YOUR GUIDE TOBUYINGA HOME

Keller Williams Black Diamond
252-5489 Byrne Rd
Burnaby, BC V5J 3J1

PREPARED FOR: You
COMPLIMENTS OF: Rick Persad

It's All About You

Our real estate business has been built around one guiding principle: It's all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of our business comes from repeat customers and referrals.

Good service speaks for itself. We're looking forward to the opportunity to earn your referrals too!

Rick Persad
rickpersad.ca
rick@rickpersad.ca
604-889-9421

Your Home Search

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular postal code. It's about your life, and it's important to us.

When you work with us, you get:

- Knowledgeable and professional REALTORS®
- Committed allies to negotiate on your behalf
- The backing of a trusted company, Keller Williams Realty

We have the systems in place to streamline the home-buying process for you. As part of our service, we will commit to helping you with your home search by:

- Previewing homes in advance on your behalf
- Personally touring homes and neighbourhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the Web
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams

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The Home-Buying Process

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The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval
   - Application and interview with a Mortgage Specialist
   - Buyer provides pertinent documentation including verification of employment
   - Credit report is requested
   - Appraisal scheduled for current home owned, if needed

2. Underwriting
   - Loan package is submitted to underwriter for approval (After Offer)

3. Loan approval
   - Parties are notified of approval
   - Loan documents are completed and sent to title

4. Documents to the Lawyer/ Notary
   - Borrowers come in for final signatures

5. Funding
   - Lender reviews the loan package
   - Funds are transferred by wire to the lawyer's trust account

Why pre-qualify?
- We recommend our buyers get pre-qualified before beginning their home search.
- Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

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Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation – we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

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Closing 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A bank draft for closing costs and down payment. Normally the draft is made payable to the lawyer who will be representing you and is deposited in their trust account.
- An insurance binder and paid receipt
- Photo IDs
- Social Insurance Numbers
- Addresses for the past 10 years

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyer's funds

This is the check or wire funds provided by your lender in the amount of the loan for your mortgage.

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses. This is handled by the lawyer or notary representing you in the closing.

At the end of closing, the deed will be taken and recorded at the title office. It will be sent to you after processing This can take a few weeks.

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Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. We constantly check the New on Market list so we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you: by phone or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

We will keep you informed of all homes. We want to help you find your dream home, which means we need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of our services, let us contact the owner for you and make an appointment. Most times the homeowner will work with agents even though their home is not listed, since the agents are introducing a potential buyer to their property.

Can we go back through our property again once an offer is made but before possession?

Usually, we can notify the seller and schedule a convenient time to visit the property again. Normally we will schedule a walk-through with a certified inspector at the time of the inspection. We will also schedule a final walk-through and inspection just before possession of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details. The lawyer or notary representing you in the closing, will provide you with a statement of how much you will need to bring to the closing.

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Above and Beyond

To us, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step; helping you through the details after you officially own your home.

We work with service professionals like contractors, lawyers, notaries, property inspectors, and highly trained mortgage brokers that we recommend to our clients and will refer to you when needed.

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What Our Clients Say

"Having Rick Persad as our REALTOR(r) for our recent townhome purchase made the whole sale process go so smoothly. I believe the difference Rick offers is his attention to every minute detail from beginning to end, and his willingness to help which extended beyond our expectations. Every concern was addressed so that we honestly didn't have to worry about a thing. I highly recommend Rick for a professional, calm and headache-free experience, whether buying or selling. Working with Rick was just the best"

Florence Heinrichs
Abbotsford, BC

My wife and I had been trying to sell our home for a while and finally changed agents to Rick. However, our appreciation of Rick goes beyond the fact that our home sold under 1 month of having it on the market at a fair price. We most appreciate the excellent service that made the process of selling the home very smooth and anxiety free. The process of selling our home is truly a reflection of Rick who is considerate, professional, caring, and truly interested in his customers, not just the sale!

Dr. Zim Okoli
Vancouver, BC

"Rick took the time to get to know our family's needs. He was very patient and was not pushy. He did not waste our time with houses that did not fit what we wanted. We look forward to working with Rick again in the future."

Cathy Currie
Richmond, BC

"As a first time home buyer, I was anxious and had a lot of questions. Rick was very patient and took time to explain everything in detail as well as providing all the useful resources I need. He focused on meeting his client's interests and really made the buying process so easy for me! I definitely will choose to work with him again in the future."

Frank Wu
Richmond, BC

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Why Keller Williams Realty

Technology
Leading-edge tech tools and training give us the edge in effectively finding the perfect home for you!

Teamwork
Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, we're confident that every Keller Williams professional shares the common goal of serving you, our client, in the best way possible.

Knowledge
Keller Williams Realty helps us stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares us to provide you with unparalleled service.

Reliability
Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces our belief that our success is ultimately determined by the legacy we leave with each client we serve.

Track Record
We're proud to work for the world's largest real estate franchise by agent count. It's proof that when you offer a superior level of service, the word spreads fast.

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What's Ahead

Let's look for a new home.

We will send you information that represent homes that we have selected for your review. The information we discussed about your wants, needs and desires were all taken into account when we chose these homes.

In some cases, our clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

To assist you in the home search journey, we will organize a list of homes showing you the following information for each:

- Photos of the home
- The home address
- The current asking price
- The square footage and property taxes
- The number of bedrooms and baths
- The age and lot size
- Unique features and comments

Once we narrow down the list of properties that are of interest, we will:

- Provide you with more detailed information about the home
- Schedule a personal visit to the home
- Tour the home with you
- Determine how the asking price compares with other homes in the area
- Answer any questions you may have
- When we find the right home, we will write the offer and negotiate the most suitable terms on your behalf.

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