

BUYERS PRESENTATION



YOUR COMPLETE PACKAGE



PRESENTED BY

BETTY ANNE TARINI

SERVING CALGARY AND AREA SINCE 2007





BETTY ANNE TARINI CUT HER BABY TEETH ON CALGARY REAL ESTATE. HER FATHER WAS BUYING UP REVENUE PROPERTIES IN HILLHURST/SUNNYSIDE OF CALGARY WHEN SHE WAS A VERY LITTLE GIRL. THE FAMILY OWNED COMMERCIAL AND RESIDENTIAL PROPERTY IN WHAT BECAME THE TRENDY "KENSINGTON" AREA OF NW CALGARY.

*BETTY ANNE TARINI, REALTOR
COMMERCIAL RESIDENTIAL INVESTMENTS*

After joining the Real Estate Investment or REIN in 2005, Betty Anne and her brother embarked on an aggressive acquisition campaign, leveraging off the family's existing portfolio to further grow their holdings of revenue properties.

Along the way, they discovered that finding a real estate agent that "got" what they were trying to do was not an easy task. Most did not understand the difference between investing and speculating.

And so began Betty Anne's career as a real estate agent.

Although much of her business has come from other, like-minded real estate investors, she enjoys helping families move along the landmarks of their lives, from buying their first home, to downsizing once the kids have moved on.

Betty Anne's mandate is to provide quality service and value to her clients in their real estate transactions in a manner that reflects her high ethics and professionalism.

Baxter and Associates Real Estate Services is a perfect match for Betty Anne. Committed to excellence, Baxter and Associates is a small brokerage and they like it that way! They prefer to focus on fewer clients, working right alongside them through to the completion of the transaction. A client is never handed off to a junior agent in a race for more business.

The sale of an individual client's home, their largest asset, should not be lost in the frenzy of an office listing competition. Rather, focused marketing strategies, years of experience in the Calgary market and the ready implementation of new technologies equip Baxter and Associates to provide excellent service to the discerning buyer or seller

"A REALTOR WHO CARES"

Betty Anne's experience and personal service have resulted in repeat referrals from clients who continue to use her services for many years. Here are just a few examples of the testimonials given by clients of Betty Anne Tarini:

Happy to find you "Dani and I are very happy we found you at Starbucks. We are so lucky to have such a talented, passionate and professional real estate agent with such vast experience in investing. Thank you for all your hard work and commitment!" Sean Bruce--Hayes & Dani Aldred, Calgary, AB

Somebody's Hero "Thank you for all that you have done for us. You are a beautiful person and a hero!" Kari Little & Robyn Van Dusen, Calgary, AB.

Rock 'n Roll "One house SOLD. Toasting right now. My Realtor® "Betty Anne" rocks!" Donna Corraini, Calgary, AB.

Going barefoot "If it is Calgary area I decide to move to, you are my one and only choice for realtors because you have impressed my socks off." -- Judi Jantz, Vancouver, BC.

Thanks, Betty Anne! "Gary & I would like to say Thank You again for all the work you've done with our properties. The service you gave us was excellent!!" Gary and Shelly Petersen, Calgary, AB

A Realtor® Who Cares "Here's a real estate agent that finally stepped up to the plate and made us believe that some realtors actually earn their commissions these days.

My husband and I cannot say enough great things about Betty Anne, and it extends down to my clients. If you know anyone that needs a Realtor® that will go above and beyond the call of duty, call Betty Anne. She is incredible, and very deserving of all the deals I will now forward her. We constantly take the time out to complain when we feel a Realtor® is doing a bad job, or even no job, so I thought it was time to feature a Realtor® that is absolutely incredible." Nikki Harrison, Mortgage Broker with TMG, The Mortgage Group.

TEAM VS. INDEPENDENT REALTOR

Have you ever dealt with a lawyer, a mortgage broker, even a dentist where, beyond the first perfunctory interview, you were relegated to a junior member or assistant? This team strategy allows the professional to focus where there is the most leverage for his business – i.e. bringing in new business. But where does that leave you, the client? Are you really working with the person you hired?

