

Tips to find the right realtor for

Depending on blind luck to find a home or sell a home can be a time-consuming, complicated and a potentially costly experience. If you don't have the depth of knowledge and substantial amount of time to follow up on all details promptly and accurately, you'll be better off selecting and working with a realtor from the start.

Follow these tips to find the realtor right for you

- Interview realtors whose offices are located in or near the neighbourhood you want to buy or sell in
- Find out what the realtor's primary focus is. Some realtors specialize in selling commercial properties, while other concentrate solely on residential real estate. Also consider the price of homes the realtor handles. Some realtors cater to all price ranges, while others specialize in buyers or sellers of

million-dollar properties.

If you already live in the community, you may already be aware of the realtors or real estate brokerages with the best reputations

- Even if you're in the dark about the best realtors in a particular neighbourhood, it's still easy to learn who has earned a strong reputation for service excellence and professionalism. Ask for three or four references and call them all.

• When interviewing realtors, prepare a list of questions to ask: how many properties have they sold in the last six months? How closer were their sales to the asking price? How long has the firm they work with been around? Do they have access to the MLS?

- If you are selling, how has the realtor established their suggested price for your home? How will they market your home? Also, ask for their resume.

Easy ways to cut your mortgage

Here are some easy and effective ways to cut your mortgage costs:

Pay more often—Reduce the amount you owe by increasing the frequency of your payments to weekly or biweekly. This reduces both the interest costs as well as the amount of time it will take you to pay off the full amount.

Increase your payment—Some lenders allow you to make additional payments against your mortgage balance. Making the equivalent of just two additional monthly payments a year can cut years off your mortgage.

Pay a lump sum—Most lenders allow you to make an annual payment of between 10-15 per cent of your mortgage. Even \$1,000 a year until your mortgage is paid off will save significant amounts in interest. Not only that, you'll be mortgage-free sooner.



