



Pre-Listing Guide

Introducing:



Richard Fleming

Email: flemingr@telusplanet.net

**RE/MAX R.E. (Mountainview)
651-4400**

Over 23 years of Real Estate Experience

Working hard to help you get top dollar for your property

If for any reason I have not fulfilled my obligation, I will authorize a full unconditional release from your listing agreement with no cost or obligation.

Web site: www.calgaryrealestatesales.ca

"You'll be glad you called me first"

Richard Fleming:

- ❑ Born, raised and educated in Alberta
- ❑ 23 years as Calgary Real Estate Board member in good standing
- ❑ 3 ½ years experience managing office of 60+ Realtors
- ❑ Has Agent status with Alberta Real Estate Association
- ❑ Served on numerous committees with the Calgary Board and Alberta Board
- ❑ Full-time assistant
- ❑ Mortgage Agent

Accomplishments:

- ❑ Member of MLS Million Dollar Club
- ❑ Numerous Sales achievements
- ❑ Additional University training in the area of appraisals
- ❑ Successfully completed approved relocation courses
- ❑ Member of RE/MAX Platinum Club
- ❑ Member of Hall of Fame Club
- ❑ Member of RE/MAX 100% Club
- ❑ Member of RE/MAX Executive Club
- ❑ Member of RE/MAX Presidents Club

Hobbies:

- ❑ Fishing
- ❑ Hiking
- ❑ Camping
- ❑ Baseball

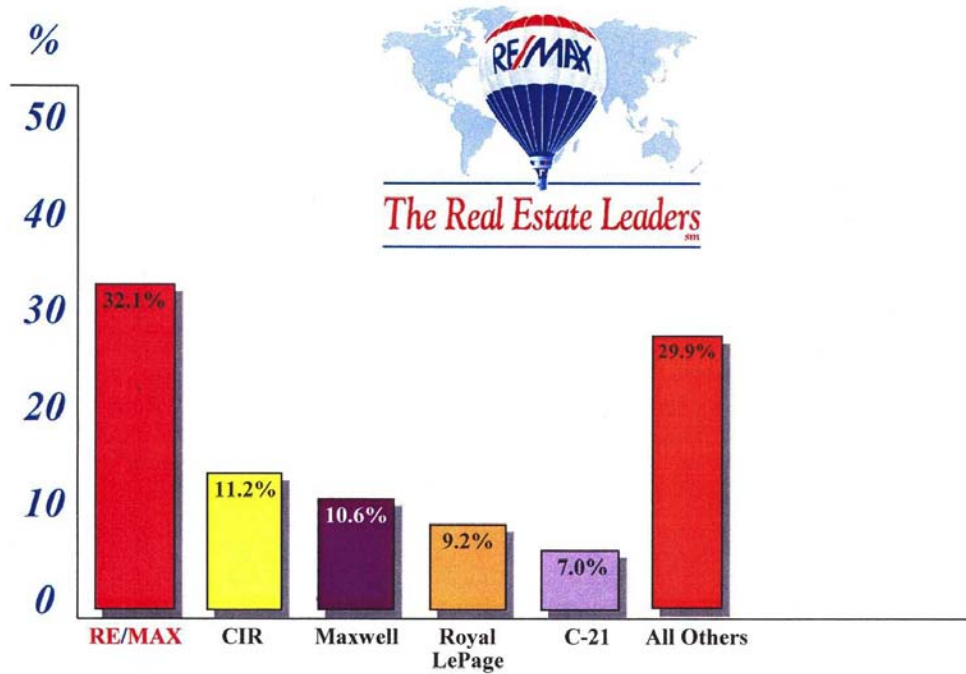


I have a wonderful wife named Vanessa who for the past 18 years has blessed my life. Together we have four adorable sons, Richie, Austin, Brandon and Justice, as well as two precious daughters who go by the names of Felicity and Tiffany.

RE/MAX 2007 Market Share Calgary and Area

% of Listings Sold

Statistics compiled by independent research



**Nobody Sells More Real Estate
than RE/MAX**

Client Testimonials for: **Richard Fleming**

“When we contacted Richard we were looking to purchase a home at a great deal. Well, he found us just that. After showing us over 50 homes, we purchased a property that allowed us to build equity for our future and very much suited our needs.