Betty Anne Tarini is an Independent Real Estate Agent. Although availing herself of the latest technologies and expert industry member services, she is hands on with her clients, leading them step by step through the entire real estate transaction. While this limits the number of clients she can personally devote her time to, it is only in this manner that she can use her wealth of experience in investing, marketing and negotiating for the benefit of each and every client.



Who pays the Buyer's Agent?

- In the majority of cases, the Seller's Brokerage pays the Buyer's Agent out of the total commissions paid by the Seller, making it the best deal around for the Buyer!
- Many *For Sale By Owner* or "*FSBO*" listings also will offer to pay commissions to a Buyer's Agent.
- Where not posted, and with permission of the Buyer, the Agent can negotiate his own fee from the Seller prior to presenting an offer.
- In the rare case where the Seller or Seller's Brokerage will not pay a Buyer's Agent, the Buyer has choices that will be clearly explained before any commitment is made to purchase.

AGENCY AND LEGALITIES



As your REALTOR® and representative, your best interest is always my first priority and as such I owe you 6 important legal duties:

Undivided Loyalty

Confidentiality

Full Disclosure

Obedience

Reasonable Care & Skill

Full Accounting



As a consumer, your interests are further protected through our regulating bodies to ensure your transaction is handled in a professional manner:

CREB – Calgary Real Estate Board

The Calgary Real Estate Board is the primary resource for Buyers and Sellers in the Calgary and area real estate market. One of the main functions of CREB® is the operation of the Multiple Listing Service (MLS®) System.

RECA – Real Estate Council of Alberta

The Real Estate Council of Alberta is an independent non-government agency responsible for the regulation and licensing of Alberta's Real Estate Brokers, Mortgage Brokers, and Real Estate Appraisals.

CREA – Canadian Real Estate Association

The Canadian Real Estate Association is one of Canada's largest single-industry trade associations representing more than 96,000 real estate Brokers and Salespeople working through more than 100 real estate Boards and Associations.

CREA owns the MLS® and REALTOR® trademarks which signify a high standard of service and identify members of CREA.

PIPA — Personal Information Protection Act of Alberta

Deals with how companies can collect and use personal information.

PIPEDA - Personal Information Protection and Electronic Documents of Canada

Deals with consumer privacy.

FINTRAC - Financial Transactions and Reports Analysis Centre of Canada.

Deals with protection from Money Laundering and Terrorist Financing.

QUESTIONS AND NEEDS ASSESSMENTS

What is your biggest motivation for buying?

What type of home are you looking for?(eg: bungalow)

How many bedrooms do you require (desire)?

What other rooms are important to you?

What is your ideal floor plan (eg: open concept)?

Is room location important? Which rooms and where?

Is a yard a requirement? (perfect home vs yard)

What is important about the location of your home?

What recreational amenities are important to you?

Are you willing to do a little work (renos, repairs, develop basement)?

Do you currently rent, own or lease?

Is the age of the home important? If so,what age?

Ideally, when would you like to take possession?

Is there a vacancy date which needs to be considered?

How much do you intend to put down?

Have you been pre-approved for your mortgage? If so, from whom?
How much?

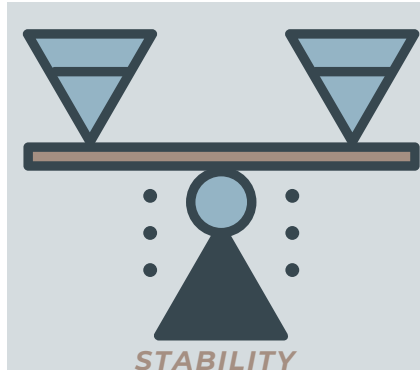
What are your concerns about purchasing a new home?

Who needs to be present during showings?

What is the most important quality you look for in a Real Estate Associate?

PRICING CONSIDERATIONS

THERE ARE A NUMBER OF FACTORS THAT WILL AFFECT THE HOUSING MARKET.



Market Conditions

Buyers or Sellers market?

