



What Every Home Buyer Should Know

COMPLIMENTS OF THE BAGOGLOO TEAM

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What Every Home Buyer Should Know

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A. Pre-Approved Mortgage

What's the greatest benefit of having a **pre-approved mortgage**? Simply put, it will allow you to know exactly what you can afford.

Getting pre-approved for a mortgage is an easy process. Before starting the process of looking for a home (from anywhere in Canada), just visit your banks web site or fax or write to any mortgage company and an application will be sent to you.

If you would like to shop for the best rates available, our Team works with the best Mortgage Brokers in the business and we would be pleased to refer you to a local expert.

B. Choosing Your Agent

Buying or selling a home is significant process – but one that can be an exciting and rewarding journey. Choosing a real estate agent to work with is one of the first steps on this journey, and they will act as your guide and representative throughout.

When choosing an agent to work with, look closely at their experience. It is one of the most important assets a real estate agent and team can possess, and will prove invaluable in the long run. Finding or selling your home is an intensive process, so it is very important to work with an agent you can trust and who has **your** best interests at heart. This will ensure that your home buying or selling experience is less stressful.

The Bagogloo Team has the experience you are looking for. We have been a RE/MAX Platinum Award winning Team every year since 2000; we are one of the Top Two RE/MAX Teams in the Maritimes. Over 85% of our business is from referrals through satisfied clients, so it is in our best interest to make your real estate experience as efficient and stress free as possible. It won't take long to see we're Passionate About Service!

C. List of Priorities

Make a list of your needs. If you have children, schools and bus transportation are factors to consider. Proximity to recreation and shopping facilities might be important to you. Will the furniture you own work in your new home? Will a growing family need to be accommodated?

This list will form the foundation of your search. Prioritize your needs and wants, with the ability to adapt for the future. Making a list helps to keep your priorities in the forefront.

D. What to Have Ready Before Your House Hunting Begins

1. Pre-approved mortgage certificate (If you have one)
2. Letter of Employment (confirming salary)



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D. What to Have Ready Before Your House Hunting Begins Continued

3. Deposit for your Offer to Purchase. When writing an Offer to Purchase, you will be required to submit a deposit as a sign of good faith which will form part of the down payment on the property. The amount can be approximately \$500. - \$2,000., depending on the area and purchase price of the property.
4. Measuring tape and a list with the size of your furniture (dining room, kitchen appliances, beds).
5. Comfortable clothing and easy to remove footwear, especially during winter months.
6. Money for Incidentals. There will be extra costs involved, such as the appraisal fee, inspection fees, water tests, etc. Your agent and lawyer will be able to give you a list of costs that apply.

E. Making an Offer on the Home You Have Decided You Want

When you have decided on a home or property that you would like to purchase, it is now time to "make an offer". Think about what you want to offer for the property and if there are any other items or conditions that you want included in the purchase price. This, sometimes, can be an involved procedure and we are fully qualified to get you through it without any complications.

At this point a deposit cheque will need to be written. The deposit is usually between \$1000 and \$2,000 depending on the purchase price of the property and the comfort level of the sellers. You should also have a lawyer available for assistance, and if you do not have one, we will be happy to suggest some real estate lawyers for you to follow up with.

F. Main Features You Will Find on the Listing Sheet

- | | |
|--|--|
| 1. Address | 21. Garage |
| 2. Street Name | 22. Driveway |
| 3. Property List Price - | 23. Type of Flooring |
| 4. MLS # For Real Estate Board | 24. Foundation Type & Construction |
| 5. Description & Directions For Property | 25. Municipal Water |
| 6. Map Area (See MLS map provided) | 26. Well |
| 7. Property Zoning | 27. Septic |
| 8. Number of Rooms & Sizes | 28. Municipal Sewer |
| 9. Number of Bedrooms | 29. Assessment |
| 10. Number of Bathrooms | 30. Taxes |
| 11. Age of Property | 31. Assessment & Tax Year |
| 12. Lot Size | 32. Betterment Charges (sometimes indicated) |
| 13. Living Area (above grade) | 33. Condo Fees |
| 14. Style of Property | 34. Remarks on Property |
| 15. Building Size | 45. Items Excluded From Home |
| 16. Finished Basement Area | 36. Property Condition Disclosure Statement (PCDS) |
| 17. Exterior Construction | 37. Owners Name |
| 18. Bathrooms | 38. Listing Broker |
| 19. Type of Heat | 39. Listing Salesperson |
| 20. Wood Stove or Fireplace | 40. Possession Date |



