



Alan Davies ~ Realtor® Debra Davies ~ Client Care Coordinator & Unlicensed Assistant

Sellers Pre-Listing Package



- *About HomeLife Benchmark Realty*
- *HomeLife Market Share Chart*
- *About The Alan Davies Real Estate Team*
- *Our 20-Point Team Advantage Marketing Plan*
- *Our Action Plan ~ Property Marketing Schedule*
- *Preparing Your Home For Sale*
- *Consider Renovating To Add Value To Your Home*
- *What Is Good Feng Shui*
- *Costs for Buying or Selling a Property in B.C.*
- *Approximate Closing Costs*
- *Criteria Used To Price Properties*
- *Pricing Pyramid: Price Affects Buyer Interest*
- *What Is The Best Price Obtainable For Your Property*

This is not intended to solicit properties already listed for sale.



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HOMELIFE BENCHMARK REALTY ~ YOUR BEST WAY HOME

Making its real estate debut in 1985, HomeLife Realty Services Inc. is one of the World's leading real estate Franchisors with hundreds of affiliates and thousands of Sales Representatives serving the real estate needs of consumers and businesses alike. HomeLife has businesses in a variety of countries worldwide, including Canada, the U.S.A., Germany, Portugal and China. Presently HomeLife continues to expand, one town, one city and one country at a time.

HomeLife Benchmark Realty (White Rock) was established in 1984. It was the third branch of Benchmark Realty to open that year in the Fraser Valley. At that time the White Rock office had 7 salespeople. Today it boasts over 110 salespeople and is one of the largest companies in the White Rock/South Surrey trading area.

List with us and up to 110 HomeLife Realtors® from our branch will tour your home on the first available day that an agents tour can be arranged in our area.



MISSION STATEMENT

*Our goal as a service company is to have the public identify **HomeLife Benchmark Realty Corporation** as the elite of the real estate industry.*

Our Mission is to provide the highest quality real estate service to the public.

To ensure that all people who deal with us are in the capable hands of a first rate professional, we attract and retain the highest quality salespeople, by providing training and effective sales programs and administrative support systems.

We continually strive to improve our knowledge, technical products and services and our genuine concern for all people with whom we come into contact.

White Rock

January 1st to to May 31st, 2011 (Cumulative)

Company	Reported Sales Volume	Market Share	No. of Sales	Volume per Associate	Sales per Associate	No. of Associates
HOMELIFE - Benchmark White Rock & Bernie Scholtz Realty	\$209,990,196	26.0%	622	\$1,926,516	5.7	109
RE/MAX - Colonial Pacific Realty	\$208,008,881	25.8%	603	\$2,418,708	7.0	86
SUTTON GROUP - West Coast Realty (White Rock)	\$200,341,613	24.8%	613	\$1,615,658	4.9	124
HUGH & McKINNON - Hugh & McKinnon Realty Ltd.	\$63,350,389	7.9%	170	\$1,624,369	4.4	39
BAY REALTY - Bay Realty	\$60,725,546	7.5%	162	\$2,530,231	6.8	24
ROYAL LePAGE REAL ESTATE - Northstar (White Rock)	\$34,454,447	4.3%	109	\$1,044,074	3.3	33
NEW OPTIONS - New Options Realty	\$13,416,126	1.7%	46	\$1,490,681	5.1	9
CENTURY-21 - Seaside Realty Ltd.	\$6,815,848	0.8%	24	\$567,987	2.0	12
SUTTON GROUP - 3 Local Agencies	\$6,435,244	0.8%	36	\$1,608,811	9.0	4
ROSLYN & ASSOCIATES - Roslyn & Associates Realty Ltd.	\$2,629,400	0.3%	8	\$657,350	2.0	4
All Others (1 Offices)	\$675,000	0.1%	10	\$112,500	1.7	6
Total	\$806,842,690	100%	2,395			446

HomeLife has the largest market share accounting for 26% of the business.

NOTE: This representation is based in whole or in part on data generated by the Real Estate Boards of Greater Vancouver, Fraser Valley, Victoria and Vancouver Island, Okanagan Mainline, South Okanagan, and BC Northern, which assume no responsibility for its accuracy.

