



# Real Estate Buyers & Sellers Guide



## **RIOUX BAKER** REAL ESTATE TEAM

Clairwood Real Estate Corporation, Brokerage

705-445-7085 | 1-877-445-7085

[www.riouxbakerteam.com](http://www.riouxbakerteam.com) | [info@riouxbakerteam.com](mailto:info@riouxbakerteam.com)



# *Welcome to the* **RIOUX BAKER REAL ESTATE TEAM**

## Collingwood and The Blue Mountains Real Estate Services

Buying and selling property is most likely the largest single investment you will make in your lifetime. At Clairwood Real Estate, the Rioux Baker Real Estate Team takes your business very seriously and are committed to treating your investment as if it were their own. Honesty, professionalism, respect and attention to detail are just a few of the qualities that we take pride in and value. When you choose to have the Rioux Baker Team represent you, we will make YOU a priority. Every transaction, no matter how large or small, is an important one. Let the Rioux Baker Team show you the way to make your next move!

We have designed this complete Real Estate Buyers and Sellers Guide to help inform you of the process involved in purchasing or selling a home. It contains valuable information such as choosing the mortgage that is right for you, expenses which are involved in buying and selling a home, costs on closing, valuable tips for selling your home and much more. We recommend you become familiar with the information in this guide and keep it on hand and for future reference. You can rely on the Rioux Baker Team for the guidance you need along the way.



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# Meet Sherry Rioux & Emma Baker

## THE RIOUX BAKER REAL ESTATE TEAM

### SHERRY RIOUX\*

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As your Collingwood and Blue Mountain REALTOR®, Sherry's goal is to earn your confidence and represent you on the purchase or sale of your next home by getting to know a little more about her and her team. She also strives to work diligently with her business partner, Emma Baker, in ensuring that their team measures up to their high standards by providing them with top-notch training in sales, systems, on-going education and customer care.

Sherry was born in Fredericton, N.B. After graduating from the University of New Brunswick with a 4 yr. Bachelor of Education she moved to Toronto where she began a teaching career in 1981. Working exclusively for independent private schools, she progressed up the ranks and moved from teacher to administrator. The last 14 years of her teaching career were spent at Holy Trinity School (HTS), an exclusive independent school in Richmond Hill as Director of the Junior School and then the school's first Director of Development. As Development Director she was responsible for raising over \$6 million dollars for the school's capital campaign, all special events, alumni relations and marketing.

Sherry & her husband purchased their first condo in Collingwood in 1992 at Lighthouse Point. For 12 years they were weekenders, fleeing the city every Friday night and dreading the return every Sunday evening! In 2004, Sherry left her teaching career and the Rioux's took up permanent residency in Collingwood.

Upon the announcement of her departure from HTS, one of the parents at the school asked if she would be interested in working for him at project he was starting in Collingwood. It would be the sales of high end, luxury waterfront condos known as Admirals Gate. Always up for a challenge, Sherry jumped at the chance and a real estate career was born.

Organization, attention to detail, relationship building, a sense of humour and hard work ethic are just a few character traits that describe Sherry. She prides herself on being one of the top sales producing REALTORS® in the area (based on MLS & Brokerage stats) year after year, and building an outstanding team of first class, ethical, honest & knowledgeable REALTORS®.

**Sherry Rioux: 705-443-2793 | [sherry@riouxbakerteam.com](mailto:sherry@riouxbakerteam.com)**

### EMMA BAKER\*

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Emma was born and raised in West London, England and moved to Canada in 2004 with her husband, Richard, and two young children. They chose Collingwood as they felt it was a wonderful place to raise a family and they have not looked back.

Early in her career, Emma worked in the banking industry and went on to run the purchase ledger department of a small building company. Within two years she was recruited by Glaxo to work as part of their Financial Accounting Team and from there her levels of responsibility grew as her career progressed. While at Glaxo she was offered the opportunity to enroll in finance courses and became a Chartered Management Accountant. She was heavily involved in the financial accounting process work in relation to the acquisition of the Welcome Foundation and the subsequent merger with Smith Kline Beecham and laterally became responsible for the UK Inter Company financing department for Glaxo Smith Kline (GSK) PLC.

Emma fulfilled her lifelong dream of having a family and moving to Canada, a country she had visited many times as a child. Once settled, her husband set up a successful plumbing company in Collingwood and in 2006 she went back to school and enrolled in the real estate program, something that had always been an interest and passion. Emma and Richard have become entrenched in the community through their children and while they were growing up, the children participated in a variety of sports including hockey, skiing, swimming, and soccer to name a few. Those children are now young adults, both completing university degrees.

