



950 Island Hwy, Campbell River, BC, V9W 2C3
RE/MAX Check Realty Office: 250-286-1187



BUYERS GUIDE

EXCELLENT SERVICE ... PLAIN & SIMPLE!



CONTACT:

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& Associates**

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[VANESSAMH_REALSTATE](#)



[VANESSA MONTEITH-HIRD CAMPBELL RIVER REALTOR](#)

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VANESSA
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CATHY
250-201-2335

ABOUT VANESSA

Team Leader

I was raised in Alberta and moved to Campbell River in 1989. I have resided in Campbell River and Quadra Island. I absolutely love this area of the world from the ever-changing ocean views, the lakes, rivers and mountains but mostly the community we have here in Campbell River.

In 2005 when I started my career as a Realtor I was a single mom with 3 little kids. In 2011 I married Ian Hird. Ian was also a single dad with 2 kids. We are now the proud parents of 5 amazing adults. Ian and I love adventure travelling all over the world as well as being out on the ocean as much as possible in our boat or seadoo and entertaining our friends and family in our home. Our family is the center of our world.



I have received many top real estate awards including most recently RE/MAX Hall of Fame, prestigious RE/MAX National Chairman's 2022 & 2023 and Top 100 RE/MAX Western Canada 3 times since 2022. My personal favorite award is being the recipient of Campbell Rivers "Favorite Realtor" Finalist for Readers Choice in 2019, 2020, 2021, 2023. Thank you, Campbell River!

2024 was the right time to take my experience in real estate services to the next level. I carefully selected a team of like-minded, client care focused Realtors to bring even more service to our clients and to the community we serve. Together we offer expertise, excellence and success in our real estate service to you.

Thank you for taking the time to read this information package. The VMH Team looks forward to helping you and your family realize your real estate goals now and in the future.

ABOUT CATHY

Realtor

I grew up in Campbell River and have spent most of my adult life in Campbell River as well, as it is the best place to live! The natural beauty of the ocean, the mountains and the forests will keep me forever happily living in Campbell River. My husband Michael and I have a blended family of 6 fantastic children – all grown up – and 3 dear grandchildren. Michael also grew up in Campbell River, and like me, he appreciates how lucky we are with our surroundings of ocean, rivers, lakes and small islands to explore.

My career as a licensed Realtor began here in my hometown of Campbell River in 2005. I love every minute of helping my clients with all their real estate needs! I strive to make the process enjoyable and stress-free. My clients can count on me to be there for them any time of day when they have a question or a concern.

I have enjoyed watching Campbell River grow from a quiet, seaside town to a vibrant small city community that I am very proud to be part of.

I have achieved many Realtor high performance awards during my real estate career, including attaining Platinum award status 4 years in a row. Let my extensive knowledge and experience help guide you through every phase of your buying or selling real estate journey.

Also.....ich spreche Deutsch! (I speak German)



ABOUT IAN

Unlicensed assistant / photographer



I was born and raised on Vancouver Island. In 1996 I moved to Campbell River to continue my career as a Forest Engineer. After my career in forestry, for several years I worked in the construction industry and was a manager for a local Campbell River business.

Vanessa and I were married in 2011 and blended our family that included our 5 children, at the time aged 8-13. When all the kids grew up and left home, Vanessa and I were eager to start working together to build Vanessa's thriving real estate business to include more "in 'house" services not offered by other real estate teams.

In 2020 I completed the real estate trading services course and am now an unlicensed assistant. I am also a skilled handyman with a truck and trailer. I often help our clients prepare their homes for sale by offering my services including dump runs, power washing, changing lighting and mowing lawns for out-of-town sellers. I always had an eye for photography and have developed my skills and become one of the talented photographers that Vanessa uses for our marketing. I provide drone photography, professional floor plans and I operate our top-of-the-line 3D virtual tour camera. I pride myself and spend hours developing our marketing videos. I am happily the man behind the scenes helping with all administrative duties keeping all the files organized and client care.