UPDATE: HomeLife Realty in White Rock was the number one office for dollar volume sales in the entire Fraser Valley Board for the month of November, 2011.

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Get the Team Advantage ~ About Alan Davies:

- **Over 25 Years of Sales and Marketing Experience.**
- **Bought, Renovated and Sold Homes Since 1983.**
- **Over 18 Years of Contract Sales Management Experience.**
- **Extensive Networking Contacts and Strong Negotiating Skills.**
- **Focused on having the best and most diversified Team Advantage Marketing Plan and providing “Consistent” Personalized Service.**

Put Us To Work For You ~ About Debra Davies:

- **Over 14 Years in the Banking Industry in Customer Service and as an Assistant Administration Officer with a major Canadian bank.**
- **Won a Bank Award for Outstanding Customer Service Excellence.**
- **Handles our office functions and helps out during our Open Houses.**
- **Ensures all enquiries get immediate attention and quick responses.**
- **Assists with implementing our Team Advantage Marketing Plan.**

Friendly Professional Service ~ www.alandavies.ca



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Alan Davies Real Estate Team ~ www.alandavies.ca

Our 20 Point Team Advantage Marketing Plan

- 1) A detailed Market Analysis of your home will be carefully prepared.
- 2) Your listing will be placed on the Fraser Valley Real Estate Board Multiple Listing System for maximum exposure.
- 3) We will prepare a descriptive and detailed feature sheet highlighting your property's benefits and best selling features.
- 4) We will contact our ever-growing database list which includes potential homebuyers, professionals, investors and other agents to let them know about our new listing. We are constantly adding names to this list and will notify them of any changes.
- 5) Your listing will be featured on the Alan Davies Real Estate Team's website as well as on homelife.com and placed on zocasa.com, househunting.ca, point2homes.com, zillow.com and other real estate search related websites.
- 6) We will promote your home on social media sites such as Facebook and Twitter as part of our overall marketing.
- 7) Photos plus a virtual tour and / or a You Tube video will be taken of your home which potential buyers can view on our website.
- 8) We will display your property at our high traffic HomeLife Realty office location.
- 9) Your home will be placed on a HomeLife office tour where possible. Our office is one of the largest in the area and up to 110 HomeLife Realtors® from my branch will tour your home on the first available day that an agents tour can be arranged.
- 10) Your home will be placed on a multiple listing tour so other agents can visit your home and advise their potential buyers.
- 11) Just Listed flyers and / or postcards will be distributed in your area and to other specific target markets to increase interest in your property.
- 12) Advertisements with pictures and a description of your property's features will be placed on Craigs List and Kijiji and updated as required.
- 13) Professional and distinct HomeLife signage will be displayed on your property for all potential buyers and Realtors® to see.
- 14) Open houses will be held to increase market exposure. Advertisements for all open houses will be placed on social media websites and Realtors® will be emailed so they can advise their potential buyers to attend.
- 15) We will communicate with you on an ongoing basis with regards to our marketing.
- 16) We will offer referrals for Lawyers, Mortgage Brokers, Home Inspectors and other professionals through our Homeowners Referral Directory featured on our website.
- 17) We will advise you of any changes to market conditions we become aware of which may affect your property.
- 18) We will follow-up on all showings of your property for feedback.
- 19) All sales of comparable homes in your area will be closely monitored and analyzed.
- 20) We will provide you with consistent communication, marketing and service to ensure that your home is sold quickly for the best possible price with the best possible terms.

