

Sotheby's | Canada
INTERNATIONAL REALTY

YOUR GUIDE TO BUYING REAL ESTATE

TONY CIKES
Personal Real Estate Corporation

Table Of Contents

INTRODUCTION	3
THE REAL ESTATE BUYING PROCESS	5
7 STEPS FOR SUCCESS	7
1. Secure your Financing	/ 8
2. Define your goals, needs and budget	/ 12
3. Hire me as your REALTOR™	/ 16
4. Viewing properties that meet your criteria	/ 18
5. Strategies for your offer	/ 19
6. Finalizing your offer	/ 20
7. Completing the purchase	/ 22
FREQUENTLY ASKED QUESTIONS	25
TESTIMONIALS	27
HOME TOUR COMPARISON WORKSHEET	29





INTRODUCTION

Introduction

Congratulations for thinking Real Estate, the safest and most rewarding investment available in the world today!

Whether you are an experienced real estate investor with a sophisticated and diverse portfolio, or you are looking to buy a larger home, an investment property, or you may be a first-time home buyer contemplating the purchase of your first home, it is important to have a skilled and experienced real estate advisor to help you navigate the process.

Our Greater Vancouver real estate market is one of the best markets to own real estate in. You may be wondering ... are there buying opportunities still available in today's market? The answer is... YES!

My job is to help you find and take advantage of those opportunities! With my proven and repeatable plan outlined in the coming pages we will be successful in today's real estate market.

I am looking forward to the opportunity of working with you, tailoring the plan to suit your needs and having you own real estate at the end of it!

Sincerely,

A handwritten signature in black ink that reads "Tony". The signature is fluid and cursive, with a large, sweeping initial "T" and a long, horizontal flourish extending to the right.

Tony Cikes



THE REAL ESTATE BUYING PROCESS

The real estate buying process

There are a lot of details to be handled when buying Real Estate.

Most homebuyers and real estate investors have unique financial and personal requirements that demand advice from a real estate advisor with specialized expertise. These include instances when you wish to purchase a:

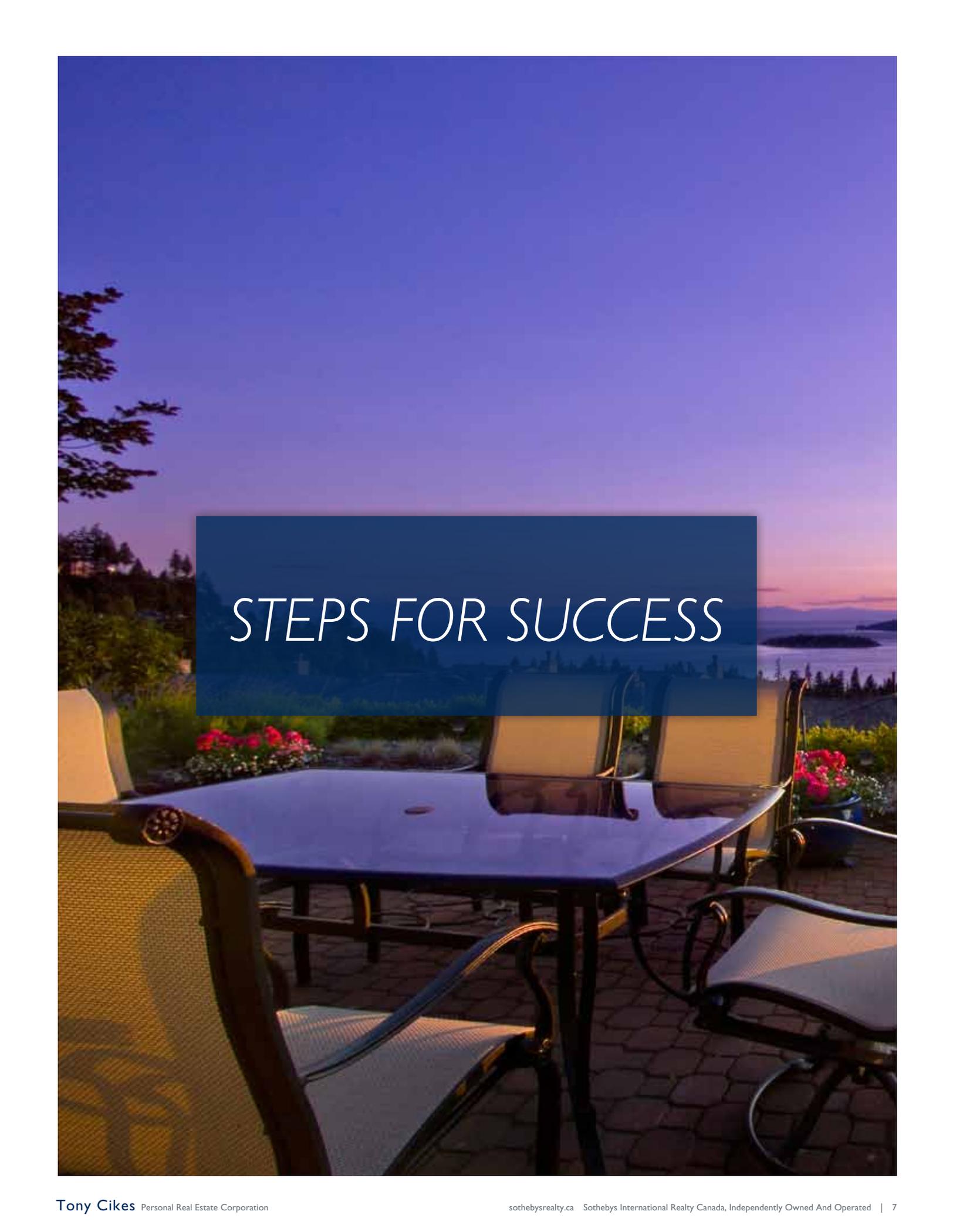
- First home
- Home that is dependent on the sale of another property
- Vacation home
- Secondary or multiple investment property

