



Buy Smart with Comfree: The truth about Real Estate commissions and how buyers win twice

Launch edition: January 2026

Welcome!

This educational guide combines every step of the ComFree buying journey with our most helpful How-To insights and FAQs so you can buy simply, successfully, and commission-free.

A step-by-step educational guide for buyers who want transparency, control, and zero buyer commission — without representation.

This guide is designed for Canadian home buyers who want to understand how commissions really work, how to access MLS listings independently, and how to buy safely using professional legal support — without hiring a buyer's agent.

Follow each step, use the checklists, and lean on the ComFree Team and partner lawyers when needed — you've got this.

Chapter 1

The Big Myth: “Buying with an agent is free”

How the industry’s biggest illusion costs Canadian buyers \$25,000–\$35,000 every time they move.

For decades, buyers have been told a simple lie — that real estate agents are free for them.

You’ve heard it everywhere:

“The seller pays the commission, so it costs you nothing to use a buyer’s agent.”

But here’s the truth: **you are the one paying**, just indirectly. The buyer’s agent commission is baked into the price of every home you see. Sellers raise their asking price to cover it — which means you’re paying it in your mortgage, with interest, for decades.

THE REAL MATH

Let’s use real Canadian numbers:

Home Price	Commission (5%)	Buyer’s Agent Portion (2.5%)	You’re Really Paying	Years of After-Tax Work
\$500,000	\$25,000	\$12,500	\$25,000 baked into price	~10–12 months of income
\$700,000	\$35,000	\$17,500	\$35,000 baked into price	~16–18 months
\$1,000,000	\$50,000	\$25,000	\$50,000 baked into price	Over 2 years of income

Think about it:

To earn \$25,000 after tax, you’d need to make about \$35,000 pre-tax. That’s an entire year’s worth of take-home pay just to fund your agent’s commission — hidden inside your mortgage.

The Big Myth: “Buying with an agent is free”

What could you do with that money?

Instead of paying for someone else’s commission:

- Upgrade your kitchen or landscaping.
- Furnish your home completely debt-free.
- Add it to your down payment and reduce your mortgage.
- Keep it as emergency savings — or a vacation fund.

“

You worked hard for that money, it is your money — Why pay a percentage-based commission when transparent alternatives exist?

HOW THIS HAPPENS

Every MLS listing in Canada includes a “buyer’s agent commission” — typically 2.5% — paid out from the total sale price.

That cost is passed on to you because sellers factor it in when pricing their home.

Even when you think you’re not paying – you are.

MLS stands for Multiple Listing Service. It is a private database of property listings, owned by real estate agents to share information about properties, which helps agents find buyers for sellers and match buyers with properties. ComFree gives you access to this database without a commission.

THE COMFREE APPROACH

ComFree believes in transparency.

We think you deserve to know exactly where your money is going, and how to keep it in your pocket.

That’s why we’re building Canada’s first **commission-free Buyer Program** so you can buy smart, safely, and without hidden costs.

ComFree offers an unrepresented buyer pathway supported by education, tools, and independent legal professionals.

ComFree does not represent buyers or sellers and does not negotiate on your behalf.

Chapter 2

Why the system stayed hidden

How confusion and convention protected one of the most expensive myths in Canada.

For years, buyers never questioned the system — because they were told not to. Buying a home felt complicated, full of jargon and legal paperwork, so people assumed: *“This must require a professional.”* The truth? Real estate is **transparent by design**. MLS (Multiple Listing Service) was created so that every licensed property must be visible to the public. Yet, the illusion of mystery — of “insider listings” and “agent access” — helped the commission system survive for decades.

THE HIDDEN INCENTIVE

Agents are paid a **percentage of what you spend**. That means the higher the price, the higher the payout. So while agents may genuinely help buyers, their financial incentive is not aligned with yours — it’s aligned with the sale closing at the *highest possible price*.

“In any other industry, we’d call that a conflict of interest.”

THE FREAKONOMICS MOMENT

In the now-famous Freakonomics episode “Realtors in Crisis,” researchers revealed something stunning:

[Freakonomics - Realtors in Crisis](#)

Realtors often keep their own homes on the market longer and sell for higher prices — but when selling your home, they tend to push for a quicker sale to earn their commission faster.

Rushing client sales for quick commissions = more of your money gone. With ComFree, you control the timeline and the profit.