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G. Buyer's Checklist

Chattels:

1. Appliances
2. Shed
3. Wood Stove or Propane Stove
4. Fireplace and Equipment
5. Central Vacuum and Equipment
6. Security System and Equipment
7. Air-Heat Exchanger and Equipment
8. Garage Door Opener and Remote Control(s)
9. Light Fixtures
10. Mirrors
11. Shelves
12. Environmental Recycling Containers
13. Curtains, Valances, Rods and Attachments & Some Blinds
14. _____
15. _____

Leases:

(specify whether certain items are leased, rental, owned, or financed)

NOTE: Some common items that may be leased, rented or financed are:
Hot Water Heater, Appliances, Security System, Propane Tank, Furnace.

1. To be paid out by seller before closing date?
2. Purchaser to assume payments on day of closing?
3. Company and monthly cost of unit
4. Obtain a copy of the lease to review
5. Sign lease on or before day of closing but make sure you are approved by the company, ideally prior to firm up date of your offer to purchase.

Miscellaneous:

1. Betterment Charges (if applicable) i.e. road paving
2. Location Certificate/Survey
3. Signed PCDS (Property Condition Disclosure Statement) Form
4. Water Test (if not on Municipal water)
5. Electric & Heating Bills
6. Date Septic Last Pumped (if applicable)



What Every Home Buyer Should Know

H. Ten Things Buyers Should Do In Between Signing and Closing

1. Choose a lawyer and arrange for the signed offer to be delivered to him/her as soon as possible. Review the fees and disbursements, anticipated adjustments, provincial transfer tax, mortgage deductions and other closing costs.

2. Satisfy any outstanding conditions within the time frame set by the offer. Be sure you fully understand how to keep the contract alive, or cancel it if any conditions cannot be met. Always give notice in writing if you are not satisfied with any conditions.

3. Once your mortgage application has been approved, have the mortgage commitment sent to your agent and lawyer.

4. Only funds on deposit for at least 90 days can be withdrawn under the Home Buyer's Plan - the RRSP program. So make the maximum contribution to your RRSP as soon as possible.

Note: The portion of your RRSP encumbered by an RRSP Loan cannot be withdrawn.

5. Renters must cancel their lease or sub-lease on their current premises, if permitted. Check with your lawyer how much time is required for this.

6. Arrange insurance coverage to take effect on closing. Be sure your insurance agent provides your lawyer with the appropriate documentation including the name of the insuring company, the amount of coverage, the expiration date, and the name, if any, of lenders in the loss payable clause. Coverage should be for the full insurable value of the building only (not the land), on a guaranteed replacement cost basis.

7. Contact the power, water and fuel companies to have new accounts set up in your name. Don't forget Canada Post, telephone and cable as well.

8. Arrange for your move as early as possible. Remember, packing will take more time than you might think. We'd be happy to recommend some trusted moving companies.

9. Organize who to notify about change of address - refer to attached list called "Remember to Notify".

10. Plan to meet your lawyer at least a day or two before closing to review and sign all closing documents. At that time you should deliver the balance required for closing, in certified funds, payable to your lawyer's law firm in trust.

I. Frequently Asked Questions

When and where will I get the keys?

Usually the keys are sent to your lawyer's office. However, your agent may make arrangements to have the keys delivered to you, or they may be obtained directly from the seller.

When can we move in?

Many offers now let buyer state what time frame the deal must close by and when the seller must vacate the house. Otherwise you can risk paying extra hours for your mover while you wait for the seller to move out. Having said this, closing day is usually very busy for all parties involved and thus it is difficult to guarantee a particular time on closing day.



What Every Home Buyer Should Know

J. After Your Offer is Accepted

1. Give the deposit cheque to your agent. The cheque must be cashable upon issue.
2. Set the appointment with your bank for arranging the mortgage. Make sure to have the following:
 - a) Copy of Agreement of Purchase and Sale
 - b) Description of property (listing sheet)
 - c) Photo of the property
 - d) Cheque for the CMHC Application Fee - includes bank appraisal, if necessary
3. Set up appointment with lawyer and advise your agent of lawyer's name and number.
4. If water tests are required, arrange with your agent to perform the water test. Your agent usually has water bottles or they can be picked up at the QEII Health Sciences Lab.
5. If furnace or building inspection is required, call to arrange for an appointment with the appropriate inspector. Some other things to consider are the filling of the fuel tank, the leases for the hot water and propane tank, and any other contracts in place.