There are also specific objectives that need to be met to ensure that the process is successful. Real Estate is one of the largest purchases one makes in their lifetime and it should be a great experience... one that you would want to do again.

I am committed to making sure this process is successful, enjoyable and memorable for you. That is why I have designed this guide to ensure that your home buying experience is:

1. Financially feasible for you
2. Meets your goals and needs
3. Is done in a timely and efficient manner
4. Is a profitable investment for you

Lets Get Started!



STEPS FOR SUCCESS

Steps For Success – Step 1

Step 1: Secure your Financing

Before buying any real estate, it's important to evaluate your financial situation, confirm your budget, familiarize yourself with mortgage options, select your mortgage consultant and secure a pre-approval from your lender.

Establish Your Budget

As a general guideline, total monthly housing costs for your primary home, including mortgage payments, taxes, maintenance fees, insurance, interest charges and utilities, should not exceed 32 percent of your gross monthly household income.

Many financial advisors also suggest that the total monthly debt, including mortgage payments, credit card and car payments, should not exceed 40 percent of your gross monthly income.

Confirm Downpayment

If your downpayment amount is less than 20 percent of the total purchase price, you will need to purchase mortgage loan insurance that guarantees the debt against default. In most cases this will be added to the mortgage loan.

Check your Credit Rating

Your credit report plays an important role in your mortgage approval process and in determining the interest rate and other loan terms that a lender offers you.

Before meeting with a potential lender/mortgage broker, you may wish to confirm your credit rating so you have time to resolve any issues.

Contact Trans Union of Canada: 1-800-663-9980 or
Equifax Credit Information Services Canada: 1-800-465-7166 for more information.

Understand Mortgage Basics

INTEREST RATES

Mortgage interest rates are fixed, variable or adjustable.

- **Fixed:** A fixed mortgage interest rate is a locked-in rate that will not change for the term of the mortgage.
- **Variable:** With a variable rate, the interest rate you pay will fluctuate with the rate of the market. Usually, this will not modify the overall amount of your mortgage payment, but rather change the portion of your monthly payment that goes towards interest costs or paying your mortgage (principal repayment). If interest rates go down, you end up repaying your mortgage faster. If they go up, more of the payment will go towards the interest and less towards repaying the mortgage.
- **Adjustable Mortgage Interest Rate:** With an adjustable rate, both interest rate and the mortgage payment change based on market conditions.

Steps For Success – Step 1

OPEN OR CLOSED MORTGAGE

- **Closed Mortgage:** A closed mortgage cannot be paid off, in whole or in part, before the end of its term. A closed mortgage is a good option if you'd prefer a fixed monthly payment and wish to predict your monthly expenses. However, because there are often penalties or restrictive conditions if you pay an additional amount, a closed mortgage may be a poor choice if you decide to move before the end of the term or if a decrease in interest rate is anticipated.
- **Open Mortgage:** An open mortgage is more flexible. You can typically pay off part of it or the entire amount at any time without penalty. This could be a good option if you plan to sell your home in the near future or if you intend to pay off a large sum of your mortgage loan. Most lenders allow open mortgages to be converted to closed mortgages at any time, though often for a small fee.