That same misalignment applies on the buying side. Your buyer’s agent wants the deal to close quickly, and at a higher price. You, however, want **the best price possible**.

Those two goals don’t always match.

Why the system stayed hidden

WHY BUYERS DIDN'T REALIZE IT

Until recently, buyers couldn't easily verify data.

Agents had privileged access to MLS systems — but that's no longer the case.

Today, Realtor.ca, ComFree.com, and dozens of apps give you the same access to new listings and price histories instantly.

WHY 2026 IS THE TURNING POINT

The Canadian real estate industry is entering an era of **transparency and technology**. With digital alerts, AI pricing insights, and standardized legal tools, buyers can safely manage their own transactions — and keep full control of their finances.

“ The wall has come down. The question isn't whether you can buy a home yourself — it's why you'd still pay commission to do it.

COMFREE'S ROLE IN THE SHIFT

ComFree isn't against realtors — we're *for homeowners*.

Our mission is to make real estate simple, fair, and transparent for everyone.

For 20 years, we've helped sellers take back control.

Now, starting January 15, 2026, **we're doing the same for Buyers.**

“ The future of real estate is one where buyers and sellers meet directly — informed, supported, and free from hidden costs.

Chapter 3

How Real Estate really works

You already have access to every listing in Canada — so why wait for an agent to “find” it for you?

“

There are no secret doors in real estate — just open data.

If you’ve ever believed that agents have “inside access” to homes before they hit the market, you’re not alone — it’s one of the oldest stories in real estate.

In Canada, **there are no secret listings. Everyone has access to active listings.**

Every licensed property *must* appear on the MLS, and once it’s there, it’s automatically visible on **Realtor.ca** and **ComFree.com** — instantly.

NO MORE “POCKET LISTINGS”

Some buyers imagine their agent quietly finding a hidden gem before anyone else sees it. That might sound exciting, but in Canada, **it’s not permitted under Canadian MLS rules**”.

CREA (the Canadian Real Estate Association) requires that **every MLS listing be publicly accessible** to ensure a fair market for all.

That means when you sign up for alerts on Realtor.ca or ComFree.com, you’ll be notified **the same second** a property hits the market.

You’re seeing exactly what agents see — no delay, no middleman.

How Real Estate really works

WHAT HAPPENS BEHIND THE SCENES

Here's how it really works:

1. A seller lists their home with a brokerage.
2. That listing is published to the MLS database.
3. Within seconds, it appears on Realtor.ca, ComFree.com, and hundreds of syndicated sites.
4. Buyers (with or without agents) get instant alerts that match their saved search.

So, if you're waiting for an agent to "find" your dream home, you're already behind — the data came to your phone before it came to theirs.

THE NEW BUYER ADVANTAGE

When you browse listings directly, you gain *independence*. You can filter, favorite, and compare homes by price, neighbourhood, and features — without sales pressure.

You're shopping smart, not shopping blind.

ComFree makes it easy.

Create an account on Comfree.com, save your preferences, and get real-time alerts as new homes hit the market — including private, new-build, and flat-fee MLS listings across Canada.

WHY IT MATTERS NOW

This isn't just about saving money — it's about fairness.

ComFree's Buyer Program is designed to give you the tools, legal support, and confidence to buy safely without a traditional buyer's agent — so you can stop paying for outdated systems that don't serve you anymore.

Real estate transparency isn't coming — it's already here. And ComFree is leading it.

WHY 70% OF BUYERS ARE ALSO SELLERS

Here's the key insight:

More than 70% of buyers also have a home to sell. That means most Canadians are unknowingly paying commission twice — once as a seller, and again (indirectly) as a buyer.

If you're upgrading, downsizing, or relocating, ComFree helps you win on both sides of the deal.

- Pay **\$0** commission to buy.
- Pay a **flat** low fee
- Keep full control and transparency for both transactions.

“ If you're buying and selling in the same move, why give away \$50,000 in commissions when you could use it for your new life?

Chapter 4

Buyer Myths vs Truths

Everything you've been told about why you "need" an agent – and why none of it holds up in 2026 and years to come:

Fear has kept Buyers dependent.

Fear of missing out on listings.

Fear of messing up paperwork.

Fear of negotiating wrong.

But those fears were built on old rules — and they no longer apply.

