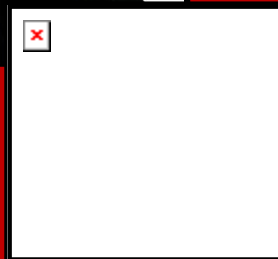


GORD BROWN
221-8333

MATT BROWN
270-3361



SASKATOON
& AREA
BUYER'S GUIDE

HELPFUL BUYING TIPS

START TO FINISH INFO

PROFESSIONAL'S TO USE



WEBSITE: www.HomeSearchSaskatoon.com

EMAIL: homehelp@shaw.ca
matt.brown14@shaw.ca

REPCO REALTY SASKATOON

GORD & MATT BROWN

REPCO REALTY SASKATOON

Phone 306-221-8333

Fax 306-382-9111

Email: homes@gordbrownsaskatoon.com

Website: www.GordBrownSaskatoon.com

BUYER'S INFORMATION PACK

The following pages of info are intended to help you feel comfortable through the home buying process. This information will highlight the order of events as they should be followed and will also introduce alternate options in how to best utilize me as your Realtor.

1.) THE MUTUAL INTERVIEW

A simple meeting to discuss your wants and needs, determine lifestyle considerations that should be included in your financial (spending) plan, and a basic question and answer session to address such items as 'Private Sales', MLS listings, Exclusive listings, and Open Houses.

2.) BANK or FINANCIAL PRE-QUALIFICATION

This is an important early step as it can save you thousands of dollars. When you make application to pre-qualify, the lending institution supplies a rate guarantee for normally 60 to 90 days. This assures you of having a lower rate with that institution over that agreed period even if rates increase. This can add up to thousands of dollars over a mortgage term.

"Keep the horse in front of the cart". Pre-qualifying is an important early step.

NOTE: It is my recommendation that you analyze your family spending patterns and qualify yourself based on what you feel you can afford. The Bank or lending institution will almost certainly qualify you for more than you can comfortably afford.

3.) THE SEARCH

Our initial viewing sessions will include a broad assortment of properties and will help to narrow the specifics of your wants and needs. It is important to define what we do want, and an effective approach to this is to recognize specifics that are not acceptable, i.e.: No room for garage, busy street, etc.. Our 'focus' to start, is on educating me as to what specifics in a property will please, and which others may not. After 2 or 3 general viewing sessions, I should be in a position to judge which properties require our attention, and which properties would be a waste of time.

Our initial viewings should take somewhere between 8 to 12 minutes each. Attention should be focused on floor plan, room sizes, condition, location, development, and landscaping. Specifics such as furnace, water heater, windows, and structural concerns can be addressed on a 2nd showing when we have determined an interest.

Communication, is our primary tool in making the search a positive and efficient experience. We must feel comfortable in speaking up when something need be said.

4.) THE OFFER

We know the search may be almost over, when we feel prepared to make an offer on a property we have determined to "meet our needs". The word almost is used loosely here, many factors may not be in our control, the least of which is a coinciding competitive offer. Our focus must always be on assessing the information at hand, and negotiating a favorable contract. These details are too numerous to lay out on paper, but will become evident when we get to each stage.

Important details included in the offer will be Price offered, deposit included with offer, size of downpayment, conditions of sale, possession date and inclusions. Each of these must be given careful consideration, as should the negotiating strategy, which will vary depending on each given circumstance.

5.) THE SUPPORTING CAST

As we work through the process from start to finish, consideration should be given to who we will choose to support us in the final steps.

HOME INSPECTOR

More often than not, a property inspection should be completed by a professional. The 'property inspection' will almost certainly be a condition placed on the contract 'offer to purchase', and depending on the property itself, you will want to know who you will use to perform the inspection.

THE LENDER

The bank or lending institution should be known well in advance - because we should be Pre-Qualified before we enter into the process. In addition to the dollar loss example used earlier, our negotiating power is weakened by neglecting to get pre-qualified. A Realtor acting for a Seller is less likely to accept or negotiate an offer with financing conditions, without knowing the details of the purchasers ability to purchase. The options for choosing a lending institution have multiplied recently with the growth of Mortgage Brokers. If you have a history of dealing with a certain bank, in a certain branch, and feel most comfortable in continuing this practice, we should take steps to ensure they at least remain (or get) competitive. Bank rates are posted across the country as a fluctuating number that is often ½ % to 1% higher than what would normally be considered competitive. Mortgage Specialists working outside of the Branch are a great Alternative as they Specialize daily & afford more options for Buyers.

