

Rodney Harvey

Subject:

Your September 2025 Real Estate Update



A banner for Rodney Harvey's real estate business. On the left is a portrait of Rodney Harvey, a middle-aged man with grey hair, wearing a dark suit, light blue shirt, and patterned tie. To the right of the portrait is a background image of a modern living room with a light-colored sofa and a wooden wall. Overlaid on the background is the text "Helping You Build Wealth Through Real Estate" in a white, serif font. Below this text is the phone number "905-447-8864" and three small circular icons for Facebook, LinkedIn, and YouTube. Below the portrait, the name "Rodney Harvey" is written in a large, bold, black serif font. Underneath the name are the credentials "Broker of Record, FRI CLO CRB C-RETS CERE CRES MCNE RENE SRS ABR" in a smaller, black, sans-serif font. Below the credentials is the phrase "Service excellence guaranteed." in a yellow, italicized, sans-serif font. At the bottom left of the banner is the website "www.OurRealEstateGuy.com" in a black, sans-serif font. On the right side of the banner, there is a logo for "Our Real Estate Guy" featuring a stylized yellow house icon above the text "Our Real Estate Guy" in a blue, sans-serif font. Below this is the "Konfidis Brokerage" logo, which consists of a green circle with a white "K" inside, followed by the word "Konfidis" in a bold, black, sans-serif font and "Brokerage" in a smaller, black, sans-serif font below it.

Helping You Build
Wealth Through Real
Estate

905-447-8864 f in YouTube

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Our Real Estate Guy

Konfidis
Brokerage

Dear Valued Client,

You may have noticed that in the real estate business, there are two kinds of REALTORS® — those who help you sell your home, collect their commission, and move on, and those who are truly committed to ongoing service to their clients in the years and months between transactions — the latter is the type of REALTOR® I strive to be.

My vision as a REALTOR® is to be friendly, approachable, and knowledgeable so that anytime you have a real estate-related question or need advice, you can feel comfortable reaching out to me and trust the expertise I have to offer.

This e-newsletter is another way I connect with you and offer value between transactions, as it's filled with valuable insights to help you stay informed and make smarter property decisions. Whether you're buying, selling, or investing, these articles are packed with practical guidance to protect your interests and maximize your returns.

Please, don't be shy about asking me for real estate-related information or advice at any time. That's what I'm here for and know that you can always count on me.

Rodney Harvey
Broker of Record, FRI CLO CRB C-RETS
CERE MCNE RENE CRES SRS ABR

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Commission Reduction Agreements

In a commission reduction agreement, the listing brokerage agrees with the seller to reduce commission that was previously agreed to. When REALTORS® use commission reductions, it is essential to create an appropriate agreement in order to comply with the Trust in Real Estate Services Act, 2002 (TRESA 2002).



Most commonly, commission is paid to the brokerage representing the seller under a written seller representation agreement, which may include an agreement to pay a portion of the total commission to a cooperating brokerage that represents the buyer. However, it's important to note that specific commission models are not mandated under REBBA 2002. Various commission models are acceptable as long as they comply with the law.

The following are the two most common ways this can happen:

- The seller and buyer are represented by the same brokerage.
- A cooperating (buyer's) brokerage offers to reduce its commission and the listing brokerage and seller agree to reduce the total commission payable under a seller representation agreement, i.e. offers to accept less commission.

All commission reduction agreements negotiated by brokers and salespersons are binding on the brokerage. If commission reduction agreements are being offered, the details must be put in writing, and provided by the broker or salesperson to their brokerage. Any commission reductions should be in keeping with the brokerage's policies. But in any

case, the brokerage is bound by commission reduction agreements made by its employees in its name. [Click here](#) for the ballance of the article.

Clear Signs of a Bad Real Estate Agent

Don't brush off these telltale signs of a bad real estate agent. Did you choose your real estate agent based on a friend-of-a-friend's referral, a quick Google search, or even a flyer in a mailbox? Is your gut telling you it isn't the right fit, but you're not sure if it's worth the hassle to cut ties?



We get that it's inconvenient to go back to square one of the Realtor® hiring process. And you'll (temporarily) feel like a jerk firing an agent who's already done some legwork for you.

But keep this in mind: In all likelihood, you'll never sell anything as expensive as your home or property. As the quarterback of your property sale, your Realtor® has the potential to save you time, fetch you more money, and protect your sanity. Alternatively, this person could leave you hanging with another unanswered voicemail and the sinking feeling that you were never their priority.

If you've started talking with (or have already signed with) someone and think you've made the wrong choice, look for these signs of a bad real estate agent so you know when it's time to move in a different direction. [Click here](#) for the ballance of the article.

The Seven Deadly Sins of CRE Investment

Most of you have heard about the Seven Deadly Sins that include; pride, envy, gluttony, lust, anger, greed and sloth. There are also Seven Deadly Sins of commercial real estate (CRE) investment, and these are not so-called psychological sins but errors or mis-judgments in the art of investing in commercial real estate assets.



Buying a CRE asset above its value or at a low cap rate is rarely a route to a successful transaction. The CRE investment process is a multifaceted procedure to analyze, acquire, finance, manage, lease and sell a commercial property. There are many steps in the process from evaluating a broker sales package, to analyzing the market in which the property is located, touring the property, raising the appropriate amount of debt and equity capital, closing the acquisition and managing and leasing the property. Each of these steps is critical to a successful CRE property investment. However, there are many sins or errors committed along the way and our list of seven of these are listed below.

Buying at Low Cap Rates

Acquiring CRE at low cap rates is one of the biggest sins that an investor can commit. This is typically done when interest rates are at artificially low levels, investors don't understand the various risks in CRE investment and investors have uninvested capital that needs to be used. In acquiring commercial real estate assets, it is more important to buy a good asset at a great value than a great asset at a good value. The most important criteria in a successful real estate acquisition are to buy the asset below its intrinsic value. Buying a CRE asset above its value or at a low cap rate, is rarely, in the long term, a route to a successful transaction. [Click here](#) for the balance of the article

The Dirt on Reusable Grocery Bags

If you are like many people, you may have acquired tons of reusable shopping bags over time. Here are some tips on how to care for them to prevent illnesses.



Washing reusable grocery bags is another one of those things that may not be top of mind unless you have a habit of it. **The importance of regularly washing them cannot be underestimated, however, as they can carry harmful bacteria**, such as E. coli, listeria, and salmonella, which **can linger on the bag and cross-contaminate** unprotected foods. Also, thoroughly dry your bags before storing them to prevent mould and bacteria growth.

Besides washing your bags, **separating groceries** (e.g., meats, poultry, seafood, and produce) into different bags (for example, by colour or label) can help prevent bacteria from spreading. Also, **wrap meats, seafood, and produce in a separate produce bag** to help prevent juices from spreading and avoid contamination.

As for storage, it may seem most convenient to store reusable bags in your trunk, however, **trunks can be breeding grounds for bacteria** because they are often warm environments, and there may be other items in your trunk that can transfer harmful bacteria to your bags. Designating a spot for them by your front door might be a safer option.

So, throw those bags in with your weekly laundry to keep you and your loved ones safe.

Notable, Quotable, Quotes!



“Enjoy the little things, for one day you may look back and realize they were big things.”

Robert Brault

“Be yourself; everyone else is already taken.”

Oscar Wilde

“It is not death that a man should fear, but he should fear never beginning to live.”

Marcus Aurelius

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