

BUY

UNIQUE  
HOMES

SELL

NANCYBENSON.COM



SELLERS

THE ULTIMATE ROADMAP TO SELLING YOUR HOME

Sales Representative  
[www.nancybenson.com](http://www.nancybenson.com)

613 747 4747 | [NANCY@NANCYBENSON.COM](mailto:NANCY@NANCYBENSON.COM)

2024

# THANK YOU

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Welcome to Nancy Benson & Associates, where 40 years of real estate expertise is enhanced by my long-standing relationships with a team of top-tier marketing professionals. Over the years, I've built a trusted network of experts in home staging, professional photography, print material creation, and digital marketing—each one dedicated to showcasing your property in the best possible light. Our collaborative approach ensures that every detail is expertly handled, from presenting your home locally to reaching an international audience.

What truly sets us apart is our exceptional internet marketing strategy. Through cutting-edge digital platforms, we maximize exposure to a global network of buyers. With the ReMax brand backing us, your property is marketed worldwide, and my personal network spans six continents. In addition to this, I leverage a strong and dedicated base of international buyers, many of whom I've met through my connections in the equestrian community. These relationships have given me access to a select group of buyers with a keen interest in premium properties.

When you work with Nancy Benson & Associates, you're not just partnering with a real estate agent—you're working with a seasoned professional and a highly skilled team who bring years of experience, a passion for perfection, and the ability to market your property to an exclusive, global audience. We are committed to maximizing your property's financial potential with personalized, strategic marketing and unwavering dedication.

I look forward to helping you navigate the market and showcase your property to the world. Please don't hesitate to reach out if you have any questions or need assistance along the way. With my trusted team and extensive network, you can rest assured your property is in the best hands.



Nancy Benson  
Real Estate Advisor

# THE EQUESTRIAN REALTOR

When she isn't busy selling homes, you'll often find Nancy involved in her other passion: Equestrian Show Jumping. Nancy participates in show jumping competitions in Canada, the United States, and abroad, and has consistently achieved top placings over the years. She is a member of both the Canadian Equestrian Foundation and the United States Equestrian Foundation. Thanks to the internet and the support of her real estate team, she continues to make appointments, set up tours, and manage her business seamlessly from any location where she might be competing. She meets many people in her travels and has even helped some fellow equestrians to coordinate their moves to Ottawa.



**Arlequin Du Mazes**  
(nickname Cancan)



**Arlequin Du Mazes**  
(nickname Cancan)



**Tia Maria**



**Equestrian Events Sponsorship**

Nancy is very familiar with the variety of barns and training centres that operate in the National Capital Region. This knowledge of what makes a quality equestrian property also makes Nancy a great equestrian Realtor. If you're thinking to sell a property with acreage to suit paddocks, pasture land, schooling arenas, or riding trails... for sure you should be giving Nancy a call to discuss strategies to sell.

# THE TEAM

**VALENTINA SERNA**  
ADMINISTRATION / CLIENT CARE



**PAYAM KESHTGANI**

- Graphic Design
- Print Media
- Mail-out Advertising



**LONDON HOUSE**

- Professional Photography
- Virtual Walkthroughs
- Interactive Floor Plans



**LEAH McVEY**  
MARKETING & SOCIAL MEDIA



**KAREN POWER**

- Professional Photography
- Virtual Tours
- Floor Plans



**BADR GERBARA**

- Home Staging
- Renovation Guidance
- Furniture Rentals

# WHAT SETS US APART?



## TEAM

Together, we handle the entire process for you. Each member of the team will focus on a particular aspect of the sale.



## EXPERIENCE

We are all well versed real estate professionals and have all made our careers in this field. Nancy alone boasts 39+ years of experience.



## COMMUNICATION

We will keep in regular communication with you so that you're always in the know when it comes to your property, including a weekly marketing summary reports.



## TECHNOLOGY

We stay up-to-date and know how to use the most current technology when it comes to promoting your listing. We use high-caliber virtual tour creation, data-distribution feeds to post your listing more broadly, and the effective use of social media.



## MARKETING

Our marketing campaigns are extensive and include many different marketing mediums, both online and in print, that are proudly presented to a global audience of prospective buyers.

# AWARDS & RECOGNITIONS



With nearly four decades in real estate, Nancy Benson & Associates has consistently achieved top industry honors, reflecting our unwavering commitment to excellence.



