

Buying Your Home with Vanessa Hird



The Real Estate Agent

Here's what clients have been saying about Vanessa Hird:

-She was patient, sweet and wonderful to work with! “Did the agent do anything special in your opinion while working with you?” “Every day we worked with her!” *B & D Denz*

-Excellent! She was easy to talk to and understood what we were looking for. She kept in contact so we knew what was going on the whole time. Yes, we would recommend her to family and friends. *Sara & Glen Rees*

-As a Realtor Vanessa was excellent!!! She cared about our personal feelings in many levels. She always went above and beyond what ever we expected as we have never used a Realtor before. Vanessa should know how much we appreciate everything she did for us. We think of her often! *Brian & Elaine Jansen*

-She talked the seller into our “wild and crazy” offer! Yes, we’d recommend her. *S Stewart & G Cormack*

-She’s Great! She spent hours with me preparing my house for sale including a trip to Home Depo to pick paint colors, fixtures and flooring. She went above and WAY beyond!

Larry Tatton

-Vanessa did an excellent job with open houses and showings. She showed us a lot of homes in our price range. We would most absolutely recommend her.

Noreen Maxwell

-She is very friendly and very helpful. She was always ready and willing. We would recommend her.

W & G Gillis

-She always made herself available to me and answered tons of emails from me asking lots of questions. Yes I would recommend her.

B Zanolli

-We feel that she was very professional and very friendly. She was always ready to listen and consider our needs.

P & G Schwizgebel

-I recommend the agent whole-heartedly, very easy to deal with! I would absolutely recommend her.

M Timmers

-Vanessa was wonderful, very professional, always cheery and willing to help. She made sure we knew what was available in our area and price range. Huge help! *P & R Monks*

-I think she is one of the BEST! She was very concerned about what we were going through at the time we were buying and selling. We were very pleased.

C & D Smith

-She was the very best!!

M Murkitt & F Brusatore

Experience what....

"Excellent Service...Plain & Simple" really means!!!

- Monitor new listings daily
- Email, phone or text if information fits the criteria
- Select appropriate homes in terms of your wants, needs and desires
- Accompany you through each property and provide detailed information
- Provide area information-schools, parks, transportation etc
- Negotiate on your behalf
- Familiarize you on different financing alternatives
- Help you get your home ready to show and sell
- Follow up on all details after negotiating a sale

Campbell River: Did You Know...

- The population of Campbell River is just hovering around 35 000.
- There is an abundance of recreation opportunities available such as the Beaver Lodge Lands trail system, Sportsplex recreation complex, Community Center, Centennial Outdoor Pool and Strathcona Gardens (indoor pool and arena). The Seawalk, along the shore, stretches for miles for biking and walking.
- There are two 18 hole golf courses Storey Creek and Sequoia Springs
- Several parks that operate camp grounds including Elk Falls Quinsam Campground and Miracle Beach Provincial Camp Ground.
- Mt. Washington Ski Resort is open year round for skiing, snowboarding, cross-country skiing, hiking and mountain bike riding and it's only 20mins to the base and 45mins to the top!

Campbell River Real Estate: Did You Know...

- Campbell River is broken down into 5 different areas. Campbell River North (Painter Barclay to Holly Hills), Quinsam Campbellton (older downtown area and up Petersen Rd where there are 3 new subdivisions), Campbell River City (9th ave to Rockland), Willow Point (Rockland to Jubilee Parkway) and Oyster River North (Jubilee Parkway to the Oyster River).
- South of the Jubilee Parkway is on septic systems. In Oyster River there are still a few wells although there is city water available in all areas of Campbell River.

STEP BY STEP GUIDE TO BUYING REAL ESTATE

STEP #1

Trust me to be your Real Estate Agent. As a licensed agent since 2005, I have access to the Multiple Listing Service (MLS). This means I can provide you with information, personally show you **ANY** home listed on the MLS with any company and I can negotiate the purchase price, terms and conditions for you once we find the perfect place to call home.