THE LAWYER

The legal paperwork for the purchase is definitely the job of a lawyer and his staff. Without a detailed description of what actually gets done by the lawyer, it should include the following: Search and investigate title, prepare documents including mortgage, obtain transfer of title, prepare statement of adjustments, attend and review all documents with you. Some Important Considerations: Surveyors Certificate, Interest to Vendor, Tax Adjustments, Building information abstract, and Fire insurance.

Each of the 'Supporting Cast' can be important in ensuring a 'Calm' and efficient transaction. It is my job to make this a positive experience. The Bank, Home Inspector, and Lawyer will almost certainly play some part in this experience.

I consider myself the "quarterback" of all that happens and I will work with each of these professionals in the hope that they will keep me informed of any possible bumps before we cross them. Teamwork is imperative, and two way communication is a valuable tool. Please, if you are choosing your own banker, lawyer, or home inspection company, inform them of the role you have employed me to take in this important experience.

6.) BUYER'S NORMAL COSTS

- * Legal Fees (lawyer) - \$800 - \$1,000
- * Land Titles – * 2 FEES
Register Mortgage and Transfer Title
- * Surveyor's Certificate (if not supplied)
- * Building Information Abstract
- * Lender's Fees - appraisal, interest, mortgage insurance, and tax holdback
- * Fire Insurance Premium
- * Utility Hook-ups
- * Applicable GST
- * Disbursements - include postage, courier, photocopying, etc..
usually \$50.⁰⁰ - \$80.⁰⁰

The total of all these costs will always vary ,but lenders have used 1 ½ % of the purchase price as an estimate of closing costs.
ex: \$100,000 purchase--- approximately \$1500.⁰⁰ total closing costs.

I have a list of professionals available, if you don't know where to start,- each of these professionals have helped me to complete positive experiences with hundreds of previous home buyers.

In closing, my phone is always turned on and I subscribe to the 'unlimited cellular package'. I encourage your questions and look forward to helping to make this a positive experience. The purchase of your Home will be by far the most significant transaction of your lifetime.

If it is your first Home ,or your last ,it will have a significant influence on your **'Quality of Life'**.

GETTING ORGANIZED FOR HOME PURCHASE – IMPORTANT CONSIDERATIONS

Whether you are buying your first home, or your fifth, the process of buying a home is a detailed, time-consuming venture. At the same time, it's an emotional period laden with difficult choices. You want to ensure that the home you purchase meets your family's needs now, and in the future.

Each of these decisions often involves money. When you consider all that money represents, you'll want to ensure that you don't pay too much. This article helps you become a savvy buyer, by pointing out some of the pitfalls inherent in the home-buying process. These include such things as knowing what you want before you begin shopping, taking your time to shop, choosing the right realtor, and remaining objective while viewing potential homes. With this information, you'll be closer to finding your ideal home.

#1 Before you shop, develop a needs vs. wants list

Everyone has a picture of an ideal home. This would include all the features you not only need, but have long desired. However, when it comes time to buying a home, the desires cost more. While it's nice to think about having a beautifully landscaped backyard, or a solarium, perhaps even some built-in appliances, these are usually considered luxury items, which can add considerably to the price of your home.

That's why it's a good idea to develop a needs and wants lists. With this list, begin with items you really need like adequate space, garage and number of bedrooms. For most people, basic needs should be considered first. After that, you could consider additional desires, if you can manage these benefits financially.

With such a list in your hands, you're less likely to be caught up in the excitement of the pursuit. You'll have a good idea of what you want, within your price range, and if you can afford those additional items.

#2 Get pre-approved prior to shopping

Visit your financial or lending institution prior to home buying. Quickly, you'll know the amount of mortgage you'll receive. If possible get a mortgage commitment in writing. Most importantly, you'll tell sellers that you are a serious prospect. Depending upon market conditions, a seller may lean towards an unconditional offer. You'll have less negotiating power if you have to wait for mortgage approval.