## Awards List:

- **Lifetime Achievement Award:**
  - Awarded to agents affiliated with RE/MAX for at least seven years, having earned over \$3 million in commissions.
- **Platinum Club Award (2023 & 2024):**
  - Recognizes associates who earned \$250,000 to \$499,999 in gross commissions within a year.
- **Top 1% at RE/MAX Hallmark Realty Ltd. (2024):**
  - Distinguished among over 3,000 agents for exceptional performance.



When you work with Nancy Benson & Associates, you're not just partnering with a real estate agent you're working with a seasoned professional and a highly skilled team. With our personalized marketing strategies, we maximize your property's financial potential while ensuring every detail is handled with care.



# NANCY & BENSON ASSOCIATES

Our office is spearheaded by Sales Representative **Nancy Benson**.

In addition to the core team, we work with other great Realtors who associate with our office.

## 1985 - PRESENT: Sales Representative

- Registered with RE/MAX Hallmark Realty Group, Brokerage
- Ontario Real Estate Association (OREA) Licensing
- Carleton University Honors B.A. in Urban Geography
- Property Management Training, Bona Management Inc.

**\$36M+**  
**SALES VOLUME**  
(2024)

**1,500+ FOLLOWERS  
ON FACEBOOK**



**40+  
YEARS OF  
EXPERIENCE**

**4,500 FOLLOWERS  
ON LINKEDIN**

**2,462 CLOSED  
MLS TRANSACTIONS**

(as of DECEMBER 2024)

...and that's not even counting  
**off-market sales.**

**FULL SERVICE  
REALTY OFFICE**

**We are equipped to assist you with:**

- Acquiring / Selling / Leasing Residential Properties
- Acquiring / Selling / Leasing Commercial Properties
- Formal Property Valuations
- Income Projection Reporting
- Property Management
- Real Estate Portfolio Consulting
- Registered Military Relocations

**24 HOURS A DAY  
7 DAYS A WEEK  
AT YOUR SERVICE**

BUY

UNIQUE  
HOMES

SELL

**NANCYBENSON.COM**

# SOCIAL MEDIA

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In today's digital age, social media has become an invaluable tool for showcasing properties and reaching potential buyers. Leveraging platforms like Facebook, LinkedIn, Twitter, and Instagram allows me to maximize exposure for your listing and attract the right audience.



1.5K Followers

**Facebook:** We create engaging posts featuring high-quality photos and videos of your property, accompanied by compelling descriptions highlighting its key features and amenities. I also leverage Facebook's targeted advertising capabilities to reach users based on their location, interests, and demographics, ensuring your listing gets in front of the right audience.



4,400 Connections

**LinkedIn:** On LinkedIn, we focus on networking with fellow real estate professionals, as well as potential buyers and investors. I share updates about new listings, market trends, and insightful industry articles to establish credibility and build relationships.



1.5K Followers

**Instagram:** As a visually-driven platform, Instagram allows me to showcase the aesthetic appeal of your property through stunning photos and captivating stories and reels enticing potential buyers to explore further.



450 Followers

**Twitter:** With its fast-paced nature, Twitter is ideal for sharing real-time updates about open houses, price reductions, and other important developments related to your property. We utilize hashtags and mentions to increase visibility and engage with users who may be interested in your listing.

By strategically promoting your listings across these social media platforms, we ensure maximum exposure and engagement, ultimately helping you sell your home.



# RE/MAX HALLMARK

## #1

RE/MAX Hallmark Realty Group is the number 1 brokerage under the RE/MAX Umbrella, based on number of agents and sales.

RE/MAX is proudly Canadian and the most recognized name in Canadian Real Estate.

## 2,000+

Agents in Ontario.

## 40+

Offices in Ontario.

## 40+

We've been the leading Ontario Brokerage for over 40 years.

## every 18 MINS

a Hallmark Realtor makes a transaction.

