

# Your real estate guide book



Compliments of your source for real estate:



# RealtySource

RealtySource Inc., Brokerage

## Contents:

### Part 1 - Buyers Guide:

Welcome Home  
Agency Relationship and Buyer Agency  
Mortgage Pre-Approval  
Finding The Right Home And Helpful Considerations:  
Home Shopping: Put RealtySource To Work For You  
Found The Right Home...Let's Take a Second Look  
The Offer Process

### Part 2 - Sellers Guide:

Preparing Your Home For Sale  
RealtySource Delivers Full Service Real Estate  
RealtySource At Work For You  
The RealtySource Seller's Bill of Rights  
RealtySource In Our Clients Words

### Welcome Home:

Buying or selling, we have designed this guide as a helpful resource for you and appreciate the opportunity to assist you with your real estate needs. We understand that the buying and/or selling of real estate is a major undertaking and we are here to guide you with our experience and resources.

This guide is divided into two sections, the first is targeted to assist Home Buyers and the second is more focused on Sellers of real estate. It's important to note that when you contact RealtySource, you are contacting trained real estate professionals who work together with a support team all focused with one goal, assisting you on your way home. The best part of our job is seeing you achieve your real estate goals.

As members of the local real estate boards and trained real estate professionals, we have access to a wealth of resources and power tools that are not accessible to the public that are designed to assist you, from sales data to updates on programs and services. We also have a host of specialized professionals that we can draw on to support you further with specific items related to the purchase or sale of real estate.

This guide is designed to help you and our team of professionals welcomes the opportunity to assist further. Just call, email or visit us online at [www.realtysource.com](http://www.realtysource.com) anytime. Welcome home to your real estate source, RealtySource Inc., Brokerage.



# RealtySource

RealtySource Inc., Brokerage

## Agency Relationships and Buyer Agency:

There are a number of benefits to working with a REALTOR® which are highlighted herein. A key part of our job is to make sure you understand the Agency Relationships from Sellers Agent, Buyers Agent, Dual Agency through to Customer Service. We will provide you literature to explain the relationships that are available and further, prior to any offer being made or received, we will highlight the Agency Relationship for you specific to that transaction.

It is also important to note that when Sellers list a property for sale, they sign a listing document which among other points provides the authority to the REALTOR® to market the property for sale to prospective buyers. This agreement outlines the respective relationship between the REALTOR® and the Seller. As buyers representatives, we can provide either a "Customer Service Relationship" to Buyers or a "Buyer Agency Relationship". The latter form is much like the contract between Sellers and Buyers in that it outlines the services offered to Buyers and further gives us authority to forward your documentation to solicitors to assist with the purchase of your property and to represent your interest.

Your RealtySource representative will provide you documentation and review with you further the forms of agency relationship that exist to assist you with understanding who is working for whom during the process.

## Mortgage Pre-Approval:

Getting a prequalified mortgage approval is an important first step. Prior to visiting your mortgage broker or lender, it is best that you get organized in advance. You can make several visits or you can save time by having your information prepared...here's what you should organize and bring to your first meeting with your broker or lender:

- 1) Your last years Notice of Assessment. If you're self employed, bring the last 2 - 3 years of income. Lenders call this your NOA and it's the form you get from the government each year that outlines your net income, taxes owed or paid during that income year.
- 2) Your most recent pay stub.
- 3) List all your current debts (credit cards, car or other loans) and the lender involved including most recent balance and monthly expenses.
- 4) A brief list of your current assets will also assist (RRSP's, vehicles owned, etc.).

The most important aspect of the meeting is to assess your financing capability in full disclosure of your current finances. Keep in mind that mortgage approval is subject to the accuracy and confirmation of your statements.