Today, knowledge, data, and support are accessible to everyone. You don't need an agent; you need

Clarity, Tools, Resources and Confidence – ComFree provides ALL of that!

THE 5 BIGGEST BUYER MYTHS – AND THE TRUTH BEHIND EACH

Buyer Myth	The Truth
"Agents find secret listings before they hit MLS."	False. In Canada, <i>all</i> listings must appear on MLS and are instantly visible on Realtor.ca and ComFree.com. You'll see them the same time any agent does.
"Agents get me a better deal."	False. Agents are paid a percentage of what you spend — their incentive is to close higher, not lower. You may negotiate directly. Independent lawyers can assist with offer preparation and legal documentation.
"Agents handle the paperwork."	Outdated. You alongside ComFree's partner lawyers complete your offer to purchase paperwork and real estate transactions for a fixed \$699 + disbursements/taxes (depending on Province) — same service, no hidden commissions.
"I'll offend the seller by negotiating directly."	Not true. Sellers appreciate dealing directly — it reduces miscommunication and builds trust. ComFree transactions often close faster and more amicably.
"I need someone to protect me."	You do — but protection doesn't have to cost 2.5%. ComFree advisors, checklists, and legal partners ensure you're supported and safe throughout.

Buyer Myths vs Truths

THE PSYCHOLOGY BEHIND THE FEAR

People resist change, especially when they've been told something is "too complicated." But buying a home isn't magic — it's a process. Every step is standardized: the offer form, the legal closing, even inspection timelines. ComFree's team of advisors and lawyers can walk you through every step and support your journey from A-Z.

“ Once buyers realize how structured the process really is, the fear disappears — and so does the commission.

HOW TO OVERCOME BUYER HESITATION

1. Understand what you're paying for.

If you're financing a \$25K–\$35K commission over 25 years, you deserve to know.

2. Get the facts first.

Read through ComFree's Buyer Guide, or book a free educational call - [Book a Call](#)

3. Keep control.

You decide when to view, what to offer, and how to negotiate — no middleman.

The ComFree Confidence Formula

Transparency + Tools + Legal Support = Freedom to Buy Smart.

That's the ComFree way.

“ You don't need a realtor to find your home — you need a roadmap that helps you buy it smarter.

Chapter 5

Why 70% of buyers are also sellers

If you're buying a new home,
chances are you're selling one too —
so why pay commission twice?

Here's a fact the real estate industry rarely mentions:

Over 70% of buyers are also sellers.

That means most Canadians are paying **twice** — once in commission when they sell, and again when they buy, hidden in their purchase price.

Let's look at what that really means in dollars and cents:

THE DOUBLE-PAY PROBLEM

Scenario	Traditional Model	ComFree Model
Sell your current home	5% commission (≈ \$25,000–\$35,000)	\$997
Buy your next home	Commission baked into purchase price	\$0
Total Commission Impact	Typically; \$50,000–\$70,000	\$997

WHY THIS MATTERS

If you're both a buyer and a seller, you're in the perfect position to take control of your entire real estate journey. ComFree gives you the tools to win on both sides:

- **When you sell:** Your listing appears on MLS and Realtor.ca — the same exposure agents use — for just **\$997 flat**.
- **When you buy:** You access every listing in Canada instantly via ComFree.com, with legal and negotiation support for **\$0 commission**.
- **When you close:** Partner lawyers in Alberta, British Columbia, Saskatchewan, and Ontario handle all documents for a fixed, transparent fee.

“ You control the timeline, the negotiations, and your money — no middlemen. ”

Why 70% of buyers are also sellers

EMOTIONAL PAYOFF

Imagine starting your next chapter — your new home, new life — knowing you kept your full equity.

That's not just savings.

That's security, freedom, and peace of mind.

“ You shouldn't have to buy your dream home twice — once for you, and once for your realtor.

THE COMFREE DUAL ADVANTAGE

Goal	Traditional Agents	ComFree Advantage
Sell your home	Typically, 5% commission	Flat \$997
Buy your next home	Typically, 2.5% commission hidden in price	\$0
Legal closing	Variable hourly lawyer fees	Fixed \$699–\$799
Exposure	MLS/Realtor.ca	MLS/Realtor.ca
Control	In agents' hands	100% You
Savings	\$0	\$25K–\$70K

THE SHIFT IS HAPPENING

The modern buyer doesn't want to pay for what they can do themselves — especially when ComFree provides the same tools agents use.

