

Buying a home can be an exasperating and time consuming experience, but not if you enlist the services of a REALTOR. A real estate professional understands the market, knows exactly what is available and can match your needs and budget to your new home efficiently and effectively.

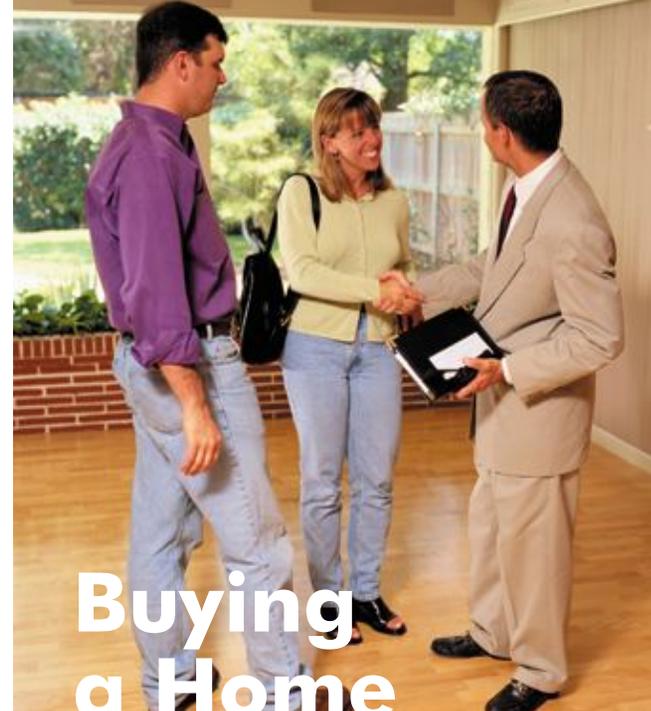
Honesty and Integrity

Most real estate professionals in our province are members of the Ontario Real Estate Association (OREA) and only members of OREA can call themselves REALTORS.

When you work with a REALTOR, you can expect not only strict adherence to provincial laws, but also adherence to a Code of Ethics. And that code is very important to you because it assures you will receive the highest level of service, honesty and integrity.

Highest Professional Standards

Before receiving a real estate license, candidates must successfully complete an extensive course of study developed by OREA on behalf of the Real Estate Council of Ontario. That is only the beginning: in the first two years of practice, licencees are required to successfully complete three additional courses as part of their articling with an experienced broker. In addition, all licencees must continue to attend courses throughout their careers in order to maintain their licence.



Buying a Home

What To Expect
From A Realtor



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*REALTOR is a trademark which identifies real estate professionals who are members of the Canadian Real Estate Association and of the National Association of REALTORS (U.S.) and, as such, subscribe to a high standard of professional service and to a strict code of ethics.



A home is one of the biggest purchases that you will make in your lifetime. It can also be a confusing process. That's why it's important to enlist the services of someone who can help guide you through your purchase - a REALTOR.

REALTORS have the education and expertise to help turn your dreams into reality. Once you have selected a REALTOR, here's what to expect...

An Explanation of the Process

A REALTOR will not take it for granted that you know all the in's and out's of the buying/selling process. Instead, he or she will provide you with a full explanation of what to expect and that's important so you're not faced with any surprises along the way.

An Assessment of Your Needs

One of the first questions a REALTOR will ask is, "Why are you moving?" A REALTOR will also explore any time constraints you might have (perhaps imposed by the need to relocate for employment), your financial situation and any future plans.

A Plan to Find Your Dream Home

A REALTOR will help you identify what you want in your new residence. A pool? A garage? An extra room? A particular building design? What about the neighbourhood? Proximity to schools or work? A REALTOR will compare your needs, wants and budget with what is available on the market and make recommendations that save you time and effort.

He or she will also accompany you as you view houses and help you assess their suitability and price. As an expert on a property, a REALTOR can provide facts on the neighbourhoods, the cost of heating, the condition of the furnace, and so on.

In other words, he or she will work with you to achieve your "dream."

Access to Properties for Sale

Multiple Listing Service or MLS is an exclusive service accessible only through a REALTOR and it can be a valuable tool. Through MLS, the details of a wide variety of listed properties are made available to the REALTOR you work with. That can save you a tremendous amount of time and effort in your hunt for the right home.

If you are interested in learning about what is available on the market, MLS offers a public portal called MLS.ca, which enables you to preview properties for sale.

Knowledge of Financing Options

REALTORS have extensive knowledge of the financing choices available to home buyers and there are many of them. At your request, a REALTOR will assist in evaluating mortgage options and obtaining financing at the most attractive prevailing rates and terms.

A Skilled Negotiator

REALTORS are experienced in arranging fair deals. He or she will assist in negotiating an offer, acting as a mediator to head off potential conflicts between you and the seller, and draw up a legally binding agreement.