Emma has an enviable reputation amongst fellow REALTORS® as one of the most tenacious, dedicated and committed professionals who aims to provide the best possible service to her clients, many of which have morphed from clients to friends. Together with her business partner, Sherry Rioux, the two are a force to be reckoned with. Emma goes above and beyond in assisting all team members to ensure they have all the tools required to be well respected, knowledgeable professionals and outstanding in their field.

**Emma Baker: 705-444-3989 | [emma@riouxbakerteam.com](mailto:emma@riouxbakerteam.com)**



\*BROKER

# Meet the Rioux Baker Real Estate Sales Team

## JACKI BINNIE\*\*

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Originally from Scotland, Jacki & her family arrived in Canada in 1992. She is a former teacher and business owner. Having known and previously worked with Sherry for 20+ years, it was easy for her to reach out and discuss a future in real estate once she relocated to Collingwood.

Jacki began working as an assistant to Sherry & Emma in 2015, where she experienced first-hand what it meant to deal professionally and act with integrity. Upon achieving her license, it seemed natural to remain a part of the team, benefitting from the collective expertise from her mentors! Jacki is proud of her role within the team! “Both Sherry and Emma are extremely hardworking and knowledgeable individuals, with a strong moral compass, which is evident on a daily basis! There is never a dull moment in the office with Sherry and Emma...they know how to get the job done, with integrity, and still keep a sense of humour!!” Jacki brings strong organizational skills, a desire to help people, and a professional, ethical manner in every deal she works on. Jacki specializes not only in sales, but is a leader in our rental division assisting Landlords and Tenants as well.

**Jacki Binnie: 705-441-1071 | [jacki@riouxbakerteam.com](mailto:jacki@riouxbakerteam.com)**



## CRAIG DAVIES\*\*

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Craig comes from a family with a wealth of experience and knowledge in the real estate industry. Before obtaining his Real Estate licence he spent 7 years serving in the Canadian Army as an Infantryman. He is as passionate about his Country, his community and serving those within the community as he is about real estate. His military experience coupled with a business-related education and previous sales/customer service experience gives Craig the expertise and mindset required to provide professional, conscientious and knowledgeable service to all his clients. He brings the sense of service and dedication found daily in the military to each and every one of his clients. Craig and his wife, Samantha, love living in Collingwood. With 2 young daughters, he enjoys getting to meet other parents and building relationships with like-minded people in the community. Joining the Rioux Baker Team has allowed Craig to “learn from the best!” (His words, not ours!) “Their on-going support and attention to detail is second to none. Working with this group of people has given me an edge into the competitive local market and I have enjoyed every minute of it.” Craig is a leader within our team and acts as a mentor & trainer to newer members who join The Rioux Baker Team.

**Craig Davies: 289-685-8513 | [craig@riouxbakerteam.com](mailto:craig@riouxbakerteam.com)**



## WILL HOFF\*\*

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With a marketing & advertising background, Will brings a youthful and innovative outlook for all things digital in the world of real estate. A vast amount of experience in real estate marketing makes Will a valuable member of the team and his marketing savvy attracts Sellers who want to take advantage of his expertise. After serving as the Team’s Director of Marketing, Will obtained his real estate license and is now an enthusiastic team member assisting Buyers and Sellers with all their rental and sales needs. Will loves meeting new people, is very involved in sports and physical fitness and his community. He prides himself on top notch service and providing his clients with the latest in marketing tools to help with all buying and selling needs in a timely fashion. Training, local knowledge, first-rate technology programs and a close-knit team are what drew Will to the Rioux Baker Team. He loves that the team works together and everyone is always willing to help in order to get the job done. Will has a positive attitude, a friendly smile and a desire to be the top in his field.

**Will Hoff: 647-892-8259 | [will@riouxbakerteam.com](mailto:will@riouxbakerteam.com)**



\*\*SALES REPRESENTATIVE

## HOLLIE KNIGHT\*\*

Many will know Hollie as the Assistant for the Rioux Baker Team, but she also is a key member of our sales force who works with Buyers, Sellers, Landlords and Tenants as a fully licensed REALTOR®. Her calm nature and keen eye for noticing details have made her a welcome addition to our family and Hollie has been thrilled to start her real estate career as part of the Team at Clairwood Real Estate. She has enjoyed growing up in Southern Georgian Bay, and getting to experience all that this four-season area has to offer.