What you can expect from me as your Real Estate Agent:

- Outstanding customer service
- Personal attention to your needs and dreams
- Integrity, honesty and trustworthiness
- Continuous communication at every step of the purchase process
- Dedication to details when preparing and completing documents

Step #2

Before you start looking for a home, find out what you can afford:

This step is the pre-qualification and there are many options for buyers. Talk with either a mortgage specialist or a mortgage broker. **A mortgage specialist works only with mortgages for a particular bank, while a mortgage broker works with all banks and other lending institutions, such as trust companies, credit unions, etc.** And yes, any person can use a mortgage broker! The mortgage broker is paid by the lender, unless there are extenuating circumstances. Pre-qualification is free and some specialists/brokers will come to your home to qualify you, over the phone or online. Let me know if you'd like me to recommend one to you.

The typical mortgage approval requirements are:

- Contract of Purchase and Sale
- Letter of Employment / 2 years employment history plus YTD pay stub

Step #3

Remember to set aside enough money to cover your closing costs. Closing costs are one-time payments that can typically amount to as much as an additional 1.5% of the purchase price of your new home. Since buyers need to be aware of these costs, I have to provide a list of the typical expenses that you can expect to pay so there are no surprises when the time comes to close the deal.

Mortgage loan insurance premium – If yours is a high ratio mortgage (less than 20% down payment), your lender will require mortgage default insurance. The premium may be added to your mortgage. Most people know this as CMHC fees. The cost ranges between 1.25% to 3.75% of the mortgage.

Appraisal fee – Your mortgage lender may require that the property be appraised at your expense.

Deposit – This is part of your down payment and must be paid when you make an offer to Purchase.

Down Payment – The amount of money you need to provide in order to qualify for a mortgage. Currently most homebuyers require a 5% down payment.

Home inspection fee – A home inspection is a report on the condition of the home and generally costs from \$350 - \$500, depending on the complexities of the inspection.

Land registration fees – You may have to pay this provincial or municipal charge upon closing in some provinces.

Prepaid property taxes and or utility bills – You may have to reimburse the vendor for pre-paid costs such as property taxes or utility services.

Property insurance – Mortgage lenders require that home insurance be in place prior to the possession date, since the home is security for the mortgage.

Real property report or Title Insurance – the mortgage lender may ask for an up to date site survey prior to finalizing a loan. In a large number of cases, buyers can purchase Title Insurance if no site survey is available.

Lawyer or notary fees – These fees range depending on what you are doing. For example if you are selling and buying you will have to pay for both of these transactions. If you are just buying or selling you only need to pay for the single transaction.

Property Transfer Tax – Payable at the time the property is registered at the Land Title Office. The rate is 1% on the first \$200 000 and 2% on the remainder. There is a rebate for first time buyers. For more information visit www.gov.bc.ca and type PTT rebate in the search box. You will be taken to an information page.

GST – This tax is to be paid on the purchase of a new home and not a resale home. There are rebates. For information visit www.servicecanada.gc.ca and type in the search box GST rebate for new homes. Or contact your notary or lawyer and have them do an accurate calculation for you before you write an offer so you know exactly how much the tax will be.

Important phone numbers you will need:

Home Inspectors

Home Check, John D'Aigle	250-240-4400
Tamarack Inspections, Rick Tae	250-792-2020
Cover Your Assets, Jim Harding	1-866-918-8584

Notary and Lawyer

Gurdeep Sidhu	250-287-3445
Joanne Johnson	250-286-3636
Darcy Franklin	250-287-2364
Glen Lloyd	250-287-9970
Clair Moglove	250-286-9946

Insurance Agents

Hub Barton	250-287-8819
Enns	250-287-2201
McKenzie	250-287-9184

Appraisers

Cunningham and Rivard	250-287-9594
Windsong	250-286-3459

 <p>ROYAL LEPAGE</p> <p>Advance Realty</p> <p>Independently Owned and Operated</p>	<p><i>Vanessa Hird</i></p> <p>Licensed since 2005</p> <p>Call 250-202-4677</p> <p>vanessahird@royallepage.ca</p> <p>vanessahird.realtor</p> <p><i>Excellent Service...Plain & Simple!!!</i></p>
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Important numbers you may want to keep...