Banks and financial institutions have developed many programs especially for home buyers, be that first-time buyers or those with equity in their homes. When you review your needs and objectives with a lending officer, you'll be one step closer to purchasing your home.

#3 Choose your winning team

Buying a home is a complicated process. From choosing the right mortgage, to finding a home inspector, there are many steps involved . A good agent has developed a network of people, from lenders, lawyers, home inspectors and movers, to assist both home buyers and sellers.

#4 Communicate clearly with your Realtor

Spending time with your Realtor will reap huge dividends. When you have a clear picture of the type of home you're looking for, your Realtor can come closer to finding the home you want. You won't waste time looking at homes that don't match your needs.

#5 It's still true – location, location, location

You've heard it so many times, that it's probably starting to sound like a broken record. That's because it's true! A home is not a stand alone item. Rather the value of a home is greatly affected by the surrounding homes. Don't let your emotions determine your purchase. Think resale. The desirability and resale value of your home depends largely on location more than any other factor. People want a desirable community that includes character, quality of schools, access to work, major transportation arteries, recreational facilities, etc.

A brief example of a locational consideration is that extremely large homes surrounded by smaller homes tend to appreciate less than a large home among other large homes.

Additional factors that affect the property value of a home include traffic, sounds, smells, zoning bylaws. Be objective. Don't rely too heavily on your emotions.

#6 Use your Realtors' knowledge of the community

Your Realtor is trained in all aspects of Real Estate, including understanding supply and demand, economics and the neighborhoods of the city in which they practice. As they regularly view homes as they are placed on the market, they are at the heartbeat of knowledge and information about housing trends and prices. They can save you time and money, by narrowing your prospects to only those that meet your requirements. It is a very time consuming process to view every home available that meets your needs. A professional Realtor can do much of the work for you, by reviewing your needs, reviewing the properties and then hopefully, advising you of a potential match. A comprehensive knowledge of the available homes in your neighborhood is one of your Realtor's strongest assets. With the aid of internet & email systems, a Realtor is notified within hours of a home becoming available.

#7 Check your emotions, and shop with your head

When people purchase a home on emotion, without an objective view of the property, problems may develop later. Shopping for a home is an emotional process. It could be costly. Using your head, along with asking for an objective opinion (from your Realtor) could help you avoid costly errors.

#8 Pay attention to “red flags”

When evaluating a home, be sure you know the difference between acceptable and unacceptable problems. Cosmetic items like peeling paint, worn carpeting, unattractive wallpaper can be easily remedied. You could use these as negotiating items, as there will be costs involved in updating the home.

Major problems, however, are clearly “red flags.” Look for items such as major foundation cracks, water damage, outdated electrical systems, and inadequate plumbing. These items could cost you dearly in the future.

#9 Hiring a home inspector is a wise investment

A home inspection is an inexpensive way to gain peace of mind, and guard your pocket book. A proper inspection will cover all areas of the house including foundation, electrical, heating, plumbing, floors, walls, ceilings, attic, roof, siding and trim, porches, patios, decks, garage and drainage. A professional inspector can give you an objective view of the property, with a written report, indicating the present condition and items that will need repair.

#10 Consider your future needs

Take a look at your lifestyle now and in the future. Will you need extra space for a home office, a child, or perhaps a child moving back home? Perhaps it may be easier and less expensive if you purchase a home that can meet these needs now, rather than moving up to a larger home a few years later.

#11 Proceed quickly

The best homes are sold on a 1st come / 1st serve basis, if the home is beautifully finished with many upgrades, extra features and a great price, it is likely that one of the 1st people to view it will complete the purchase. Be prepared to recognize and act fast on a home that will obviously complete the dream. Others have dreams too.

#12 During negotiations, keep your emotions in tact

If you let the seller know how interested you are in the property, this might be seen as a financial opportunity. If you absolutely love the home, keep it to yourself.

MAKING USE OF THE INTERNET

Last year John Doey & his fiancé Janice, decided to get serious about buying a house. They met with a real estate agent and chatted about their wants & needs. The agent punched all of the parameters into a computer and — presto — a list of possibilities materialized on the screen.