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Our Action Plan ~ Property Marketing Schedule

First week of new listing:

- Listing Taken ~ Thank you for choosing us to sell your property.
Now let's get started!
- We begin point by point systematic implementation of our 20 Point Team Advantage Marketing Plan ~ Ensures maximum exposure.
- Interior & exterior photos are taken ~ All photos are placed on the MLS and all real estate websites including ours.
- MLS Information is inputted to the Fraser Valley Real Estate Board for MLS access. ~ All area MLS Realtors® will be immediately notified.
- Property is placed on the Internet ~ Worldwide access to all active MLS boards, Realtors®, Relocation companies, Investors, etc.
- Full colour Highlight Sheets are prepared ~ Professional property presentation for potential buyers.
- Request condo documents if required. ~ Expedites the sale.
- Home Repairs / Cleaning as required ~ Expedites the sale.
- For Sale sign placed in front yard of the property ~ Local exposure.
- Highlight sheets emailed to client ~ Ensures that all information is accurate. ~ They will then be emailed and / or delivered to potential buyers, investors and area Realtors®.

Our Action Plan ~ Property Marketing Schedule

After Each Showing

- Best efforts will be made to contact Realtors® for all feedback on property. Gives an objective opinion of the property. Due to the RECA act, Realtors® are not obliged to provide feedback, however we will do the best we can to get it.

Weekly

- We will contact you with all updates and comments of all showings. Helps us determine how our list price compares and if there is anything we can do to help market the home.

Every 15 Days

- A review of the Marketing Program, pricing and presentation of your home will be reviewed. Provides an opportunity for seller and Realtors® to review and re-evaluate marketing plan and price if necessary.

As Required

- Hold Open Houses to maximize market exposure.
- Information Feature Sheets adjusted for any changes.
- Call any neighbors that have previously expressed interest.
- Contact the Realtors® from other Companies in the area.
- Promote your home to all HomeLife Realtors®.
- Realtors® are called and sent new updated highlight sheets (if changed).

When Offers Are Received

- All offers will be presented to you. During each offer presentation I will provide the latest Sales and Listing information to enable you to make the correct decision of acceptance or counter-offer.

Preparing Your Home For Sale

Most buyers seek out homes that are well maintained and clean regardless of price. It has been our consistent observation that clean houses sell faster and obtain a better sales price. Remember that first impressions are lasting impressions.

Here are some steps you can take for your house to look its best for broker previews, open houses, and buyer showings.

- ⌚ Prepare each room.
 - If too much furniture is in home, remove to give a more open feeling.
 - Declutter.
 - Pick up toys and shoes.
 - Keep dishes out of sight. Sink, stove, fridge, table and floors should be spotless.
 - Be sure the beds are made and all clothes put away. Closets should be neatly arranged and tidy as this gives the impression of more space.
 - Bathrooms should sparkle and be kept neat and fresh. No rings around the tubs or spots on the mirrors. Clean all discoloration from ceramic tile.
 - Give carpets a quick once-over with the vacuum.
 - Make sure all appliances (furnaces, hot water tank, humidifier etc.) are clean and dust free as this gives the impression of a well maintained home. (New filter in furnace is very important)
- ⌚ Open the drapes and shades, and turn on lights to make your house look bright and cheerful.
- ⌚ Turn off the television. You might want to have soft music playing in the background.
- ⌚ Pick up newspapers and sweep or shovel the front walkway depending on the time of year.
- ⌚ Keep pets out of the way. Make sure all pets are clean and free from odor.
- ⌚ Secure jewellery, cash, prescription medication and other valuables.
- ⌚ It is usually best if you can leave while your house is being shown. Potential buyers tend to feel more comfortable if the owners are not present. Trust the Real Estate Professional to show your property to its best advantage.
- ⌚ If you are at home during a showing DO NOT follow the potential buyer and Realtor around the property.
- ⌚ If people who are not accompanied by an agent ask to see your property, please refer them to me and I will pre-screen them.
- ⌚ If you are leaving town, please notify us and leave a number where you can be reached.

We will work together to ensure that your home gets sold in the shortest period of time for the highest obtainable price.

Choosing the Right Renovation Can Add Value to Your Home

Consider renovating to add value to your home:

Renovations can be both exciting and overwhelming at times. So before you take on such an endeavor it is important to assess the reason for your renovation. If one of your objectives is to increase the value of your home, it is always beneficial to have an understanding of the different types of renovations that will provide you with the most return on your investment.