There are two key ratios that are going to be discussed, they will likely be new to you and they are:

G.D.S. (Gross Debt Service Ratio) which is a formula that expresses your total housing debt costs as a percentage of before tax income. Total housing debt includes: monthly mortgage payments, 1/12 th of taxes, monthly utility estimates and 50% of condo fees if applicable. Most Lenders will want to see this percentage no higher than 32%. Here's the formula:

$$\text{GDS} = \text{Gross Monthly Housing Debt} / \text{monthly income.}$$

You likely don't know all of the anticipated housing costs yet but to get an assessment of your monthly borrowing power this percentage can be re-arranged using the 32% ratio as follows:

$$\text{Gross Monthly Housing Debt} = 32\% \times \text{monthly income}$$

Now your lender will also want to know what your total debt service costs are or will be post home ownership. This is also expressed as percentage, known as T.D.S for Total Debt Service Ratio.

$$\text{TDS} = \text{Total Annual Cost of all Debt} / \text{Yearly Income}$$

The desired TDS is 40% or less.

While these factors are important to the loan approval process, your credit worthiness is equally important. Your lender will request authorization to complete a credit report which will review your current loans, past loans, status and payment history. You can check your credit report on your own for a small fee with companies like [www.EquiFax.com](http://www.EquiFax.com) and [www.Transunion.com](http://www.Transunion.com) on the Internet.



As a prospective borrower you should be informed about your options and have some discussion points for review with your lender or broker. We have outlined some key discussion points to assist you, as follows:

- 1) What are the current interest rates and terms available to me?
- 2) What fees are involved in setting up this mortgage; by example, discuss insurance premiums, appraisal costs, lender fees that are added to or additional costs to the amount borrowed?
- 3) What penalties are involved if I want to pay out my mortgage?
- 4) How much of my mortgage can I pay down without penalties each year?
- 5) Can I port this mortgage if I decide to sell and purchase another property?
- 6) If you receive a mortgage approval, understand what the conditions of the approval are. The most important item here is that even if you're pre-approved for a mortgage, the property you are buying will also need to be approved, so you still should have a condition of financing approval in your agreement of purchase and sale.
- 7) What programs are available to you to assist with your purchase? These may include RRSP Home Buyers Plan, Purchase Plus Improvement Options (to finance cost of improving your home within your mortgage), Land Transfer Tax Rebates and more.
- 8) Last but by no means least, have your lender show you the power of paying your mortgage over a lower amortization period by paying your mortgage weekly or bi-weekly, you can save thousands!

The above information will greatly assist the meeting you have with your lender or mortgage broker.

## Finding The Right Home And Helpful Considerations:

Housing options range from new homes, country homes, condos, resale homes and more. The range of choices creates a host of options for you and for your lifestyle in addition to considerations to the purchase process. Here is a list of points to review with your RealtySource representative:

### New Home Construction:

Depending on the stage of construction, you may have a selection of everything from the exterior cladding through to the colour of the paint. Typical construction starts with a builder's specification of standard construction, finish standards, and in some instances, a price list for extra upgrades over the standard. We recommend a review of the selections available to you as part of your new home review and, in particular, ask questions about what is finished and what is not finished with your new home. Here is a list of recommended review points for new home construction:

- Deck and landscaping are typically not included; review exterior finish standards.
- Paved drives are typically standard but if not, may be a required future expense as part of your contract.
- Builders tend to market homes for sale net of all taxes (any buyer rebates go to the builder and as a result, the purchase price advertised is not subject to taxes, for owner occupied purchases) and this can vary on extras and be indexed to the sale price, so inquire about the total price and any extras.
- The Tarion Enrollment Fee (your new home warranty) is typically an addition to the purchase price and is a factor of purchase price (Currently for a \$250,000 home, it is \$570 plus taxes)
- There are currently some mortgage insurance savings for high ratio mortgages (20% or less down payment) when purchasing an Energy Star® home and additional utility savings built in with this option over standard building code.
- Basements are typically unfinished spaces with a new home.
- Lot sizes can be a significant cost factor for increased width as new home builders typically purchase land on a front foot basis and there may be premiums for select lots.
- The Tarion forms can be a little bit to absorb, what is important to look for is the builders track record on meeting closing dates and if the sub-division is approved (has a plan number been registered).
- When you purchase a new home it is recommended that you complete a framing inspection during the construction process to catch major errors before it's too late.
- Selections will need to be made within a defined time period and must be done in writing so double check before you sign off for finish items to confirm accuracy.
- Review adjacent land areas currently undeveloped to confirm what the master plan is for the developing community and confirm that plans are finalized with respect to adjacent lands, as uses can change.
- When doing an agreement to purchase contract on a new home, we are not using the standard Ontario Real Estate Association (OREA) form for purchase; there can be clauses for extra cost for rock excavation and other builder specific clauses. We recommend a review of the offer by your solicitor within and as a condition of the purchase.
- If you are purchasing a new home for rental purposes, the builder's contract will have a clause denoting that the GST is to be added to the purchase price.