(2024 internal data)

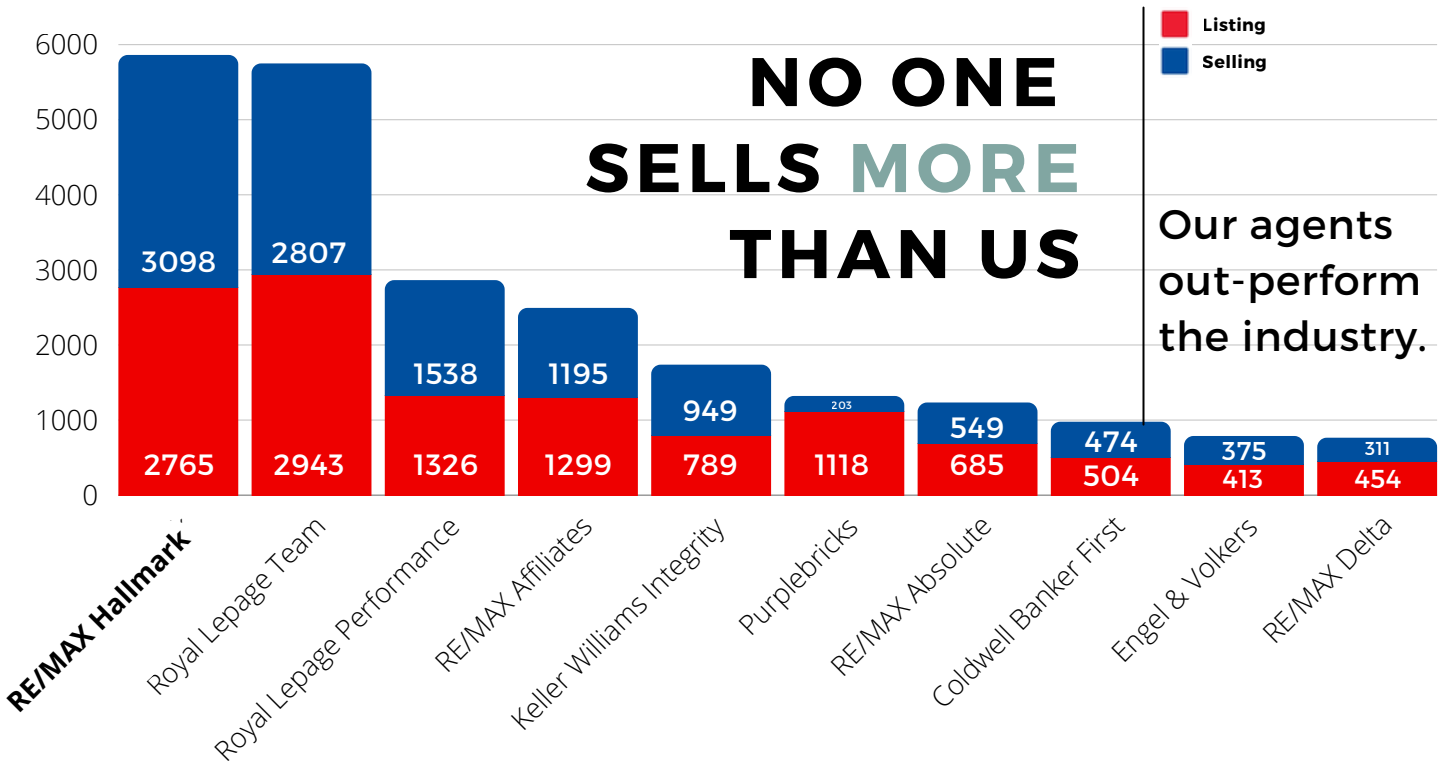
## 3 to 1

Our agents outperform the industry.

(2024 internal data)

## 29,000+

Total successful transactions made by Hallmark Realtors in 2024.



# INTERNATIONAL EXPOSURE



<https://www.global.remax.com/>

<https://www.remax.ca/luxury>

RE/MAX operates in more countries and territories around the world than any of its competitors. Every year we continue to increase our international reach and referral opportunities for a network of more than 123,000 real estate agents worldwide. No matter where you go, RE/MAX is there. Especially in the age of the internet... no border is a barrier to making a purchase.



**123,000+**

AGENTS

**7,900+**

OFFICES

**100+**

COUNTRIES

RE/MAX listings are presented to a global audience. The RE/MAX Global website is specifically geared to be used by Buyers who are looking beyond their local areas, displaying listings from over 100 countries in more than 40 different languages. In fact, RE/MAX was the first Realty brand to expand their reach to the global market through a global listing website.

The RE/MAX Luxury Collection website (for listings above \$1M) likewise caters to an international pool of buyers. The RE/MAX network's global footprint is unmatched by any other real estate brand.

# THE PLATFORMS

## WHAT IS MLS & WHAT IS THE ADVANTAGE ?

The Multiple Listing Service (MLS) is an online platform used by Realtors to buy & sell homes. In addition to displaying the details and photos, MLS listings also indicates what compensation is available to a cooperating Realtor.