The four greatest payback potentials are considered to be:

Bathroom Renovation (74-100%)
Kitchen Renovation (75-100%)
Interior Painting (50-100%)
Exterior Painting (50-100%)

The ten average payback potentials are considered to be:

Roof Shingle Replacement (50-80%)
Furnace/Heating System (50-80%)
Basement Renovation (50-75%)
Recreation Room Addition (50-75%)
Installing a Fireplace (50-75%)
Flooring (50-75%)
Constructing a Garage (50-75%)
Window/Door Replacement (50-75%)
Building a Deck (50-75%)
Central Air Conditioning (25-75%)

Six lowest payback potentials are considered to be:

Landscaping (25-50%)
Interlocking Paving (25-50%)
Building a Fence (25-50%)
Asphalt Paving (20-50%)
Adding a Swimming Pool (10-40%)
Installing a Skylight (0-25%)

Source: Appraisal Institute of Canada 2006

Although the potential return on investments is a factor to consider when renovating, it is key to consider how the renovation will enhance your lifestyle and overall enjoyment of your home.

Does Your Home Offer Good Feng Shui? (1)

Surroundings can have a huge impact on life – affecting personal happiness, prosperity and even opportunities.

There are possibly over 100 factors to consider when purchasing a home with good Feng Shui or Qi. Based on research and discussions with knowledgeable buyers, summarized are a number of points below, which are believed to be accurate:

- The tangible items include price, location, size and condition.
- Buy a new house with “no history” or a “successful” pre-owned home. Pre-owned homes, where the seller is moving into a bigger house, got a promotion or won the lottery.
- No master bedrooms over a garage, kitchen, laundry room, or open space below. No bathrooms over a dining area or kitchen. This can cause illness. Look at arrangement of bedrooms, as beds should not share a common wall with a toilet. The master bedroom should also be on the highest level for the king of the house.
- The front entrance staircase, back door, nor a visible toilet should not be in line with the front door, this will cause good fortune to flow out
- Avoid a house with beams or vaulted ceilings, as this can cause the good qi to flow slowly out, in particular master bedrooms.
- Low ceilings or dark homes are not preferred. Bright homes with high ceilings and large windows are preferred.
- The master bedroom window will bring good fortune if facing south.
- Better to buy a house where the lot is wider at the back than the front. Square or rectangle shaped lots are best.
- Land should be either level. Land that falls away at the back of the house creates loss. Lots that rise at the back are not preferred either.
- If the house faces wide open land: big front yard, then it has the “bright hall effect, promising success”.
- Ensure the house is not overwhelmed or smothered by landscaping. If there is a tree too close to the house or in line with the front door or too many plants or shrubs, this will prevent opportunities, consider removing.
- Look both ways before buying. What’s to the right and left of the house? Is there a house or building that seems to impose itself on this house? If the house or the land on your left is higher, this is good, as it is tapping the dragon energy. It is even more fortunate if the house to your left (as you look out of the house) is in the East, with a pointed roof, a corner of the home pointed at your front door, etc., or aimed at the house.
- Properties at the top of a “T” junction, where a road runs directly into a property, and properties in cul de sacs are both considered poor choices. Houses with a road behind and in front of the house can also suffer.
- The house should be situated on the lot correctly, which means it should not be set back behind the half-way line of the lot.

Does Your Home Offer Good Feng Shui? (2)

- What is in the Southwest and Northwest? These are the two most important directions in a home. The Northwest should never have an open flame, such as from a gas stove or fireplace. If there is one there, move on to another house. This is feng shui taboo. To have a home such as this is to invite severe difficulties for the man of the house.
- SW; this is the position of the woman or mother of the house. If there is a storeroom or bathroom located here, there could be marital difficulties and unhappiness.
- The most favoured is a rectangular south facing rear garden which represents the King. Buyers will pay more for this property.
- A north rear garden is satisfactory, as the front yard is bright and faces south. An east rear garden will also bring good fortune.
- The least preferred is a west rear garden, as it can be extremely hot and perhaps bring bad luck.
- Numbers considered unlucky: #4 (Sei) the worst number, why? Because in Cantonese when spoken sounds like the word death. Number 13 because if you add $1+3 = 4$ as above. Numbers 24 & 104 are also considered unlucky.
- Numbers considered lucky: 8, 18, 28, 38, 48, 54, 68, 80, 84, 88, 99, 168 & 108 all good numbers, the reason #8 is so lucky is because if you say the word (patt) it sounds like "faat" which means "prosperity & abundance". Numbers 6 & 9 are also good.
- Cure: If you own a home or business with a 4 or 13 the cure is to draw a circle around the number or buy a circular plaque with the numbers inside. Another option would be to change to a house name like "Rose Cottage".