Richard did all the legwork for us, even taking our mortgage application from us to the Bank to spare us the inconvenience.

From start to finish he kept in touch with us, informing us of all details. Richard has since sold this home for us in less than 30 days, within 3% of the asking price.”

Andre & Carol Boire
Clear Water Construction / Secretary
Reference: 226-2220

“My house had been on the market for 3 months with another Realtor. During that time there were very few showings and no offers. It was then that I met Richard and after hearing what service he provided, I thought I'd give him a try. He sold my house in a short period of time and very close to the asking price. He even took care of all the paperwork for me, from the Bank to Lawyer to Insurance...etc.

I have since sold and purchased other properties through Richard with the same success and can truly say that I trust him with all my Real Estate needs.”

Fran Either, Nurse
Reference: 268-9566

“We had had evaluations done by other Realtors but were extremely impressed with Richard's thoroughness and professionalism. He gave us his pre-listing package, which answered all of our questions from the criteria they used to price our property to how he would market our home. Richard even recommended we list higher than what the evaluation showed due to how well maintained our house was. The end result was our home sold for \$5,000 more than we expected in less than 2 weeks of being listed.”

Bob and Natalie Heembrook
Retired RCMP Officer
Reference: 932-1250

“Richard showed us numerous homes before we found the right one. We told Richard how much to write the offer for and were surprised when he suggested we offer less. Taking his advice allowed us to purchase our home at a lower price than we would have initially offered. We certainly appreciated having Richard working in our best interest and would not hesitate recommending his service in the future.”

Glenn and Sandra Auld
Reference: 248-3616

“When Richard listed my home he kept me up to date with feedback on all showings. He also kept me informed of any other sales and listings in my area. This Realtor definitely performed the job promised in the pre-listing package to ensure the sale of my property.”

Pat Rasmussen
Reference: 226-3362

“When Richard listed our home he gave us a copy of the pre-listing package which we have never seen from a Realtor in our previous Real Estate transactions. He measured our home and gave us a detailed market appraisal. We then listed and sold our property with him; he did everything he promised to do. We will continue to use and recommend Richard in the future.”

Cameron and Pat Wallace
Reference: 850-2719

“I have used Richard’s services for five years for selling approximately 12 to 14 homes per year and referred him to numerous personal friends and I can honestly say that he is a great Realtor.”

Gary Cooper – Carolina Homes
Reference:
256-5544

"When my wife and I made the decision to relocate from Toronto, Ontario to Calgary, Alberta we needed an agent who was very familiar with the city and could advise us on where the best places were to live in the city. (We had never been to Calgary before). We spent a couple of months sending MLS listings to Richard asking him to view the properties and to send back photos and comments about the homes. When we arrived in Calgary in the spring Richard had come up with a comprehensive list of homes (from the MLS listings we sent him and from his astute observations of what we were looking for in a home) for us to view. Richard went out of his way to make the house hunting process as easy as possible and in a few short days we had narrowed the list down to three homes. With Richard's knowledge of the market, we made a bid on our first choice home. Richard did a fabulous job in presenting our bid as it was accepted by the builder and we could now make plans to move to Calgary.

Without Richard's help, the process of buying a home in Calgary would have been far more difficult. With Richard's knowledge of the city we found a home (not just a house) that was close to schools, libraries and stores. Looking for a new home in an unfamiliar city can be a daunting task, but Richard's patience, professionalism and sense of humor made the house hunting process enjoyable. We would not hesitate to recommend Richard.

Ian & Anna-Ruth Rutgers
Reference: 375-0890

"I have known Richard Fleming for about 8 years, both personally and professionally," states Harry Stepper of Stepper Custom Homes Inc. "Richard has been involved with selling some of the new homes we build at Stepper Custom Homes Inc., as well as our guaranteed sale program for our new home purchasers. In all of the years that I have known Richard, he has ALWAYS been very professional when it came to real estate, displaying full knowledge of all aspects of the residential housing sector in Calgary, and has always kept up to date with the marketplace in order to be relevant for both his selling clients as well as purchasers. He is very astute in reading the market as it changes and fluctuates, and is therefore very adept at advising clients. Richard's character has always impressed me as he consistently proves to be ethical and of high moral values in everything that he does, whether it is of a personal or professional manner, and I know him to be a very fine Christian family man."