The best part of new construction is the word “new” and the ability to potentially customize and decorate to your specific tastes from day one. Landscaping is typically an additional cost for you after move in date and is an expense factor to consider when comparing new to resale.

### Resale Homes:

The resale housing market offers the widest range of available properties for sale, from century homes through to homes still under the Tarion New Home Warranty Program. Resale homes may also have been extensively renovated offering the feel of new, with the additional benefits of established landscaping and other owner added features. As your REALTOR®, our goal is to understand your needs and wants from your resale home. Some buyers look for homes to renovate and enhance the value while other Buyers prefer as minimal work as possible. Discuss your preferences so that we have a better understanding on locating the right home for you.

If a home has been renovated, it's good to ask about the extent of the work completed and to understand who completed the work and if there are any extended warranties (roofing shingles and windows are typical upgrades that may have assignable warranties).

One benefit of resale homes can be the establishment of the overall area and increased landscaping, parks and support services throughout the community. As with any home purchase from new to resale there are trade offs to each option. A good rule of thumb when previewing a home is to picture the home you are previewing, which is typically furnished completely empty and place your furniture and lifestyle needs into both the home and community.

### **Condominium Living:**

A condominium typically provides a more carefree lifestyle and can range from townhomes to condominium apartments. With a condominium, you purchase ownership and as part of that ownership you may receive exclusive use to a locker or parking area (sometimes parking is owned) and use in common with others to shared areas and facilities. The condo corporation is managed by a management company and owners interests are represented by an elected board of directors.

Legislation on the operation and management of condominiums requires condominium corporations which are governed under the Condo Act to have a reserve fund study done and maintained per the Act. In essence, this is a study that identifies future expenses and works these back into projected fees to account for these future requirements. A good example is a roof which has a defined life span, the reserve fund study identifies a future date and projected cost such that the condos reserve fund can plan for the future expense.

All in all, it is imperative that you review what is called the condominium corporations status certificate to ascertain among others the financial status of the condo corporation, the reserve fund, plans for condo fee increases and if there are any special assessments contemplated. Our standard clauses for purchasers incorporate this into the offer and it should be noted that there is a fee to receive this document of about \$100. In addition and equally important is the rules and regulations contained within the condominium by-laws, which may stipulate restrictions on pets or other items like parking boats or trailers on site. Review these documents and consult with your solicitor and representative in the process to assist your understanding.

If you are purchasing a new condominium, the sale is always subject to what is referred to as a 10 day cooling off period from the time you are delivered a copy of the Disclosure Statement (which stipulates greater details about the condo corporation and your unit within). GST is typically included in the purchase price represented in a new condominium purchase price for owner occupied purchases.

Condominium ownership presents an excellent housing option to freehold ownership.

### **Rural Home Purchase:**

The purchase of a home in the country presents a whole list of additional review points and standard clauses that we build into our agreements to purchase a rural home. A primary consideration is that in the country you, for the most part, are your own utility company with respect to the provision of water and septic treatment system. The condition and status of these systems adds an additional level of review to the purchase.

Here is a brief outline of our recommendations when purchasing a home on well and septic:

- 1) Have the septic tank pumped and inspected during the conditional period.
- 2) Ask for documents from the seller with respect to septic and well record to review.
- 3) While a well record may indicate a pumping rate, this rate can change and seasonal factors may influence results, so have a well water professional perform a pump test. Have this done prior to your home inspection to confirm status before expending additional costs on a home inspection.
- 4) If the Seller does not have copies of documents for well and septic, these may be available through the Health Unit, make inquiries.
- 5) Well water quality, potability and quantity are often misunderstood. While point 3) above deals with quantity and a health unit water test provides potability, the quality issue may be unclear. Minerals like salt, sulfur and hardness can all be factors in perfectly potable water. It is recommended to have a water quality analysis performed to understand a truer indication of water quality.

