

Realtors help smooth the home-buying process

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 board. Therefore, they have access to the MLS services which are operated by these boards. This service provides realtors with a listing 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 surprises along the way.

Narrowing Down Your Home 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, 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 houses 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 the 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. So, when you and the seller come to an agreement on the price of your new home, that is the total price you will pay, excluding the legal fees, taxes etc.

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. Therefore, they have an excellent idea of the market value of comparable properties in those areas.

Another fun and effective way to meet realtors is to

visit open houses 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. If there isn't a name on the sign, call the phone number listed on it and ask to speak to the brokerage firm's 'expert' in the area.

One way that some home buyers look for a realtor is to contact a real estate board. However, boards do not provide referral services for realtors. The only information they can provide about a specific realtor is whether or not he or she is a board member.

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.

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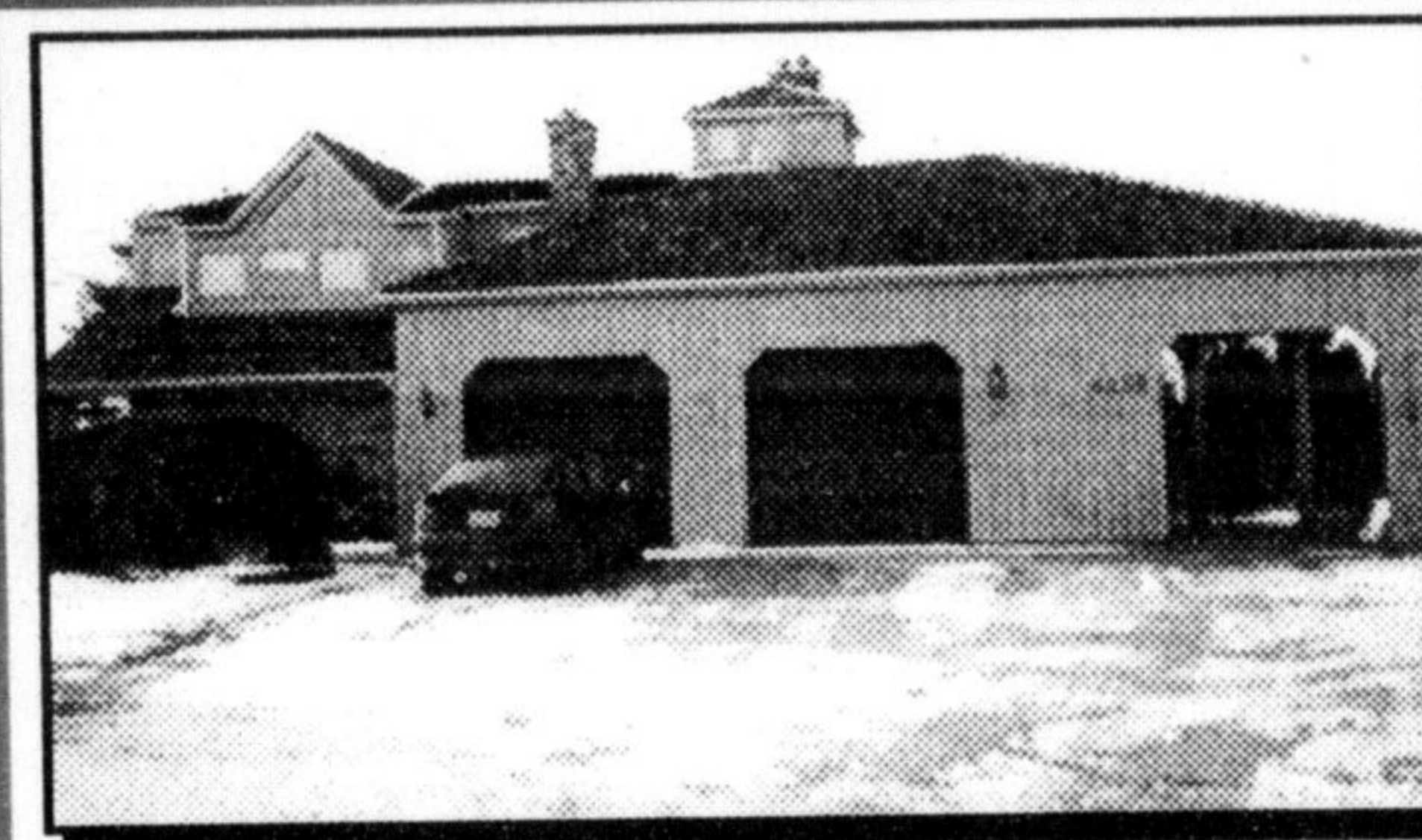
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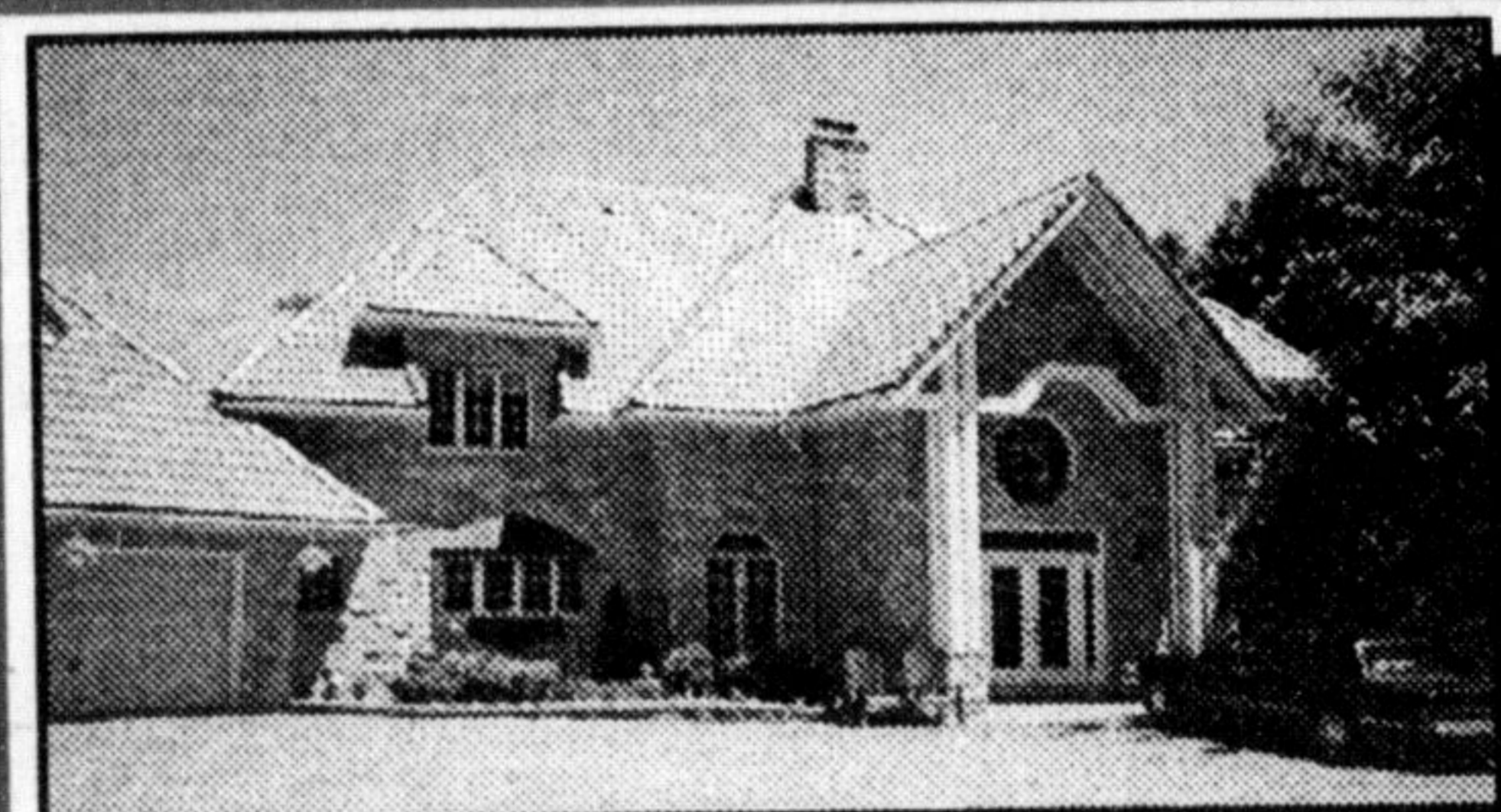
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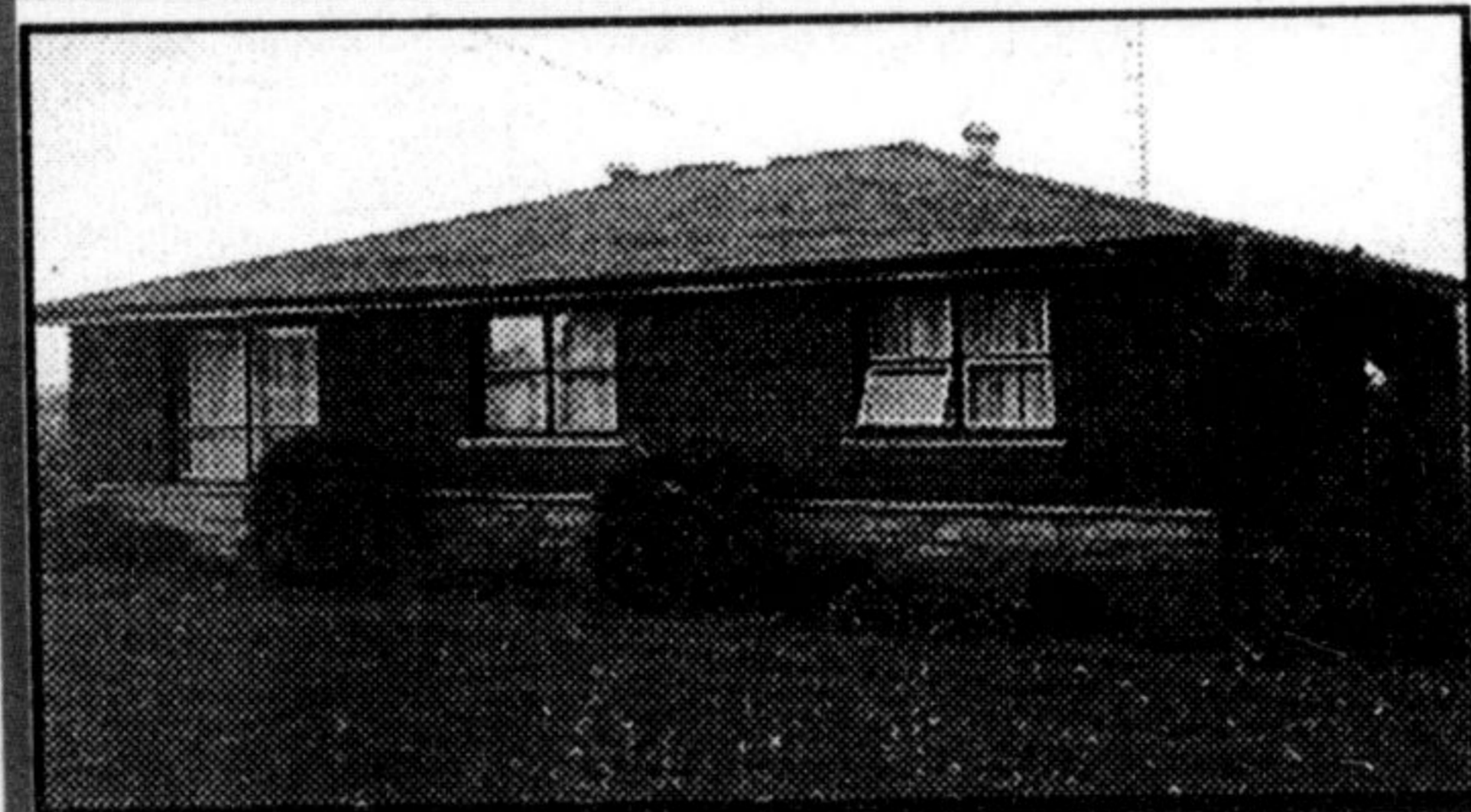


