

A period of tremendous success and growth *Rutman & Rutman celebrates it's 3rd Anniversary*

Dan Rutman, founder and owner, answers some interesting questions.

Q. How would you reflect on the first three years?

Dan: I see the first three years as a period of tremendous success and growth. We've gone from two lawyers in rented office space to a seven-lawyer team with 12 support staff operating out of our own downtown building. With the recent addition of two new lawyers concentrating on family law, Rutman & Rutman really is a full-service firm people can look to for personalized service in all areas.

Despite the rapid expansion of our firm, Rutman & Rutman has been able to stake out the middle ground between large, impersonal law firms and sole practitioners. Our clients benefit from a casual, friendly environment, but at the same time they have access to all of the support and resources larger companies provide.

Q. What have been your biggest challenges?

Dan: At Rutman & Rutman, we've worked very hard to get a foothold in Brampton- a community that is already very well established. Through a combination of top-notch service and creative marketing, we've been able to get the word out about our firm and our clients are helping us by telling their friends about the quality environment here.

The lawyers at Rutman & Rutman are our greatest assets, and we have recruited the very best by fostering a fulfilling work environment for all kinds of professionals. Our staff feeds off the enthusiasm of others in the office and every employee has an important stake in the firm's growth and success.

Q. What have been your biggest surprises?

Dan: We have been pleasantly surprised by the way Brampton and area residents have responded to our arrival in the community. We knew we had a good formula for success, but we never imagined that in three short years, we would have seven lawyers working full time in our own office building. Rutman & Rutman would like to thank the Brampton community for welcoming us to the city and helping us achieve a dream.

Q. I keep hearing about your mobile legal services. What are they?

Dan: We believe in going the extra mile for our clients, and mobile legal services really set Rutman & Rutman apart from other firms. We understand that our clients are busy people and don't always have time to come into the office for appointments. Akin to a doctor's house call, mobile legal services bring the law office to the client.

Rutman lawyer Gary Indech spearheaded the service several years ago, but the idea has really caught on and allowed us to reach markets all over the Greater Toronto Area. At no additional charge, our lawyers will go to a client's home or office- after hours or on weekends- to help sort out a variety of legal matters.

Q. As a Brampton real estate lawyer, what are you doing to make the process of buying or selling a home more enjoyable?

Dan: Real estate transactions can be intimidating and confusing, and we are continuously improving our systems to make the experience more pleasant for our clients. By keeping our technology up to date and making sure we have enough staff to deal with inquiries in a timely and personal way, Rutman & Rutman is smoothing the way for hassle-free real estate deals.

We are also on the verge of releasing an exciting new free product that will also help to explain the buying and selling process to our clients. It's a comprehensive DVD and accompanying booklet- called 'Closing made Easy'- that answers all of the most common questions about real estate transactions. We expect it will be released in May or June 2006.

Q. When is the real estate 'bubble' going to burst?

Dan: A lot of people ask us this question, but we're not convinced there really is a real estate 'bubble' in this area. Brampton is a rapidly growing community, and the real estate market here is booming just as strongly today as it was several years ago.

Though some people are concerned about their ability to hang on to a property if interest rates were to suddenly jump, low supply and high demand for housing will likely keep the rates relatively steady in the coming years.

Q. Why is fraud getting more common in real estate transactions?

Dan: The increased use of technology in real estate means properties are now being transferred from one person to another over the Internet. The transactions are vulnerable to fraud because anyone with access to the system also has the ability to misuse it in a dishonest way.

Title fraud- in which a thief can literally sell the house from under you and pocket the cash- can happen to anybody, but it's most common for properties with no mortgage. At Rutman & Rutman, we have very strict policies to prevent any kind of real estate fraud, but there are other things consumers can do to make sure they aren't victimized.

Q. What can people do to protect themselves from fraud?



Dan and Tamara Rutman

Dan: Title insurance is the most effective way to protect your assets. For a low one-time fee, you can purchase a policy that will buy you peace of mind in the event you become a victim of fraud. The insurance takes care of any legal fees up front, so homeowners aren't forced to spend tens of thousands of dollars to prove they are the rightful owners of a property.

Until recently, title insurance was only available at the time a home was purchased, but anyone- regardless of how long they've owned or lived in a home- can now buy product.

Q. What does the future look like for a real estate lawyer in Brampton?

Dan: Rutman & Rutman already has an established network of colleagues we trust to help our clients and who trust us to take care of the legal aspect of their deals. We believe this kind of service co-ordination is the way of the future for real estate.

The next few years will probably see different kinds of professionals- real estate agents, mortgage brokers and lawyers- working together as a team to help streamline the process of buying or selling a home.

Q. What is next for Rutman & Rutman?

Dan: We are extremely pleased with the success and growth of our firm, and will continue to follow our current path of client-centred services and down-to-earth atmosphere. The firm is actively looking to expand and would consider buying or merging with other legal professionals who want to join our team. In the coming years, Rutman & Rutman is looking forward to increasing our visibility in Brampton and getting more involved in the community that has supported us from the very beginning. When people think of Brampton, we'd like them to think about Rutman & Rutman as a leading law firm and a champion for local events and organizations.



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