Harry Stepper
Stepper Custom Homes
250-1033

"Not only have I used Richard's services to sell my own personal property, but I have also used his great sales & marketing skills to sell condo's for my company. Richard is very detailed with his marketing and is very good at updating me on market conditions, and he does his best to get me top dollar."

Darren Schaff
Rockford Developments
256-0814

Strategic Alliance Team Members:

In keeping with my philosophy, I have enclosed a list of Strategic Alliances that I have formed over the years. Each of who has greatly assisted my Clients in their particular field of expertise. I will admit that I am very protective of my Clients interests, and that anyone I should refer a client to, must meet my criteria of exceptional service.

Legal Services: Should it be a Sale or Purchase, rest assured the transaction would be completed at a very competitive price.

Mortgage Services: Require a New Mortgage? An increase and blend? Not sure what you will qualify for? What are your GDS/TDS ratios? In the comforts of your own home, all these questions and more can be answered, at no charge!

Home Inspection: Whether buying or selling, I can have a complete home inspection within 12 – 24 hours to help ease your mind of any hidden deficiencies or costly repairs, that could affect your selling or purchase price.

Property Appraisal: I can arrange an immediate appraisal to help price your home or confirm your planned purchase.

Real Property Report: Not sure if the fence, deck garage, is properly located? A RPR is an absolute necessity upon closing. This can be ordered immediately if you are not in possession of an approved one.

General Maintenance: Do your carpets need to be cleaned or stretched? Touch up painting required inside/out? yard maintenance?, furnace or plumbing problems? Do not worry one call and I can obtain free estimates. The decisions are up to you.

Top 4 Mistakes Sellers Make When Choosing an Agent!

1. Going with the agent who promises you the highest sale price, the most amount of money (even if the price seems unrealistic)
2. Choosing the agent who promises to save you money by discounting the commission rate.
3. Choosing the “nicest” agent.
4. Picking an agent that works with a team.

The Most Frequent Results of These Mistakes Are...

1. The inflated price you were quoted (in order to get your listing) results in few buyers coming to view your home (because they can get a comparable, properly priced house, for less money) and you end up having to endure a series of price reductions which result in your home finally selling for BELOW its true market value.
2. A lower commission does not guarantee you will net more on your real estate sale. According to Real Estate consultants, there is a “Big Lie” in real estate. It’s the lie that reducing the commission always results in more money for the seller. Nothing could be further from the truth. Virtually all sellers want to obtain the highest price possible for their property. No matter what you are selling, maximum exposure to the marketplace is a critical factor in achieving the highest price possible. Companies who cut services in exchange for taking a lower commission often cost clients much more than the extra one to three percent they save in commission. Depending on price, the cost could be tens of thousands of dollars.
3. Your agent may be nice, but this doesn’t necessarily qualify them to do the best job of selling your home. Your agent’s personality will mean very little to you if you ultimately discover that they don’t have the marketing expertise to market your home properly so it sits on the market and either it doesn’t sell, or sells for lower than market value. I have a proven system that will get your home sold for top dollar.
4. After listing with the team leader, all dealings are now with numerous other agents you have never met. Because they sometimes have over 35 or more properties for sale, they just don’t have the time to talk to you.

Seller's Guide to Interviewing a Realtor

If you are currently thinking about selling your home, the following 23 questions will assist you in determining whether or not a Realtor is truly committed to the profession of selling real estate, or simply interested in obtaining a listing.