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Associate Broker**

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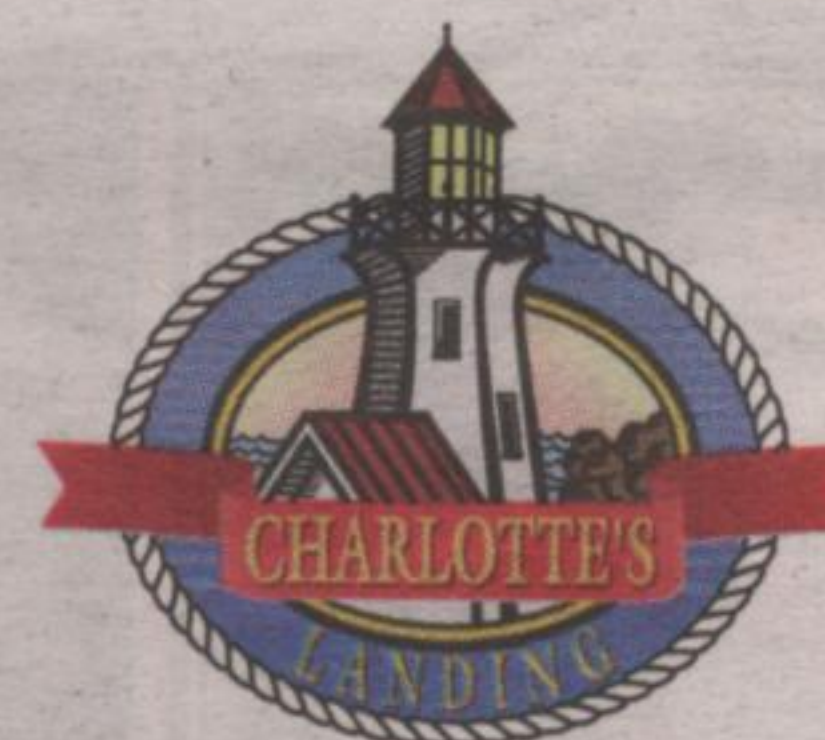
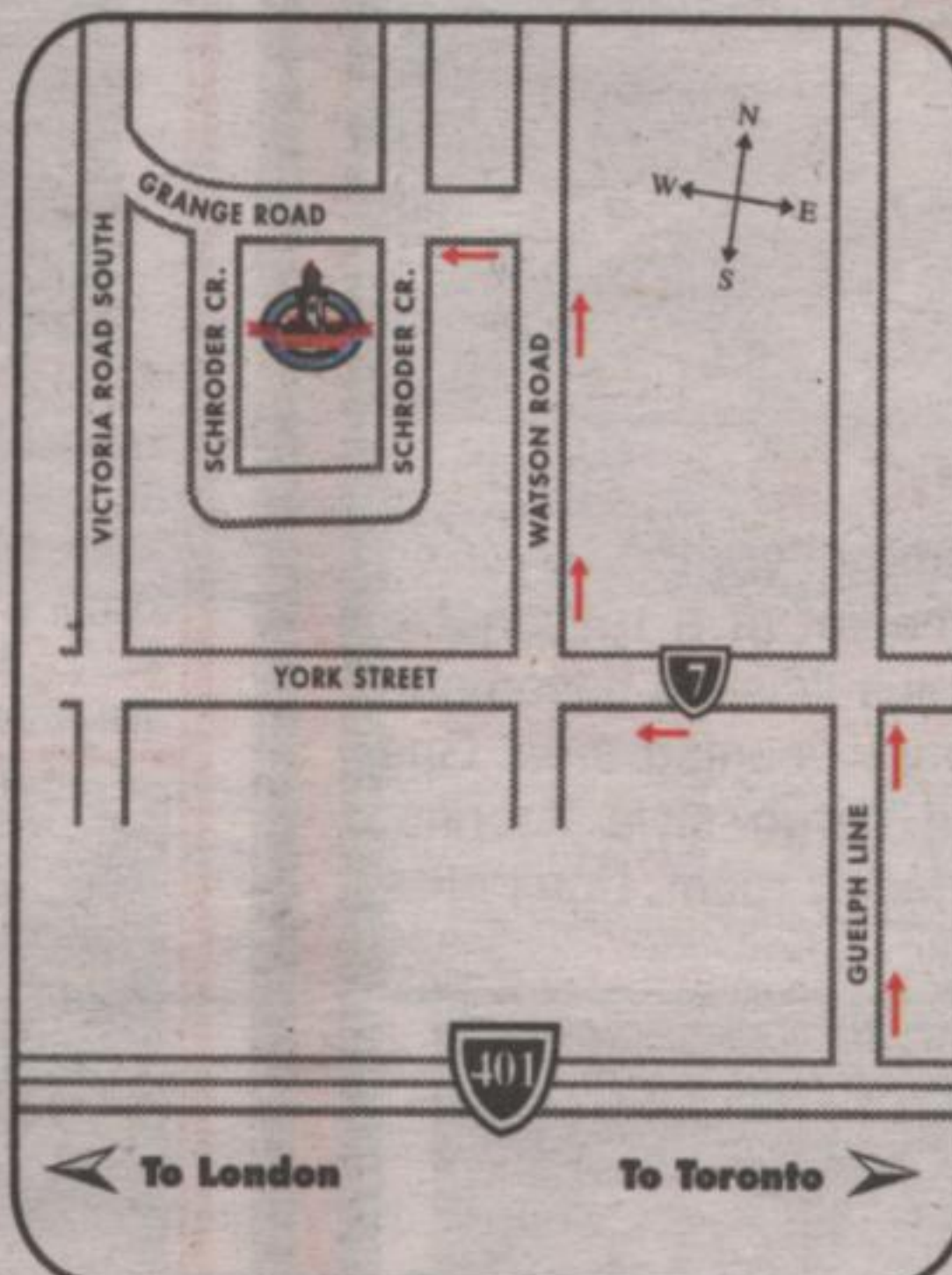


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THINKING OF SELLING?

Do you want to find out what your home is worth? Call Steve* for a complimentary, no obligation Market Evaluation Report

