

A realtor helps smooth the home-buying process

Finding the right home, getting a fair price, calculating mortgages rates, figuring out closing costs ... all of these factors and many more make buying process and transform this confusing experience into one of most exciting times of your life.

Think of a realtor as a professional who brings buyers and sellers together for the sale of 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 a wide variety of property for sale, which may 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 ins and outs 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 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, 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 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.

Negotiating 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 legally binding contract.

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 idea 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. They only information they can provide about a specific realtor is whether or not he or she is a board member.

Once you've narrowed 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. He or she will be spending a lot of time and effort to help find the right home and will not be paid until the transaction is completed.





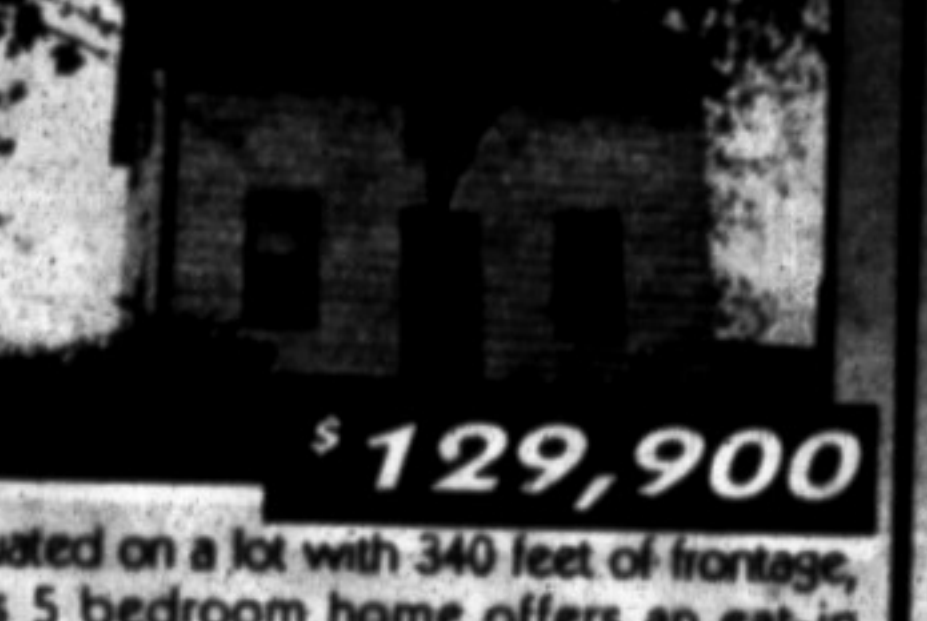
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White Oaks Plaza

  <p>\$179,900</p> <p>1700 sq. ft. home has main floor family room, kitchen, pool, patio, fenced yard. Please call Chris at ext. 227 for more info.</p> <p style="font-size: 24pt; font-weight: bold; color: red;">SOLD</p>	 <p>\$172,900</p> <p>Very attractive, nicely decorated link in preferred Bronte Meadows area. 3 large bedrooms, finished rec room with woodstove. Please call Chris at ext. 227.</p>	 <p>FORT MYERS</p> <p>Rent to own - furnished, appliances, dishes, Central air. Available March, April, May at \$725 Canadian or buy at \$6,400 Canadian.</p>
 <p>\$194,900</p> <p>ROOM TO ROAM. This home is bright and spacious, five bedrooms all on one level, main floor family room, good size living and dining rooms, comes with central vac and attachments, double garage with fencing at back for pets, close to town, listed at only \$194,900. Call Joan at ext. 226 for your viewing.</p>	<p>BUILDING LOTS</p> <ul style="list-style-type: none"> • 36+ acres with stream \$149,900 • 5.5 acres with well \$114,900 • 1.1 acres industrial \$99,900 <p>Call Bill Currie for more details. 878-4944</p>	 <p>\$199,900</p> <p>3 bedroom backsplitt family home complete with an attached finished room looking your way - also lower priced - as a pin and ready for your family to move right in. Please call Wayne at ext. 253.</p> <p style="font-size: 24pt; font-weight: bold; color: red;">SOLD</p>
 <p>\$189,900</p> <p>Move right in, the work is done. Immaculately kept home. Thousands of dollars spent on upgrades: windows, floor fixtures, driveway, patio walkway. Great for a family, backs onto schoolyard. For your personal viewing call Ross Carson at ext. 231.</p>	 <p>\$169,900</p> <p>Walk to park, downtown. Contact Bill Currie at 878-4944 to view this attractive bungalow. Features include 2 spacious bedrooms, eat-in kitchen, large living room with fireplace, dining room, finished rec room & two washrooms. Asking \$169,900.</p>	<p>FOR LEASE</p> <p>INDUSTRIAL SPACE</p> <ul style="list-style-type: none"> • 1500 sq. ft. • Main Street Location <p>Call Bill Currie for more details 878-4944</p>
<p>LOT FOR SALE</p> <p>LOTS FOR SALE</p> <p>New All REALTY REALTOR</p> <p>Better Homes and Gardens</p> <p>Guelph Line just south of Campbellville. Site of old "Dad's Restaurant" 90'x160'. Asking \$88,000. Please call Audrey. 878-4444</p>	 <p>\$349,900</p> <p>Conveniently located 7.96 acre hobby farm with 33' x 63' 10" stall barn, 4 paddocks. Very neat 3 bedroom bungalow with 2 walkouts to wrap around deck. Separate two bedroom in-law suite with full walkout and separate entrance. For further details contact Diane Carway 878-4444, Ext. 260. Priced at \$349,900.</p>	 <p>\$169,900</p> <p>Contact Bill Currie at 878-4944 to view this attractive bungalow. Features include 2 spacious bedrooms, eat-in kitchen, large living room & fireplace, dining room, fin. rec. room, two washrooms.</p>
 <p>\$129,900</p> <p>Situated on a lot with 340 feet of frontage, this 5 bedroom home offers an eat-in kitchen & separate living room. Located near Kelso. Asking \$129,900. Contact Bill Currie 878-4944.</p>	<p>BUILD YOUR OWN TAKE YOUR PICK</p> <ul style="list-style-type: none"> • in Milton - 78 acre near schools, downtown area. Asking \$149,900. • 4.87 acres in Moffat, now only \$135,000. • 6 acres on Escarpment with views. \$259,900 • 1.4 acres subdivision lot in Moffat \$109,900 <p>Please call Audrey Newell at ext. 222 for further details</p>	 <p>\$248,500</p> <p>4 bedrooms, main floor family room with fireplace, walk out room for pool. Call Audrey at ext. 222.</p> <p style="font-size: 24pt; font-weight: bold; color: red;">SOLD</p>

Internet: cnewell@globalserve.on.ca

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