Quantity of inventory?

Average days on market?

Area Influences

What is the area doing?

Are there any special considerations?

What is the highest and best use of the property?

Condition of Home

Necessary repairs?

Additional repairs?

Value differential

Buyer perception

Economic & Social Influences

Interest rates

Political environment

Labour market

Vacancy rates

Foreign ownership appeal

Finding the Money

Let's be honest, nothing really matters unless you know how you're going to pay for your next home or investment property. The reality is that anyone (and I mean anyone) can find the money to purchase a home. In fact, we have seen people who are over \$70,000 in debt, unemployed, and on the verge of bankruptcy purchase not one, but multiple homes at the same time. Sound impossible?

Perhaps you have good credit, a down payment and qualifying for financing will not be a problem, but you want the best mortgage for your needs, and of course, the lowest interest rate available. Sound like you?

Or maybe you just have no idea what you qualify for, this is your first purchase and you just want to learn how to get started (on the right foot).

Below is a brief outline of some basic components of getting financing and some tips to get you well ahead of the game.

Traditional Banks An advantage of using banks rather than mortgage brokers is that you get to deal with someone who knows a lot more than just mortgages. Often, what is best for you in terms of a mortgage might also play into your long term financial planning, and a mortgage broker may not be able to help you align the two. For example, your bank can take into account any credit cards or lines of credit that you may have, along with any savings or RRSP accounts to make sure you have high cash flow and low borrowing costs.

Although getting you approved for your mortgage may be your number one priority, a bank will work with you to make sure that whatever you end up with suits your lifestyle and matches your long term goals.

Some banks even have access to alternative lending sources that may be able to help if your credit is less than perfect or a transaction is out of the ordinary. Ask your banker to find out which options they provide.

Mortgage Brokers Brokers are typically self employed and are paid by the lenders (or banks) and not by you. This means that they are motivated to get you approved and also give you great service in the hopes of future referrals. They use as many as 30 different lending sources, which even include a lot of major banks.

One of the greatest advantages of using a mortgage broker is that they work with hundreds of unique situations, often have friends in the right places and know some tricks to ensure your mortgage gets the green light. If a traditional bank denies you, a mortgage broker might be able to help.

Lines of Credit TAKE NOTE: By financing your home with a line of credit, rather than a mortgage, there are some serious benefits. The line of credit will be secured against the home similar to a mortgage; however the payment options are sometimes wide open. There are no penalties for paying off a large lump sum or clearing it completely (very important when you sell). If your monthly finances are a little short, or if monthly cash flow is the goal, then on some LOCs you can make interest only payments which will maximize your monthly income. A line of credit can also be a better way to refinance your home. You can use as much, or as little, of it as you need, and only make payments on the portion you have used.

Creative Financing How do people buy homes with no money or no credit? Well, some banks still offer zero down mortgages, however you still have to have good credit and income. Some self-employed people have lots of money, but can't prove their income. Sometimes you need non-traditional methods of financing. Here are a few possibilities:

- **Private Lenders** – some lenders will work with high risk clients and simply charge a higher interest rate.
- **Joint Ventures** - get someone else to front the money for the home and you split the future returns.
- **Vendor Take Backs** – Have the owner carry the mortgage.
- **Assumable Mortgages** – Agree to take-over the existing mortgage (only available in certain places).
- **Other Options** – Combinations of the above and others unique to the particular laws governing the area

Summary If you have enough motivation and the proper guidance, there is nothing holding you back from finding the money to purchase real estate. The key thing is to check out all your options. If you plan on spending \$100,000's on a new home, it will be well worth your time to do a little homework.

Don't let everyone pull your credit rating, have the bank run some hypothetical examples and once you find one or two you trust, then pull the details. The more times your credit is pulled, the lower your credit rating becomes. Get pre-approved and lock into an interest rate. Some lenders will hold a rate for up to 120 days. If the rate is lower when you take possession, you get the lower rate anyway. Don't get caught if rates climb. Be careful whose advice you take. Some REALTORS® are paid incentives based on the business they send a mortgage broker. Ask your REALTOR® why they recommend someone and if they receive an incentive. Review the terms of your mortgage in depth and be sure you understand the payout options, conditions, interest rates, etc. It can be a nasty surprise if your payment suddenly jumps or you have a large penalty for getting out early.