The review of the status of the well and septic status of your country home cannot be understated to the process.

If you are purchasing a home in the country, it is equally important to understand the zoning and surrounding land uses. If you are purchasing for example to use your land for horses or other animals, confirm that the zoning allows for it. A review of zoning and surrounding uses is important in understanding not just the land being purchased but the surrounding land uses.



## Home Shopping: Put RealtySource To Work For You:

We have a host of resources designed to assist you with finding the right home and we welcome the opportunity to put our resources to work for you.

Here's a great power tool to assist your new home search. Visit [www.realtysource.com](http://www.realtysource.com) or ask your RealtySource representative to input your search criteria and receive new listing updates on properties that match your search criteria delivered via email. This system works 24/7 to update you on new listings and keeps you informed on properties that may be of interest to you. It is also a great time saver to assist in narrowing down a tour of homes that we can arrange for your viewing.

If you do not use email, we can update you on properties that may fit your criteria on a regular basis to suit your needs. Better still we can arrange a tour of a range of available homes for you; saving you time in reviewing prospective properties. We are a phone call or email away anytime and better still our service (while there are some specific pre agreed to exceptions) is free to Buyers of real estate as we are paid by the Sellers of real estate. So while you are reviewing this guide, keep in mind we are a phone call or email away from arranging your tour of homes and getting started in helping you, on your way home.

# Sign up to receive new listings 24/7 via email



# www.realtysource.com

### Kingston Office:

1225 Gardiners Rd,  
Suite 102  
Kingston, Ontario  
K7P 0G3

**Office: 613 546 4208**

**Fax: 613 546 2793**

**E: [kingston@realtysource.com](mailto:kingston@realtysource.com)**

### Brockville Office:

2131 Parkedale Ave., Suite 6  
P.O. Box 261  
Brockville, Ontario  
K6V 5V5

**Office: 613 498 7283**

**Fax: 613 498 7284**

**E: [brockville@realtysource.com](mailto:brockville@realtysource.com)**



## Found The Right Home...Let's Take a Second Look:

Found the right home and are ready to make an offer, we recommend a Pre-Offer walk through to make sure we have done a solid review prior to making an offer that includes:

### EXTERIOR WALK AROUND

Walk around the home paying attention to foundation cracks, windows, shingles and other major repair items. If there is an exterior garage, look for whether power openers are there (you will want to include these). The exterior walk around may reveal propane tanks for the fireplace or furnace, if so, these are rental items and need to be referenced as such within your offer. Also, look for outbuildings and improvements that may be questionable chattels and make notes.

### INTERIOR WALK THROUGH

The best way to picture a home prior to making an offer is vacant with owners items removed. Some items may cause damage and some items may represent questionable fixtures. The offer and all terms associated with the offer must be in writing. When in doubt, clarify in writing the status of any chattel or inclusion.

- **START DOWNSTAIRS:** Look for what stays and what you may want to be gone (i.e. an old freezer and/or large workbench make sure to exclude items you don't want to see in the home). Rental Equipment - look for items that are potentially rented to include in offer. Fixed and not fixed items... the solid wood bar may not be fixed or stay.
  - **MAIN FLOOR:** Kitchen appliances inclusions (dishwasher, built-in microwave range hood, etc.) and exclusions, make and location of. Look as well at built-in shelves and items attached to the walls that may be removed, window coverings, area rugs (what's underneath).
  - **UPPER FLOORS:** Same review points as main floor.
  - **GARAGE:** Check for garage door openers, shelving that you may want to stay or be removed, central vac (type).
  - **WOOD APPLIANCES OR PELLET STOVES, FIREPLACES:** Note need for WETT Certificate (your insurance provider will require this).