After attending University for courses in Sociology, she decided to pursue her interest in real estate and was drawn to The Rioux Baker Team, due to their outstanding reputation as one of the most successful teams within the Georgian Bay area. She thrives on the busy work environment and the thrills and challenges that occur on a daily basis. Always ready to greet her clients with a friendly smile, no task is too much for this energetic team member.

**Hollie Knight: 705-994-2842 | [hollie@riouxbakerteam.com](mailto:hollie@riouxbakerteam.com)**



## LORI YORK\*\*

Born in St. Catharines, Lori's family made the move to Collingwood when she was just 3 years old. In 2006, she moved to Toronto where she was employed as an office administrator for a local real estate brokerage which sparked an admiration for all things "real estate". A yearning to return to her hometown led her back to the area and she couldn't be happier. It was important for Lori to join a brokerage that shared similar values, which led her to the Rioux Baker Team. Their vast knowledge, prominent market stance and love for animals made it an easy choice. As a homeowner herself, she takes pride in helping to navigate the process of buying or selling with empathy and compassion. A passion for service and love of the area, has led Lori to focus on assisting clients' purchasing and selling needs, while making their Real Estate goals a reality. While Collingwood and Blue Mountain are key areas where Lori extends her services, she loves working the Stayner, Creemore and Clearview areas.

**Lori York: 705-606-6442 | [lori@riouxbakerteam.com](mailto:lori@riouxbakerteam.com)**



## TESTIMONIALS

*"Sherry is amazing. A pleasure to work with - very accessible and responsive. We felt very well represented and that she had our best interest in mind. She is extremely knowledgeable and so personable. Very impressed."*

C&R - Collingwood

*"Emma was great! She went above and beyond for us even when we had some not so typical requests. She made the process of purchasing our new home go very smoothly. She was always available for whatever we needed. I would highly recommend Emma as a REALTOR."*

Carrie - Collingwood

*"Hollie was extremely helpful listing our rental property last year. She acted promptly and efficiently understanding that it was time sensitive to get it rented as soon as possible. She guided us through the process and eliminated a great deal of the stress! We would not hesitate to use Hollie in the future for any of our listings for rent or for sale!"*

T & T- Blue Mountains



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| carterallen.ca

| info@carterallen.ca





## TESTIMONIALS

**"Craig and the Rioux Baker Team were incredible to deal with.** After being referred to Craig by Sherry, he quickly learned what we were looking for in a winter getaway property. Although we asked a ton of questions at all hours of the day, he always responded back quickly. He had great knowledge of the area and we are extremely grateful to have received his assistance in purchasing our first family chalet. Thank you Craig and Sherry!"

Andrea R. - Aurora

**"I contacted Rioux Baker Team to help me lease my condo for the ski season. Lori York was very quick to respond to my request.** She helped establish the lease rate and listed my place quickly. I was delighted to have interest and showings booked the same day the listing went live. My condo was leased in 72 hours. Lori was very efficient and professional. I would highly recommend Lori and the Rioux Baker Team. "

Wendy - Collingwood

**"Sherry impressed me immediately as she was very responsive when I contacted her.** She had been recommended by a business associate who had worked with her in the area. Our initial conversation showed she was immensely knowledgeable about the area. She set me up with the automated listings notification and provided me with a historical list of properties that had sold in the area. Sherry spent an hour responding to all my questions and the specifics of the properties I was interested in. I was instilled me with confidence in her ability to help me through the process. It was a pleasure to work with Sherry and I would highly recommend her to anyone looking for a broker in the Collingwood area."

Kami - Collingwood

**"Emma is a very knowledgeable and hard working person with no sales pressure.** She listened to our needs and worked well with us. We have used Emma several times and have not been disappointed. She was able to get maximum dollars for our properties in a very short period of time. I would recommend her to anyone as she will work endless hours for you to be happy."

Lou & Karen - Collingwood

**"Fantastic agent. If Will Hoff did not know the answer to my questions, he would find out and contact me immediately.** A pleasure to work with Will in the selling of our house. He was very supportive in working with us to see that everything was completed in a timely manner."

Harry & Martina S.- Collingwood

**"Jacki has exceeded our expectations three times so far as she has helped us buy and then sell our chalet and purchase our dream home/ski lodge.** The entire buying process was handled well through every stage. She was an ally, friend, and advisor and helped us navigate a difficult time selling a house. We felt like we were constantly "ahead of the curve" in every step, which was entirely due to Jacki's thoroughness and dedication. We always knew she had us covered. We cannot imagine a better experience and cannot wait to refer others moving forward."