I am an excellent communicator and enjoy working with our clients. We can offer our clients 24 hrs from Vanessa's expert market evaluation to having your property listed on the MLS if needed. That is the beauty of combining our talents and passion for real estate service. When Vanessa is providing her staging consultation, she often offers my services to help the home or property shine.

You may or may not meet me while working with The VMH Team but I know who you are and work hard to make sure your transaction is successfully completed.

THE BUYER'S ROADMAP

- 1 Meet with a Realtor from The VMH Team
- 2 Get pre-approved for financing with a bank or mortgage broker. The most important 1st step to purchase a home
- 3 Search for homes. We will set you up a personalized MLS portal and show you homes in person.
- 4 Make an offer when you decide "this is the perfect home".
- 5 Negotiate your Contract or Purchase and Sale and advise you on strategic ways to make your offer shine while still protecting your best interests.
- 6 Under contract. When you have your offer accepted, we will walk you through the subject removal process every step of the way.
- 7 Subject Removals
- 8 Closing day , The title has transferred, the funds have traded hands and the keys will be yours on possession.

STEP BY STEP GUIDE TO BUYING REAL ESTATE

Step 1



Trust us as your experienced Real Estate team. We have a combined wealth of knowledge with almost 40 years in the industry. We have access to the Multiple Listing Service (MLS). This means we can provide you with information and personally show you ANY homes listed on the MLS. We negotiate the purchase price, terms and conditions for you once we find the perfect place to call home. Our goal is to give our clients an enjoyable and stress free experience when buying and selling Real Estate. Our business is based on over 80% referrals and repeat clients.

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STEP BY STEP GUIDE TO BUYING REAL ESTATE

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 specialists/brokers will qualify you over the phone, in office or online. Let me know if you'd like me to recommend one to you. Phone numbers are in the buyers guide.

The typical mortgage approval requirements are:

- Contract of purchase and sale (accepted offer)
- Letter of employment / 2 years employment history YTD pay stub



STEP BY STEP GUIDE TO BUYING REALESTATE

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 provided 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 to be paid within 2- 5 business days of accepted offer and delivered to Remax Check Realty trust account. Typically \$5000 - \$30000+ depending on the price of the property .
Down Payment	The amount of money you need to provide in order to qualify for a mortgage. Currently most homebuyers require a minimum 5% down payment.
Home inspection fee	A home inspection is a report on the condition of the home and generally costs from \$450- \$750, depending on the complexities of the inspection.

STEP BY STEP GUIDE TO BUYING REALESTATE

Step 3

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 \$200000 and 2% on the remainder. First time Buyers may be exempt from paying the Property Transfer Tax. For more information visit www.gov.bc.ca and type PTT rebate in the search box. You will be taken to an information page. Property Transfer Tax is not payable on new construction under \$750000. Partial exception up to \$800000. Verify with your Notary or Lawyer.
GST	This 5% tax is to be paid on the purchase of a new home and not a resale home. For information visit www.servicecanada.gc.ca and type in the search box GST rebate for new homes. 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.

WHAT CAN YOU EXPECT FROM US AS YOUR REAL ESTATE AGENTS

We have helped hundreds of clients purchase homes and investment properties as one of Campbell River's favorite Real Estate Teams.



Outstanding customer service with you every step of the way



Personal attention to your needs and dreams with a no pressure approach to meeting your goals



We offer expertise, experience and effectiveness in our service to you guiding you throughout the process



Continuous communication at every step of the purchase process. You can call, text or email any questions



Dedication to details when preparing and completing documents ensuring a seamless transaction every time



Combined 40 years of experience in real estate. We have helped hundreds of clients purchase homes

CAMPBELL RIVER AREAS

Did you know?

Campbell River is broken down into
6 different areas.

Campbell River North- Over the Campbell River bridge. Holly Hills to Painter Barclay. On city sewer and city water.

Campbellton- Older downtown area. Mixture of zoning found here from commercial, industrial, multi-family and residential.

Campbell River West- Petersen Rd area where there are several new subdivisions, older large properties and the new 18 hole golf course, hotel, spa and Velocity lounge and driving range.