1. Do you have a team working under you? If so, how many people are on your team? Will I hear from you or your team members when I call?
2. Do you work as a full-time Realtor?
3. Do you have another job?
4. Do you have a full-time Assistant(s)?
5. What area and in what aspect of the market do you specialize? How long have you lived in Calgary?
6. Do you have a written marketing plan specifically designed to sell my house?
7. Do you attend the C.R.E.B General Meetings? How often? Do you attend A.R.E.A. and C.R.E.A. Conferences?
8. How do you market properties directly to buyers?
9. How many properties have you sold in the last three months?
10. Will you produce a feature sheet and flyer with pictures to market my home?
11. Will you actively market my home on the Internet? Will this include color pictures? Do you take photo's or a professional photographer?
12. Do you have a written business plan and mission statement?
13. How often will I hear from you after my home is listed with you?
14. If you do not do what you say you will, may I get an unconditional release from our listing agreement?
15. How will you let me know what you are doing to market my property?
16. What are the current market trends? Is it a good time to sell?
17. What other marketing techniques will you use to get my property sold?
18. In what ways do you encourage other Realtors to sell my property? How do you network?
19. What can I do to help sell my property?
20. Are you a certified relocation specialist?
21. How does your average sale price compare to the original list price?
22. Do you have the names of references I may call?
23. How confident are you that you can sell my home? Why?

WARNING: Be aware of any Realtor who focuses on either an inflated listing price, or low commissions as the primary point(s) in their marketing presentation. A lot of agents will say they will cancel a listing but don't clarify what type and in most cases if not in writing, it is a **CONDITIONAL** release, not allowing you to re-list with someone else. To protect yourself, get this in writing in your contract.

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.
Market trend is as important as pricing. Make sure your sales associate understands market trends.
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 around it.
6. Substitution:
The value of an amenity is based upon what it will produce not what it will cost.
7. 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.
8. Reasons a Property Does Not Sell:
 - A. Over priced
 - B. Under exposed

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.

Many Factors Affect The Marketability Of Your Property

Some Factors Are Beyond Our Control:

- ❑ Physical Features of the Property
- ❑ Market Conditions
- ❑ The Competition

Some Factors Are Within Our Control:

- ❑ Listing Price and Terms Offered
- ❑ Condition of Property, Inside and Out
- ❑ Promotional Strategy (Including Ease of Showing)

We will consider all of these factors in planning the successful sale of your property.

Should You Remodel or Sell?

<u>PROJECT</u>	<u>ESTIMATED COST</u>	<u>% RECOVERABLE</u>
Add a full bath:	\$5,000 - \$10,000	
To a 1 ½ bath home		80%
To a 2 bath home		50%
Add a half bath:	\$3,000 - \$4,000	
To a 1 ½ bath home		60%
Add a bedroom	\$6,000 - \$8,000 (existing space) \$10,000 - \$15,000+ (add on space)	
To a 3 bedroom house		75% - 85%
To a 4 bedroom house		65%
Add a garage	\$15,000 - \$20,000	Up to 50%
Add a fireplace	\$3,000 - \$4,000	Up to 75%
Turn bsmt to Rec Rm.	\$10,000 - \$13,000	Up to 15%
Installing new furnace	\$2,500 - \$3,000	Up to 30%
Repaint house	\$3,000 - \$4,000	30% - 40%
Install new exterior siding	\$7,000 - \$10,000	Up to 30%
Landscape	\$2,000 - \$4,000	15% - 30%
Add a pool	\$20,000+	0 - 30%
Add a patio	\$4,000 - \$6,000	Up to 30%
Develop 1200 sq ft Bsmt	\$40,000 - \$50,000	40% - 50%
Custom Window Coverings	\$5,000 - \$15,000	Up to 25%

Finding The Buyer For Your Property

Identifying Likely Target Buyer Groups:

- ❑ What will be the buyer's probable financial profile?
- ❑ In-town move-ups (from what neighborhoods)?
- ❑ Out-of-town transferees
- ❑ First-time home buyers

Marketing To Other Real Estate Professionals:

- ❑ Promotion through local Board of Realtors®
- ❑ Multiple Listing Service (MLS)
- ❑ I am in constant contact with leading real estate professionals in this area

I will continually look for the best possible method of exposing your property to potential buyers.

