



## “Home Cents®” Help Tips

### Why You Should Use a REALTOR® to Buy or Sell a Home

When it comes to buying or selling a home, most of us have probably asked ourselves: Should I use a REALTOR®, or can I do it myself. The thought that you might be saving some money on one of the biggest business transactions most of us will ever make, can be very appealing.

Reasoning that you can “pocket” the real estate commission, or get a “bargain” on that *For Sale by Owner* property, often results in “false” savings. Selling or buying a home is a very complex procedure involving large sums of money, stringent legal requirements, with the potential for making some very costly mistakes. REALTORS® have the qualifications and experience to help you make a successful purchase or sale in a relatively fast and painless manner.

The do-it-yourselfer seller or buyer will also have to factor in the considerable amount of time and expense required to market or pre-view properties, respond to or make calls and fill-out paperwork.

Buying or selling a home on your own makes no more sense than trying to build a new one from scratch without the knowledge, training, experience and time needed to do the work properly.

Once you decide that using a REALTOR® is the way to go, it pays to shop around for this individual. By REALTOR®, we mean a licensed real estate professional who is a member of a local real estate board as well as the Canadian Real Estate Association (CREA) and, in Ontario, the Ontario Real Estate Association (OREA). When you work with a REALTOR®, you can expect strict adherence to provincial law and to a national code of ethics.

### Advantages to Sellers

- A REALTOR® is an expert in effective advertising and will cover all the costs as part of their service to you.
- Your home will receive far-reaching market exposure through the Multiple Listing Service® (MLS®).
- You can depend on their support every step of the way.
- A REALTOR® will provide you with a full explanation of the selling process and what to expect from the beginning.
- A selling price will be established in consultation with you that will appeal to buyers interested in your type of home and neighbourhood.
- A REALTOR® will assess your home and provide you with tips on how to highlight its best features and make it more appealing.
- A marketing plan for your home will be developed to help it sell quickly at or near the asking price. In addition to MLS® listing and advertising in newspapers and other media, most plans will include a number of open houses.
- A REALTOR® will save you time by separating the lookers from the buyers and ensuring that only serious buyers visit your home.
- When an offer is received, a REALTOR® will use their knowledge and experience to negotiate an agreement on your behalf and according to your instructions.

- If you accept an offer, the REALTOR® will participate in drawing up a legally-binding contract that protects your interests, ensures any conditions to a binding agreement are fulfilled, and that all your questions and concerns are dealt with to your complete satisfaction.

## Advantages to Buyer

- A REALTOR® has the knowledge, experience and resources to find properties in your price range and homes that match your individual needs.
- You can get information on schools, transportation and other services in different neighbourhoods and access the MLS® service which provides up-to-date details on a wide variety of properties in the markets you're exploring.
- A REALTOR® can help you understand property financing, taxes, insurance and the steps you'll have to take to complete a real estate transaction.
- You can save substantial time by allowing the REALTOR® to "preview" properties that fit your budget and expectations. This way, you may only have to visit a handful of homes to make a wise and informed selection.
- A REALTOR® will explain the various financing alternatives available and provide-up-to-date information on interest rates and mortgage options.
- They will act as a mediator to off-set potential conflicts between you and a seller.
- A REALTOR® will draw up an offer to purchase and assist with all details required to make a successful transaction, including when to bring in other professionals (lawyer, lender, home inspector, insurance broker and others).

Compliments of the Ontario Real Estate Association  
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