K. Once the Mortgage is Approved

1. Advise your real estate agent.
2. Advise your lawyer.
3. Contact your insurance company and get their homeowner's package. Phone your lawyer with policy number.
4. Arrange for water, power, telephone and cable connection, where applicable.

Important Dates in Every Real Estate Transaction

Every real estate transaction has three key dates. These dates are very important and are clearly detailed in the offer. Failing to meet the time frames set out in the offer can put the deal in jeopardy.

The first is the **irrevocable date**; the date by which the seller has to answer the buyer's offer.

The second is the **requisition date**; any issues arising from the title search must be reported to the buyer's lawyer by this date.

The third date is important to both buyers and sellers; the closing date. This is when money, title and keys change hands.

Whenever possible, it is recommended avoid closing on a Friday, near the end of the month, or a before long weekend. When closing at these times, there can be delays in getting the keys or even higher moving bills. Also, sellers discharging mortgages can face a higher bill because of the weekend.



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L. Notes on Purchasing a Property

Deed Transfer Tax

This is the tax that must be paid to the Regional Municipality in which the property is located. It is 1.50% of the purchase price in the Halifax Metro area (i.e. tax on \$100,000 is \$1,500). The tax is payable before the Deed is registered - and the purchaser must plan to have that extra amount available on closing.

Tax Credit

An adjustment will be made for taxes as of the closing date. The total amount of taxes for the year is divided by the number of days in the year. The seller is then charged for his share of the taxes and the purchasers charged their share. A purchaser must often pay an additional amount on top of his purchase price to reimburse the seller for taxes already paid. It may also be necessary to advance the mortgage company a portion of the taxes expected for the next year, so that they can accumulate enough to pay your taxes for you when they are due.

Fuel Adjustment

A fuel adjustment is often made at closing. Usually the seller fills the oil tank on the day of, or day before closing and gives the top-up slip to his lawyer and then this is passed on to the Buyers lawyer for payment on closing. This is the usual procedure that is followed and is intended to help both parties get exactly what is due to them. It saves trying to guess how much fuel is in the tank.

Recording Fees and Disbursement

These are the fees payable to the Registrar of Deeds for registering your Deed to the property, and if applicable, your mortgage(s). These fees include: Mortgage and Deed Recording Fees, the Tax Certificate, and courier, fax and miscellaneous charges.

Legal Fees

These are the fees payable upon closing & for the legal work involved in representing your interests in this matter. They include all aspects of the transaction, including search fees, photocopying, preparation of all documents, ordering all statements and the preparation of the final adjustments. These costs are estimates only and may change on an ongoing basis.

Title Insurance

Title insurance can be purchased through your lawyer for approximately \$ 275.00 that replaces the tax certificate and covers you for potential issues with the title to the property (such as existing encroachments onto adjoining properties). It should be noted that the Title Insurance does not take the place of a Survey/Location Certificate if you plan to make changes to the property such as building a fence, garage, addition etc.

Survey Certificate

A purchaser is strongly advised to obtain, at least, a Certificate of Location, if not a detailed boundary survey from a qualified surveyor. Your solicitor can only advise if there is a good root of title to the metes and bounds description to your property. A Certificate of Location is essentially a surveyor certificate that the building(s) on the property are located wholly within or not wholly within the boundaries as described in your metes and bounds description - A full survey involves the surveyor doing a detailed study and report on the property in question and the properties adjoining it. You should consider this carefully and advise your lawyer whether you wish to obtain one or not.



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M. Costs Involved in Buying a Home/Residential Closing Costs Guidelines *

The following are estimates of costs involved in buying a property. The total amount needed for so-called "closing costs" is usually between 3% - 5% of a total purchase price and are *in addition* to the down payment, and will vary with each property.