MLS offers increased exposure as more Realtors & Buyers will be presented with your listing.

From MLS, your listing is automatically pulled to a variety of 3rd party websites including REALTOR.CA



## WHAT IS REALTOR.CA?

MLS and REALTOR.CA are not the same thing. The listing that you will see advertised on REALTOR.CA is pulled from MLS (by DDF) and might take about 24 hours to do so. Realtor.ca is a very popular real estate search engine.

## WHAT IS CREA & DDF?

The Data Distribution Facility (DDF) was created by the Canadian Real Estate Association (CREA) in 2012. It provides real estate professionals with the ability to access the national pool of listing and display them in a searchable format on their respective website. Any changes to a listing will be automatically updated on the websites that they were pulled to.



# TRESA

## **TRESA REPLACES REBBA! CHANGES TO REAL ESTATE TRANSACTIONS**

As of December 1, 2023, the second phase of Ontario's Trust in Real Estate Services Act (TRESA) took effect, replacing the Real Estate and Business Brokers Act (REBBA). The changes were designed to bring additional clarity and transparency to a transaction that for most people is the biggest purchase of their lives.

Enclosed with this package the consumer's guide, created by the Real Estate Council of Ontario, explaining the policies in clear language. **The guide will give you the full details, but here are some noteworthy differences:**



### **“OPEN OFFERS” AN OPTION FOR SELLERS**

Traditionally, if you were a seller and received multiple offers from competing buyers, you were not permitted to let buyers know what other bidders were offering or what conditions, if any, were placed on those offers. Buyers had to make their strongest offer and cross their fingers.

With the new TRESA regulations, if you're selling, you can decide to stay with that traditional approach if you think it's in your best interest. If you feel it could be to your advantage for buyers to have more information, you could opt to have your agent give certain information to all bidders and their Realtors about the offers you've received. This information would not be permitted to include any personal identification that would reveal names of bidders, but it could include prices that have been offered, any conditions, closing dates, or a combination of those details. You must put any such requests in writing to your Realtor. If you are a buyer, your Realtor will let you know that parts of your offer could be revealed to other bidders, but again, not including any personal information that would identify you.



# TRESA

## **MORE DETAILED AGREEMENT FORMS**

To help buyers and sellers understand exactly what their Realtor will be doing for them, all the services we provide, along with the commission, will be stated and listed clearly in the agreement forms that we sign at the beginning of our process.



For sellers, for example, I have long offered services such as free home staging, targeted marketing plans for your property, brochures, professional photographs, open houses, feedback from those who have viewed the property, and more. This will all be spelled out in the new forms. The goal is to ensure that whether you are buying or selling, you understand the services to expect from your Realtor during the process, and you can follow up if you feel some services are not being delivered.

## **REQUIREMENTS FOR DISCLOSURES:**

Under the new legislation, if a seller's Realtor becomes aware of any defects, because of a pre-sale home inspection, for example, they are required to disclose that information to all buyers and their representatives. Previously, sellers were required only to reveal any problems that could make the property uninhabitable or unsafe.

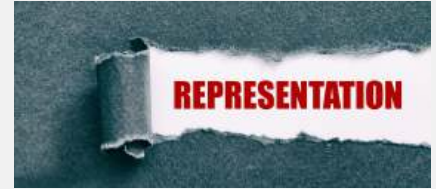


Under the new rules, as always, a seller who becomes aware of a problem has the option to fix any issues or adjust their price to help the buyer address them. Buyers should still consider the traditional condition on their offer of a pre-sale home inspection, as an inspection could find other issues beyond those known by the seller.

# TRESA

## **DESIGNATED REPRESENTATION:**

Occasionally a property is listed for sale by a Realtor at a brokerage and a buyer who is interested in that property is represented by a different Realtor from the same brokerage.



In those situations, the regulations have traditionally required that the buyer and seller are made aware of this and agree to it in advance. The Realtors in such cases were limited in what they could advise their clients during the transaction. With the new legislation, a brokerage can now decide to offer “designated representation.” With designated representation, the Realtor for the buyer and the Realtor for the seller can each offer their clients the same full advice and advocacy that they would if they were dealing with a Realtor from a different brokerage.

The brokerage designates one Realtor to represent only the buyer and one Realtor to represent only the seller. The brokerage is required to have policies to ensure each realtor remains neutral, that they do not share confidential information, and are fulfilling their duties and responsibilities to each client.