AMORTIZATION

Amortization is the length of time the entire mortgage debt will be repaid. Many mortgages are amortized over 25 years, but longer periods are available. The longer the amortization, the lower your scheduled mortgage payment, but the more interest you pay in the long run.

CONVENTIONAL VS. HIGH RATIO MORTGAGES

- **Conventional Mortgage:** A conventional mortgage is a mortgage loan that is equal to, or less than, 80% of the lending value of the property. The lending value is the property's purchase price or market value whichever is less. For conventional mortgages, the down payment is at least 20% of the purchase price or market value.
- **High-ratio Mortgage:** If your downpayment is less than 20% of the home price, you will typically need a high-ratio mortgage. A high-ratio mortgage usually requires mortgage loan insurance. CMHC is a major provider of mortgage loan insurance. Your lender may add the mortgage loan insurance premium to your mortgage or ask you to pay it in full upon closing.

MORTGAGE TERM

The term is the length of time that the mortgage contract conditions, including interest rate, are fixed. The term can be from six months up to ten years.

There are generally several term options for a mortgage and it's important to weigh the benefits and costs of each. A longer term (five years, for example) may allow you to plan ahead and protect you from interest rate increases, but may not offer you flexibility, should interest rates fall.

Steps For Success – Step 1

□ *Select Your Mortgage Broker*

You may have a great relationship with your banker and enjoy working with a particular bank. The mortgage specialist in banks are great to work with however, they are limited to working the hours the banks are open. You may want to check the banks hours to see if it works with your schedule and is convenient for you.

Another option is working with a mortgage broker. Mortgage brokers work flexible hours and a lot of their work is based outside of the bank. Some mortgage brokers are mobile and can meet with you at your residence, your place of work or, a convenient public location. If you do not know a mortgage broker, here are some that have helped many of my clients and me personally:

TOMA SOJANKY
Paragon Mortgage
m 604.613.6616
f 604.288.5499
e toma@tsmortgage.ca
www.tomasojonky.com

VICTOR MIHALJEVICH

Dominion Lending Centres
m 604.728.5742
f 604.677.6674
e vicormtg@shaw.ca

ROB MACDONALD

Pilot Mortgage Group
m 778.686.8326
T 604.879.2772
e rob@mortgagerob.ca
www.wearepilot.ca

MARCI DEAN

Mortgage Architects
m 604.816.8950
e marci@askmarci.ca
www.askmarci.ca

RICHARD & NAZARINA Di SPIRITO

Dominion Macklem Mortgages
m 604.298.3448
f 604.293.1824
e dispiritrichard@gmail.com
www.dispiritomortgages.ca

SHAUN ZIPURSKY

City Wide Mortgage Services m
604.862.6360
f 604.656.6481
e shaun@citywidemortgage.ca
www.zipmortgage.ca

Steps For Success – Step 1

□ *Optimize Your Mortgage*

Work with your lender to optimize your mortgage payment schedule for your unique situation. Many primary homeowners aim to pay off their mortgages as quickly as possible, which can be achieved with more frequent instalments. Your mortgage may also be structured to allow an increase in payments as cash flow permits, and there may be anniversary lump sum payment opportunities each year to be applied directly to the principal.

If you are purchasing real estate solely for investment purposes, other considerations such as tax implications come into play. Consult with your accountant and financial advisor for assistance.

□ *Get Written Pre-Approval*

In markets where there is high demand and a low volume of the type of home you wish to purchase, written pre-approval is essential and will give you the competitive advantage in securing your desired home. For example, in a scenario where a seller receives two similar offers, one accompanied by a letter that confirms financing pre-approval, and another without supporting documents, the former offer is frequently considered first.

Sellers feel more comfortable accepting an offer where a pre-approval letter is presented because one of the main deciding factors for people is certainty. A pre-approval helps give a Seller that and it also allows me to negotiate better price and terms for you!

A pre-approval will also save you time and frustration. Knowing exactly how much you can qualify for and who will provide you with the mortgage, saves you time when it comes to finalizing your purchase. Some people scramble at the last minute trying to finalize their mortgage. This can be stressful and cause you not to get as favourable of a term. Let's not let that happen to you!