Activity	Timing	Approximate Cost (HST extra)	Cost Estimates
1. Down payment –(for anyone buying a personal home)		0 - 5% of the house value	_____
2. Legal Fees & Disbursements: - Record Deed - Record Mortgage - Tax Certificate - Title Search Fee - Title Insurance - Copy, Courier, Fax		\$1000-\$1250	_____ _____ _____ _____ _____
3. Property Tax Adjustment	(Depending On The Time Of Year)	(Usually up to 6 months)	_____
4. Appraisal Fee (if independent of bank appraisal)		\$250.00	_____
5. Mortgage Application Fee and/or Property Appraisal	At Application	\$165.00	_____
6. A) Fuel Oil Adjustment B) Tax Adjustment C) Condo Fees	At closing	\$650. - \$850 (900 L tank) Up to 6 month taxes 1-4 months	_____
7. Survey/Location Certificate	2-3 Weeks before Closing (Or as Per AP&S)	\$350. to \$800.	_____
8. Home Insurance	Before closing	\$400. - \$1000.+	_____
9. Municipal Deed Transfer Tax	At closing	1 ½ % of purchase price in HRM	_____
10. Water Test (if on well)	As Per AP & S	\$100. - \$300.	_____
11. Home Inspection	2-5 days or As Per AP&S	\$300. - \$400.	_____
12. Mortgage Insurance (This is applicable if the loan is more than 75% of Purchase Price for Single Family Homes) and is usually added to the mortgage.	When Mortgage Funds are Released	Between 2.75% and 2.90% of Mortgage. (Decreases with more money down. With more than 25% down, typically no CMHC fees)	_____
13. Miscellaneous: Hook-up Charges for Power, Phone, Cable, Water, Moving Costs, Change Locks, Appliance Connections. For condos there may also be costs for reimbursing seller-reserve and contingency funds	At time of Closing	Variable	_____

*These are estimates only and are subject to change without notice. Information is not warranted.

* In the Purchase and Sale Agreement, if the Seller is not willing or able to transfer the title to the Land Registration Act, then the Buyer may be responsible for an approximate cost of \$750-\$1000

* With 5% down, rate is 2.75%, with \$0 down, rate is 2.90%, subject to change by CMHC at any time. Please Note: HST is extra.

* These figures are accurate at the time of printing, but may change without notice. Please consult a member of The Bagogloo Team to confirm these figures. All costs are approximate and should only be used as an example of possible costs.



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N. Confirmation of Criteria and Service

Areas To Be Researched
 (i.e. Bedford, Dartmouth - Please refer to the MLS Map for Area #'s)

1. _____
 2. _____
 3. _____
 4. _____
 5. _____

Price Range

Minimum _____
 Maximum _____

If Pre-Approved Mortgage Has Been Obtained, Please State the Institution _____

Age Of Home

Minimum _____
 Maximum _____

Style Of Home Preferred

1. _____
 2. _____
 3. _____
 4. _____
 5. _____

Lot Size (Rural Or City) _____

Services (Well And Septic) _____

(Municipal Water And Sewer) _____

Number Of Bedrooms _____

Number Of Bathrooms _____

Heating Type _____

Garage- Style and Size _____

Basement (Finished) _____
 (Unfinished) _____
 (Walkout) _____



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Personal Information

Client(s) Name(s): _____

Complete Mailing Address:

Contact Info:

Phone: _____

Fax #: _____

Email: _____

School Grades Needed:

Other Personal Criteria:

Work Places: (For Proximity and Travel Time Research)

Note: Please be careful with the selection of your criteria, if one is too specific on exact details, then your research may be limited (i.e. if a garage is a must for a house to be of interest, then fill it in on your criteria. By not filling in a garage in your criteria, then all homes with or without a garage will be in your research.). The same is true for not being specific (i.e. putting HRM as your area to search and you specifically want a home in Bedford.) With this example your research would be too broad and you would have research that would not be of interest to you. Our most efficient means of sending you the research we prepare is by email, so if this avenue is available to you, please let us know.

Our Promise: The Bagogloo Team strives to provide the fastest and most detailed research based on your above information. We will be completing daily searches on your behalf to ensure that you stay on top of today's market, more importantly, that you do not miss out on your dream home. Please keep us up to date with any change in your criteria to allow us to provide the best research possible. As you probably know, as a buyer there will be no charge for our detailed and professional service for you. We will be able to walk you through the entire home buying process step by step and our Team is capable of answering any questions you will have.