Health Care and Emergency Services

Emergency Police, Ambulance, Fire	911
Police	250-286-6221
Fire	250-286-6266
Ambulance	250-286-1155
Poison Control	1-800-567-8911

Important numbers to help you with your move

Post Office (for a fee they will reroute your mail to your new home)	250-286-1813
Federal Gov't Child Tax	1-800-387-1193
Shaw cable	250-923-8899
ICBC	1-866-775-0011
Newspapers	Mirror 250-287-9227 Courier 250-287-7464
MSP	1-866-775-0011
Drivers License	1-866-775-0011
The City of Campbell River	250-286-5700
Fortis Gas	1-888-224-2710
BC Hydro	1-800-224-9367
Telus	310-2255

“Remember, whether you are moving in or moving up, I will be happy to work with you to find the perfect place to call home!”

Movers

-Arrowsmith Moving and Storage	1-888-910-1122
-Above and Beyond Movers	250-286-3939
-Campbell River Movers	250-923-3432
-Two Small Men with Big Hearts	250-286-9923

School Board and Childcare Facilities

Campbell River School District 72 School Board	250-830-2300
Christian Life Daycare	250-287-7436
Willow Point Out of School Program	250-923-0484

Main Banks

BMO	250-287-7437
CIBC	250-286-4300
HSBC	250-286-0011
RBC	250-286-5500
Scotia Bank	250-286-4350
TD	250-286-5450

Mortgage Brokers

RBC, Suzanne Grundinson	250-204-2818
TD, Vicki Little	250-895-0444
Mike Parkinson	250-923-9826
The Mortgage Center	250-203-2371

Royal LePage Advance Realty

Vanessa Hird	Cell	250-202-4677
	Office	250-286-3293
	Toll Free	1-888-286-1932
	Home Fax	250-923-4675
	Office Fax	250-286-1932
vanessahird@royalpage.ca	Web Site	vanessahird.realtor

“Doing it right is my priority. You’ll find it in every element of our relationship from the friendly, informative initial planning session, to the moment you receive the keys to your new home!”

About me

I was raised in Alberta and moved to Campbell River in 1989. Over the past 25 + years I have resided in Campbell River and for 8 of those years on Quadra Island. I absolutely love this area of the world.

My husband and I are raising our teenaged children, cats and our dog. When we need to get away we love adventure travelling. I also enjoy kayaking, gardening and entertaining my family and friends.

I have been a licensed REALTOR with Royal LePage Advance Realty since 2005. I'm still very excited about my choice in career as I get the same satisfaction today when my clients are thrilled as I did on the first deal I put together. I am prepared to provide you with every possible option so that together, we can decide upon the path that will be most beneficial to you.

I would like to take a moment to thank you for your time. It was truly a pleasure putting this package together for you.

Please contact me at 250-202-4677, so that we can take the next steps toward reaching your real estate goals.

THANK YOU!

Exclusive Private Client Service

Are you tired of searching the internet for your perfect home?

Let me set you up today to receive all the MLS listings that fit your search criteria and delivered directly to your email.

Service includes:

- up to the minute email updates on new MLS listings
- all the interior and exterior pictures
- google map tab
- all measurements of home and property
- any price changes to the MLS listing, including sales

*Let me get you set up.
It's so easy to use.
My clients love it!*

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Follow me on my professional  page, “Campbell River Realtor Vanessa Hird”. You will find more information and pictures of Campbell River and of course, all my listings. Use my web site vanessahird.realtor to help, it's mobile friendly!