If you are not approved, ask why not and find out what options you have to get approved (if they can't tell you then find someone else). Sometimes it would just take an additional letter from an employer or something simple to remedy. There is always a way.



YOUR GUIDE TO BUYING YOUR HOME



YOUR CUSTOMIZED HOME SEARCH PLAN



YOUR CUSTOMIZED HOME SEARCH PLAN

Auto Notification and MLS®

- Exclusive access by REALTORS®
- Receive properties before the public
- Save time by filtering properties at home

Expired Properties

- Properties that are now off the market
- Sellers typically still want to sell
- Properties not listed anywhere

Motivated Landlords and Rentals

- Business people open to offers
- Potential for increased motivation
- Quick possessions



Online Classified Ads (Kijiji & Craigslist)

- Widely used source of advertising
- Not easy to navigate

Advertise for Properties in Your Area

- Letter to find potential home sellers
- Properties not currently listed for sale

Collapsed Transactions

- Homes under contract that do not close
- Seller may be motivated
- Opportunity to purchase before relisting

Exclusive Buyers List for Office Pocket Inventory

- Over 700 REALTORS®
- #2 in Calgary market share
- Learn about upcoming listing before they go to MLS

For Sale By Owners

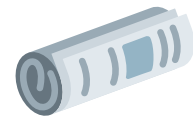
- Research FSBO websites
- Potential to buy before MLS®

Show Homes and New Builds

- New homes or condo by any builder
- Learn all your options for what is available

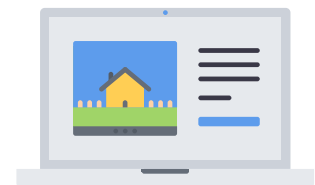
Newspaper Advertising

- Tracking multiple publications
- Not all properties listed on MLS®



Exclusive Access to My Personal Upcoming Market Inventory

- My current database and pocket inventory
- Hundreds of contacts!
- Opportunity to be first



YOUR GUIDE TO BUYING YOUR HOME



NEXT ACTION STEPS



NEXT ACTION STEPS

MUTUAL DECISION TO WORK TOGETHER

It is important that we work together because you choose to and never because you have to. I would like to be the number one choice for all your friend's, family and your own personal real estate needs for years to come. It is also important that you understand how I am compensated for the services that I provide to you. These funds typically come from the transaction and the seller's proceeds, however other options are available depending on the structure of our relationship.

SOLIDIFY FINANCING

Understanding how you will be funding the purchase of your house well in advance will strengthen your negotiation position and give you opportunity to make smart decisions suitable to your lifestyle. I have great relationships with financial experts who will be able to assist you in discovering your options.

BEGIN REVIEWING HOMES

I have access to some of the most cutting edge technologies available to refine your search and narrow down our options before we get out to look at the homes. This is designed to save you time and ensure that you view the very best matches suited to your criteria.

BOOK APPOINTMENTS FOR VIEWING

This is the fun part of the home hunting process. We get to head out in the communities of your choice and look at the top properties that we have selected together to find the one to become your home.

WRITE AN OFFER & SATISFY CONDITIONS

Once we find a home we like, we can work with the seller to get an offer accepted. Typically, most offers once agreed upon are still conditional or subject to the buyer verifying information such as a home inspection or getting a financial commitment from a lender.

MOVE IN

Crack the champagne and invite over friends for the moving party. You are finally home!

STEP BY STEP GUIDE TO BUYING

STEP 1 - GET EDUCATED

It is so important to get educated on the real estate process and industry. We are talking about one of the biggest investments of most people's lives; a little time to empower yourself will go a very long way. There are several resources you can turn to for information.