Glenn - Blue Mountains



The Rioux Baker Real Estate Team  
Float At Pride Collingwood 2022

# GIVING BACK TO OUR COMMUNITY

## Proud Supporters of Local Organizations and Charities

The Rioux Baker Real Estate Team knows how important it is to give back to our communities and to support local charities. We proudly support The Georgian Triangle Humane Society, Pride Collingwood, Out of the Cold Collingwood, The Spirit Tour (Barbara Weider House-Home Horizon) Back Pack Heroes 4 Kids and The Georgian Bay Owls (Under 11 AAA Hockey Team), just to name a few.



The Rioux Baker Real Estate Team  
raising \$25,000 for the GTHS



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# GEORGIAN TRIANGLE HUMANE SOCIETY

## *Compassion For Pets and People*



The GTHS is a non-profit charity that operates an animal center serving the south Georgian Bay region by providing shelter for homeless animals and adopting them to caring families. We offer innovative programs that enhance and support the human-animal bond.

Our mission is to deliver innovative programs and compassionate services that enhance the lives of pets in need and the people that care for them. Our Core Values are team work, responsive solutions and compassionate service.

Together, we enhance lives, inspire compassion and bring joy to pets and people.

The Rioux Baker Real Estate Team is proud to participate as The Adoption Sponsor at the Georgian Triangle Humane Society (GTHS) since 2021. All members of our team are passionate about the care and well-being of community pets and we have been honored to share our love in assisting some of the areas most vulnerable find their forever homes.

From our monthly videos with the pets to encourage adoptions, to our participation in the Capital Campaign for the new Regional Centre for Pets & People, we are happy to lend a helping hand whenever needed. The Rioux Baker Team is thrilled to be the lead sponsor for the Coffee Area in the Cat Café section of the new centre. The GTHS is just one area of support we offer in our community.





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# BENEFITS OF A **MORTGAGE PRE-APPROVAL**

## **Save Time by Looking at the Right Homes**

You'll get a clearer picture of the home you can afford and what you would pay each month, so you can focus on homes that fit that scope. It will save you valuable time in the house hunting process.

## **Increase Bargaining & Negotiating Power**

If you're house hunting in a competitive market, having a mortgage pre-approval is a huge advantage. It lets home sellers know you're a serious buyer. In a multiple-offer situation, a pre-approval could be the difference between a successful and an unsuccessful bid.

## **Enjoy a Faster Closing Period**

Saving time is the greatest advantage of being pre-approved. If a seller needs to move quickly and can't decide which offer to accept, yours will look more attractive to them. You can accomplish the seller's need to close quickly, as arranging a loan can be the most time consuming step in the process.

## Do You Know Your Credit Rating?

*Order a copy of your credit report to make sure it does not contain any errors because lenders will check it before approving you for a mortgage.*

*A credit report is a summary of your financial history and shows whether or not you have had any problems in the past paying off debts.*



### **KEY MORTGAGE PARTNERS**

**TYLER ROLLINS**  
Mortgage Agent  
705.241.2868  
Tyler@TeamMortgages.ca

637 River Road West, Wasaga Beach ON L9Z 2P1

### **TeamMortgages.ca**

**BRIANNE WORSLEY**  
Mortgage Broker  
705.305.9605  
Brianne@TeamMortgages.ca

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# BRICK HOUSE

## HOME INSPECTION SERVICES



- ✓ Pre-List Inspection
- ✓ Pre-Purchase Inspection
- ✓ Post Purchase Inspection
- ✓ New Construction Inspection (PDI and Tarion)
- ✓ Commercial Building Inspection (ICI Properties)
- ✓ Maintenance and Repair Inspection
- ✓ WETT Certified - Site Basic Inspection Level 1, #11142
- ✓ WETT Level 2, Chimney Cleaning and Repairs Arranged
- ✓ Septic and Well Inspections Arranged
- ✓ Thermal Imaging, CO Testing
- ✓ Insured
- ✓ HomeBinder Included; Home Owner Management Tool (web based) - includes recall checks on most installed appliances as well as reminders and instructional videos for maintenance in and around the home. (For pre-list inspections this is available to the buyer of the home for a fee)"

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INTEGRITY**



- We work with you to help the transaction go smoothly and provide:
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- We use the most Advanced Home Inspection Reporting System Tools
- Calm Delivery of Facts Regarding the Current Condition of Home or Building
- Inspections are performed following the Standards of Practice in Accordance With Ontario Association of Home Inspectors (OAHII)
- Over 25 Years of Home Renovation and Building Experience
- We Work 7 Days A Week...If You Are Working, We Are Working!