Cost to Sell Your Property

Real Estate Commissions (based on sale price) \$ _____

G.S.T. Payable on commissions \$ _____

Lawyer (approximately) includes disbursements (note: if condo - \$150-\$200 extra for estoppel certificate) \$650.00 +/- _____

Real Property Report (If you have already, then no cost) \$450.00 +/- _____

Update Real Property Report (You have one but it does not reflect the changes ie: deck, fence, garage etc.) \$250.00 +/- _____

City of Compliance stamp \$ 88.00 _____

If mortgage is closed possible penalty. If you take mortgage with you or get another with the same bank, this may be waived. \$ _____

Are property taxes up-to-date \$ _____

Possible Encroachment Agreement only if your fence, Garage, etc. is on top of City property or utility right of way. \$500.00 +/- _____

Existing Mortgage Balance \$ _____

TOTAL \$ _____

$$\underline{\$ \quad \quad \quad} \quad \quad \quad \underline{\$ \quad \quad \quad} = \quad \quad \quad \underline{\$ \quad \quad \quad}$$
Possible Sale Price **Total** **Approximate Net Proceeds**

GST is applicable on all amounts

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 television. You might want to have soft music playing in the background.
- Pick up newspapers and sweep or shovel front walkway. Depending on 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 me and leave a number where you can be reached.

I am always more than willing to give you my suggestions from experience of what can be done to help sell your home in a short period of time and the highest obtainable price.

Action Plan **Property Marketing Program**

When	What	Benefit
Day One	Listing taken	Congratulations you have just chosen one of Calgary's top realtors to sell your property.
	Interior & exterior photos taken by professional photographer	All photos and virtual tour placed on the MLS and all real estate websites including my own
	Professional 4 page color highlight sheet is prepared.	Professional Property presentation for potential purchasers.
	Property is loaded onto Internet	World wide access to all active MLS boards, Realtors, Relocation companies and their clients, and Investors.
	Electronic Lock Box is placed at the property	Allows all MLS Realtors easy access when showing your home, each viewing is logged electronically, keeping home safe.
	Your listing is added to RE/MAX Daily Hot Sheets	All RE/MAX Associates have immediate information on your property
	MLS Information is broker loaded into Calgary Real Estate Board for the MLS computer	All MLS Realtors will be immediately notified across the city
<i>Day Two/Three</i>	Copy of land-title ordered	Expedites the sale
	Mortgage information & tax verification ordered, request Condo docs if applicable	Expedite the sale
	Real Property Report (if applicable) ordered	Expedites the sale
	Home Inspection is ordered (if applicable)	Expedites the sale
	Home repairs/cleaning ordered (if applicable)	Expedites the sale
	For Sale sign placed in front yard of the property	Showing Realtors can locate the property easily. And approximately 30% of homes sold because of For Sale signs
	Proof of highlight sheets emailed to client.	Ensures that all information is accurate.

<u>When</u>	<u>What</u>	<u>Benefit</u>
<i>Day Three/Four</i>	Professional highlight sheets are printed and delivered to: <ol style="list-style-type: none"> 1) Subject Property 2) All of my own qualified purchasers in our data base 3) Faxed to all members of our strategic alliance team 4) All area companies & Realtors 	<p>Information is made readily available for all Realtors, potential purchasers and investors.</p> <p>All potential purchasers receive a professional presentation of your property</p> <p>I always have highly qualified purchasers waiting to buy</p> <p>High quality exposure to other potential purchasers</p> <p>The active area Realtors & surrounding companies are provided with your property's details.</p> <p>Statistics show that surrounding property homeowners often know of someone wishing to relocate into their area.</p> <p>I will target high turnover communities and specific price ranges for maximum results.</p>
<i>After Each Showing</i>	Best efforts will be made to contact Realtors for all feedback on property.	Gives objective opinion of property. Due to the RECA act, Realtors are not obliged to provide feedback, however I will do the best we can to get it
<i>Weekly</i>	I will call 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.

<u>When</u>	<u>What</u>	<u>Benefit</u>
<i>Every 15 Days</i>	A review of the Marketing Program, pricing and presentation of your home will be reviewed	Provides opportunity for seller and Sales Associate to review and re-evaluate marketing plan and price if necessary.
<i>When Offers Are Received</i>	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.
<i>As Required</i>	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 RE/MAX Realtors Realtors are called and sent new updated highlight sheets (if changed).	To continue exposing your home to the Realtors and Buyers. To maximize exposure To maximize exposure To maximize exposure To maximize exposure
<i>Public Open House</i>	Not suggested but more than willing to do.	Less than 5% of homes sell from open houses and there is a lot of theft at open houses.

