

Rodney Harvey

Subject:

Your September 2026 Real Estate Update



Guidance for Smarter Real Estate Decisions

905-447-8864

Rodney Harvey
FRI CLO CRB MCNE C-RETS SRS ABR
Broker of Record / Managing Broker
Professional Real Estate Advisory
www.OurRealEstateGuy.com

Our Real Estate Guy

Konfidis
Brokerage

Dear Valued Client,

Real estate decisions are rarely about one issue in isolation. Price matters, but so do the terms of an agreement, the information available before a commitment is made, the risks that may be overlooked and the way different parts of a transaction affect one another.

This month's newsletter looks at several examples of that broader decision-making process. I begin by explaining what I mean by **Professional Real Estate Advisory**, followed by articles on why sophisticated negotiation involves more than price, how artificial intelligence may influence real estate tax compliance, how mortgage fraud can arise in seemingly ordinary circumstances, and why commission reduction agreements can affect the economics of an offer.

Although these topics are different, they share a common theme: better outcomes usually begin with better information, a clearer understanding of the issues and careful consideration before a decision becomes a commitment.

I hope you find this month's articles useful. If one of the topics raises a question about your own property or transaction, please feel free to give me a call.

Rodney (Rod) Harvey
FRI CLO CRB MCNE C-RETS SRS ABR

Managing Broker | Broker of Record

Konfidis, Brokerage
47 Front Street East, Unit 200
Toronto, ON M5E 1B3
Cell: 905-447-8864
Office: 1-833-566-3434

Real estate treated as a professional advisory service — not just a transaction.

What I Mean by “Professional Real Estate Advisory”

Real estate representation is often described in terms of the transaction itself: finding a property, preparing a listing, arranging showings, negotiating an offer and getting the transaction to closing.



Those responsibilities are important, but I believe good representation should begin considerably earlier than that and extend beyond simply completing the mechanics of a sale or purchase.

When I describe my approach as Professional Real Estate Advisory, I am referring to the work that takes place around the transaction: understanding what the client is trying to accomplish, identifying issues that could affect that objective, gathering appropriate information, considering the available options and helping the client understand the consequences of the decisions being made.

The distinction matters because real estate decisions are rarely as simple as deciding whether a property is attractive or whether the price appears reasonable. A property may involve physical conditions, title considerations, zoning restrictions, condominium documentation, tenancy issues, financing requirements, contractual obligations, repair costs or future-use considerations. A seller may also have decisions to make long before the property reaches the market about preparation, documentation, disclosure, pricing and the issues a prospective buyer is likely to investigate.

The role of an advisor is not to make those decisions for the client. It is to help ensure that the client is making them with as much relevant information and context as reasonably possible. [Click here](#) for the complete article

Sophisticated Real Estate Negotiations Involve More Than Price Alone

When people think about negotiating a real estate transaction, price is usually the first issue that comes to mind. Buyers naturally want to know how much they will have to pay, sellers want to know how much they will receive, landlords focus on rent and tenants consider occupancy costs.



Price matters, but experienced negotiators understand that it represents only one part of a much larger transaction.

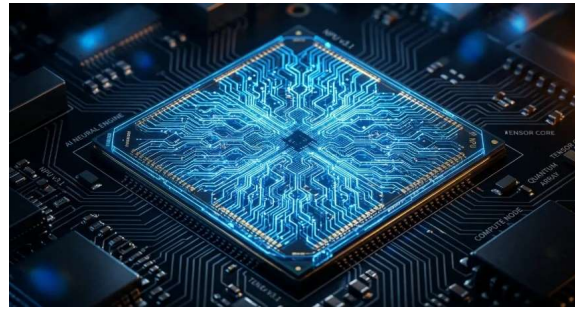
Every buyer, seller, landlord and tenant enters a negotiation with a combination of objectives, priorities, concerns and constraints. Closing dates, financing, possession, conditions, deposits, risk allocation, confidentiality, operational continuity, due diligence, repairs and certainty of completion can all influence whether a proposed transaction actually works. In some circumstances, one of those considerations may ultimately be worth considerably more to a party than a relatively small movement in price.

Sophisticated negotiation therefore involves understanding the transaction as a whole rather than negotiating each term independently. The objective is not simply to produce an accepted agreement. It is to structure an agreement that accomplishes what the client was trying to achieve while managing the risks required to get there.

[Click here](#) to find the entire article

Could Artificial Intelligence Change How Real Estate Tax Compliance Is Enforced in Canada?

Artificial intelligence is changing the way information can be reviewed, compared and understood. In real estate, that development may eventually have implications extending well beyond property searches, valuations and marketing. One of the potentially significant applications is tax compliance.



Real estate transactions generate enormous amounts of information. Properties are purchased and sold, mortgages are registered, corporations acquire assets, rental properties generate income, building permits document renovations, assignments transfer contractual interests and ownership may pass through corporations, trusts or other entities.

Much of this information has traditionally existed in separate records.

Artificial intelligence and increasingly sophisticated data-analysis tools make it possible to examine relationships among those records much more efficiently. That does not mean a computer can determine that someone has committed tax evasion. It does mean inconsistencies that might once have been difficult to identify may become considerably easier to find.

For property owners, investors and businesses, that distinction could become increasingly important. [Click hear](#) to read the entire article

Mortgage Fraud in Ontario Real Estate: How Buyers, Sellers and Property Owners Can Recognize the Risk

Most people entering a real estate transaction do not imagine themselves becoming involved in mortgage fraud. The phrase tends to bring to mind stolen identities, forged documents, artificially inflated property values and borrowers who may not even know one another.



Those situations certainly occur, but mortgage fraud can also begin in circumstances that appear considerably more ordinary.

A purchaser is having difficulty qualifying for the mortgage required to complete a transaction. Someone suggests showing slightly more income on the application, omitting a debt, describing borrowed funds as personal savings or identifying a property as owner-occupied even though the purchaser intends to rent it. The explanation may be that the borrower can afford the payments, the lender's requirements are overly conservative or the change is simply paperwork required to obtain approval.

That is precisely where consumers and professionals need to exercise judgment. Mortgage financing is granted on the basis of information supplied about the borrower, the source of funds, the property and the proposed transaction. When material information is intentionally changed, concealed or fabricated so that financing will be approved, the lender is no longer evaluating the transaction that is actually taking place. [Click here](#) to read the rest of the article

Commission Reduction Agreements in Ontario Real Estate

When a seller hires a real estate brokerage to market and sell a property, the representation agreement establishes how the brokerage will be compensated for the services it provides. Depending upon the arrangement, the agreement may also address remuneration payable to



another brokerage involved in bringing a buyer to the transaction.

Most sellers understandably think about remuneration when the property is listed and again when the transaction eventually closes. There are circumstances, however, where the remuneration arrangement becomes relevant much earlier because a reduction in brokerage remuneration can change the financial outcome of an offer while the seller is still deciding which transaction to accept.

At that point, the issue is no longer simply what the brokerage will earn. If one offer results in lower remuneration being payable by the seller, the seller's estimated net proceeds may differ even where another buyer has offered a higher purchase price. Commission reduction agreements should therefore be understood as part of transaction economics and informed offer evaluation rather than merely as an adjustment to a REALTOR®'s fee. [Click here](#) for the balance of the article

Notable, Quotable, Quotes!



“The art of life lies in a constant readjustment to our surroundings.”

Kakuzo Okakura

“Once you face your fear, nothing is ever as hard as you think.”

Olivia Newton-John

“It isn't where you came from. It's where you're going that counts.”

Ella Fitzgerald

Not intended to solicit buyers or sellers currently under contract.
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