In summary, when we see an extreme high sale price in relation to the neighbouring homes sometimes it is due to the buyer's interpretation of the most perfect "Feng Shui" bringing good fortune. Similar to western buyers, the new generation of "Feng Shui" followers are more flexible and sometimes simply purchase a home because they like it and are prepared to pay the seller's price because they have the cash to do so. Over the past few years in particular, we have experienced a number of buyers in sellers' homes with compasses, searching for large bright lots, bright open floor plans, new or near new mechanically sound homes receiving the blessing from their Feng Shui Advisor and Home Inspector, within walking distance to preferred schools. School for the children, mechanically sound homes not located on a tee in the road are sometimes the most important factors in the purchase.

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Costs Associated for Buying a Property:

The down payment

The mortgage payments

High Ratio Insurance Cost, if applicable

Property Transfer Tax (1% of 1st \$200,000 & 2% of balance)

H.S.T. if applicable

Property tax adjustments ($\frac{\$}{365 \text{ days}} = \$ \times \text{ days}$)

Conveyance or Legal fees (approximate) as follows:

Purchase (Mortgage) ~ \$875.00 +

Purchase (No Mortgage) ~ \$700.00 +

Purchase (Mortgage & Sale) ~ \$1,250 +

Clear Title ~ \$350.00 +

Sale with one discharge ~ \$425.00 +

Refinance with one discharge ~ \$550.00 +

Mortgage application fee ~ Varies

Mortgage interest adjustment ~ Varies

Cost of the bank appraisal ~ Up to \$300.00 +

Site or Home Inspection ~ Varies

Survey certificate ~ \$350.00 (Check with seller or City Hall)

Title Insurance ~ \$200.00 (May not require Site Survey if purchased)

Home Insurance ~ Varies

Utility connections (hydro, cable, telephone)

Cost of moving expenses ~ Varies

Required or necessary home renovations ~ Varies

Costs Associated for Selling a Property:

Preparing your home for the sale

Paying out any outstanding mortgage balance

Paying a prepayment penalty

Property tax adjustment ($\frac{\$}{365} = \times \text{ days}$)

Paying the real estate commission

Paying the H.S.T. on the commission

Conveyance or Legal fees expenses

Tenant rent deposit adjustment if applicable

Paying strata cost adjustments if applicable

Home insurance policy credit

Paying for moving expenses

*** Costs shown above are approximate and other fees may apply.**

Approximate Closing Costs

Property Transfer Tax—1st Time Purchase of Principal Residence:

1% of the first \$200,000.00 plus 2% of the balance.

First time buyers exempt in most cases on the purchase price or fair market value up to \$425,000 in the lower mainland. A proportional exemption up to \$25,000 over this \$425,000 threshold is also available. Must be primary residence for at least 1 year. Must be a Canadian citizen & resident of B.C. for at least the last 12 months.

Details: http://www.sbr.gov.bc.ca/documents_library/bulletins/PTT_004.pdf

Interest Adjustment: The interest you pay for receiving mortgage funds early.

CMHC and Genworth Insurance Costs for Less than 20% Down Mortgages

Insurance Costs Can Be Paid Up Front or Added to Mortgage

Traditional 25 Year Amortization - Add .20% premium surcharge for every 5 years of amortization to a maximum of 35 years.