Thank you for choosing The Bagogloo Team (Thomas, Terry, Matt, & our Client Care Managers).

I / We _____ & _____ verify that the information given is
(print) (print)

correct and hereby wish for The Bagogloo Team to commence the search for our real estate needs.

Signature _____ Date _____

Signature _____ Date _____



Thomas Bagogloo, B.Comm, RRS, Team Leader
The Bagogloo Team – RE/MAX nova

For over a decade, Thomas Bagogloo has been recognized locally, nationally and internationally as one of the proven and top performers for RE/MAX in Nova Scotia. Thomas and The Bagogloo Team – RE/MAX nova have been acknowledged with RE/MAX awards for Lifetime Achievement, the Platinum Club, and the RE/MAX Hall of Fame.

What separates Thomas as a real estate specialist and contributes to his Teams ongoing success is his broad network of contacts and his quality market analysis. Educated at McGill and Harvard Universities, attaining a Bachelor of Commerce degree with majors in Finance, Accounting and Real Estate Analysis, Thomas leverages this education with his years of experience and knowledge acquired working with clients. Combining these strengths, he is able to provide a comprehensive and personal level of service. Many of Thomas' clients are second and third time home buyers and sellers.

Thomas takes a proactive approach to marketing and technology. The overwhelming majority of home buyers and sellers use the internet as a resource, and The Bagogloo Team uses the web to provide home buyers with up-to-date, daily research on property searches. For home sellers, we have an integrated marketing plan that combines print and electronic material, and a family of audience-specific web sites like "MyHalifaxTeam.com", "MoveToHalifax.com", and "HouseHuntingTrip.com".

Thomas and The Bagogloo Team are also active members of the Nova Scotia Home Builders Association and the Nova Scotia Urban Development Institute. The Bagogloo Team is not only involved with residential real estate sales, but also new construction, land development, condominiums and investment property opportunities throughout Metro Halifax. They have a background in the industry, and are well-suited to partner with the development community and bring value-added experience and expertise to any project.

Thomas is also an active member in the community. Currently, he is serving on the Board of Directors of The Halifax Club, and is the Chair of the Membership Committee. Thomas serves as senior real estate consultant to the Halifax 2014 Commonwealth Games Bid. The Bagogloo Team supports various charities as well as sponsoring several local athletic teams. Through RE/MAX, The Children's Miracle Network and The Canadian Breast Cancer Foundation are also two very worthy organizations Thomas and The Team are proud to be associated with.





Terry Campbell, Team Partner
The Bagogloo Team – RE/MAX nova

Terry Campbell is passionate about service, and helping his clients find the right home in the right neighbourhood. For over eight years, Terry has been a valuable member of The Bagogloo Team – RE/MAX nova, and he has helped hundreds of family's take the exciting plunge into home buying and selling. His experience instills confidence in the clients Terry works with.

Born and raised on Cape Breton Island here in Nova Scotia, Terry attended Riverview High School and furthered his education at Cape Breton University. It was at CBU where he met his wife Wendy in 1992, a fellow Atlantic Canadian from Newfoundland.

Terry spent several years proudly serving in the Canadian Forces with The Nova Scotian Highlanders infantry division. During his military service, along with his regular duties, Terry was selected as one of the Top Marksmen for The Royal Canadian Rifle Team.

In addition to his military service, Terry has spent time in the private sector, and his professional career includes time in retail management with Metropolitan Stores Ltd. in Sydney and Windsor Nova Scotia, and Toys "R" Us in Dartmouth.

When he's not helping his clients purchase or sell a home, Terry enjoys keeping an active lifestyle, spending time with his wife Wendy, his god-daughter and niece Emily, and taking care of Tugger, their Newfoundland Puppy. Terry also likes to keep in shape at Nubody's Fitness Center, enjoys ATV rallies, and hitting the open road on his VFR 800 sports bike.

Through the efforts of RE/MAX, Terry is a proud sponsor of The IWK Children's Wish Foundation and The Canadian Breast Cancer Society.

Terry's philosophy in over eight years of business is simple, but effective:

In Real estate, be precise; negotiate hard, but fair; advise clients as if they were family; treat everyone as a friend - "as we all have room in our lives for another friend".