### ADDITIONAL GENERAL ADVANCE OFFER REVIEW POINTS:

- 1) Copy of SPIS (Seller Property Information Statement) this document includes the Sellers answer to a list of questions relating to the property and may or may not be available
- 2) Copy of Survey, if available
- 3) Related Documents (rural property well water record - pump flow rate, septic use permit, etc.)
- 4) Use - does it conform to the area, zoning, etc. in relationship to buyers intended needs; discuss issues.
- 5) The legal description check: As most properties are now on an electronic database, we can double check the legal description and for that matter surrounding ownership and area for you. This is a good way to see if easements possibly not noted in the listing are present and to double check area and ownership information. Your RealtySource representative will assist with this for your review.
- 6) Curious about recent sales, we can print off for your review recent sale prices to assist you in deciding on an offer price.
- 7) What will it cost to purchase (a good discussion of closing costs etc. is worthwhile here as in addition to the down payment you will have to pay any pre-paid taxes, legal fees, land transfer tax and other costs related to closing). A good ball park number for estimating closing costs is between 2 to 2.5% of purchase price but this should be reviewed with your representative.



## The Offer Process:

Before making an offer there are typically several forms to go through. Your RealtySource representative will review each with you. The typical forms to the process include:

- 1) The Confirmation of Co-operation which explains the agency relationships to this specific offer (the who is working for whom Agency outline)
- 2) The Deposit is cashed and held in trust typically by the listing brokerage upon acceptance. Note that if your offer contains conditions and they are not met, the Seller and Buyer will need to sign a mutual release and the deposit will then be returned following a minimum 10 day clearing rule. The deposit is held in trust to closing and adjusted as part of your prepayment of purchase upon closing.
- 3) Agreement of Purchase and Sale (typically on the OREA form of purchase) which outlines price, deposit, key dates, specifics of zoning, time to search title and a Schedule "A" which includes a list of conditions and or additional terms to purchase and the respective timelines.
- 4) All offers contain what is referred to as an irrevocable period, which is the time period for which the offer is open for acceptance by you as Buyer to the Seller. If the Seller counters the offer, the offer is actually open to you within that time period to buy from the Seller. Acceptance must be confirmed, including an initial of all changes within the irrevocable period to bind the agreement.
- 5) Within the offer there is a list of chattels that are to be included. Review this list and be sure to ask for any specific items that you expect from the purchase. Reciprocally, there is a list of exclusion items that are not part of purchase and a section for rental items (our pre-close walk through will assist with preparing your inclusions and exclusions list).
- 6) WETT Certificate; if a property has a wood burning woodstove, fireplace or furnace, we will want to ask the Seller to provide a WETT certificate to assure compliance as your insurance company will want to see this in order to insure the property.
- 7) Conditions will have timelines and real estate is a business done in writing so all matters related to the sale need to be confirmed in writing. If a Buyer has a condition to satisfy the necessary documents prepared by your RealtySource representative, they must be prepared and delivered within the time period provided...so log and respect critical timelines to allow for timely delivery.
- 8) Your RealtySource representative will place a list of standard conditions within the agreement designed to highlight the items to be reviewed during the conditional period, like confirming insurance, etc. We highly recommend reviewing these points to avoid surprises prior to removing your conditions including having a professional home inspection completed to better understand the property being purchased.
- 9) Once an agreement is finalized, we place a standard clause in the agreement for what is known as a pre-close walk through. It is important to review the property prior to closing to make sure there have been no significant changes to the property prior to closing the sale.

We are here to assist with the process so take the time to review the documentation with your RealtySource representative to assure that you have an understanding of your Agreement of Purchase and Sale. Once an Agreement is accepted and the conditions are met, we will forward copies to your solicitor and it is advisable that you contact your solicitor at least a month before closing to confirm all items are in place and to pre-arrange a meeting time to pre-sign closing documents with your solicitor in advance of closing.