A story from the field: There was a Buyer who did not get a mortgage pre-approval prior to finalizing their offer to purchase their condo. They went and saw their bank two weeks prior to the sale completing and the bank said NO! The buyer scrambled trying to find a suitable lender and the interest rates that were being offered were 12.5%. The Buyer found those terms and mortgage payments to be too expensive and could not complete the purchase. They forfeited a \$25,000 deposit to the Seller and lost the property they wanted to buy.

Steps For Success – Step 2

Step 2: Define your Goals, Needs and Budget

It's important to clarify your budget, personal property preferences, areas that would be more convenient for you and any anticipated life stage and lifestyle requirements that may impact your buying decision.

I have prepared a worksheet over the next few pages that we will use to help identify what is important for you. To assist you with filling out the worksheet start by asking yourself these questions:

- How much can I afford in a monthly payment?
- What type of properties do I like and would like to buy?
- Will I be living in this property or is it strictly an investment?
- How many bedrooms do I need?
- How many bathrooms?
- What do I like about where I am living now?
- What is it missing?
- Do I want to be close to work?
- Is being close to transit important for me or for a future tenant?
- Do I need to be close to a school now or in the future?
- Which location and neighbourhoods do I like?

There is a saying in real estate, LOCATION, LOCATION, LOCATION

Location is important:

- for your current level of investment in your new home.
- for the future return on investment...if and when you sell.
- for identifying a match for your current lifestyle.
- for establishing a good association environment for your children.
- for both personal and family safety.

Location is as important as price!

Steps For Success – Step 2

Define Your Goals, Needs and Budget

BUDGET RANGE

Target Budget _____

Maximum Budget _____

PREFERRED PROPERTY TYPE

Condo/Apartment

Townhouse

Single-Family Home

Multiplex

Vacation Home

Other _____

PRIMARY PROPERTY USAGE

Primary Family Home

Vacation/Secondary Property

Investment/Revenue Property

Other _____

PROPERTY FEATURES

Need Want

How many bedrooms do you need?

How many bathrooms?

What additional rooms do you need?

Is there an age of home you seek?

Do you require any outdoor space?

Do you need space for a home office?

What kind of parking facilities?

For how many cars?

What are things you can't live without?

What features would be Nice-to-Have?

What should we avoid?

Steps For Success – Step 2

Lifestyle And Life Stage

What's most important to you in buying a new home or property?

When do I need to purchase or move by?

How long do I plan on living in this home or owning this property?

What makes me comfortable in my current home? Is there anything in particular I would like to duplicate?

Will I need a home that can accommodate different stages of my life or provide any rental income?

Do I have or plan on having any children?

Do I have an older relative or anyone that is planning on living with me now or in the future?

Do I have any pets or do I plan on getting a pet?

Do I enjoy maintaining my home or do I prefer the maintenance to be done for me?

When I imagine my property what do I see? What images come to my mind?

Steps For Success – Step 2

My ideal neighbourhood and location

More than just the home, it's important to think about the type of neighbourhood and the location that is right for you. Please consider the following and record any notes or preferences:

Where is my current work location?

Do I drive or take transit to work?

How far from work do I want to be?

Do I need to be close to a school? If yes, what type?

Are there any recreational activities I like or want to do?

What are some of my favourite stores to shop in?

Are there any convenience items I would like to have?

Are there any amenities that I would like to have or be near to?

Any additional items to consider when selecting our target neighbourhood or location?

Steps For Success – Step 3

Step 3: Hire me as your REALTOR™

A REALTOR™ represents your interests when purchasing a home, one of the most significant financial investments you can make. For this reason, it's essential to select an advisor with in-depth knowledge of your local real estate market and specialized experience in the property types you are interested in.

HOW AM I DIFFERENT FROM OTHER REAL ESTATE AGENTS?

My philosophy and belief is... CLIENTS FIRST! Your goals and needs are what is most important. That is why I work with each of my clients exclusively, taking the time to understand your unique lifestyles, needs and wishes.

EXPERIENCE

Licensed real estate professional since 1998, serving and guiding buyers through the entire home buying process.

LOCAL EXPERTISE

Born and raised in Greater Vancouver with in-depth knowledge of our local real estate market, from advice on the homes and developments with the best potential return-on-investment, to insight into the properties and neighbourhoods that best match your life stage and lifestyle.