Matt Welch, Team Partner
The Bagogloo Team – RE/MAX nova

Matt Welch is passionate about real estate. As a member of The Bagogloo Team, that means making sure his clients have the best possible experience during the buying or selling process, and long after the deals have closed. Matt strongly believes in building long-term relationships; they're an important aspect to the real estate process. Getting to know a family, their likes and dislikes, their needs and requirements – it all helps Matt to provide better service to his clientele now, and in the future.

Matt brings an extensive background in sales and client service to The Bagogloo Team, and an education that includes marketing, advertising and business. During his time at Dalhousie University, Matt studied Marketing Management as part of the Bachelor of Commerce Program, and gained a unique insight on marketing and advertising for the real estate industry.

Matt has a passion for local architectural history and its influence on housing design in the Halifax Regional Municipality. He is always looking to expand his knowledge on trends in home design and construction, and stays current on new building materials, techniques and styles that play a part in the ever-changing Halifax area market.

Along with Team Leader Thomas Bagogloo and Team Partner Terry Campbell, Matt stays up-to-date on the issues that affect the housing market in Halifax and Nova Scotia. The Team annually attends the CMHC Housing Outlook Conference, and studies a variety of industry reports and other market indicators such as the RE/MAX Quarterly Market Update, publications from the Nova Scotia Home Builders Association, Urban Development Institute, and CMHC, as well as local MLS Trend Reports. The Bagogloo Team is your Team of market experts, bringing insight, professionalism, and expertise to the table.

Perhaps you're looking for a vacation home; or relocating to, or from another province; or need advice on adding an investment property to your portfolio. The Bagogloo Team can help.

Whether you're a first time home buyer or you've been through the process many times before, The Bagogloo Team can bring a fresh and professional perspective to your real estate experience. They're Passionate About Service, and they're the team to make your purchase or sale of a home as smooth and stress-free as possible.



SELLING YOUR HOME? OUR COMPARATIVE MARKET ANALYSIS IS ON THE HOUSE

Have you ever wondered... "What's the current market value of my home?" Now you can find out. **And it's free.**

Call today and we'll provide you with a free Comparative Market Analysis Report that will give you a good idea of your home's value. You can also request your CMA on our web site: www.HalifaxMetroHomes.com

A TEAM EFFORT

Six Professionals Dedicated to You

Thomas Bagogloo, B.Comm. Team Leader: 902-830-9006
Terry Campbell, Team Partner: 902-830-2267
Matt Welch, Team Partner: 902-209-5594

...Plus 3 Client Care Managers

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Email: info@HalifaxMetroHomes.com



PROVEN PERFORMERS

- + RE/MAX Lifetime Achievement Award
- + RE/MAX Hall of Fame Award
- + RE/MAX Platinum Award since 2000
- + RE/MAX Chairman's Club Award
- + Top 2 RE/MAX Team in Nova Scotia
- + Registered Relocation Specialist
- + Member of the Canadian & Nova Scotia Home Builders Association
- + Member of the Urban Development Institute of Nova Scotia



MARKETING & TECHNOLOGY

The real estate industry is a highly competitive marketplace and it takes an experienced Team to make your property stand out in a crowd. The Bagogloo Team has a proven marketing track record and a comprehensive plan to promote and advertise our listings.

The overwhelming majority of home buyers are using the internet as a resource. To ensure that potential buyers are exposed to your property, your listing will be marketed on more than a dozen web sites chosen for their popularity and effectiveness. We also have our own professionally prepared and maintained Team sites:

HalifaxMetroHomes.com MyHalifaxTeam.com
MoveToHalifax.com HouseHuntingTrip.com



**Outstanding Agents.
Outstanding Results.**

Advertising Attracts Buyers -
RE/MAX spends more money on advertising listings, to attract buyers, than our six largest competitors combined. This includes tv, radio, outdoor, magazine & newspaper advertising.

More Sales Means More Experience -
Based on MLS sales, RE/MAX agents sell three times more properties than the average real estate agent. We've been gaining experience for over three decades.

Online Homebuyers Choose RE/MAX -
Of the 17.5 million Canadian adult internet users, 85% of those looking for a home use the internet. RE/MAX is their #1 choice on the web.

COMMITTED TO OUR COMMUNITIES

RE/MAX is proud to be a part of our community. We're happy to continue with our support of The Children's Miracle Network and the Canadian Breast Cancer Foundation.