The day of closing is a hectic time. If you are selling and purchasing a home you may be moving everything in one day; if you are moving into your next home from a rental, it's recommended that you close your new home a couple of days prior to your last rental date, so you can move in over a less constrained time period. Whatever the case, remember that the rule of title transfer to you and delivery of keys takes place only after transfer of funds and registration of title. Be sure to advance review where you get your keys from your solicitor to avoid delays and coordinate moving vans to coincide with the anticipated closing time. A good discussion on closing day with your solicitor and lender to assure timely delivery of funds cannot be understated.



## Part 2 Sellers Guide

### Preparing Your Home For Sale:

If you're thinking of selling and are planning on waiting to complete your to-do list of improvements prior to contacting your REALTOR®, we strongly recommend that you call us sooner than later. We may have some suggestions for you that can save you money on what to do and what not to do with respect to preparing your home for sale. Here are a couple of rules when preparing your home for sale that will enhance your home's presentation to prospective Buyers:



- First impressions are critical so kept grounds, driveways through to the landing in front of the entrance door clean as they are of critical importance. A coat of paint on an entrance door is an excellent cost-effective update as are inviting flowers and shrubs in garden areas.
- Inside the golden rule is less is more when it comes to presenting rooms and spaces. Your RealtySource representative will walk through with you and provide you with suggestions to improve the presentation of your home. Furniture that inhibits the comfortable flow and over-crowds the room needs to go to enhance presentation.
- Painting can greatly enhance the presentation of the space but here is a cautionary note; if you are not a painter and if you do not have the skill to paint and finish properly the effort may work against you. There's nothing worse to the presentation of your home than wavering edge lines between colors and poor patching work. We can make some recommendations to assist you here.
- Light fixtures are central to rooms and a relatively low-cost item to update with big return to the presentation.
- You have likely heard the expression before that kitchens and baths sell homes and here even small changes can go the distance for you. Polishing your kitchen cabinets can add a new sheen to the presentation. Polish all plumbing fixtures and if need be, replace. You may like the convenience of your fridge magnets and notes and pictures hanging on them but when you're selling, get rid of them; it is a small change with huge impact to the presentation. A solid cleaning of the bathroom (also look at caulking around tub areas) and a small change to the mirror and lighting can have large impact. If your shower curtain is old, a new curtain and matching rug will enhance the presentation of this key room.
- A major turn-off to home buyers can be smells; from musty smells in the lower level through to pet odors. Here's a news bulletin you may be immune to these while others are not. If your basement smells damp, a dehumidifier and air fresheners or pot-pourri are worth more than they cost to enhance the presentation of your property.
- Windows...let the light shine in, so don't draw the blinds for showings.
- Light the way home for prospective buyers by making sure lights are on areas that do not benefit from natural lighting like stairwells and baths without windows.
- Cracks in your basement floor are not uncommon especially if the floor has not been cut to compensate for expansion and contraction. A small patch and proper flooring paint will greatly enhance the presentation of the lower level.
- If you are listing during the winter, keep the walkway clear of snow and de-iced for convenient access.
- Your home is going to get inspected and nothing looks worse than an old furnace filter; if you have not changed the furnace filter as you should, do so in advance of listing. It's a solid investment for the low cost and should be done anyway.
- Lock all valuables away for showings and open houses.

Your RealtySource representative will review with you the best way to present your home and make suggestions on your to-do list, which may save you time and money in the process. We know what Buyers are looking for and how to enhance the presentation of your property.

## RealtySource At Work For You:

It's good to know that full service real estate starts with a great rate of **3½%** with no fine print conditions! Here's just a sample of what RealtySource offers:

- Full MLS® marketing is just the start of the marketing that we provide for sellers of real estate.
- We put the power of the internet to work for you including exposure on [www.realtor.ca](http://www.realtor.ca), [www.realtysource.com](http://www.realtysource.com) (which includes Connect-To-Agent Assist and our Showing Reporter system), in addition to a host of other web sites designed to enhance the presentation of your property to online shoppers.
- Colour is everything and we prepare a full-colour professional feature sheet prepared to make a lasting impression on display in your property and as an online PDF for immediate access.
- We advertise to prospective buyers in key real estate homes sections on a rotational basis.
- Professional Real Estate Signage.
- Sign riders to promote Open Houses in addition to pre-open house internet and newspaper promotion.
- Direct to cell phone agent contact and agent-on-duty support.
- Solid consultation on all offers and forward of documents of sale as required.
- Strategic partner support.
- A written no obligation Opinion of Value to provide you with the information you need to make an informed choice when it comes to setting the price for your property.
- Professional graphic designer support oversees the marketing of all our properties at RealtySource. We custom prepare our advertising to maximize quality in news print and to assure high quality standards are met.
- & much more working for you from your Source for Real Estate!