It's not rebellion — it's logic.

“Transparency isn't anti-agent.

It's pro-homeowner.”

Visit [ComFree.com](https://comfree.com) to see how simple it is to list, buy, and keep your equity.

Chapter 6

How ComFree's Buyer program works

HOW IT WORKS - STEP BY STEP

1. Browse Freely

Our team will assist you with Signing up on ComFree.com. Save searches, receive instant alerts, and compare properties — the same listings agents see.

2. Book Showings

Contact sellers directly or use the “Request a Viewing” or “Contact Owner” button — it goes straight to the seller’s inbox.

3. Make an Offer

Once you’ve found your perfect home, our partner lawyers OR your preferred lawyers, help you draft the offer legally and confidently — no commission, no pressure.

4. Close with Confidence

Your lawyer handles title transfer, funds, and conditions — just like any traditional transaction, minus the inflated fees.

WHAT MAKES IT DIFFERENT

Traditional buying relies on two things: *Complexity* and *fear*.

ComFree replaces both with **data and guidance**.

We’ve built the tools and partnerships to make buying your next home as straightforward as booking a flight online — but far more rewarding.

THE COMFREE VISION

For over 20 years, ComFree has helped Sellers Sell Smarter. Now we’re helping Buyers Buy Better — because **you deserve both sides of the deal**.

“Buy simple. Buy smart. Buy better.”

JOIN THE BUYER WAITLIST

The Buyer Program launches **January 15, 2026**.

Spots on the early-access list will receive:

- 1-on-1 advisor onboarding.
- Priority access to the Offer Builder tools.
- Exclusive early launch resources.

Join the Buyer Program Waitlist at ComFree.com/BuySmart or scan the QR code below to secure your spot.

“ The only thing missing from traditional real estate was transparency — so we built it.

Chapter 7

The real cost of commission

If you think you're not paying it,
look closer.

When people hear “the seller pays the commission,” it sounds harmless — even comforting.

But here's the hidden truth: **you're the one paying it in the purchase price.**

Every home listed through a traditional brokerage is priced to include roughly 5% total commission — split between the listing agent and the buyer's agent. That cost is baked into the price, and you finance it over the life of your mortgage.

LET'S DO THE MATH

Home Price	~5% Total Commission	Built-In Buyer's Portion (2.5%)	You're Actually Paying	Approx. Years of Work (After-Tax)
\$500,000	\$25,000	\$12,500	\$25,000 + interest	10–12 months
\$700,000	\$35,000	\$17,500	\$35,000 + interest	16–18 months
\$1,000,000	\$50,000	\$25,000	\$50,000 + interest	Over 2 years

That's right — you're effectively paying for an agent's commission through your mortgage, with interest, for 25 years.

If you finance \$25,000 over 25 years at 5% interest, that “free” buyer's agent costs over \$43,000 by the time it's paid off.

The real cost of commission

THE AFTER-TAX REALITY

To earn \$25,000 after tax, the average Canadian must make roughly \$35,000 pre-tax.

With that when you buy a home using an agent, you're spending an entire year's income to cover their commission — disguised in your mortgage.

That's equal to working all of next year just to pay someone else for your own purchase.

THE EMOTIONAL COST

Beyond the dollars, there's a hidden psychological toll. Most buyers feel powerless because they don't know what they're really paying for.

When you remove that veil — when you understand how the system works — you regain control and confidence.

“ The moment buyers see the numbers in black and white, they never go back.

THE COMFREE ALTERNATIVE

ComFree replaces mystery with math and confusion with clarity.

With ComFree you:

- See every listing instantly on MLS and Realtor.ca — no gatekeeping.
- Make your own offer using our guided Offer Builder and lawyer partners.
- Pay **\$0 commission** and know exactly what your legal fee will be (\$699 + disbursements/taxes).

The only thing you lose is the unnecessary middleman.

THE 10-YEAR IMPACT

Scenario	Commission per Move	# of Moves (10 yrs)	Total Paid	Potential Savings with ComFree
Traditional	\$25,000	3	\$75,000	\$75,000
ComFree	\$0	3	\$0	\$75,000 saved

That's a down payment on a second property — or your dream vacation. ***It's not just what you save once. It's what you stop losing every time you move.***

Chapter 8

How to buy smart, simple & safe

The ComFree step-by-step plan for confident, commission-free buyers.

