

INFORMED HOME BUYERS PROGRAM



KAYLIN ENGLAND

REALTOR®

250.308.9213

kaylin@royallepage.ca

www.kaylinengland.com



Thank you for contacting me regarding the potential purchase of a property.

This book is designed to provide background on our experience and qualifications to assist you with your purchase. It will also outline the process we will undertake to prepare for your appointment, what you can expect during the appointment and after.



Helping You is What We Do





ABOUT ME

Kaylin England has spent her entire life in the Okanagan Valley, growing up in Coldstream and later moving to Kelowna. Before starting her real estate venture she attended Okanagan College where she obtained her Bachelor of Business Administration Honours degree.



She knows the emotion behind purchasing a home as well as the investor's mindset. She is a homeowner, has undergone renovations and legalizing a basement suite, and is a landlord to multiple tenants.

When she isn't working you can find her outside hiking or biking if the weather is nice, playing volleyball, guitar or practicing yoga. She enjoys participating in local community events and volunteering for various organizations.

Kaylin's business approach is founded on building lasting relationships based upon commitment and trust. Leveraging her experience in business, home ownership, and investing, she has the expertise to guide her clients through a smooth real estate transaction. Kaylin is known for outstanding client service, constant communication, high tech marketing techniques, and skillful negotiating. She believes in the importance of educating clients throughout the process so they can make the best decision possible.



MISSION STATEMENT

To work hard with honesty and commitment to provide the most outstanding real estate service in the industry. Dedicated to developing long-term client relationships I put the interests of my clients ahead of my own in every transaction. Having open communication and initiative with clients allows me to provide outstanding customer service with up to date and useful information relevant to today's market to both Buyers and Sellers. I promise to be straightforward, take initiative and follow through to provide Clients with solid results to win in the market place.

CORE VALUES

1. Relationships
2. Commitment
3. Initiative
4. Accountability
5. Solid Results



TESTIMONIALS



I can't say enough about Kaylin's professionalism and true caring nature. She brought us all these qualities to the table in our real estate transaction for our first condo. Stratas can be complicated and varied with every management style as details differ. Kaylin was quick to point out possible issues and greater opportunities in building life styles. Having only purchased detached homes that never had to deal with stratas, she answered all the important details that we considered worrisome.

We knew where we wanted the condo and she made every effort to accommodate our choices. She arranged to show us all the available possibilities in that part of town. That was a good indication of the level of commitment Kaylin has to service throughout our initial condo buying process.

Kaylin was extremely responsive and thoughtful in her recommendations and knowledge of this process with us. I've worked with a lot of REALTORS® in my lifetime, and Kaylin is the most service-oriented REALTOR® I have worked with. Exceptional service along with a beautiful smile.

Cheers to you Kaylin, may life treat you as well as you treated us.

Veronica and Andy L.



Kaylin did an amazing job helping us buy our house! The market was tough and our price range was kind of low but she was always there to answer my million questions! She would drop everything to get us to a showing asap so we could get in early and make an offer! Awesome REALTOR® and super nice person to deal with

Shannon Erben



MY TEAM

MORTGAGE BROKER



Ed Pringle
Mortgage Alliance
780-695-9741
edp.mortgages@gmail.com

PHOTOGRAPHER



Ethan Delichte
Prime Light Real Estate Photography
250-540-9229
ethan@primelightmedia.ca



PRIOR TO OUR APPOINTMENT

Home buying can be a daunting and complex process, which is why you should always have the help of a REALTOR® at your side. Remember, a REALTOR® works for you and is there to look after your best interests. Take a few minutes and review all the ways a REALTOR® can help you succeed with the biggest purchase of your life.

1. Make sure you're ready to buy

Before we jump right in, you have to make sure that it's the right time for you to buy. A REALTOR® can help take care of the rest. Are you ready? Be sure. Few joys can match the pride of owning the roof over your head, but you will have to make some sacrifices. There's the obvious financial responsibility, but your home will also require constant care. That's what real pride of ownership is all about. Is your bank account ready? Check it twice. Your first home will be the biggest financial obligation you've ever faced, so do it right with the help of a REALTOR® and avoid regretting taking on more than you should. It is ideal to have saved up some money and manage any ongoing debts. Markets go up, markets go down and even the smartest experts can't accurately predict when a market will peak or bottom out. If you're buying a home as a long-term investment (and for long-term enjoyment), you should be protected from short-term changes in the market. Pick a home that meets the needs of you and your family. Then you'll enjoy living in your investment as it grows in value.