- **The Internet** - The internet is truly the information super highway. If it isn't on the internet, it probably doesn't exist . . . yet.
- **Libraries or Bookstores** - There are thousands of books written on real estate. If you are still hungry for knowledge, stop by your local library or favorite bookstore. Try to stick to something that is pertaining to the country or area you reside in, as the laws and procedures can be dramatically different.
- **Book a Meeting with your REALTOR®** - It is important that you understand how the current real estate market will affect your particular situation and circumstances.

STEP 2 - INITIAL MEETING OR CONSULTATION

After selecting your agent, you will want to schedule a sit down meeting. At this time you can officially meet (if you haven't already).

You don't want to skip this step. It will be virtually impossible to properly represent you without having actually sat down to discuss things as they fit your unique situation. The real estate market is constantly changing and you must be aware of where you stand. Once you have assessed your situation, this is where you will express your goals and determine an appropriate action plan so you can confidently move forward.



STEP 3 - DETERMINE HOW I WILL PAY

There is nothing but options when it comes to financing, but you should have a good idea of how you will purchase your next home before you get too committed to looking. There are three main sources of financing.

- **Traditional Banks** - If you already have a great rapport with your current bank, this is a good option. Usually you will be able to get pretty good terms on your mortgage.
- **Mortgage Brokers** - They have the most options. They can use most of the major banks, plus many other lenders. They will be your best bet to truly finding the best option for your particular situation.
- **Creative Financing** - The options here are endless and are great for investing, or if you cannot access a mortgage through the banks or mortgage brokers.

STEP BY STEP GUIDE TO BUYING

STEP 4 - START THE SEARCH

Now this is when most of the excitement really starts to happen. You already know the type of home you're looking for and the price you can afford. A property search will have to be set up to notify you (typically via email) when a new property enters the market that matches your criteria. Once you have identified some potential properties, it's time to hit the pavement.

This is where you really want to keep the goal you set during the initial meeting top of mind; it will make this process a whole lot easier, not to mention less stressful. During your showings, if you visit a property that isn't inline with your goal, it is easy just to erase it from your mind. However, if it is inline, you can easily add it to your shortlist or even write an offer. Quickly identifying a property which is inline with your goal will save you the headache of viewing hundreds of homes and getting discouraged.



STEP 5 - WRITE THE OFFER

Once you have found a home that will suit your needs, the next step is to prepare and present an offer. There are several steps that have to be taken when you write your offer.

- **Property Research** - This is where you investigate the selling history of the home and also where the price is relative to the market. To do this, an assessment of the current homes on the market and properties which have recently sold will have to be done. This is where you will get most of your fire power for determining your offer price.
- **Terms** - Terms are the clauses that make up the contract. These are the items that are agreed to and will be upheld, otherwise there is a breach of contract. In addition to the standard terms that will be reviewed with you when preparing the offer, you can add in whatever else you need to, however, these are open for negotiation.
- **Conditions** - Conditions, on the other hand, are clauses in the contract that must be fulfilled for the are for the home inspection, or for the buyer to be approved for financing. The buyer or seller is then given a few days to fulfill the conditions (typically 7 to 10). This is what it is meant by a property status that is listed as pending (P) or conditionally sold (C/S). If something happens where either the buyer or seller are not satisfied with the results of their trying to satisfy their conditions, then they may walk away from the contract at no cost and with no further obligation (deposit cheques are returned). Conditions are most commonly for the buyer, but you may have a seller's condition as well.