Buying a home is exciting — it should never feel intimidating. Here's exactly how you can buy **safely, transparently, and commission-free** using ComFree's tools and partners.

STEP 1 – BROWSE FREELY

Sign up on ComFree.com to access the same MLS data agents use. Save searches, set alerts, and get notified instantly when new listings match your criteria. You'll never miss a property — because listings go public for everyone at once.

STEP 2 – BOOK SHOWINGS ON YOUR TERMS

Every ComFree and MLS listing includes direct contact options. Reach out to sellers, schedule visits, and ask questions directly. No agent waiting. No pressure to “decide fast.”

When you control the pace, you make better decisions.

STEP 3 – GET EXPERT HELP WHEN YOU NEED IT

You'll never be alone in the process. ComFree's team of advisors and partner lawyers are here to help with questions about:

- How to write an offer
- Deposits and conditions
- Inspection timelines
- Legal closing

Fixed legal fees mean you'll always know exactly what you're paying — no surprises.

How to buy smart, simple & safe

STEP 4 – MAKE AN OFFER WITH CONFIDENCE

When you find “the one,” use ComFree’s **Offer Builder Tools** to create a legally sound purchase offer.

Your preferred lawyer reviews it before it’s sent, ensuring you’re protected from start to finish.

You stay in control of price, possession, and conditions — without paying 2.5% to someone else.

STEP 5 – CLOSE SECURELY

Once your offer is accepted, your partner lawyer will:

- Coordinate with the seller’s lawyer.
- Handle title transfer and funds.
- Register ownership with your provincial land titles office.

All for a flat \$699 + disbursements.

PATH TO FREEDOM

When you buy this way, you don’t just save — you transform how you think about real estate.

You’ve moved from dependency to empowerment.

You’ve kept control of your time, your money, and your future.

“The smart buyer doesn’t need permission — just information.”

Join the Buyer Program Waitlist at ComFree.com/BuySmart or scan the QR code below to get started today.

YOUR SAFETY NET:

THE COMFREE BUYER SHIELD

ComFree’s system ensures you’re protected at every step:

- Legal compliance checked by licensed lawyers.
- Active listings (MLS & Realtor.ca).
- No hidden contracts, no surprise fees.

Buying this way isn’t risky — it’s responsible.

Chapter 9

Real Buyer Stories

Proof that ordinary Canadians can buy smart — and win twice.

The best part of ComFree isn't the technology — it's the people. Thousands of Canadians have already discovered that buying (and selling) without commission isn't just possible — it's better.

Here are a few stories that show what happens when you take control of your own real estate journey.

Chapter 10

Join the movement

This isn't just a new way to buy —
it's a new era in real estate.

For decades, the industry has worked in the shadows. Complex paperwork, mystery pricing, and commission confusion have kept Canadians dependent on a system that quietly takes billions in fees every year.

ComFree's mission is simple: **put that power back in your hands**. We're not anti-agent — *we're pro-homeowner*. We believe buying and selling should be **simple, transparent, and fair**.

WHAT HAPPENS NEXT

ComFree's Buyer Program officially launches **January 2026**. You can be among the first to join this national movement toward a transparent, commission-free market.

- When you join the waitlist, you'll get:
- Early access to the Buyer Dashboard.
- Personalized onboarding with a ComFree advisor.
- Priority access to legal partners and offer tools.
- Exclusive launch resources and educational content.

Join the buyer waitlist now at ComFree.com/BuySmart or scan the QR code below to get started instantly.

THE COMFREE MISSION

- Create understanding and transparency in the real estate industry.
- Give Canadians the tools to sell and buy without commission.
- Protect consumers with clear pricing, professional partners, and verified data.

“ Real estate should reward the people who own the homes — not the ones who sell them.

If you're also selling...

If you're part of the 70% of buyers who also have a home to sell, ComFree lets you list and buy without commission – the double win.

Sell for \$997 flat.

Buy without paying buyer commission.

Keep your entire \$25,000–\$70,000 of equity.

Search Listings:

Start browsing at www.comfree.com

Sell Your Home:

Book a call to list for \$997 flat.

[Book a Call](#)

Calculate Your Savings:

Use the Commission Calculator.

Buy Smart. Sell Simple. Keep Your Equity.

The ComFree way.



Buy Smart.
Sell Simple.
Keep your equity.

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