

Donna's Winning Edge Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 416-443-8619 or mail it to:

Donna Lam, 8 Sampson Mews, #201, Toronto, Ontario M3C 0H5 or just call me at 416-562-6062!
Royal LePage Signature email: dolam@trebnet.com

Name: _____ Phone: _____
Address: _____ Email: _____
City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____
Please send me the requested free information selected below via Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
 Five Deadly Mistakes Home Sellers Make
 Making the Move Easy On the Kids
 How Sellers Price Their Homes
 How to Stop Wasting Money on Rent
 How to Sell Your House For the Most Money In the Shortest Possible Time
 The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation HomeFinder service.
 Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address: _____, City: _____ or in the _____ area.
 Please let me know the listing price and features of the home at the following address: _____
 Please let me know the selling price of the home at the following address: _____
 Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to (Donna's Winning Edge)? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____
Address: _____
City: _____ State/Province: _____ Zip/Postal: _____

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Not intended to solicit buyers or sellers currently under contract with a brokerage.
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Challenges to the Real Estate Market

Most of you have heard about the recent challenge to the Toronto Real Estate Board's Multiple Listing Service (MLS). Some believe that its practices are anti-competitive and would like to see the public have FULL access to the site.



Firstly, the site is owned by the CREA - Canadian Real Estate Association made up of thousands of Realtors and Brokers across Canada. The MLS site had taken many years and billions of dollars to develop and maintain.

Secondly, the Toronto Real Estate Board is responsible for the accuracy of the information provided. The claim that the public should be allowed to pick and choose the services they want already exists as the public has a choice of several for-sale-by-owner websites. However, MLS and organized real estate offer full service in exchange for a commission. Here are the rules that Realtors adhere to when advertising any properties on the MLS:

1. Merely "posting" of a property in the MLS system is prohibited.
2. The listing broker has to receive and present all offers and counter-offers to the seller.
3. The listing broker has to be available to provide professional advice and counsel to the seller on all offers and counter-offers.
4. The listing broker must remain the agent of the seller throughout the term of the listing contract.
5. Only the listing broker's name, not the actual seller's name, may appear on the MLS system with respect to the property.
6. The listing broker is responsible and accountable for the accuracy of information submitted for listing on the MLS system.
7. Only REALTORS(R) are permitted to display the MLS trademarks.
8. Listing brokers must offer some compensation to a cooperating broker (i.e. a buyer's broker).

Would you jeopardize your real-estate transaction by do-it-yourself or learn-as-you-go methods? Most individuals make the logical decision to entrust their home buying and selling choices based on the advice of an experienced and knowledgeable realtor. Who would you rely on to protect your most valuable asset?

Six Steps For Saving

Trying to save money? Here are some simple ideas for adding some heft to your overall financial profile:

Pay down your mortgage. You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.



Save 10 percent. Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.

Track your expenses. Record every dollar you spend for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.

Energize your house. Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and also help the environment.

Stay home. Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, rent a video, read a book, or a play a game with your family.

Don't rely on credit cards. Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.

Avoid Infection At The Doctor's Office

Health specialists say it's not uncommon for healthy people to visit the doctor for a routine checkup and then come down with a cold or some other bug. One reason: Sick people visit the waiting room and bring their germs with them.

To lower your exposure to infection, bring your own reading material – or toys, if you're going to the pediatrician. Sit on vinyl, plastic, or metal chairs rather than upholstered furniture, which can't be cleaned as often. If possible, schedule appointments first thing in the morning or right after the office's lunch break to minimize the time you spend in the waiting room.

FIND A LOCAL BUSINESS THAT GIVES PROVIDES OUTSTANDING SERVICE.

Each month we feature a small business that has a proven track record. Let us know if there is company you recommend. *This month it's:*



100 Canadian Road
Scarborough, ON M1R 4Z5
416-438-1661

Contact Donna or Access Storage directly and mention Donna for your 10% discount and FREE Starter Kit.

HOME FINDER

If you are starting to look for a new home and you want to find out about New Listings as soon as they come on the market, ask about our FREE Home Finder System.

Our computers will search and match your exact wants and needs with all of the new homes that come on the market each day.

For more information, just call me at 416-562-6062 or e-mail at dolam@trebnet.com

JUST SOLD!

5 Greystone Walk.

2 bdrm condo with solarium, parking and locker. appliances and flooring recently replaced.



For more information or to view this home, give me a call at 416-562-6062.

MARKET WATCH

See and interesting home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town. Just ask me!

It's all part of my FREE, no-obligation Market Watch Service.

Leave the address on my voicemail 1-800-788-5982 205#, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

cheering to your success

PEOPLE ON THE MOVE

Meet Jual, Remi and Rhianne...who are moving to Milton Ontario.

"My wife and I were like most home buyers...a bit overwhelmed and apprehensive, but Donna was always there to guide us through buying our first home in a very hot market."



HAPPY 6th BIRTHDAY to Rhianne!!

Welcome New Clients!

Here are some of the new clients who became members of our "Real Estate Family" this past month. Welcome and best wishes!

Alicia & Ray and Rasheeda & Shazard
(referred by Ramesh Prasad)

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends, family and neighbors to us.

Find Us a Home

We have clients looking for the following:

- 3 or 4 bdrm semi, finished basement apartment, East Mississauga, \$400-430k
- 1bdrm condo, Yonge/Finch, hardwood or laminate flooring
- 2bdrm, Pemberton, split layout, needed ASAP
- 2bdrm condo, 1700 sqft - 2000 sqft, North York or Don Mills

If you have a property that may be suitable, give me a call at 416-562-6062.