What's more, after the couple left the office, John continued to receive further listing info by e-mail. John would print off the listings for the houses that sounded appealing, and then call his agent to arrange an appointment for viewing. "I liked it because I was in control," says John. "I wasn't being dragged around to houses I didn't want to see."

Explore your options easily online

Potential homebuyers are discovering the easy accessibility of shopping for a home on the web. According to a recent survey some 70 per cent of homebuyers start their research online. The number one reason for that, says Robert Linney, strategic communications manager for the Canadian Real Estate Association (CREA), is the photos. They're also attracted to the convenience and the national scope of the technology.

But the Internet is still more of a research tool than anything else: at some point, homebuyers still need to get old-fashioned and enlist the services of an agent. That's because it's not possible to buy a house listed for sale with a real estate board without involving an agent.

Make it a priority to educate yourself

Consumers can start the hunt at www.HomeSearchSaskatoon.com where Matt & Gord provide links to MLS.ca , CMHC , City of Saskatoon ,the Point 2 Real Estate web community and much more.

Browse listings across North America

The Point 2 Website community is a large presence in the Saskatoon Real Estate community but the biggest real estate site by far is mls.ca. MLS stands for Multiple Listing Service. This site offers data from 100 Canadian real estate boards, with fresh uploads every day. With mls.ca, house hunters can input their real estate wishes. Potential buyers shop for homes based on four criteria: type of residence, neighbourhood, price and features. The results will generally appear with a photograph and a brief description, along with information on the listing's real estate agent. The major real estate companies & Realtors such as Gord Brown & Hallmark Realty have their own websites. These may contain further details, photographs or Slide shows of a property.

If you do not have a real estate agent and you see a house you like on one of these sites, you may need to contact the agent associated with the house. If you, as a buyer, never secure your own "buyers' agent," the "sellers' agent" becomes your agent. The greatest value of the online house hunt is the fact it is available twenty-four hours a day, seven days a week

Buying a House

Ever made a purchase you've regretted later? If the purchase is a small one, that's not so bad. But a house! Think of the consequences if you make a mistake. That's why it pays big personal and financial dividends to place your transaction in the hands of a REALTOR. This is how a REALTOR can help turn your dreams into reality . . . not your reality into a nightmare!

When you're buying a home, a REALTOR will help you identify what you want in your new residence. A pool? A garage? An extra room? A particular building design? What about the neighbourhood? Proximity to schools or work?

A REALTOR will compare your needs, wants and budget with what is available on the market. He or she will also accompany you as you view houses and provide you with information about those houses and the neighbourhoods in which they are located.

REALTORS have broad and current knowledge of the financing choices available to you -- and there are many of them, an often confusing array. At your request, a REALTOR will assist in evaluating mortgage options and obtaining financing at the most attractive prevailing rates and terms.

Multiple Listing Service or MLS is an exclusive service accessible only through a REALTOR -- and it can be a valuable tool. Through MLS, the details of a wide variety of listed properties are made available to the REALTOR with whom you are working. That can save you a tremendous amount of time and effort in your hunt for the right home.

Buying a home is one of the largest business transactions most of us will ever make. Canadians buy homes for any number of reasons -- from romance to relocation. But no matter how emotional or rational your buying decision, the purchase of a home is a business transaction of tremendous complexity.

Before receiving a real estate license, candidates must successfully complete an extensive course of study developed by the Saskatchewan Real Estate Association on behalf of the Saskatchewan Real Estate Commission. All Provincial Real Estate agents are required to take an annual upgrading continuing professional development course. Completion of this course is required for license maintenance.

REALTORS are experts. Doesn't it pay to use an expert when you are making one of the biggest purchases of your life?

Where we are looking for Homes

#1.) MLS

#2.) EXCLUSIVE LISTINGS

#3.) PRIVATE SALES (FSBO'S)

#1.) MLS

Easily our largest source of property to research and probably where we find the best home to purchase. With 350 plus Realtor's working with Seller's & Buyer's we want to be on top of this source. I will have a Mail Monster program sending auto email to you of new listings as they come up. I will also be searching daily on MLS to get new listings in advance. Lokboxes allow us easy access & usually with the absence of the Seller in the home.

