



The banner features a blue background with a white house silhouette. On the left, there are three award logos: 'SALES ACHIEVEMENT AWARD 2006', 'SERVICE SINCE 2003', and 'ROYAL LEPAGE Team Realty'. The name 'Howard Marling' is written in a large, stylized font, with 'Broker' underneath. The phone number '613 592 6400' is prominently displayed. At the bottom, the slogan 'Taking Real Estate Service To New Heights!' is written in a white, italicized font. On the right side, there is a portrait of Howard Marling, a man in a suit and tie, smiling. The website 'www.Marling.ca' is listed in the bottom right corner.

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Privacy and the Real Estate Transaction

The following article appeared in the March 13 issue of the EMC community newspapers. President Heather Skuce is using the President's Pen column offered to the Board by EMC to provide information to the public about the real estate market and to showcase the benefits of working with a member.

These days, the security of personal information is big news. Nearly every week there's another story in the media about protecting our identification and making sure not to give out too much personal data.

So when you enter into a relationship with a REALTOR®, and he or she requests personal information from you – name, address, banking information, e-mail addresses and phone numbers, and so forth – you should know that your information is being handled with the utmost care. It's taken so seriously, in fact, that the Canadian Real Estate Association (CREA) has its own Privacy Code, in addition to adhering to the federal Personal Information Protection and Electronic Documents Act (PIPEDA). CREA's Privacy Code states that a REALTOR® will:

- Obtain your consent when they collect, use or disclose your personal information;
- Only use the information for the purposes they have discussed with you;
- Allow you to have access to your information; and
- Have privacy policies that are clear and understandable.

The personal information that your REALTOR® collects from you is used to facilitate the real estate transaction, particularly in marketing your house when you are selling. In order to effectively advertise your house in various media, including newspapers and web sites, and in providing other salespersons and their prospective buyers with information about your home, some disclosure of personal information is necessary. This does not generally include your e-mail address or phone number, though your name and the name of any co-owners of the home will appear on your MLS® listing, viewable by other REALTORS® and anyone authorized to use the MLS® system, such as appraisers, but not by the general public.

Once your home is sold, the sellers' names are removed from the listing, though the listing itself will remain in the database as historical data, which is essential to the operation of the MLS® system. The purchase price will be recorded on the listing file. The real estate firm that you worked with will keep your name and other information in their company's files. By agreeing to list your home on the MLS® system, you are agreeing to allow the ongoing use of listing and sales information about your home. If you purchase a home listed on the MLS® system, your name will not appear on the listing; only the name of the REALTOR® you worked with and their firm's identification code appears.

Generally speaking, most of the personal information that your REALTOR® collects about you will be obtained directly from you; however, they may also obtain information from other sources such as credit bureaus and government agencies as necessary. You will always be informed that this information is being collected and what purpose it will be used for; your REALTOR® must obtain your consent to do so.

In any event, you can rest assured that your REALTOR® will never ask you for any information that is not essential to the marketing, sale or purchase of your home, and that he or she will not share that information with anyone who doesn't have a direct interest in helping to accomplish those goals.