

# 2010 "JUST HOMES" Discount Commission Program

## HOMEOWNERS HAVE CHOICES . . . . .

**Commission** ..... Homeowners have the right to negotiate real estate sales commissions. "Our Just Homes Discount Commission Program" offers the lowest cost of real estate commission paid on closing as advertised by any local real estate brokerage as of December 2009.

**Listing Price** ..... Our company provides our clients current information on similar properties sold and available on the market through MLS data to help position their homes competitively. The market generally sets the final price, but it is your home and your money every homeowner gets to choose their listing price. All our homes are listed on  to achieve maximum exposure to the market and saleability.

**Who Sells Your Home?** ... Homeowners also have the choice of who lists their home for sale. "Let my experience work for you". I guarantee that few sales people in the local market have more experience in handling the "ins and outs" in real estate transactions than I do.

**"You don't have to pay more to get more experience and service to sell your home"**

Sandy Cameron, Broker of Record M. Jean Cameron Real Estate Limited, Brokerage

### Example of cost savings with our 3¾ % (DISCOUNT COMMISSION) Program

Our flat rate commission program could cost a little less or a little more than the 3¾ % discount commission program depending on the sale price of your home and whether or not an outside cooperating brokerage is included in the sale of your home.

#### Example when 5 % Commission Charged

Typical House  
Sale Price \*  
**\$145,476.00**

Cost of commission  
@ 5% (No discount)  
**\$7,637.49**  
(GST included)

**60% OFF** the 5% commission rate  
When M. Jean Cameron Real Estate Limited Brokerage lists & sells your home directly to the buyer without another brokerage involved in the sale, we will further reduce our total commission to only 2%, + GST.

Further Discount  
Reduced to  
**\$3,055.00**  
(GST included)

Your Savings  
vs 5% Commission  
**\$4,582.49**  
(GST included)

#### If another Brokerage sells our listing

Total Commission  
**\$5,728.12**  
(of which) **\$3,818.75**  
is paid to selling broker  
outside cooperating  
brokerage  
(GST included)

Your Savings  
vs 5% Commission  
**\$1,909.37**  
(GST included)

In 2006, 2007, 2008, and 2009 our company sold over 50% of our own listings directly to the buyer without an outside brokerage involved in the sale, providing these homeowners with these additional savings.

Subject to E and O and withdrawal without notice.

\* \$145,476 is the average residential sales price as published by the Cornwall and District Real Estate Board in 2008. GST is calculated at the 5% rate.

The commission charged for homes above \$145,476 will increase slightly under the 3¾ % commission program depending on the sale price of the home and commission on homes that sell for less than \$145,476 will decrease slightly. Above commission samples include GST.

**NOT INTENDED TO SOLICIT PROPERTIES ALREADY LISTED FOR SALE.**