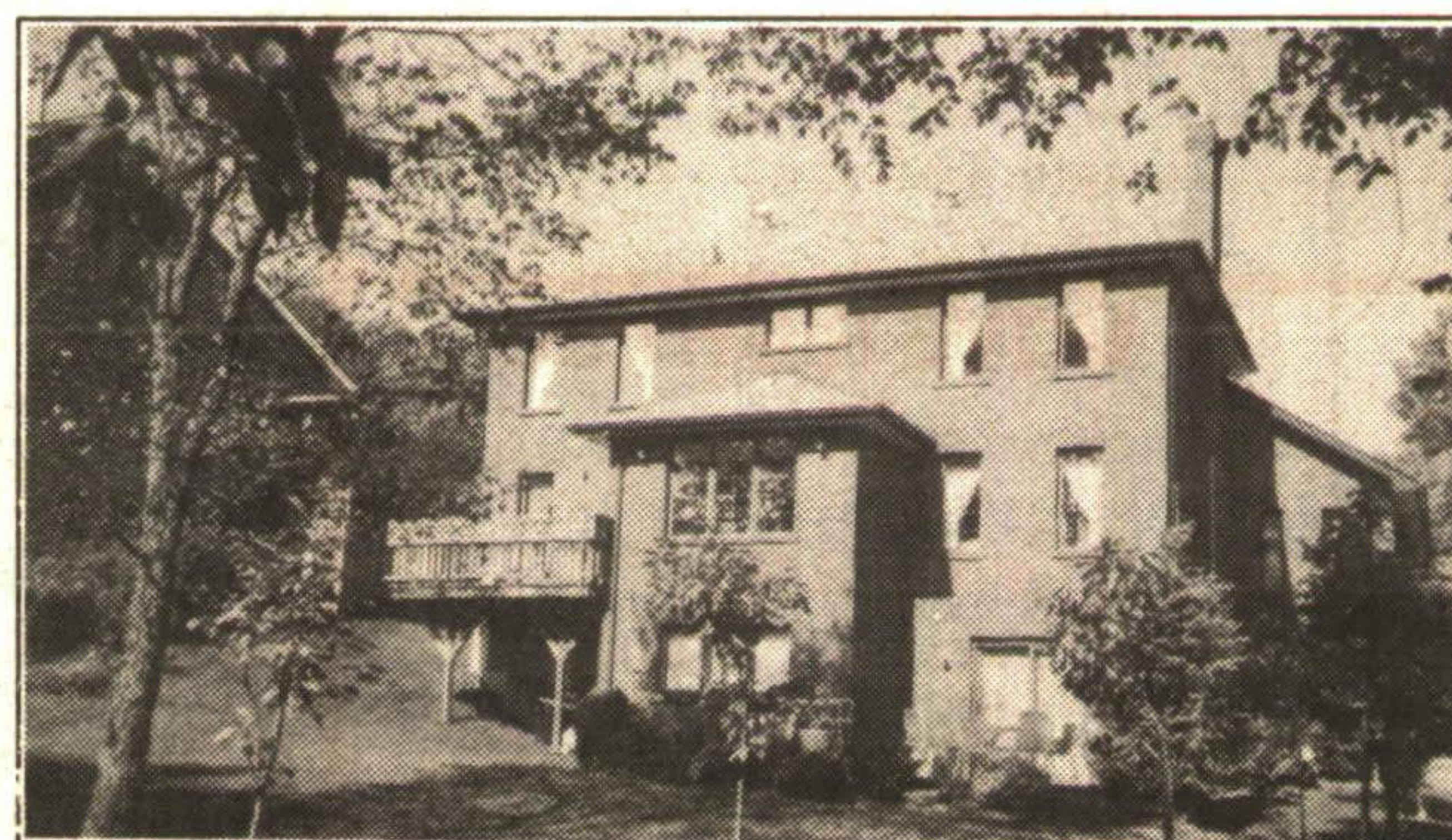
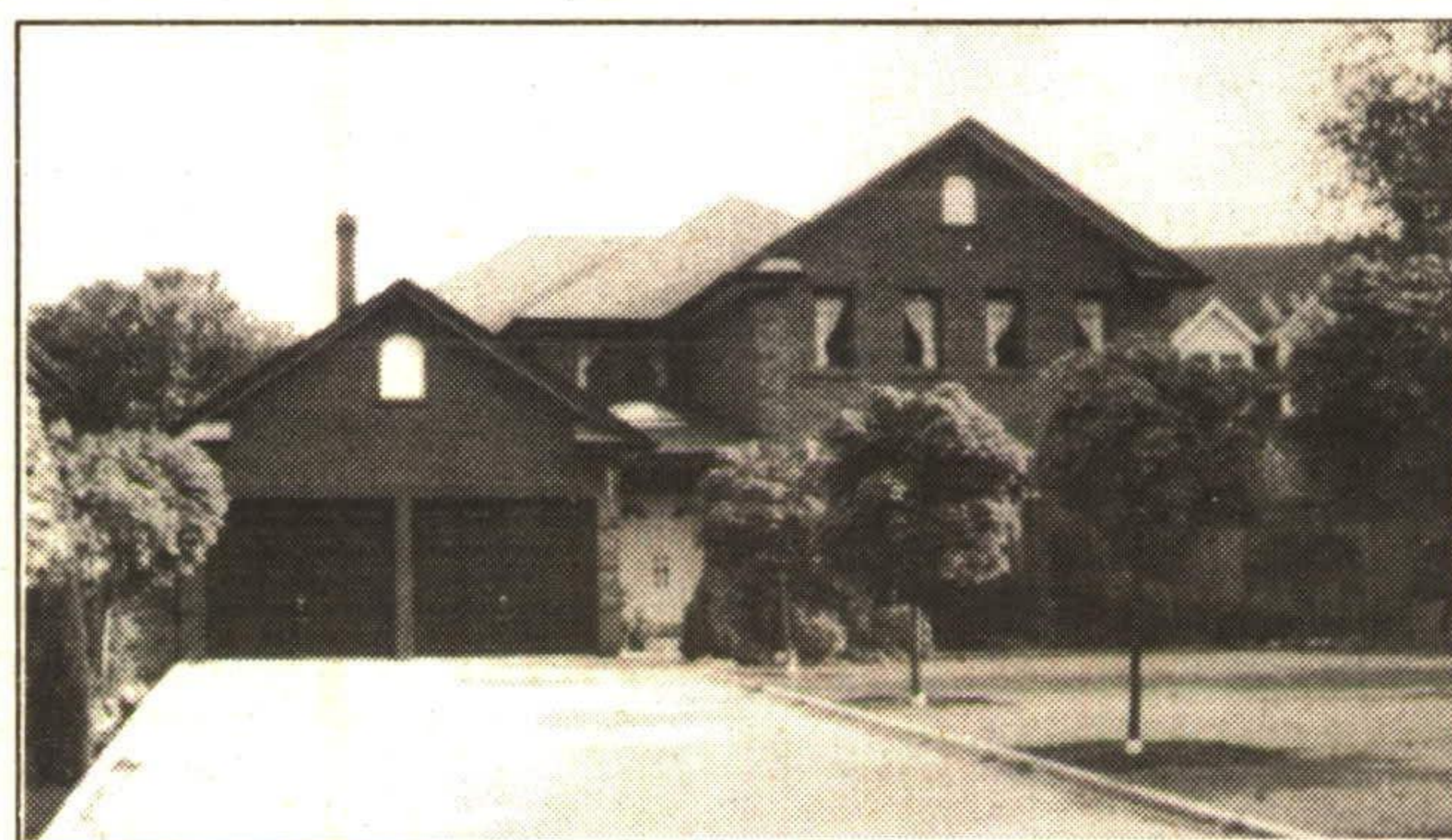


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