25 ACRES, COUNTRY BURLINGTON \$699,900

Architecturally unique home of about 4,700 sq. ft. offers contemporary country living at its best. Large principal rooms, 4 bathrooms, sauna, main floor laundry, 3 bedrooms and even a tower room with a 360° view all around, you can see for miles the escarpment and lush fields - located on the property are a spring fed pond, apple trees, rolling land and a farm field, plus a 3,000 sq.ft. L-shaped barn. Minutes from Burlington, Oakville, golf courses and conserva-



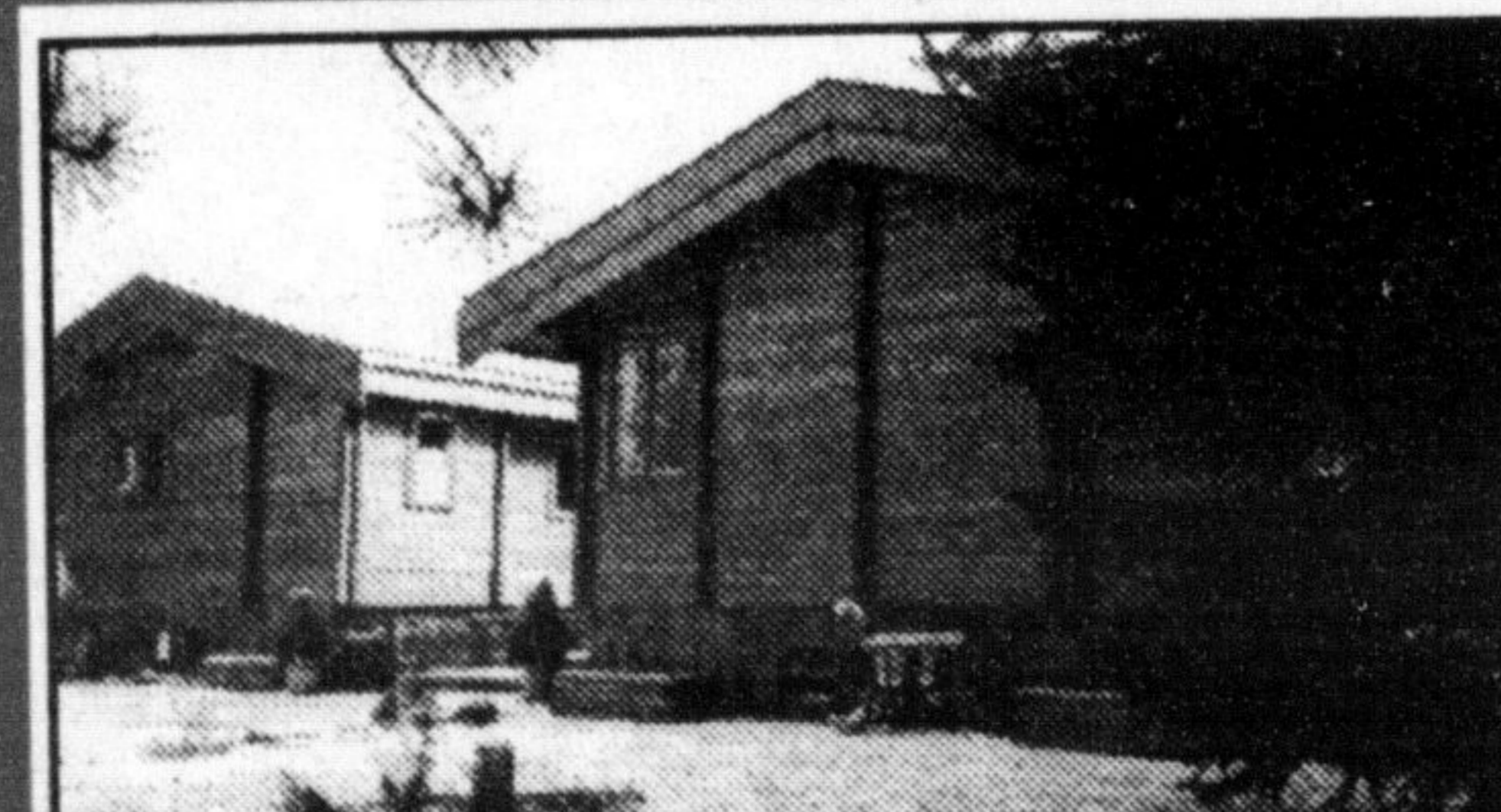
COUNTRY ESTATE - A 10++\$689,000 ON 5 ACRES
This quality built stone-style is situated on 5 acres. Inground pool 43 ft. x 18 ft. Huge hall-style living room with 4-sided fireplace. Master bedroom with 5-piece ensuite and sauna. Oak kitchen with quality finishings. Separate pantry, in-law/nanny suite. Huge bedroom or studio over triple garage. A huge family/party room. Southwest of Campbellville. Must see! John Weide 844-5000



INVESTMENT OR FOR BUSINESS \$299,000
In Milton just north of 401. 2 acres for dry industrial uses. Ideal opportunity with new waterline coming to Milton. Small business, storage facilities etc. Subject to application approvals. Complete with excellent home and large barn. John Weide 844-5000