## **YOU’RE NOW A “CLIENT” OR A “SELF-REPRESENTED PARTY”**

There’s a new term for a seller or buyer who has chosen not to be represented by a Realtor: “Self-represented party.” Someone who has a written agreement to have a Realtor represent them in the transaction is referred to as “a client.”



In the past, a buyer or seller without representation was referred to as “a customer,” but this sometimes caused confusion, as “customer” could suggest a relationship with a Realtor, when in fact there was none, apart from the basic interaction involved in the transaction.

The idea is to make it clear that when someone chooses to enter this transaction without a Realtor advocating for them, they have decided to truly go it on their own, and that they cannot expect any advice or counsel from a Realtor along the process. Those without representation will sign forms acknowledging this in any transaction.

## **MORE INFORMATION**

The Ontario Real Estate Association (OREA) also has a summary of the changes and a series of videos, at [www.orea.com/tresa](http://www.orea.com/tresa).

# PHASE ONE

## PREPARING FOR THE LISTING



### **DETERMINING VALUE**

Determining the most strategic price for your property by looking at recent sales of other comparable properties. This will be presented to you as a Comparable Market Analysis.

### **MARKETING STRATEGY**

We set up custom marketing plan based on your needs and input. This includes social media, email, and other applicable advertising.



### **STAGING & PHOTOGRAPHY**

95% of home searches start online. Your home needs to look great in order to appeal to the widest audience possible. With the help of a professional stager, we style your home so its looking its best. We employ a professional photography & videography company who will also produce virtual tours, drone photography and floor plans where available. For properties yet to be built we organize the Seller-supplied drawings & renderings and virtual staging where possible.

# PHASE ONE

## PREPARING THE LISTING

### PRESENTATION MATERIALS

We design and deliver traditional printed property brochures, informational binders, custom signage and virtual marketing material including virtual tours.



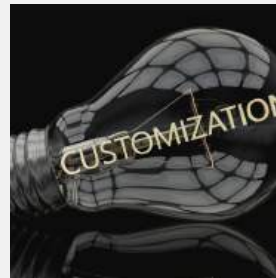
### PRE-MARKETING

We launch a COMING SOON campaign to generate interest before the listing is live. This includes promotion on our website, social media pages, "Coming Soon to MLS" signage and lockbox installation. YouTube video generated and posted to [www.nancybenson.com](http://www.nancybenson.com). Coming soon post to "Agents Only" Facebook pages, giving them early insight to new listings before the general public.



### ADDED FEATURES

Advanced promotion to other Brokers and Sales Representatives, reverse prospecting, interactive flipbook and virtual tour, aerial map and Walk Scores, boosted Instagram and Facebook posts. We review analytics for online viewership of your home. Custom signage and informational property binders.



# PHASE TWO

## SERVICING THE LISTING



### ACTIVATING THE LISTING (MLS)

MLS provides massive exposure for your listing! We also launch another "just listed" ad campaign to let everyone know, targeting niche markets and those within our own network.

### TARGETED ADVERTISING & MONITORING

We collect feedback from each viewing and use this to make next-step decisions. Full marketing reports will be sent to you each week to let you know exactly what we've been doing to service your listing. Your listing is sent directly to nearby hospitals / embassies / HR services / etc. with personnel who may wish to live in the area via direct contacts and LinkedIn.



### PROFESSIONAL WEBSITES & SOCIAL MEDIA

Your listing resides on our professionally designed website ([www.nancybenison.com](http://www.nancybenison.com)) offering potential buyers exceptional information including neighbourhood amenities, virtual tour and a YouTube video, a flip book feature sheet and more.



# PHASE THREE

## SALE OF THE PROPERTY

### RECEIVE OFFERS

We present and explain offers to you, negotiate on your behalf, and aim to secure you the highest & best price in the current market.



### DOCUMENTATION

We prepare and send all required documentation to lawyers, co-operating brokers and financing professionals to ensure a smooth closing.