STEP BY STEP GUIDE TO BUYING

- **Deposits** - In order to write an offer, you will need a cheque and some available money for a deposit. This is initially a show of good faith in a transaction and is fully refundable if the conditions on the purchase are not removed. After the conditions are satisfied and removed in writing, the deposit becomes the seller's security that you will complete the purchase (non refundable).
- **Price** - There are only two things that are negotiable in a real estate transaction, price and terms. Once you know what terms and conditions you would like on the contract, and have completed your property research, you can now effectively determine the appropriate offer. The offer price will be determined based on all the variables affecting this specific property. What terms do we need? How many offers are there? How long has the property been on the market? And many, many more. We will not be discussing negotiating strategy here, but remember this: What unique way can we meet the seller's needs and still achieve our goals. This isn't always strictly involving price.
- **The Offer Presentation and Acceptance Procedure** - After the offer is written and signed, it is the REALTOR's® job to present the offer to the seller. This will typically happen one of two ways:
 1. First, if the seller is available, the offer can be presented in person or directly to the owner of the home. The listing REALTOR® will be there to represent their client, however this is a good opportunity to meet the seller and present your case in person (much more intimate and effective).
 2. An alternative method is by faxing the offer. This means that you will need to be accessible by phone for negotiations to occur. Once a counter offer is received, or the offer is accepted, all parties will now need to sign the documents.



STEP BY STEP GUIDE TO BUYING

STEP 6 - SATISFY CONDITIONS

Once the offer is accepted, it is time to proceed with satisfying your conditions. This process usually involves arranging and performing a home inspection, getting all your personal information and the property information to your mortgage broker or bank, or simply doing research to gather whatever information is required. As REALTORS®, we play a huge role in gathering this information and making the necessary arrangements to ensure the process continues to run smoothly.

After the necessary information is verified, a decision to proceed (or not) is made, and the appropriate written notice is provided to the seller and their agent. Once the conditions are removed, the sale is considered "firm" and the property will be marked "sold" for advertising purposes.



STEP 7 - PREPARING FOR POSSESSION

Typical possessions are 30 - 60 days, however they may be quicker. . . much quicker. Get the following items completed as fast as possible, as this will alleviate a large amount of stress.

- **Lawyers** - You may have already chosen your lawyer at this point, however if you haven't, it is now mandatory that we know who will be handling the transaction. Once you have a lawyer chosen, they will need all the required paperwork prior to you meeting with them. This is usually handled by your REALTOR® to ensure they get absolutely everything they need. You will be meeting with the lawyer about a week before you take possession and will need to provide your insurance information, the balance of your down payment, payment of fees, payment of any adjustments or taxes, sign documents, and finalize anything else that is required before you own the home.
- **Down Payment** - If your down payment is not readily available, make the necessary arrangements to obtain it. You may need to transfer money, cash in bonds/stocks, or move money in another way. It is important to note that liquidating certain assets can take upwards of 30 days, be sure to consult your bank or mortgage broker about this.
- **Movers** - If you are using professional movers, book early. Possession dates commonly fall on the 1st, 30th, or 15th of the month. Movers fill up their schedule very fast, so call and make the arrangements early.

STEP BY STEP GUIDE TO BUYING

- **Insurance** - When you actually meet with the lawyer they will ask to see a copy of your insurance, as it is a requirement of the mortgage. No insurance, no money. This step usually involves a simple phone call and/or a lengthy survey. Have a copy of the listing available with all of the specifications of the home on it. Be prepared to answer questions regarding the age of the house, furnace, electrical system and roof, as well as general questions regarding square footage and the features.
- **Utilities** - When you take possession of your new home it is very important to change your utilities over to your address in advance. This includes your phone, cable, internet, power, water, and gas services. Also, don't forget to cancel the utilities at your previous residence.
- **Mailing Address** - This is the least favorite of all the steps, but it is a necessary evil. Gather all of your bills, statements, tax information, healthcare information, anything you make automatic payments on, any subscriptions, any clubs or organizations in which you belong, etc. Sit down and make a big list of these things early, because you will forget at least three. . . guaranteed. Then pick up the phone and begin giving out your new mailing address and the date you will be taking possession or moving in. You might also want to have your mail forwarded, through the post office, for anything you may have missed.

STEP 8 - POSSESSION DAY

Typically, possession happens at 12:00 pm on the agreed upon day. The seller's lawyer will contact your REALTOR® to notify them when keys can be released to you and to provide you with permission to access the property. From time to time, your REALTOR® can negotiate (at the offer stage) to have a walk-through of the property completed a few hours before, or the day prior to possession. If you and your REALTOR® discover any problems during the possession, these are communicated to the lawyer who will then advise on the next best course of action. It is good practice to not schedule your entire move at 12:00 pm on the possession day as small delays are not uncommon.