When it comes time to sell, it just makes sense to call RealtySource for a no obligation consultation.

We will make sure you are online here:



## THE REALTYSOURCE SELLER'S BILL OF RIGHTS:

YOU HAVE THE RIGHT TO...

### A Complete Market Analysis

You deserve a well researched written opinion of value of your property. We will deliver to you an overview of recently sold and currently listed comparable properties complete with a written summary of recommendations to assist you in making an informed choice on current market value.

### A Quality Presentation of Your Property

When it comes to the first impression of your property, whether it be online, in-person or in-print media, you deserve a high quality presentation in all aspects of the marketing of your property. Our marketing team overseen by a registered Graphic Designer will deliver professional marketing support in all aspects of presenting your property from professional feature sheet handouts and web marketing through to print advertising.

### A Powerful Internet Program

Your property deserves to be where over 77% of Buyers are looking for real estate, online. We will promote your property to [www.realtor.ca](http://www.realtor.ca) (Canada's leading real estate website formerly mls.ca), [www.realtysource.com](http://www.realtysource.com) (boosted by our Google ad campaign to enhance search ranking), and circulation to multiple websites! Complete with feature sheets, multiple photos, map locator and our "click-to-connect" online agent support working for you.

### Communication

You deserve to be informed on activity related to your sale. We will provide immediate communication of all offers, counter offers and showing inquiries. Complete REALTOR® on duty support 7 days a week with direct to cell phone agent contact.

### Someone on your team

You deserve to have someone on your side throughout the negotiation process. Our open commission offer says a lot about our "consumer first" approach to real estate. We are here to be your trusted advisor in real estate and start by providing you with a written outline of the agency relationships.

### Service Guarantee

You deserve the right to control the relationship with your REALTOR®. We are so confident that we will deliver on our service commitment to you that we will guarantee it! If we do not fulfill any items contained within your Sellers Bill of Rights, just let us know. We will cancel your listing effective 10 days following our last advertisement of your property (note holdover provisions of listing contract still apply).

### Our Mission

To be Your Source for Real Estate!

### Kingston Office:

1225 Gardiners Rd,  
Suite 102  
Kingston, Ontario  
K7P 0G3

Office: 613 546 4208

Fax: 613 546 2793

E: [kingston@realtysource.com](mailto:kingston@realtysource.com)

### Brockville Office:

2131 Parkedale Ave., Suite 6  
P.O. Box 261  
Brockville, Ontario  
K6V 5V5

Office: 613 498 7283

Fax: 613 498 7284

E: [brockville@realtysource.com](mailto:brockville@realtysource.com)



# RealtySource

RealtySource Inc., Brokerage

[www.realtysource.com](http://www.realtysource.com)

# RealtySource In Our Clients Words:

“Excellent service, always available to answer questions, returned our calls promptly and provided 100% plus in courteous service. Thank you so much.”

~Donald and Sandra

“Our agent was great. Showed up on time, had great Open Houses and saved me a pile of money. Thanks RealtySource.”

~Gale

“Keep doing what you are doing!”

~Jana

“We are happy to obtain our price and glad that selling went so quickly and well.”

~David and Pauline

“Stay the way you are all doing it now! Never become arrogant if the company grows bigger, that's how you keep your clients and get new ones”

~Marjan

“We are very happy with our recent purchase and can not wait until our closing date.”

~Dan and Kim

“Service was great. Great Company. I like the correspondence you sent out just after listing our home. Have never received from other companies.”

~Tom and Shelley

“Don't fix something that ain't broke! Keep up the good work.”

~Ken



[www.realtysource.com](http://www.realtysource.com)