### TRANSFER ACCOUNTS

We connect you to an exclusive online moving concierge program to assist in transferring accounts and getting everything in order for your move. All your moving tasks are completed swiftly and easily, saving you time and money. **Ask us for more details.**



### FOLLOW UP

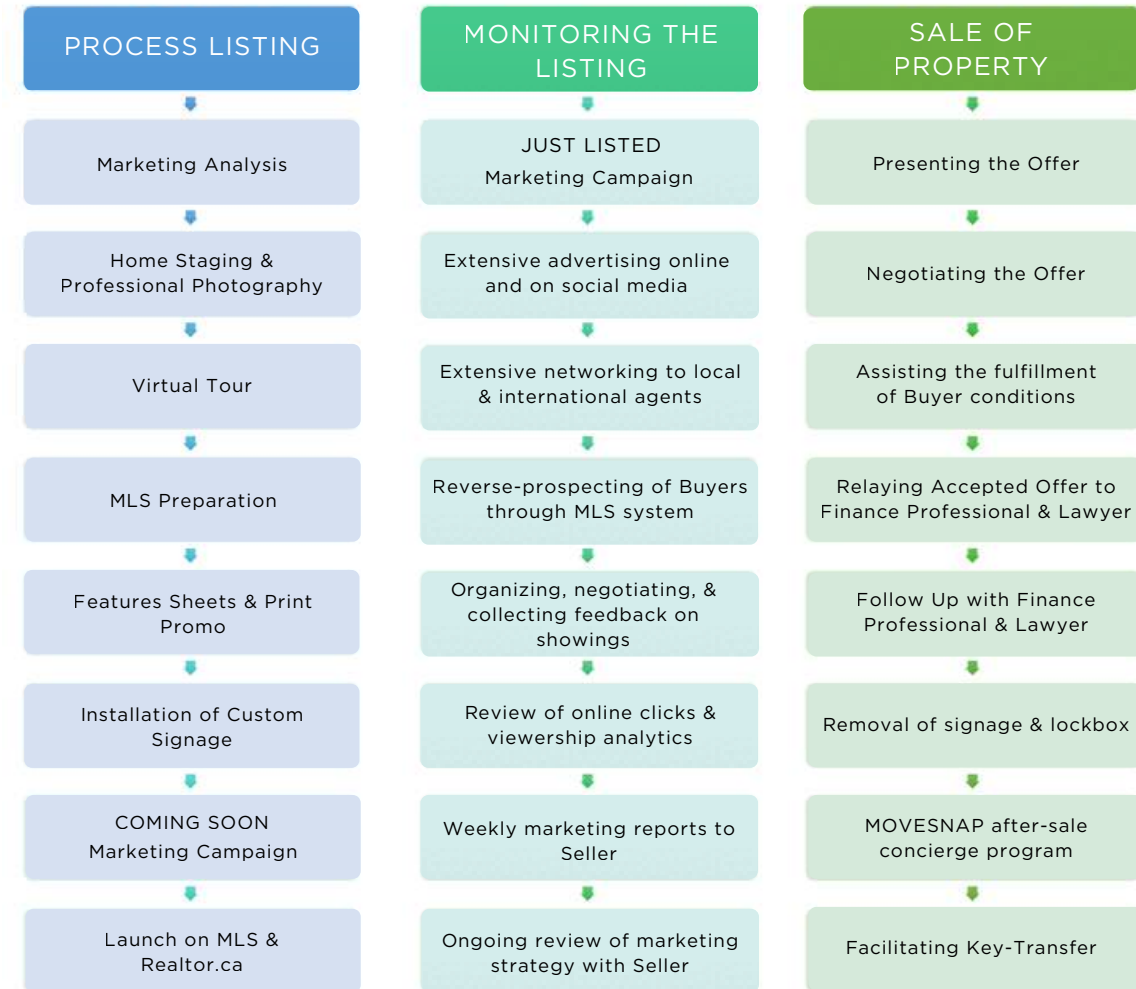
We are with you every step of the way! We will continue to follow up until the completion of the transaction to ensure a smooth sales process.



# The fee for our services is a set percentage of the final selling price + H.S.T.

There are other Realtors who might charge less to list your property, but they will not provide the same caliber of service that we do. **We are a full service real estate office.**

**Much of our fee goes right back into the services that we provide.**



The average Seller will sell his or her house for 20% less than if they had hired a REALTOR®.

**We come with the necessary knowledge & experience of navigating the offer process.** We will help you evaluate offers, manage multiple offers, and ensure that accepted sales make it all the way to closing. We also know that it takes a full marketing push to get you the highest and best dollar for your property. **We do not skimp on our marketing budget.** We want to present your property looking its best and to the widest possible audience. We would not do you, your property, or our company the disservice of anything less.

# THE BENEFITS OF USING A PROFESSIONAL REALTOR®

Why it is important to use a professional REALTOR® to sell your property

While it's true that the internet has made shopping more convenient for consumers, it has done little to replace the true value of using a real estate agent to sell your home.