Campbell River Central- 9th Ave to Rockland Road. Mostly residential with a mixture of ocean view properties and family neighborhoods.

Willow Point- Rockland to Jubilee Parkway. Mixture of older and new neighbourhoods where most of the population lives.

Campbell River South- Jubilee Parkway to the Oyster River. South of the Jubilee Parkway is on septic systems. City water is available in all areas of Campbell River.

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CAMPBELL RIVER REAL ESTATE

Did you know?

The population of Campbell River is just hovering around
44,000

There is an abundance of recreation opportunities available such as the Sportsplex recreation complex, Community Center, Centennial Outdoor Pool and Strathcona Gardens (indoor pool and arena). 88 parks in total.

There are two 18 hole golf courses Storey Creek and Campbell River Golf

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!

Beaver Lodge Lands - Our forest within the City is a tranquil system of trails winding through 1038 acres of second growth forest. Centrally located and enjoyed by dog walkers, joggers and mountain bike enthusiasts.

Rotary Seawalk - The crown jewel of the City with over 8kms of paved walkway along the shores of Discovery Passage. Campbell River residents enjoy easy access to the beach for beach fires, picnics, roller blading, walks and biking.

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IMPORTANT PHONE NUMBERS

MORTGAGE BROKERS/LENDERS



Cheryl Hildebrand | **RBC** | 250-204-2818

Rob Fuccenecco | **The Mortgage Center** | 250-830-8232

Jill Cook | **The Mortgage Center** | 250-205-0875

Cait Holmes | **Mortgage Designers** | 250-205-0875

NOTARY AND LAWYER



Barbara Burns | 250-286-3636

Kelsey Anglin | 250-287-2364

Kevin Simonett | 250-914-0458

INSURANCE AGENTS



Hub Barton | 250-287-8819

Sussex | 250-286-3930

Waypoint | 250-923-2288

APPRAISERS



Cunningham and Rivard | 250-287-9594

Associated | 250-202-0163

Jordana Holmes | 250-830-8369

IMPORTANT PHONE NUMBERS

HOME INSPECTORS



Sheldon May | 250-202-7002
Royce Babcock | 250-201-7354
Kevin Van Nesson | 250-895-4700
Talaya Cunningham | 250-898-9238
Mike Baker | 250-465-8834

MOVING COMPANIES



Bekins Moving and Storage | 250-923-3432
Movers Roger Rocket | 250-286-5201
Dunstan Moving | 250-808-2835

UTILITIES



Fortis Gas | 1-888-224-2710
BC Hydro | 1-800-773-7001
Telus | 1-800-224--9376
Shaw | 866-558-2273
Post Office | 250-923-8899

EXCLUSIVE PRIVATE

Client Services

Are you tired of searching the internet for your perfect home? Let us set you up today to receive all the MLS listings that match your personal search criteria and delivered directly to your email.



Up to the minute email updates on new MLS listings that match your search criteria



All the interior and exterior pictures



Google map tab



All measurements of home and property



Any Price changes to the MLS listing, including sales

TESTIMONIALS

“Vanessa is great. Easy to get along with and talk to. She is like a family member or best friend helping us always and going the extra mile to please. Always very positive. Vanessa, you are wonderful!

*Thanks again and again!”
-Manuael & Lourdes Orfao*

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

Brian & Elaine Jansen

“Outstanding! Excellent & I have already recommended her to my friends. She’s a professional right from the start!”

Douglas Vater

“We have bought and sold in the past but you by far are the best agent we have ever dealt with. You are professional, friendly and so very informed in the housing market. It was an absolute pleasure meeting you and having you as our agent.”

Jim and Janet Flett

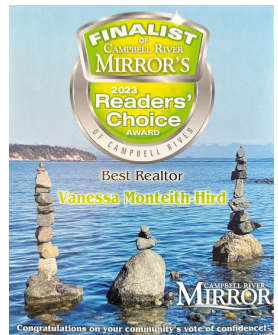


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