#2.) EXCLUSIVE LISTINGS

Exclusive listings are not unlike MLS Listings in that they are available through a Realtor's contract. The big difference is that they are not exposed through the Real Estate Board computer. Normally they are still available to all Agents but the Listing Agent has a reason for limiting the exposure – either because of extended possession availability or as a short term way of testing Price without over-exposing. I encourage you to watch in the Home Showcase for 'Excl.' at the end of a Home Ad's description. Also when looking at lawn sign's take note if the sign has an 'Exclusive' attached to it and if so take down the Agent's name & get address.

#3.) WORKING WITH PRIVATE SALES (FSBO'S)

3 REASONS PEOPLE SELL PRIVATE

1.) Seller doesn't want to pay commissions

2.) The property is way overpriced and the Seller doesn't want Realtor involved & telling Buyer

3.) Something is wrong with the property and the Seller is afraid a Realtor will find it (the problem) and warn the Buyer

What I Do

I Contact Seller to let them know I have a buyer looking in their neighborhood & price range – arrange to view on your behalf. Sometimes a seller may be reluctant to let me see it and may ask what I charge. I respond that without knowing the home It won't be necessary to go into negotiating but suggest something fair will be arranged. If I bring an offer to them - they can decline offer & kick me out. 9 out of 10 times Seller will let me see it for you.

In the event they won't let me see it because they don't want to pay any commissions, I suggest that I would like to see it anyway & agree that if my Buyer likes it, "I just won't get paid for sending you a Buyer". No seller in his right mind would say "no" to this unless commission isn't the reason. The reason then must be #2 – the house is way overpriced or #3 – there must be something wrong with the house. If either of these are the case you won't want to see it. This cuts through the garbage real quick.

Why I Should call the FSBO 1st ?

If you call them 1st & I come in after the fact, then I am the 'bad guy', the 5th wheel or just an awkward addition to your already started relationship - It cannot go well if I don't retain some authority in negotiating.

- I will do an evaluation and show you – not tell you if it's a good deal or not
- I will cover all the bases as if it's an MLS listed house
- I will negotiate all terms with the Seller to be sure you are protected
- If the Seller will not pay for bringing an offer, I will point you in the right direction and coach you effectively on obtaining a FSBO that meets your criteria.

Why would I do it for nothing ?

It seems crazy to most to think that anyone would work for nothing. Why?

#1 - it doesn't happen too often

#2 - most FSBO's don't sell on their own and by contacting each of them with legitimate reason I open the door to listing their house in the future when it hasn't sold

#3 – if I point you in the right direction and make a good deal available to you
- you will be very happy with my service and refer me to others.

By dealing with FSBO'S this way – everything is up front , we don't feel awkward including all properties for sale and it's a Win / Win for everybody.

GORD & MATT BROWN
REPCO REALTY SASKATOON

SUPPORTING CAST SUGGESTIONS

The following list of professionals is suggested in the event that you do not know where to start to look for these services. If you have a connection of your own, be it a lender or inspection professional, please feel comfortable using your own selection outside of this list..

LEGAL:- Travis Beauchemin Ph: 978-3385 fax: 978-3386
#273 – 2386 Avenue C North

Randy Katzman Ph: 653-5000 fax: 652-4171
510-128 4th Ave. South

Bruce McDonald Ph: 343-0110 fax: 343-0292
1201 8th St. E.

Bill Langen Ph: 244-0132 fax: 653-1118
#500-321A 21st St. E.

LENDER:- Marina Fedoroff - Mortgage Specialist
Ph: 280-3240 - fax: 343-0811 (The Mortgage Group)

Lori Hope - Mobile Mortgage Specialist
Ph: 220-7797 - fax: 384-9790 (ROYAL BANK)

Mark Childs – Mortgage Specialist
Ph: 241-2666 - fax: 979-6430 (Home Loans Canada – HLC)

Doug Rissling Mortgage Specialist
Ph: 220-5083 - fax: 668-1437 (SCOTIA BANK)

David Gibson – Manager Mortgage Sales Force
Ph: 220-9499 or 477-0451 (TORONTO DOMINION)