I will commit to keep you advised and informed at all times, while striving to obtain the best price in the shortest time. If for any reason I have not fulfilled what is prescribed within this marketing plan, I will authorize a full unconditional release from your listing agreement.

“It Doesn’t Cost Any More To Have one of the top Realtors From Canada’s Largest Real Estate Organization Working In Your Best Interest”

Richard Fleming Commitment Letter

I am dedicated to providing service with quality and integrity to my clients and their families.

My mission is to provide home ownership in the most caring and professional manner.

To achieve this goal, I have developed a strategic and comprehensive marketing plan designed with proven results.

I hereby promise to fulfill these obligations and requirements set out in my pre-listing package.

**Richard Fleming
RE/MAX R.E. (Mountainview)**

Over 23 years of Real Estate experience.

CHILDREN'S MIRACLE NETWORK

RE/MAX[®]

Contribution to our Community

Over the years, RE/MAX has made a special effort to support children's hospitals across Canada by raising funds for the Children's Miracle Network (CMN). RE/MAX Broker-Owners and Sales Associates have contributed nearly \$1 million to CMN yearly and our donations continually grow.

The money raised by CMN is used for research into childhood diseases and to purchase expensive equipment used in diagnosis and treatment of a variety of children's disorders equipment these hospitals would have to do without if it weren't for CMN's efforts.

RE/MAX efforts on behalf of CMN involve thousands of people raising money in every imaginable way. RE/MAX offices hold golf tournaments, bar-b-ques and skating parties. Many Sales Associates contribute by participating in the RE/MAX Miracle Home Program and RE/MAX regions make donations at the corporate level.

CMN serves people in very direct and visible ways. 100% of the local contributions remain in the communities in which they were made to benefit participating children's hospitals.

RE/MAX is proud of its work on behalf on CMN. Our dedication to the Children's Miracle Network spans the entire organization, from coast to coast. We're grateful to the thousands of RE/MAX customers who have joined our fund raising efforts by participating in the Miracle Home Program. Our partnership with CMN is another sign of deep commitment the RE/MAX brings to the communities it serves.

- ❑ The work that CMN does on behalf of the children's hospitals in your community.
- ❑ Why you personally believe it's important to support CMN.
- ❑ Your office fundraising efforts on behalf of CMN and you're participation in those fund raising efforts.
- ❑ You are participating in it, review the Miracle Home Program and how it works.

Remember To Notify ...

UTILITIES & SERVICES			PUBLICATIONS		
Electric	Enmax	232-1000	Newspapers	Herald	235-0121
Water	Enmax	232-1000		Sun	250-4300
Gas	Atco	245-7888	Magazines		
Telephone	Telus	310-2255	Mail Order Houses		
Cable TV	Shaw	716-6000	Book & Record Club		
PROFESSIONAL SERVICES			GOVERNMENT & PUBLIC OFFICES - FEDERAL		
Doctor			Canada Post		
Dentist			Income Tax		221-8919
Lawyer			Family Allowance		800-387-1193
Accountant			Old Age Security		292-5559
Daycare			Canada Pension		292-5559
Drycleaner			Alberta Health Care		
Drug Store			Vehicle Registries		
Service Station			Schools		
Hair Dresser			Library		
BUSINESS ACCOUNTS			INSURANCE AGENCIES		
Bank Accounts			Life		
Finance Company			Health		
Charge Accounts			Home Owners		
Real Estate Agent			Automobile		
DELIVERIES			PERSONAL		
Milk/Dairy			Friends & Relatives		Civic
Diaper Service			Business Associates		Social
Other			Church		Athletic/Health
FINAL MOVING DAY CHECK LIST					
All meters read			Telephone service disconnected		
Furnace show down or off			Leave garage door opener		
Leave all applicable warranty, house plans etc			Leave forwarding address & phone #		
Windows and doors shut and locked			Keys left as agreed upon		
Lights turned off.					

Note: 1-800-622-6232 will also access a main government information line that will direct you to the department you are looking for.
Also '311' in Calgary will do the same for all city inquires.