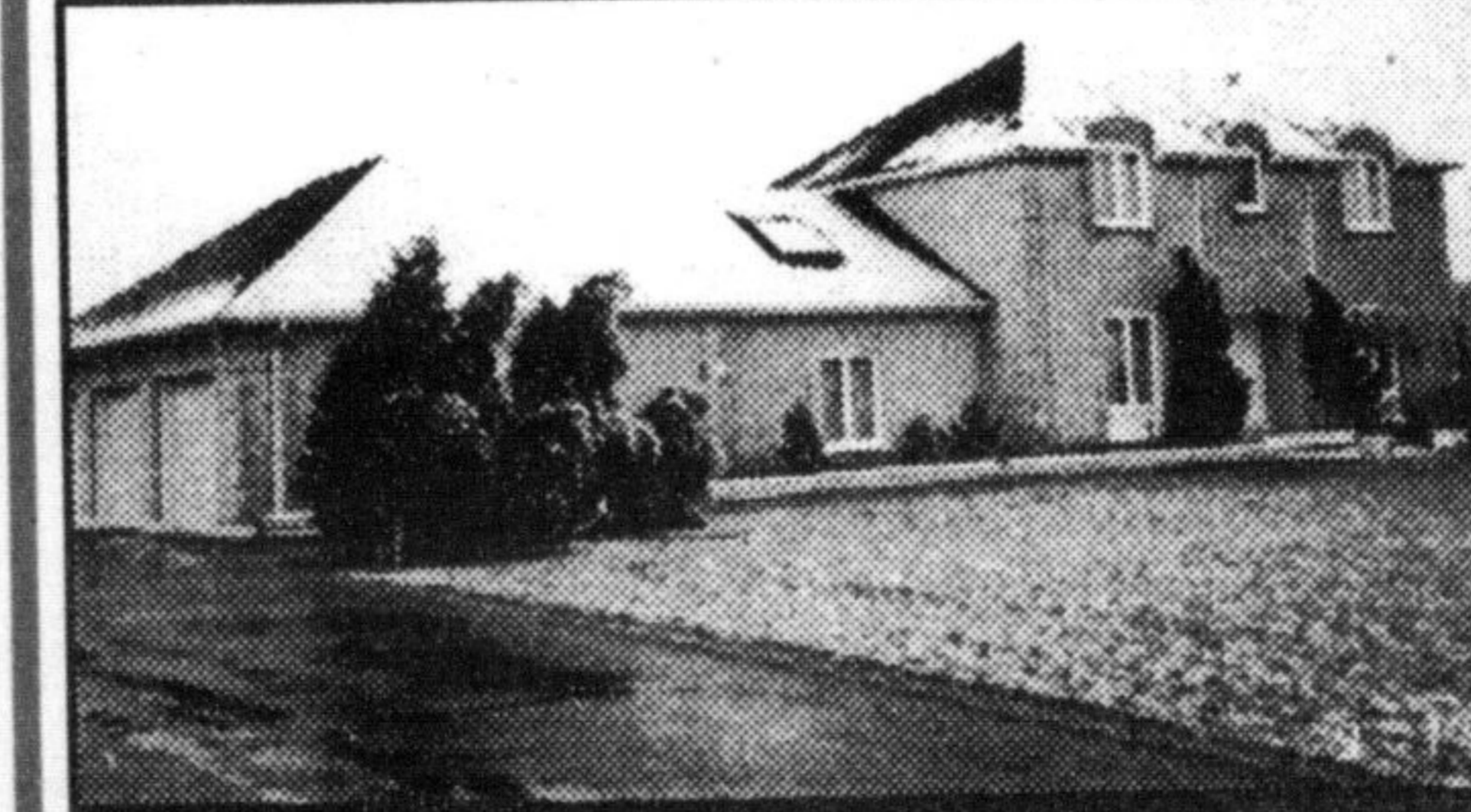


CAMPBELLVILLE COUNTRY - 10 ACRES - RETIRE HERE
\$339,900. Quality constructed 2 or 3 bedroom ranch, close to Bruce Trail & Crawford Lake on scenic Escarpment property with lots of trees & privacy. 2 fireplaces, Beckermann kitchen, main floor privacy solarium, ground level family room, den. Move right in! Circle this listing! Call John Weide



7 ACRES DREAM HOME COUNTRY RANCH \$359,900

New Listing, 4 bedroom home built with West coast red cedar logs. Sunken living room, large kitchen with handcrafted cabinets. Large eat-in area, main floor family room, laundry room, 2 1/2 baths, large ensuite bath. Cathedral ceiling throughout. This "cabin in the woods" hide-a-way is finished in every detail and in excellent craftsmanship. Full basement, central air & central vac. Very private setting, lots of trees. South of 401, not far from Campbellville and north of Burlington. John Weide 844-5000



VILLAGE OF CAMPBELLVILLE \$395,000

A classic custom built all brick 2 storey home. Open floor plan, finished on 3 levels - main floor dining room, living room, den family room and a sunroom. 3 spacious bedrooms with master ensuite. Walkout from lower level rec room with bar and a games room, central vac, skylights, 9 ft ceilings on main level. Triple car garage, lawn sprinkler system all on 1 acre landscaped lot in a popular estate subdivision. Call John Weide