Traci Wasylenko – Mobile Mortgage Specialist
Ph: 306-321-4345 - fax: 306-653-0762
traciwasylenko@affinitycu.ca (Affinity Credit Union)

SUPPORT CAST (CONT'D)

HOME INSPECTIONS

*Pillar to Post Professional Home Inspection
(Frank Browne) Ph: 221-5622 - fax: 956-6761

*Superior Home Inspections
(Clint – 270-7061) (Pete – 221-4221)

*Quality Building Inspections (Garry & Barry)
Ph: 221-8090 (cell) 931-7717 (office) 373-4451 (fax)

INSURANCE ENQUIRIES

Cooke Agencies Ltd. (West)
Ph: 384-7000 - fax: 384-5995
#1-411 Confederation Dr.

Darcy Shenher -
Shenher Insurance & Financial Agencies
718E Circle Drive Ph: 933-9800 Fax: 933-9459 (Central)

Shawn Wasylenko - Rayner Agencies Ltd. (East)
Ph: 373-0663 - fax: 374-7198
1000 Central Ave. S7N 2G9

LOCKSMITH

Don Verbonac
Ph: 222-8800

PAINT & DECORATING

Eastside Paint & Paper Ken Zurowski
477-5555

GARAGE DOORS:

Steel Craft Doors Sales & Service
Ph: 652-7131

Each of these professionals has , at some point in the past , contributed to a successful and positive Real Estate transaction . It is important to consider that any professional chosen to participate should be local , and have knowledge of locally specific information. Please feel comfortable discussing any of these decisions with me.

GORD & MATT BROWN **REPCO REALTY SASKATOON**

A helpful reminder of items you will want to attend to before completing your Move.

UTILITIES

TAXES: CITY OF SASKATOON , 310 3RD ST. E. PH: 975-2400

WATER: CITY OF SASKATOON , 310 23RD ST. E. PH: 975-2400

ELECTRICITY: CITY OF SASKATOON , 310 23RD ST. E. PH: 975-2400

ELECTRICITY: SASK POWER , 320 2ND ST. E. PH: 1-888-757-6937

GAS: SASK ENERGY , BOX 8670 , 408 36TH ST. E. PH: 975-8505

TELEPHONE: SASK-TEL PH: 310-7253

TELECABLE: SHAW CABLE PH: 664-2121

STAR PHOENIX (newspaper): 204 5th AVE. N. PH: 664-8320

CHANGE OF ADDRESS NOTICES

1.) POST OFFICE 1-800-267-1177

2.) CHILD TAX BENEFIT 1-800-387-1193

3.) SASKATCHEWAN HEALTH 1-800-667-7551

4.) MAGAZINE SUBSCRIPTIONS

5.) FIRE , AUTO , & LIFE INSURANCE COMPANIES

6.) MOTOR VEHICLE BRANCH

7.) BANKER , LAWYER & OTHER PROFESSIONALS

CANCELLATIONS

1.) FIRE INSURANCE , TENANT PAK OR OTHER EXISTING INSURANCE ON PAST RESIDENCE

2.) MILK DELIVERY , PAPER DELIVERY , ETC.

REMINDER: COLLECT ALL ITEMS THAT MAY BE LOCATED OUTSIDE OF HOME SUCH AS CLOTHING AT DRY CLEANERS , WATCHES , JEWELLERY OR SHOES OUT FOR REPAIR.

Some Satisfied Clients...

Joan & I wish to thank you for the excellent work you did for us, both in finding the revenue properties that matched our objectives in value vs return, and in the last few months finding buyers for those properties now that we have decided to retire.

You made what could have been a very stressful situation for us, as we were thousands of miles away in B.C., a real piece of cake! You kept us up to date and well informed as to what was happening at all times and took care of so many details to ensure that prospective buyers were kept happy – we were able to sleep at night knowing things could not be in better hands.

Over the years we have bought & sold properties in Quebec, Ontario, Saskatchewan & British Columbia and have dealt with a number of Realtors, and can honestly say Gord you are the very BEST. What a pleasure it is to deal with such an honest & dedicated person.

