

Cover Story

Before You List... Here's What You Need To Know

Now we do mortgages, too. Same great service. You would expect nothing less from *Carolynne*.

Thinking of refinancing your existing home? Buying a new one from a builder? Buying a pre-owned home? Have you had a banking experience where they kept your file for three weeks before they got back with you to say you qualified for a mortgage? you already knew you did qualify, but you needed the official paperwork pronto, and pronto didn't happen? You lost out on the house you wanted to buy.

Now the news is: *Carolynne* at **Carolynne Realty Corp.** Real Estate Brokerage, has teamed up with "her mortgage man," and Carolynne, Broker of Record, is also a Mortgage Broker. With more than 25 years' experience in the real estate business, many years as the Royal LePage number one agent in all of Western Ontario, and always one of the top ten agents at the national company nationwide, a leader in the top 1% of all agents in Canada, Carolynne (<http://www.carolynne.com>) "opened her own boutique real estate brokerage in 1991" (independently owned and operated; a Brampton company, a Canadian company) and has acquired a long list of satisfied real estate clients. On her website, read "Carolynne's Clients

Speak" to see just some of the remarks of satisfied clients. You can also view examples of how your home would look when you list with Carolynne.

Carolynne has teamed up with vice-president and personal business friend and associate of more than thirty years, Wm. R. Eves (you may know him as "Bill"), to offer the best choice of mortgage services available in Brampton today. Bill (past president of the Ontario Mortgage Brokers Association) and president Wayne Sudsbury (currently also president of the Independent Mortgage Brokers Association), started HomeGuard Funding 24 years ago, and they have serviced thousands of clients and repeat clients throughout the GTA and surrounding areas.

By expanding their mortgage services into the Brampton area, and knowing that Carolynne has a long list of existing clients who rave about the service she already provides (read *Carolynne's Clients Speak* at her web site), many of them having worked also with Bill, they know this will be a good team fit, through partnering services at Carolynne Realty Corp. with **HomeGuard Funding Ltd.**

Carolynne can place your mortgage fast, even with your own existing bank, and get you the fastest service available at the best rates available – in record

time, often at lower rates than you could negotiate personally; especially for your renewals (hint: don't automatically sign the forms that come in the mail). We already have great contacts at many financial institutions and can quickly place your mortgage with major banks, trust companies, mortgage companies, and private lenders (always at the very best rates and terms available that day). It pays to have connections in many places. You can make our connections, your connections. Mostly there is no cost to you as the client for arranging the mortgage you need. You should call.

It's not the size of the real estate company that matters; it's the knowledge and the skills and the dedication of the agent you choose to represent your interests, to the highest degree possible, when trying to negotiate the best possible outcome when you are selling your home or when you are buying your home. Price isn't the only concern. How much commission you pay isn't the only concern. What is of paramount import is the net result. Everyone should feel satisfied with the result, whether buying or selling a home in Brampton. You should talk to Carolynne before listing your property for sale.

Small Company, but we're BIG in Brampton – where it's the LITTLE things that count and our reputation is on the SOLD sign. Independently owned and operated. Broker of Record and President, Carolynne Lederer wants to represent "you." www.IWantToBeYourAgent.com or www.ThatGirlRealEstate.com Carolynne Realty Corp. wants your business, and we'll come right to your home to get it.

Let Carolynne show you how to get your financing done right, right away. Same person, same great service. All your mortgage work can be done by phone, fax, or email. No waiting in line at the bank or waiting days for your call to be returned. You can leave a message for Carolynne 24/7 at 905-458-6711 or at 1-800-225-1777,

extension 126 and know that you will hear from her as soon as possible.

Your call, as always, will be returned promptly. Hurry home now, you really are moving. **Real estate . . . Understood.** Consult with Carolynne or Bill, before you commit to one of the most important financial decisions you will ever make.

Celebrating

25 years proudly serving Brampton homeowners. Year after year our clients vote us #1 in service excellence!
Carolynne's Clients Speak (reference letters)
Let Carolynne show you how it's done: A level of service, expertise, and excellence you will have difficulty matching anywhere else.

Carolynne Lederer, REALTOR® (1981), Registrant RECO

President, CAROLYNE REALTY CORP. (1991)

Real Estate Broker of Record, licenced in the Province of Ontario

Mortgage Broker HomeGuard Funding Ltd. 1-800-225-1777 x126

HomeGuard@Carolynne.com or BillEves@HomeGuardFunding.com

197 County Court Blvd. Suite 100 Brampton ON L6W4P6 Tel: 905-458-6711

Here is a list of timely articles that Carolynne has written over the years. You can read each article at her web site, and learn many important things that can impact your real estate transactions. Visit www.Carolynne.com or www.ThatGirlRealEstate.com or www.IWantToBeYourAgent.com or www.BramptonExecutiveHomes.com

Best Price: Best Contract – read what your Seller Agent needs to know

Best Price: Best Contract – read what your Buyer Agent needs to know

COMMISSIONS – or Where does all the money go?

Do You Have an Agent? - or - Who's in your corner?

I Just Listed My House – Got an Offer Too Fast – Now what? It is only the first offer; surely there will be others

Carriage Walk



Homes News – Important Furnace information

Brampton Basement Apartments – it's the Law – Is yours legal or illegal? – you MUST know, as a Seller or as a Buyer
REALTOR® Costs: Your Costs

Webmaster and Agent Alert! – Who Owns the Material on Your Web Site? – Copyright management – is there intellectual material theft on your web site?

Working with a REALTOR® - Finding the Right REALTOR® - Do you know how?

Divorce, Separation, and/or Death of Owner on Title – Home Ownership and Mortgage Cancellation Insurance

Gift Money, Homes and Divorce – Was It a Gift or a Loan?

"Upstaging®" the Brampton Competition – Selling a home in Brampton? – Who "is" your competition?

Insider Trading – Be Careful What You Say – and to Whom – How much did you divulge already?

Appraisals – and Assessments – and Inspections – and now Insurance – oh, my! – What do these things matter when buying and selling my house?

Your House Value

and Your House Tax Assessment – Free Brampton homeowners' information you should know

Deposit or Down Payment – the Difference Between Them is – and – Do you know where your money is, and why?

It's OFFER TIME – Now what? – What you need to check when an offer comes in

What You May not Know about Open Houses – and why you should know this information

Heads-up news on Buyer Agents and Buyer Agency – Have you already signed on the dotted line?

Are You "Represented?" – Is the agent who showed you the house YOUR agent? **Commissioning an Agent**

Home Inspections – How Important are They? – Questions to ask your home inspector

Are you Buying a New Brampton Home from a Builder? – Before you buy in Brampton, read this info

Tips for When You Buy a New Home from a Builder – and insurance information you need to know & other important info

A Little History about Carolynne Realty Corp. in Brampton □