GLOBALLY CONNECTED

As a member of a network with over 600 offices in 45 countries, the benefit of me being a Sotheby's International Real Estate agent, provides you with unparalleled access to the global real estate market. Our company has the experience and contacts to facilitate international real estate transactions.

Our associates can also provide service in over a dozen languages including English, French, Chinese, Spanish and German.

PROFESSIONAL SERVICE AND DISCRETION

I am committed to providing you with exclusive, confidential, knowledgeable and responsive service. I guarantee discretion, to monitor and promptly deliver listings that meet your criteria, facilitate viewings and property tours according to your individual needs and schedule, and to facilitate the negotiation and purchase of your home professionally.

My clients were able to purchase their home 34% faster, saving them over three weeks of time and more than 3.26% of the asking price by working with me rather than with an average agent.

* Statistics provided by IMS incorporated and based on 2011 and 2012 data.

Steps For Success – Step 3

COMMUNICATION

Access to my mobile phone where you can call, email and text me directly.

PERFORMANCE

Medallion Club member which is an agent that is in the Top 10% of all agents. The Greater Vancouver Real Estate Board has over 10,000 active agents.

SEAMLESS SALES & MARKETING

If the buying of your next property depends on the sale of your current one, we will make the process efficient and seamless. Our real estate marketing program reaches the most targeted and qualified buyers through the exclusive international, national and local publications, as well as online marketing that generates over 606 million annual impressions.

MY COMMITMENT TO YOU

To ensure that your home buying experience is enjoyable by:

- Reviewing and previewing homes in advance on your behalf.
- Personally touring homes and neighbourhoods with you.
- Keeping you informed of new homes on the market.
- Preparing a CMA on the property you select to purchase where we analyze what other properties have sold for, how long it took them to sell and any that failed to sell to ensure that we do not overpay on the purchase.
- Help you with all of the details to finalize the purchase.
- Be your family Realtor!

Sincerely,



Tony Cikes

Steps For Success – Step 4

Step 4: Viewing Properties that meet your criteria

Now that you have hired me and we understand your budget, your property preferences, your lifestyle and your preferred area, I will provide you with:

AUTOMATIC PROPERTY UPDATES

As soon as a property that meets your desirable criteria is posted on our exclusive database, I will notify you of that listing. This is 48 hours sooner than the public see it on MLS.

SEARCH OF HOMES NOT ON THE MARKET

Not all properties for sale will be active on the MLS system. There are some properties that are sold privately and some that have been on the market but, are currently off the market. I will search for these as well to ensure that all of your options are being presented.

ADVANCE ACCESS TO EXCLUSIVE PROPERTIES

In some neighbourhoods, properties are sold within days, or even within hours, of being listed on MLS. Others are marketed and sold within a real estate company's network without ever being made available to the public. In some cases, I may be able to arrange advance access to properties that are represented within my professional and company network.

PROPERTY TOURS

I will schedule walk-throughs of properties meeting your preferences and needs. We will use a worksheet that will allow you to take notes and make it easy for us to identify the 'best' property. You may also review properties on realtor.ca, on Sothebysrealty.ca or by visiting open houses. If there are any that meet your needs, notify me so that I can schedule a private tour for us and gather all of the necessary information.

I will assist you in assessing the pros and cons of the properties you are interested in, and provide insight on recent comparable property sales so you have the information you need to feel confident in placing an offer.

Steps For Success – Step 5

Step 5: Strategies for your offer

EVALUATION

It can be challenging to determine the fair market value of a home and to assess whether it is “good value” for its listed price or for your budget. Variables that impact value of a home or a property include its location, neighbourhood, community plan, proximity to amenities, lot attributes, views, property size, interior and structural condition, construction type, age, unique features, and the state of the local real estate market.

Prior to writing our offer, I will provide you with information on recent sales, local market information and background on whether there are competitive bids or any failed bids.

I will also investigate the seller’s background and objectives for selling, which may assist us in crafting your offer.

We will then use a worksheet that will help us determine your initial offer as well as your target price. Having this type offer strategy means you’ll invest only what you can afford.

OFFER DETAILS

The details of an offer typically include: your legal name and that of the vendor, the legal civic address of the property, the price you are offering to pay, inclusions (items in or around the home that you think are included in the sale should be specifically stated in your offer, such as appliances, lighting fixtures or window coverings), amount of your deposit, dates you take legal and physical possession of the home, legal “subjects” or “conditions” upon which the contract becomes final (such as satisfactory home inspection report or financing approval), and the date the offer expires.