Rene & Joan Lake,

To Whom It May Concern:

I would highly recommend Gord Brown to anybody who is interested in purchasing a house in Saskatoon. Gord, in fact, found us a home within days of contacting him. What impressed me the most about him was the professional manner in which he conducted his business. He initially picked us up at our front door and took us on tour of prospective houses in the city. Once we had settled on a home, the paper work was handled expeditiously.

Finally, Gord took care of a minor problem once the sale of the house was completed. We discovered there was no air vent for the dryer hose to be connected outside. Gord, however, bought an indoor kit for us to have installed.

Needless to say, I would not hesitate in securing Gord's services again.

Sincerely, Vance Oliver

Just a short note to express my gratitude for your work in selling my house. I had my house listed with another agency for seventy days and nothing was happening. That was frustrating. Then I noticed the house down the block was listed with you and it sold in nine days. I delisted my house with the other agency and listed with you. I could not believe it — you sold it in 24 hours.

We really appreciate it. You will always have my business.

Sincerely, Shane Thompson

...And More Happy Customers

Gord was exceptional! I was working with another agent for about 6 weeks. He did absolutely nothing for me to find me a home. Gord worked so hard to find me a house in a short period of time. It was exactly what I was looking for.

Daryl Rebeck

We'd like to thank Gord for being a co-operative and trustworthy agent .We'd definitely recommend him to others. Our new purchase has so far been very enjoyable.

Michael & Michelle Becker,

Gord was very friendly, knowledgeable and worked very hard to help sell our home and find us a new one. We appreciate his honesty.

Ron & Colette

In only a short time Gord Brown found us our dream home. We will also highly recommend Gord to future clients.

Thomas & Annette

Gord did way more than expected and we are extremely satisfied with the house he helped us find.

Jeff & Chandra ,

I have nothing but high praise for Gord. He was truly working in our best interests at all times. I will highly recommend him to all my friends. If only all "Real Estate Agents" could be this good!

Rob & Christiane

We are very pleased with Gord's performance as our realtor in the successful sale of our home. Gord was also very patient and helpful in the process of purchasing another home by pointing out certain factors which may not have been suitable for our particular needs so we didn't end up buying a property we would not be satisfied with. Thanks, Gord for a job well done .

Dennis & Maxine

We were very pleased with how hard Gord worked for us. He understood what we needed and employed the best method for meeting those needs. Even though he was very busy he was always easy to reach and took time for us. Thanks Gord!

Dwayne & Bonnie

Gord was very helpful, even after we sold the home. Moving to another province, there was a lot of faxing papers back and forth with the purchase of our house there. Gord was really helpful. Thanks a lot!

Don & Faye ,

ATTENTION TO DETAIL

After more than 14 years in the Real Estate Business , often the purchaser does not have the benefit of true attention to detail. The following lists the attention paid with every purchaser choosing my service. I Guarantee that 'Nobody does it better'.

1.) Introduction to 'Buyer's Info Pack' and review of process as it should happen.

2.) Sincere diligence with regard to Buyer's best interest :

- Property resale consideration .
- Structural integrity consideration .
- Positive negotiating consideration .
- Time frame awareness with emphasis on patience & education .

3.) Strong Emphasis on Communication

- Daily search of new listings & quick delivery of Listing information .
- E-mail service includes Prospecting program for Listings confirmation .
- Digital photo availability for delivery to any requested e-mail .
- I encourage your calls daily to support my efforts .

4.) Responsible list of Professionals in Real Estate related industries to help you complete the transaction successfully .

5.) Proper use of available forms for Buyer Protection:

- Offer to Purchase (careful consideration to 'conditions of sale') .
- Ancilliary services form .
- Sask Energy Gas Line Locate .
- Sask Energy request for billing .
- City of Saskatoon P.I.D. form (I cover cost) .
- Amendment to Offer / Notice to Remove Conditions .

The above lists the forms used in a typical transaction, there is a long list of forms used under special circumstances:

*Mortgage verification, *Limited Dual Agency, *Schedule 'C', *Option Clause, *X Hour Notice - and more.

As a Buyer choosing our service , the value of our service is in 'you' not having to worry about any of the above. It is important to trust that our "Attention to Detail " is 'as good as it gets' in this Industry -

We guarantee it.

GORD BROWN - 221- 8333

MATT BROWN - 270-3361