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# THE HOME INSPECTION

*A comprehensive and professional home inspection allows the buyer to make an informed decision about their investment. It can prevent unexpected and expensive surprises in the future and provides valuable information about the construction, operation and maintenance of the house.*



Buyers need to remember when looking for their dream home that a very important part of the home buying process is the home inspection. Most buyers find it hard to remain objective, unattached, and unemotional about the place they have coined as their dream house. This whirlwind of home buyer emotions can affect the home buyer's judgment. In order to receive the most accurate knowledge about the condition of a home, it would be beneficial get an impartial third party opinion from a home inspection professional.

Remember you are not required to get a home inspection but your experienced mortgage broker will agree that it is a way to protect you as the offer is usually dependent upon the home inspection. What this means in plain English is that if the inspector finds huge problems you have the chance to back out of the offer and look for other properties to call home. If you decide that you do not want to walk away from your dream home it also gives you some bargaining room to get a discount on the initial agreed upon price or to have repairs made before you close on the house.

## A Home Inspection Includes the Following:

- Roof System
- Exterior
- Structural System
- Electrical System
- Air Conditioning System
- Heating System
- Plumbing System
- Insulation
- Ventilation
- Interior



705-466-6666

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  @PillarToPostSouthGeorgianBay



## HOME INSPECTION

for peace of mind when you are buying a home.

## PRE-LISTING INSPECTION

to make your home easier to market and sell.

## MAINTENANCE INSPECTION

when you own a home and want to know what to look after.





## SELECTING A LAWYER

A residential real estate transaction can be intimidating and complex but having competent legal representation assures you that all legal issues or legal problems which may arise, will be properly dealt with on your behalf.

It is extremely important to look for an experienced solicitor who works primarily within the field of real estate law, and is familiar with the community of which you are interested. Once you bring your lawyer into the picture, he/she can start working to protect your interests.

After your offer has been accepted by a seller, your lawyer will handle the legal aspects and “close” the real estate and mortgage transactions.

The lawyer will be responsible for a number of legal searches and administrative tasks. They will confirm that the person selling the property is the registered owner, transfer the billing information with the utility companies, make sure that taxes and utility bills have been paid, and find out if there are any mortgages, liens, or easements registered against the land. They will also check with the municipality to make sure there are no unpaid taxes and that the property complies with the zoning requirements.

Your lawyer will help steer you safely through the home buying process and ensure that your legal rights and financial interests are protected.



# CLOSING and Related Costs

Closing costs are the legal, administrative and disbursement fees associated with buying a home. Understanding these fees will help you budget more accurately. Remember these are additional costs over and above the price of the home.



## PROPERTY TRANSFER TAX (PTT)

The property transfer tax is a one-time tax levied by your province when you purchase a property. The tax is based on a percentage of the purchase price of the property, and varies from province to province.

## ASSOCIATED LEGAL COSTS

*Legal costs cover your lawyer or notary fees. These may include:*

- Reviewing the terms of the offer
- Conducting a title search on the property
- Registering a new title
- Obtaining relevant documents, such as surveys and evidence of liens on the property
- Checking the statement of adjustments for taxes, utility and fuel bills, and other costs that have been pre-paid by the seller at the date of closing.

## OTHER COSTS YOU CAN EXPECT

- Interest adjustments between date of closing and first mortgage payment
- GST on a new construction houses or condos
- Title insurance to provide coverage for losses related to title fraud, survey issues, problems with the title and challenges to the ownership of your home
- Service charges from utility companies for hook-ups on electricity, gas, internet and telephone services
- Appraisal fees
- Moving costs
- Storage costs if you must leave your current residence before you are able to move into your new home

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## The importance of **PRICING**

Your home is likely your largest asset, so selling it may be the biggest financial move you've ever made. It is one that requires significant thought and strategy. However, once you've entered the market, the process may move very quickly. Your property has the best chance to sell within its first seven weeks on the market.

Studies indicate that the longer a property stays on the market, the less it will ultimately sell for. So, you need to ensure you're ahead of the game. Get your property into top selling shape before it hits the market in order to increase its chances of selling within the desired window of time and drawing top dollar.