Your offer is legally binding document and will be prepared for your benefit.

PROFESSIONAL INSPECTION

I will advise you whether a professional inspection should be conducted prior to or after submitting your offer. This will depend on the property age and type, and whether competitive bids are anticipated.

TIME FRAME

I will ensure that any time frames indicated in your contract are realistic based on the current market activities as well as the times needed by parties that will assist us with the finalization of your offer.

Steps For Success – Step 6

Step 6: Finalizing your offer

POTENTIAL RESPONSES TO YOUR OFFER

We expect one of three responses to your offer:

- **Accepted as is:** there were no changes made and once signed by the seller, the offer becomes a binding legal contract.
- **Counter offer:** the seller made changes to your offer, such as adjustments to the price, closing date or conditions. You may accept the counter offer and close the deal by signing the document. Or, you may make another counter offer back to the seller.
- **Rejection of the offer:** the seller declined the offer and there is no deal.

Offer Acceptance

Once both parties come to an agreement, negotiations conclude and we move on to the finalizing steps.

Due Diligence

I will send the property information and accepted offer to your mortgage broker so the bank can appraise and approve the property you are buying.

We will review any and all information pertaining to the property. This can include the strata documentation if we are buying a strata property or the zoning and title information if we are buying a house.

Inspections will be performed by a professional inspector if they were not done prior to us making your offer and any items that may need further investigating will be done.

Typically a week to ten days time should be sufficient in performing our due diligence; however, this can be dependent on the market and complexity of the property we are purchasing.

Subject Removal

Now that we have completed our due diligence and your subject conditions have been completely satisfied, we sign a Subject Removal form. This confirms to the Seller that we are buying the property and we provide a bank draft to our Sotheby's International Realty office to hold till the completion of your purchase.

The final step is to provide your contract and mortgage documents to a lawyer or to a Notary Public of your choice. They will perform the Completion of your property.

Steps For Success – Step 6

Who can help with the inspection of your property

Providing exceptional service involves more than just finding your property and getting your offer accepted. It requires taking the next logical steps to help you finalize the details so you can purchase your home!

I have worked with the following service professionals, and highly recommend them to my clients:

Home Inspections:

TOM MUNRO

604.612.3734

www.munrohomeinspections.ca

DoUville & Co

604.626.4887

www.douvilleco.com

JAMES DOBNEY & ASSOICATES

604.942.8272

www.jamesdobney.com

KEVIN HARRISON

604.230.5536

www.harrisonhomeinspections.ca

PILLAR TO POST

604.250.9263

www.pillartopost-vancouver.com

WOLF PACK HOME INSPECTION

John Maxon

604.351.0428

www.WolfPackHomeInspection.com

Steps For Success – Step 7

Step 7: Completing the Purchase

The completion day is the day you finalize your purchase! Once the purchase is finalized, you get the keys and possession of your property the following day. I have prepared some information below that will help you prepare for that day and to explain what happens.

PREPARATION

As this day nears, both myself, your lender and lawyer/notary will monitor the progress of your transaction to ensure there are no last minute issues that need to be dealt with.

The mortgage amount is provided to your lawyer or notary by your lender and you will receive a Statement of Adjustments with costs payable, including: balance owing, legal fees, property transfer taxes and other completion costs. A good rule of thumb is that closing costs equal 2% of your purchase price.

To expedite your closing, you should bring the following to your lawyer/notaries office:

- A certified check/bank draft totalling your balance owing and closing costs payable to your lawyer or Notary Public.
- An insurance binder and paid receipt for home insurance on your new property.
- Photo IDs
- Social security numbers
- Addresses for the past 3 years

COMPLETION (CLOSING DAY)

On your closing day, your lender provides the mortgage money to your lawyer/notary, you provide any balance owing as well as the closing costs. Your lawyer/notary pays the seller, completes the necessary documents and registers your home at the Land Title Office in your name or the name you requested in your offer.

Congratulation! You Have Successfully Bought REAL ESTATE!