Top benefits of using a real estate agent to list your property include:

## Pricing

**1** It's a REALTOR's job to understand the market better than the public. To do this, they use many resources that most people don't have access to. These tools give REALTORS valuable insight into what the market is doing and how to price your home to sell quickly for top dollar.

## Presentation

**2** REALTORS are emotionally detached from the properties they sell and can objectively determine which features of your home to highlight. They also have experience in staging a home to give the best first impression to the highest number of potential buyers.

## Marketing

**3** There are several marketing channels to consider when putting your home up for sale. A REALTOR will have professional contacts and an established advertising system in place to quickly get your property in front of potential buyers.

## Higher Offer

**4** Real estate agents know how to spot and follow up with a serious buyer. As a skilled negotiator, they know what to say--and what not to say--to get you the best possible offer.

## Closing

**5** Selling your home requires many time-sensitive documents to be completed. A real estate agent has the expertise to know exactly what should be included in the paperwork as well as the knowledge to fill it out correctly. In addition, a REALTOR knows all the minor details.

# SEVEN STEPS TO A POSITIVE SHOWING

Consider the following tips to make your home more inviting to a potential buyer

When showing your home, you want to engage buyers' emotions as much as possible. You should prepare your property inside and out so it feels inviting to visitors. It starts with a tidy front yard (curb appeal) and extends through every room of the house. Clean and declutter as much as you can. You want your home to feel as welcoming as a five-star hotel.

**1 Depersonalize**  
It isn't their home yet, but you want potential buyers to imagine it that way. Put away highly personal items such as family photographs and kids' artwork on the fridge.

## Check the Temperature

Buyers will notice if a home is too hot or too cold, but a comfortable room temperature will keep them lingering longer.

2

**3 Set the Mood**  
Nothing stirs emotion like soft lights, soothing music and a crackling fire. Also, try to create "vignettes" that show how your home can be lived in. A cup and a book beside an inviting chair can help buyers imagine themselves relaxing there after a hard day's work.

## Common Scents

Because the smell of your favorite pet or perfume may trigger a buyer's allergies, it's best to open a window to draw in fresh air. If it's cold or noisy outside, close it again before the showing begins.

4

**5 Picture This**  
Showing your home in winter? Display photos around the house that highlight your green, manicured lawn and beautiful summer garden.

## Light the Way

Use both natural and artificial lighting to draw attention to the best features of your home. Similarly, partially close window coverings to deemphasize less desirable views.

6

# 7

## Feed the Soul

Keep potential buyers lingering by providing finger food and refreshments while they look around. The longer your visitors stay engaged, the more attached they are likely to become.

## WHAT IT TAKES TO SHOW

Knowing what to expect and how to prepare for a showing can make the experience less stressful for you and more enticing for buyers.

### Schedule a Showing

Ideally, home showings are scheduled far enough in advance to give homeowners time to prepare. Buyers can be impatient, however, and will want to view your property as soon as possible--especially in a hot market. Their agent will contact your agent to schedule a showing when it is mutually convenient. If you can't be reached to confirm the time, an appointment will be made that accommodates the buyer's schedule.

### Before the Showing

Clean and declutter! There are dozens of things you can do to make your home more attractive, from adding potted plants to baking cookies. A list of ideas is included in this CMA. It's common for some real estate professionals to request a preview of your property before they show it to their client. This lets them get familiar with important property details their client may miss. Make sure that any special instructions--such as pet alerts and security codes--are added to your property file so they can be shared with the buyer's agent ahead of time. If you want to highlight something special that isn't mentioned in the listing, consider leaving a strategically placed note for visitors to read.

### During the Showing

To give visitors the time, space and privacy they need to comfortably tour your property, most agents recommend you not be home during the showing. If your agent won't be present either, the buyers' agent will use the lockbox key to access your home. Most showings only take about half an hour, but don't rush home in case the buyers are taking longer than expected.

### After the Showing

When the showing is finished, you can return home--which should be exactly as you left it. If the buyers are interested in your property, they will contact your agent. Make sure your agent can reach you so you can respond promptly to any offer.



# THE OFFER PROCESS

Let's talk about the offer process...  
here are the steps and what to expect.

We might set a specific date & time to review all offers, or we might wait for these to come to us one by one. For each offer we will explain its complexities and make suggestions on how best to respond. I want you to feel like you can make a **well-informed decision that protect your interests** when replying to an offer.



# HAPPY CLIENTS

What our clients had to say  
about the selling process



"Nancy Benson was outstanding. We felt extremely well served by her knowledge, her thoroughness, her skill and her good advice in the closing of the sale."

- Paul & Barbara



"Nancy Benson provides excellent service with friendliness and grace. I also appreciate how important the skills of a good agent are in looking out for your interest. Thank you very much. All contact with your staff has always been courteous pleasant, and professional."

- Catherine



"Nancy was a pleasure to deal with. She has made the purchase of my first home an easy and memorable event. I give her an A+ for customer satisfaction."

- Domenico



"It is people like you, Nancy, who make life easier for young couples! We appreciate all the hard work you did for us, and we're very happy with the results."

- Dawn & Stephanie

# FAQ'S

You've got Q's...  
We've got A's

## **WHEN IS THE BEST TIME TO SELL MY HOME?**

The best time to launch onto the open market will vary from year to year... but it's always best to plan for a sale early. Reach out to me as soon as you start to think about selling.

## **HOW LONG DOES THE PROCESS USUALLY TAKE?**

Selling a home can happen in a week or it may take months. We will work with you to make it happen as per your timelines.

## **WHAT IS A BUYER'S MARKET VS. A SELLER'S MARKET?**

A "Seller's Market" happens when there's a shortage in housing. A "Buyer's Market" occurs when there are more homes for sale than buyers.

## **WHAT IS A CONDITIONAL SALE? WHAT ARE CONDITIONS?**

A Buyer might ask for the chance to secure financing, do a home inspection, review condo documents, or complete other tasks before they firmly commit to the purchase. They will have a set time period to clear these conditions to the sale.



# COMMON TERMS

<b>APPRAISAL</b>	Your lender may visit the home to determine its lending value. The lending value may or may not match the purchase price of the home.
<b>BRIDGE FINANCING</b>	Interim financing for the time gap between the closing date on the purchased home and closing date on the sold home.
<b>BULLY OFFER</b>	An offer to purchase a home submitted before the date that the sellers have indicated they intend to review any offers.
<b>BUYER'S MARKET</b>	When there is a surplus of homes on the market, buyers have an advantage over sellers in price negotiations.
<b>CLOSING COSTS</b>	Costs in addition to the purchase price of the home, such as legal fees, transfer fees and disbursements, payable on closing day.
<b>CMHC</b>	Canada Mortgage and Housing Corporation. This Crown Corporation administers the National Housing Act for the federal government.
<b>CONDITIONAL OFFER</b>	An offer that is subject to specified conditions, like the arrangement of a mortgage, prior to firm agreement.
<b>CONDOMINIUM</b>	A type of ownership & not a style of home, in which one also owns percentage of the common elements maintained by a condo fee.
<b>CONVENTIONAL MORTGAGE</b>	A conventional mortgage has a minimum of 20% of the purchase price as a down payment.
<b>COUNTEROFFER</b>	The vendor has amended something from your original offer, such as the price or closing date. You must accept, reject, or counter.
<b>DEPOSIT</b>	Submitted with any offer, this sum is held in trust by the Real Estate Brokerage or lawyer until closing day, and then it is paid to the vendor.
<b>DOWN PAYMENT</b>	The portion of the home price not financed by the mortgage, paid from Buyer funds, generally 5% to 25% of purchase price.
<b>EASEMENT</b>	A right for access to or over, and / or use of another person's land for a specific purpose, such as driveway access or to access public utilities.
<b>HOLDBACK</b>	Money withheld by the lawyer or lender beyond the closing date, to ensure that outstanding tasks are completed and / or can be funded.
<b>OFFER PRESENTATIONS</b>	A date & time at which the Seller intends to review all offers for their home at once rather than one by one.
<b>PRE-APPROVAL</b>	A written confirmation from a lender who has reviewed your finances, guaranteeing you a certain mortgage amount and rate.
<b>SELLER'S MARKET</b>	When low supply meets high buyer demand, Sellers can ask for increased prices and better terms in negotiations.
<b>STATUS CERTIFICATE</b>	A document produced by a condominium to outline the condominium corporation's financial and legal state.
<b>TITLE INSURANCE</b>	Insurance against matters affecting title to immovable property, such as a defect in the title or the existence of a lien, encumbrance, or servitude.



The information included in this book is believed to be correct.  
 The publishers of this book are not responsible for any error in content.  
 This book is not intended to solicit homes already listed for sale under contract.