5% Down 2.75%

5% Cash Back 2.90%

10% Down 2.00%

15% Down 1.75%

20% Down 1.00%

25% Down .65%

Restrictions may apply view: www.cmhc.ca or www.genworth.ca

Property Tax Adjustment and Home Owner Grant

Basic Home Owner Grant \$570 Senior & Handicap Home Owner Grant \$845

Property taxes for the calendar year are paid on July 1st. If a property is purchased before July 1st, the seller will owe the buyer a credit at completion. If a property is purchased after July 1st, the buyer will credit the seller at completion for the days he owns the property up to and including December 31st. The minimum tax payable is \$350.00. The phase out threshold for the home owner grant is \$1,050,000.00. For properties above \$1,050,000 the grant is reduced by \$5.00 for every \$1000.00 of assessed value in excess of this threshold.

Note: Restrictions may apply visit: <http://www.sbr.gov.bc.ca/hog/>

Site Survey Certificate: General Cost: \$350.00. May be available from City Hall or Seller.

Property Title Insurance: \$200 or more

Security and Peace of Mind for matters relating to title. One Time Premium. No Deductible.

Covers: Fraud, Forgery, Unpaid taxes, strata charges, liens, mortgages or other financial charges.

Claims by any third party against title ie: former spouse, tenants. Claims arising out of lack of independent legal advice. Can eliminate need for land or site survey.

Approximate Property Bank Appraisal: \$300.00 - Home Inspection: \$500

Approximate Legal Costs (including tax)

Purchase/Mortgage \$875

Clear Title Sale \$350

Purchase/Mortgage & Sale \$1,250

Sale with one discharge \$425

Purchase No Mortgage \$699

Refinance with one discharge \$550

Note: All costs shown above are approximate and subject to change without notice.

Criteria Used To Price Properties

1. A sales associate has no control over the market, only the marketing plan.

2. Never select a sales associate based on price.

3. Pricing in rising and falling markets:

Overpricing in a rising market may be OK;

Overpricing in a falling market is disastrous.

The Market Trend is as important as pricing.

4. Four indicators used to represent your property:

A. Cost ~ What was paid plus capital improvements.

B. Price ~ What the seller wants.

C. Value ~ What the buyer is willing to pay.

D. Market Value ~ What a willing buyer and seller agree upon.

5. Regression and Progression:

A. Regression – the phenomenon of an expensive house being decreased in value because of the less desirable homes around it.

B. Progression – the phenomenon of a home selling for more than its worth because of having more expensive property or a more desirable area.

6. Reasons for overpricing:

A. Over-improvement - a seller cannot select, add to their lifestyle, enjoy it and expect the buyer to pay the original cost.

B. Need – the need for money does not increase the value.

C. Buying in a higher priced area.

D. Original purchase price high.

E. Lack factual comparables

F. Room for bargaining.

7. Reasons a property does not sell:

A. Over priced.

B. Under exposed.

C. Does not show as well as it could.



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Pricing Pyramid: Price Affects Buyer Interest



- When you price your home above its market value, fewer buyers will show interest in your property.
- When you price your home below market value, you increase the number of interested buyers.
- In the end, the price you set and the interest you create should reflect your selling goals.

The Window Of Opportunity: Price Right From The Start

When a home first goes on the market, there is an initial surge of interest that should be maximized. Therefore, your home should be priced realistically from the start.



This chart illustrates that most sales are made in the first four or five weeks a home is listed. Because all this activity happens so soon after a home is listed, it is a mistake to assume you can 'test the waters' with an extremely high price and then later reduce it. Homes should be priced correctly, right from the start.

What Is The Best Price Obtainable For Your Property?

Factors That Do Not Affect Your Property's Value.

- What you paid when bought (or built) your house.
- The cash proceeds you want or need from the sale.
- What I, or another real estate professional, say your property is worth.

Buyers Dictate The Best Price Obtainable For Your Property

- Buyers engage in comparison-shopping.
- A buyer will not pay more for one property than he or she would have to pay for another, similar property.

A Competitive Market Analysis Shows What Buyers Are Willing To Pay In Today's Market

- Demonstrates what buyers have **actually paid** recently for similar properties.
- Shows what buyers have **not been willing** to pay under current market conditions.
- Focuses on other properties which are now **competing** for buyers' attention.

A Competitive Market Analysis gives you a solid foundation for the realistic pricing of your property.

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