This day can be very exciting and very stressful, so proper planning of your move well in advance is critical. Congratulations, you are officially the owner of a new home!

STEP 9 - FOLLOW UP

After you take possession, the transaction is complete. But, questions may still arise after the fact. Who should I contact about this? Or what should I do about that? After a few days in the property you will receive a follow up call to ensure things are in order. Write down your questions so you will be prepared for the follow up call.

MORTGAGE AND LAWYER

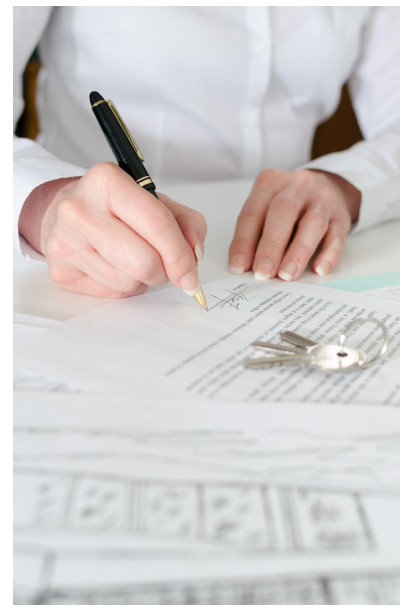
The following checklist is a guideline to help you to finalize your mortgage and provide all necessary information and documentation to your Mortgage Broker and Lawyer. Specifics of documents will vary depending upon the lender and conditions.

FOR THE MORTGAGE

- | | |
|---|--|
| <input type="checkbox"/> SIGNED MORTGAGE COMMITMENT | <input type="checkbox"/> CLOSING COSTS |
| <input type="checkbox"/> SIGNED CONSENT FORM | <input type="checkbox"/> SELF EMPLOYED INCOME VERIFICATION |
| <input type="checkbox"/> SIGNED ACCEPTANCE OR WAIVER OF THE | <input type="checkbox"/> PURCHASE AGREEMENT |
| <input type="checkbox"/> LIFE/DISABILITY FORM | <input type="checkbox"/> MLS LISTING |
| <input type="checkbox"/> EMPLOYMENT LETTER | <input type="checkbox"/> LAWYER INFORMATION |
| <input type="checkbox"/> CURRENT PAYSTUB | <input type="checkbox"/> VOID CHEQUE |
| <input type="checkbox"/> DOWN PAYMENT VERIFICATION | |

FOR THE LAWYER

- INSURANCE CONFIRMATION WITH ALL PURCHASER NAMES
- VOID CHEQUE
- BANK DRAFT
- 2 PIECES OF IDENTIFICATION - 1 WITH PHOTO



BUYER INFORMATION

CLIENT PERSONAL INFORMATION

NAME:

ADDRESS:

WORK PHONE:

CELL PHONE:

HOME PHONE:

FAX NUMBER:

EMAIL:

@

ADDITIONAL INFORMATION & COMMENTS:

ADDITIONAL SERVICES ADDENDUM

ADDENDUM FORM

BETWEEN

NAME

AND

NAME

CONTRACT#

REALTOR® will provide Client with the following additional services as required by the Client:

1. Advertise for properties
2. Preferred list of suppliers
3. Post property wanted ads in Newspaper or on Kijiji or Craig's list
4. Add to VIP buyer's list for pocket listing through network
5. List of expired listings
6. List of FSBOs
7. List of new builds and projects
8. List of foreclosures
9. List of price reduced properties or extended DOM
10. List of vacant homes
11. List of properties with bonuses
12. Pre condo document review
13. Service Guarantee:

"If I do not provide the services I said that I will provide and I cannot remedy this within 72 hours, then you are entitled to cancel this agreement."

DATE

DATE

NAME

NAME

SIGNATURE

SIGNATURE



Baxter and Associates Real Estate Service
44 Hudson Rd
Calgary, AB
403-830-3037
www.Real-Estate-Calgary.com