It is essential that you list your property at a competitive market value right from the start. The competitive nature of the market means that overpricing by a few thousand dollars could make the difference between your home selling quickly or not selling at all.

Price is a primary factor for most homebuyers, they often will not even inquire about properties beyond their range. To ensure that the most potential buyers see your home, it's important that your price is in line with the competition.

Overpricing your home could potentially yield the following results: minimized offers, fewer showings, fewer agent responses, limited financing, limited buyers qualified for your type of home, or a smaller net price. Even worse, your listing can get stale. Because buyers are concerned about how long a house has been on the market, a stale house is harder to sell, even after reducing it to the correct price.

You can avoid these outcomes by setting the price of your home at its market value when you first list.

The Tara Doyle Group will provide you with the strategic planning and marketing tools needed to sell your home quickly while attaining the highest price possible.



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# MAXIMIZE Your Return

When you walk up to a property, what's the first thing you look at? Probably the lawn and landscaping, front door/porch, exterior of the home etc. You get one chance to make a first impression, so definitely start here. Ensure your door, trim and siding are all nicely painted and clean, put some flowers and plants out to make your home inviting and be sure to keep your yard neat and tidy.

Once you're in the home, think about the overall feel, for example, the smell (air fresheners work!). Ensure the front entryway is inviting, warm and cozy to ensure prospective buyers are excited to see what's around the corner.

## The Basics:

- ◀ #1 - Clear the clutter - the less stuff the better.
- ◀ Clean your house top to bottom (a must!).
- ◀ Fresh linens in all rooms and make the beds.
- ◀ Fresh coat of paint in lighter/neutral colours.
- ◀ Ensure light fixtures are in place and lightbulbs work.
- ◀ Use greenery - this really gives all the good 'feels'.
- ◀ Fluffy towels and fancy soaps in the bathrooms.
- ◀ If you have carpet, get it professionally cleaned.
- ◀ Keep closets neat and tidy.
- ◀ Blankets and throw pillows go a long way.
- ◀ Put those pet food bowls, beds and toys etc. away.
- ◀ Tighten hardware, repair trim/baseboards, fill holes in walls, fix leaky faucets etc.

- the little things DO matter.

## Electrical outlets burnt out? Lights aren't working?

### Amp Champ to the rescue!

Amp Champ Inc. is a family owned electrical contracting business based out of beautiful Collingwood. We are servicing the wider surrounding area. Let us know how we can assist you with your electrical problems.



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# Set the Stage for Your Open House



## A Grand Entrance

Remember, when a prospect comes to look at your house, the first thing he will see is your home's front door. Be sure that everything about your entrance is fresh and clean. A well-manicured yard and lawn shows potential buyers that your property has been well cared for.

## Light and Bright

Home buyers love the light. By day, open those drapes and curtains all the way, so the prospect can see how bright and cheerful your home is. By night, turn on all your lights – inside and out.

## Avoid Crowds

When you agent shows your home, send children off to stay with family or friends and take a long walk. The fewer distractions you offer, the more the buyer will be able to focus on your property.

## No Pets Allowed

Make arrangements for your pets during the open house. Selling a home where pets live can be difficult enough without advertising the fact that pets live there. Buyers may be allergic.

## Leave it to the Professionals

If you are home for the showing, let your agent discuss selling price, terms, possession dates or other such details. They've been carefully trained and will negotiate on your behalf. Buyers are comfortable speaking in front of agents, not homeowners.

## Be Ready to Show at All Times

Sellers should be aware that same-day and even last-minute requests for showings are not uncommon, so a seller with a '24 hour notice to show' stipulation might miss out on a good number of showings by being inflexible.

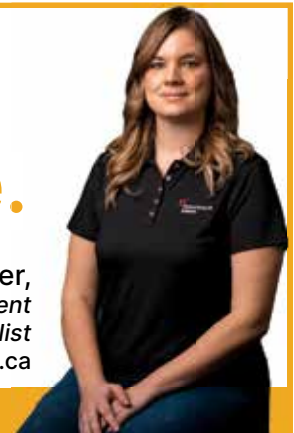
You never know when you agent may need to show your home on a moment's notice. So, make sure your beds are made and tidy up each morning, just in case.



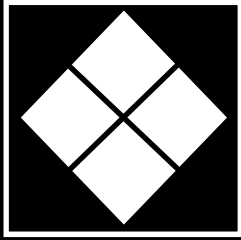
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you should *never* do before funding



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