2. Decide what you want to buy

Nowadays, there are many different types of homes to choose from. Without the help of a REALTOR®, you may end up in a neighborhood that doesn't suit your needs. Take a minute to reflect on your lifestyle, and based on that, decide what best fits you. To help, we've broken down the most popular housing options here. First, decide where you want to live. Urban, if you're leaning towards the big city, a REALTOR® can help you consider each factor. Sure the prices are generally higher, but you can walk to a restaurant, maybe even to work. You'll also have the widest range of housing options. Suburban Newer schools, modern shopping centres, bigger yards, and bigger homes are just a few of the reasons why so many people love the suburbs. Next, decide what type of home you want. By now, you probably have a good idea of what type of home is right for you.

3. Sell your current home

Not very many people can hold onto two homes at the same time, so you'll probably need to sell the one you have now. When should you sell? Buyer's and seller's markets explained. When there are lots of people looking for homes but not many for sale, it's called a 'seller's market'. When there are lots of homes for sale and not many people buying them, it's called a 'buyer's market'. Wait for the market to improve? If you're selling one home and buying another, you don't really have to worry about playing the market. If you sell your existing home for a 'low' price, you're probably also buying at a low price. Seasonality. Do home sales get frostbite? It's true. Winter sales tend to be slower, and spring sales are brisker. If you need to sell fast, ask a REALTOR® for help establishing a price and making your home look attractive without making you look desperate. If you need to sell fast Ask a REALTOR® for help establishing a price and for making your home look attractive, without making you look desperate. Buy first or sell first? The eternal question. Many people are able to time their sale and purchase so they happen on the same "closing date". As a buyer, you can make your offer "conditional" on the sale of your existing home, so you're not paying for the upkeep of two homes. Or when selling, you can try to extend the "closing period" to give yourself more time to find your next home.





FOR OUR FIRST APPOINTMENT

Our first meeting is an opportunity to meet in person and get to know each other a little bit. We'll discuss the details about what you are looking for. This will really help me in finding you the right property. We will discuss what your expectations are of me, as your potential real estate representative. I will take you through my Platinum Home Buyers Plan and show you why it is in your best interest to choose myself as your realtor® and Royal LePage to represent you and your purchase. I will answer any questions you may have for me, then we can set up our next meeting.

What you will need prior to our first meeting:

Figure out how much you can afford Before you start looking for your dream home, let's find out how big you can dream. Knowing your true budget is the first and most important step in buying a home. A home is a big purchase It's probably the most expensive thing you'll ever buy, and there are lots of expenses you might not even know about. Some of them include: cost of buying a home = one time costs, down payment, legal fees, title insurance, inspection fees, property transfer taxes + monthly costs, mortgage, utilities maintenance, insurance property taxes.

Arrange a mortgage. Money makes the world go round, and a mortgage gives you the power to buy a home. This isn't the most fun step in buying a home, but it's vital. Who do you talk to? There are hundreds of banks, credit unions and other lenders out there who would love your monthly mortgage payments. So talk to everybody and don't be money-shy! Talk to your banker, other banks and people you know. A REALTOR® can be very knowledgeable about mortgages and can give advice that will help you complete your purchase with no regrets. Call a mortgage broker. Mortgage brokers are another great resource. They find low rates for a living, and they usually don't get paid unless you sign a mortgage through them, so they're highly motivated to get you the best deal.

What you need to apply for a mortgage. Letter of employment confirmation (include your position, your pay and how many years you've been with the company) List your assets (your car, stocks, bonds, GICs, etc) List your liabilities (car payments, student loans, credit card debt, etc) Social Insurance Number. Your chequing account number. Your lawyer's contact information. Information about the house you want to buy



AFTER FIRST MEETING AND PRIOR TO SECOND APPOINTMENT

Get pre-approved by a mortgage broker so that you can shop with confidence and look at homes that are in your price range.

Get all your paperwork into your mortgage broker and get confirmation in writing before you start to shop.

Provide your REALTOR® with your wish list so they can begin looking for you.



SECOND APPOINTMENT

See what's out there. Now is the time to pound the pavement and see what's available. This step can be either incredibly fun or incredibly exhausting. But with an expert REALTOR® at your side, you'll be able to sift through to your dream home much more effectively.

Read and see all about it. Start reading real estate ads in local papers. Your REALTOR® can take you to areas you're considering to get a feel for them. Make note of surrounding schools, shopping, and recreational areas. Keep an eye out for not-so-great things like large industrial areas, railway tracks and airports.

Visit during the day and at night. Open Houses, come on in 'Open Houses' are a great way to see inside the homes of your potential neighborhood. If a REALTOR® is hosting the open house, he or she probably knows the local market inside and out, and will be happy to answer your questions – don't be afraid to ask!

Your REALTOR® can start sending you listings of potential homes right away. Most listings will have multiple photos, and some even have moving 360-degree views! And with the interactive mapping feature, you'll be amazed how fast and easy it is to zero in on your favorite few homes. Walking through a potential home is a thrill, but try not to lose your head. Don't let a giant kitchen island or swanky hot tub distract you from your real goal, finding a home that meets all your needs and fits your budget.



PLATINUM HOME PURCHASE PLAN

In exchange for the buyer's commitment I will provide the following value added services:

- Door knock on your behalf and find you the suitable property. I will go find it if it isn't listed.
- Direct mail on your behalf using unaddressed ad mail via Canada Post to find you the suitable property.
- Subscribe you to an "Auto Email" alert system notifying you immediately when a home is listed on MLS that matches your criteria.
- Peer to peer marketing through fellow agents in the area of homes that are for sale but not on MLS called "Sleeve Listings".
- Search the Expired listing database for homes that were previously on the MLS system that still might sell.
- Search the Exclusive listing database for homes that are only listed and marketed with one particular agent and not on MLS.
- Search the For Sale by Owner listing database for homes on the private market that may be suitable for their buying criteria.
- Maintain strict confidentiality of your personal, situational, motivational and financial information.
- Search potential seller databases with sellers that have expressed interest in selling from our Home Value landing page marketing.
- Provide ongoing communication throughout the buying process.
- Provide access to proprietary sales data when determining offering price and negotiating final sale price.
- Coordinate on your behalf the large number of service professionals involved in your purchase.
- Holding me accountable to you as your buyer agent. I am required to perform specific duties within a fixed time period, not just sit around and wait.
- The easy exit guarantee if you are not satisfied with my service you can fire me at any time.
- Provide at no extra costs to you the buyer the above services.



A STEP BY STEP GUIDE

1. Get Pre-approved by a Mortgage Broker so that you can shop with confidence and look at homes that are in your price range.
2. Get all your paperwork into your Mortgage Broker and get confirmation before you start to shop.
3. Discuss your home wish list with your REALTOR® so they can begin looking for you.
4. Start viewing homes, and make an offer with your REALTOR® on the property you love best.
5. If seller accepts your offer, you will be given a subject removal date to complete your mortgage financing, home inspection, title searches, review strata docs, etc.
6. Meet with Mortgage Broker to discuss your mortgage terms so your mortgage can be submitted to a lender/bank, then sign mortgage once bank releases it to your Mortgage Broker.
7. Schedule Home Inspections and meeting with REALTOR® to complete remainder of subjects.
8. Get a money order draft for Deposit, this goes towards your down payment but is held in trust until closing.
9. When you are ready to remove subjects, sign removal form with REALTOR® and hand in deposit.





MAKING AN OFFER

You've found a home? Congratulations! Now, if you actually want to make it yours, you have to make a successful offer, one that the seller will accept.

Preparing the offer REALTORS® can prepare the offer for you. Here are some terms you'll see in the offer. Buyer: That's you. Seller: The present owners. Purchase Price: The most important number. Let's hope the seller goes for it!. Deposit: A cheque you write to the seller or the seller's broker. This is your way of saying 'my offer is serious'. The size of the deposit is up to you. Chattels included and fixtures: Be sure you know what is included with the house— the washer and dryer, the microwave, draperies, light fixtures. Don't leave anything to 'chance'. Irrevocability of the offer: The length of time you give the seller to consider your offer. Usually less than 48 hours. Completion date: The glorious day you take possession! Often 30 or 60 days after signing. Clauses particular to this agreement:

Every transaction is unique, and you may want to add conditions that are important to you, such as a proper home inspection. Your REALTOR® can help ensure no details are overlooked in your offer. Submitting the offer You've signed on the dotted line and your REALTOR® has provided your offer to the seller. The seller can accept your offer. Fantastic, when do you move in? The seller can reject your offer. It's not common for an offer to be completely rejected. If it was, your REALTOR® can investigate why and see if there was some misunderstanding. The seller can 'sign back' or counter your offer. The seller wants to alter some part of your offer – most likely the price. The seller will cross out the price on your offer and write a higher number, or delete or alter some conditions. Now it's your turn to sign back with any additional changes or your acceptance of the counter offer. Good luck!



HOME INSPECTION

When you're buying a home, you'll want to scrutinize every last detail. Home inspections rarely cost more than a few hundred dollars, and can save you from unpleasant surprises and long-lasting regrets.

Your REALTOR® can help recommend several home inspection companies to choose from. You may want to make a conditional offer based upon a satisfactory home inspection. This is an increasingly standard condition on any resale home. If the seller doesn't want you closely examining the home before you take possession, you have to wonder why.

Go with a qualified professional. Make sure your inspector is a member of a recognized professional organization. It helps provide some assurance they have the training and experience for the job. What will they check during the inspection? Lots of stuff. Plumbing and electrical systems, the roof, visible insulation, walls, ceilings, floors, windows and the integrity of the foundation. They also check for lead paint, asbestos, mold, outdated and dangerous wiring, and evidence of pests like mice or termites.

Join the inspection, get up close and familiar with your new home. If any problems are detected, you'll see them firsthand, and learn some maintenance tips from a pro. You'll get it in writing. Their report will summarize the condition of your home. Home inspection for a new home? New does not equal perfect, and construction quality can vary greatly from builder to builder. In some provinces, repairs and corrections in new homes may be covered by a government or industry-sponsored warranty program. Bad news doesn't necessarily mean it will have to cost you.



CLOSING THE PURCHASE

Your offer has been accepted and you can't wait to move in. But don't break out the bubbly just yet. You have to close the deal. Your REALTOR® and lawyer will do most of the closing work, but here's your checklist.

Immediately begin satisfying any conditions of the agreement that require action on your part. Your REALTOR® can fill out the documents stating that the conditions have been satisfied.

Have your lawyer begin searching title to the property. This can take a while, so make sure you allow ample time.

Well before closing, get your homeowner's insurance to be effective on your closing date. Your insurance broker will give you a 'binder' letter certifying that you're covered. You can't get a mortgage without this letter!

Contact your lender and have them finalize your mortgage documents. Have your lawyer review them before you sign.

Your lawyer will transfer essential utilities like hydro and water, but you'll have to make sure telephone and cable companies switch their services to your name.

If you rent, give notice to your landlord or sublease your apartment.

Begin planning your big move! Where are those cardboard boxes?

Send out your change of address information and fill out a card at the post office. Contact the Ministry of Transport about changing your driver's licenses.

Walk through your new home one more time with your REALTOR®.

A day or two before closing, you'll meet with your lawyer to sign the closing documents. Your lawyer will tell you in advance what certified cheques you'll need to seal the deal.



MOVING IN

Moving day will come sooner than you think, so get planning now. 'Closing date' may or may not mean moving date. It may or may not be practical to move in on the closing date. You may not get the keys to your new home until late in the day. So you may want to try and schedule the actual move for a day or so after closing.

If you intend to move at the end of the month, contact a moving company or truck rental company now before they're all booked. If you can move mid-week or mid-month, a moving company might cut you a deal. Go with a reputable moving company. We've all heard moving horror stories. Go with an established, insured mover, so your items are protected.

Pack it yourself, and pack early. Nobody will take the same care you will. Start early and spread it out over many days. Label all your boxes by room so the movers know where to put them, and label anything that's fragile.

Do you really need to take that with you? A new home is a new lease on life, and a chance to liberate yourself from stuff you simply don't need. If you haven't used it or worn it in the last year, you probably don't need it. Have a garage sale, or give it to charity. Once you move in, the boxes are mostly unpacked and you're settling in nicely. You will now feel a strange urge to begin making changes and improvements right away. That old carpet has to go, a bigger deck would be great for entertaining... slow down! Take time to get a feel for your new home, and more importantly, your new budget. Take a deep breath and enjoy what you have, your new home.





KAYLIN ENGLAND

REALTOR®

250.308.9213

kaylin@royallepage.ca

www.kaylinengland.com



ROYAL LEPAGE



K E L O W N A