

INFORMED HOME BUYERS PROGRAM



Louise Levesque

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

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



ABOUT ME



Louise Levesque is a discreet full-service residential real estate expert; she strives to service the entire spectrum of clients that Kelowna has to offer. She leads the selling process by putting the best interest of her buyers or sellers at the forefront. Louise truly cares about what is in the best interests of her clients. She is a Kelowna Real Estate Advisor with extensive experience representing home/property sellers and buyers, has exceptional knowledge of Kelowna neighbourhoods, as well as a keen ability to foster solid relationships.

She is enthusiastic, diplomatic, self-motivated, and a fluently bilingual (French and English) professional who prides herself on integrity and Award winning service.

Louise lives in Kelowna's Lower Mission with her family. She enjoys world traveling, fashion and fitness.



LOUISE'S COMMITMENT

Buying or selling a home is a big decision that requires knowledge, insight and purpose-driven determination. You need a professional to guide you through the process. When you work with Louise, you can count on personal, honest, attentive, patient service, excellent knowledge of the area and community, as well as great negotiation skills and expert selling strategies.

Most REALTORS® prefer spending most of their time and resources prospecting for new business - things like: cold calling, door knocking, advertising, direct mail, etc... Instead Louise devotes herself to serving the needs of her clients before, during and after you buy or sell a home. Because, you see as long as you and her other clients keep referring her, she can totally focus on doing an even better job for you and the people you refer.

All she asks is that while she is working for you, that you refer her to your friends and family that are thinking of buying or selling a home and would appreciate the level of service she provides.

TRUST

Louise's real estate business isn't solely based on selling houses, it's about helping people get what they want. She is there to listen to your needs, give you sound professional advice, and hopefully build a lasting relationship - one built on honesty, integrity and mutual trust. It's about helping people find happiness.

TESTIMONIALS

"I have worked with a lot of REALTORS®, both residential and commercial, over many years. Louise takes customer service to an entirely different level. I was very impressed with her diligence, integrity, and professionalism. She gets the job done."
-Joe Higgins

"You are a woman of action! You have a PROVEN sales records. You help fight crime (like superwoman...). You volunteer with women in need. You are current and relevant and out there in the field of real estate..... and approachable. Especially, an awesome friend. Keep it up!!!! Hugs".
-Maria Winn

"Louise is such a wonderful person and REALTOR®, she is warm, smart, professional, and full of integrity. We couldn't be happier!"
-Victoria Herbert

"Louise's heart-centered yet professional approach took all the stress out of buying my new home in Kelowna. I was living in Calgary at the time of my purchase and she went above and beyond my expectations in terms of accessibility and assistance. Even though I didn't know a soul in Kelowna, I always felt I had a friend in Louise. Still do. I couldn't recommend Louise enough!"
-Deborah McDonald

"Thank you sooo much for the time, effort, diligence and I could go on and on. You really are an exceptional REALTOR®, thank you. We will be in touch for future properties maybe sooner than later XO."
-Jan Udala

"You're an Awesome real estate agent and an even better human being. It was a blessing to meet you. You're just fantastic! I couldn't have been happier and better taken care of. I'm super glad I met you! Thanks again Louise – you're the BEST!"
-Francis Phillips

"Hey Louise! Just wanted to take the time, again, to thank you for your amazing service for my condo sale. As I'm doing part one of my taxes, it made me realize how easy a transaction you made it for me. As a bumbling clown, that's amazing. Thanks again and best success for you."
-S. Lowe

MY TEAM



LAWYER

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INTERIOR DESIGNER / STAGER

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MORTGAGE BROKER

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MORTGAGE BROKER

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HOME INSPECTOR

Dave Brar, CPI
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SHARED ASSISTANT

Dana Patterson

MARKETING

Cyrus Gandevia, BFA



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.

PRIOR TO OUR APPOINTMENT - CONTINUED

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.



PRIOR TO OUR APPOINTMENT - CONTINUED

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. 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, and property taxes.



FOR OUR FIRST APPOINTMENT - CONTINUED

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. A mortgage broker who completes a thorough pre-qualification can "head-off" many potential issues.

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 even 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.
- 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 your Agent'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 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.

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.

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.

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 2 last years, 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.





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