Steps For Success – Step 7

Who can help with the Completion of your property

I have worked with the following professionals to finalize the purchase process, and highly recommend them to my clients:

Lawyers and Notaries:

BELL ALLIANCE LAWYERS & NOTARIES

604.873.8723

www.bellalliance.ca

ENGLISH BAY LAW CORPORATION

604.734.6838

www.englishbaylaw.ca

KEARNS and COMPANY

604.589.8022

www.kearnsandcompany.com

KEN SHERK

604.922.5972

www.kensherknotary.com

MASRI NOTARY CORPORATION

604.419.4599

www.masrinenotary.com

PATRICIA WRIGHT NOTARY PUBLIC

604.682.8988

www.vancouvernotary.com

Steps For Success – Step 7

Moving checklist

New Telephone Number: _____

New Address:

Before you move, you should contact the following companies and service providers:

UTILITIES

- Electric Telephone Water Cable
 Gas

INSURANCE COMPANIES

- Accidental Auto Health Home
 Life Disability

PROFESSIONAL SERVICES

- Broker Accountant Doctor Dentist
 Lawyer

BUSINESS ACCOUNTS

- Banks Department Stores Cellular Phone Credit Cards

GOVERNMENT

- Revenue Canada Motor Vehicle Post Office Medical
 Library Schools

SUBSCRIPTIONS

- Magazines Newspapers

CLUBS

- Health & Fitness Country Club

MISCELLANEOUS

- Business Associates House of Worship Drug Store Dry Cleaner
 Hair Stylist



*FREQUENTLY
ASKED QUESTIONS*

Frequently Asked Questions

WHAT SHOULD I LOOK FOR IN A NEIGHBOURHOOD?

You should look for a neighbourhood that best allows you to live your lifestyle. Some recommendations are for it to provide easy access to work and schools, easy access to public transportation, easy access to shopping, banking and medical services. As well as it meeting your own personal interest and activities. My suggestion is to choose a neighbourhood that people like living in. These areas are the most likely to increase in value.

IS AN OLDER HOME A BETTER VALUE AS COMPARED TO A NEW HOME?

There are a few factors to consider:

Older homes tend to be in established neighbourhoods, they may offer lower property taxes. However, older homes may require additional maintenance.

Newer homes have modern architecture, are less costly to maintain and tend to be more energy efficient.

Personal preference ultimately makes the final decision between old and new.

HOW DO I KEEP A RECORD OF THE PROPERTIES I VIEW?

We will keep a viewing record of the properties we see and we will use this record for making comments on each property we view. We can ask if we can take pictures and I would suggest we always view the property you are most interested in at least 2 times. I also suggest we reduce the list to the top 3 properties that are your favourite. Once you have reduced your list to your top 3, it will help make it easier for you to decide which one to make an offer on.

HOW MANY PROPERTIES SHOULD I VIEW BEFORE DECIDING?

There really is no rule of thumb. We find that the average buyer views 15 homes and the average time for viewing all 15 homes is 3 days.

What is most important is to find a property best matching your needs, wants and investment level.

IS THERE A COST FOR YOUR SERVICES?

When we work together, we will sign an agreement that discloses to you the commission that I will be receiving after you buy your property. In the event the commission is less, or not offered I will inform you and we can then reduce that amount from your offer or, I will ask for that amount from the seller.



TESTIMONIALS

Testimonials

Just a few testimonials... what my clients say

“I love how you don’t pressure us. I love that you’ll tell us if the price is too high, just right or if the home will have multiple offers”

ROB & ANDREJA

“Thanks for helping me save over \$40,000 dollars! You got me a great deal on my condo !”

GRANT L.

“You are a good listener and were very patient with us. When the goal posts changed in respect of price and location, you only showed patience and understanding at whatever was thrown at you. Thank you for your respect and understanding.”

TONY & SUE COX-GUBBAY

Home Tour Comparison Worksheet

Selection of homes on tour best matching YOUR ESSENTIALS!

By keeping a home tour comparison worksheet, you'll find it easy to locate the 'best' home. A Worksheet Is Important, Considering You'll Be Viewing Many Homes Over Several Days!

Home # _____ on tour sequence.

Home List Price _____

Features Do they match my checklist ?

Yes No Maybe

Location Do they match my checklist?

Yes No Maybe

Home Tour Comparison Worksheet

You found the right home and you're ready to make an offer!

Having an offer strategy means you'll invest only what you can afford!

The Asking Price is:

The CMA is:

The Offer Pricing Strategy is:

You would consider it **a great deal** at:

You would consider it **a good deal** at:

Your **market value** final offer is:
