

# HELPING YOU FIND THE HOME OF YOUR DREAMS



**Prepared Exclusively**

*for*

***Client's of Dan McCarthy  
RE/MAX Central***

**Committed to assisting you during  
your real estate transaction...**

***"Every Step of the Way"***



***Dan McCarthy***  
604.649.1541

**RE/MAX<sup>®</sup> Central**

# The Benefit of Working With a Buyer's Agent

## *An Experienced Negotiator on Your Side*

- ◆ Will research and review comparable sales to determine the approximate fair market value from recent sales in your area.
- ◆ Will prepare the written sales offer that is to be presented to the seller's agent, giving special consideration to your specific needs, and explain the contract to you in detail.
- ◆ Will represent your best interests in all negotiations and facilitate the negotiations of any seller's counter offer to you and yours to them.

## *Act as a Transaction Coordinator*

- ◆ Help you finalize the arrangements for the financing option you have chosen that is specifically tailored to your needs.
- ◆ Oversee the entire closing process and handle complications that may occur throughout the process, eliminating any stress on you.
- ◆ Provide you with updates as to the status of your closing.
- ◆ Examine all closing documents for accuracy.
- ◆ Review and explain all documents with you to help you better understand the closing process.
- ◆ Help you and the seller arrange the closing and assist in synchronizing the transaction.
- ◆ Schedule and conduct a final walk-through inspection on your soon-to-be property.

***In short, my job is to determine your needs, assist you in your search, and manage the transaction for you.***

***Working full-time, all the time, to find the home of your expectations, I'm here to help you find your way home with the least amount of stress possible.***

# Unparalleled Service



***You can expect a RE/MAX Realtor to go the extra mile in delivering you extraordinary service in purchasing your home.***

We work with integrity, in a spirit of cooperation, and always with the clear vision of providing you with a rewarding and satisfying real estate experience that is convenient, comfortable and exceeds your expectations.

## **What you can expect when you work with me, a RE/MAX Realtor:**

- ◆ Dependable, continual, timely communication
- ◆ Active listening to your needs and concerns
- ◆ Clear, understandable explanations of each step of the process
- ◆ Personal attention in which you and your goals are the priority
- ◆ Confidence that you are being fully informed and advised with integrity
- ◆ Superior problem resolving skills based on proven experience and knowledge
- ◆ A real estate professional you can trust for all your real estate needs throughout the stages of your life.

# Experienced Professionals

## *Experience, Knowledge and Trust*

When you choose a RE/MAX Associate to sell your home or help you purchase a new one, you'll experience an exceptional level of service and the utmost in discretion. Talented, productive and well-connected agents align themselves with RE/MAX because of its reputation of quality service, powerful marketing resources, and wide-reaching global network.

RE/MAX Associates average more real estate experience than other agents and lead the real estate industry in advanced education and production.

Across the network, RE/MAX Associates hold a higher number of professional designations which denote specialized training and education than any other real estate organization.





## *Did you know?*

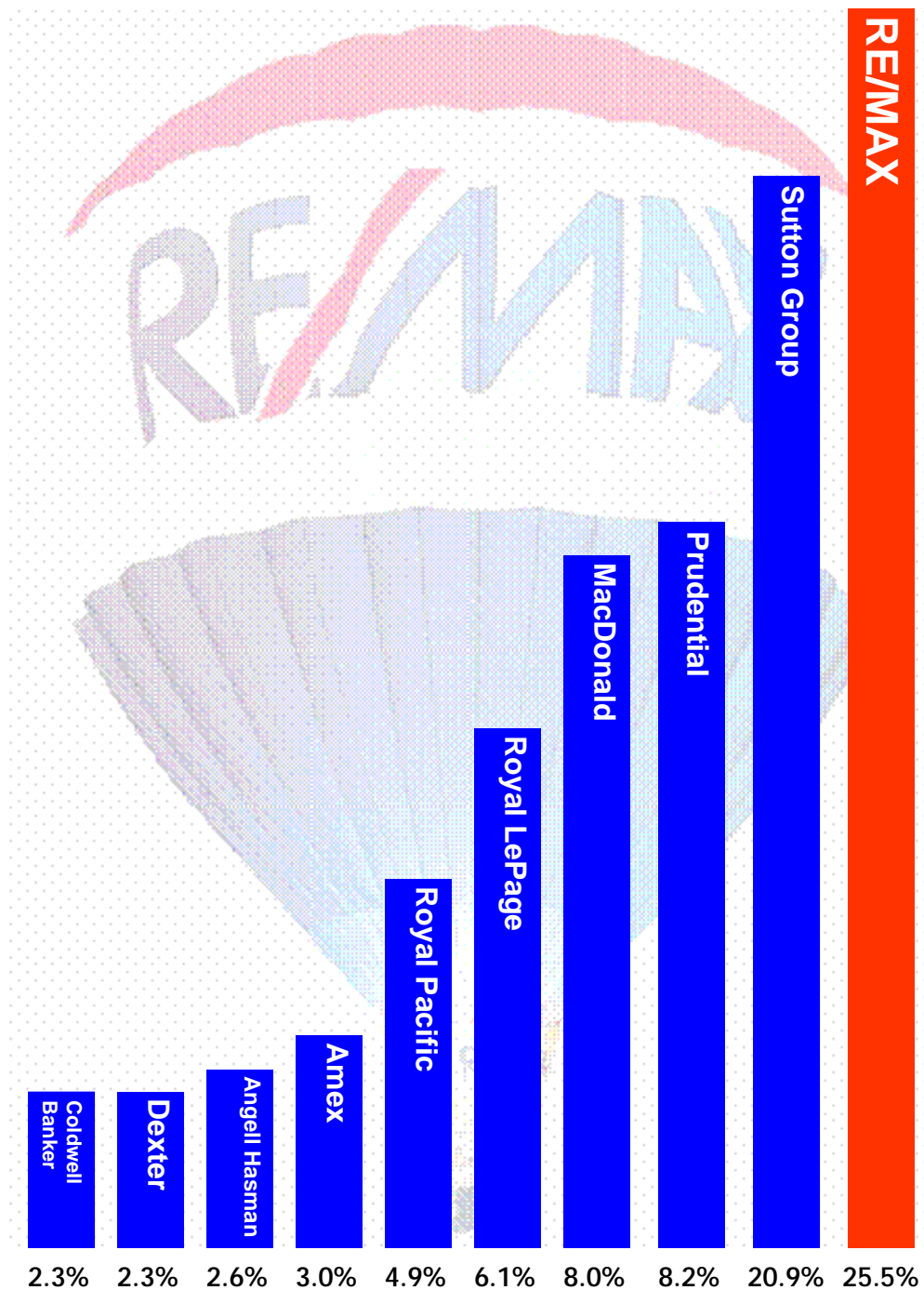
- ◆ 71% of Canadians think of RE/MAX when they think of Real Estate. As surveyed by the Angus Reid Group.
- ◆ In a business environment of mergers and acquisitions, RE/MAX is the only major real estate network still owned and directed by its founders, Dave and Gail Liniger.
- ◆ The RE/MAX balloon is the most widely recognized symbol in real estate, and one of the most widely recognized trademarks in North American business.
- ◆ RE/MAX has a National advertising campaign, including TV, radio and print ads.
- ◆ Team RE/MAX Racing participates and sponsors ARCA and NASCAR events coast to coast.
- ◆ The RE/MAX network has grown every year since its beginning in 1973.
- ◆ There are now more than 102,946 RE/MAX Associates in more than 5,439 offices in 54 countries and eight territories, on six continents.
- ◆ RE/MAX Associates average more than 13 years in real estate.
- ◆ RE/MAX Associates were the first to be involved in more than one million transaction sides, an industry record. Nobody else was even close.
- ◆ RE/MAX has the only proprietary satellite network in the real estate industry, offering educational and informational programming for its affiliates to keep us ahead of our competition.
- ◆ Collectively, RE/MAX Associates hold a higher number of professional designations than any other company.
- ◆ RE/MAX has raised more than \$56 million for the Children's Miracle Network.

## *What does this mean for you?*

- ◆ By choosing to work with a RE/MAX Affiliate, you are choosing to work with real estate's best.
- ◆ You will be working with a company recognized as the industry leader that is dedicated to providing our agents the finest resources and education available - that experience and education means RE/MAX Associates are better qualified to help you with all of your needs during your real estate transaction.
- ◆ Not only will you receive maximum exposure through the powerful network that RE/MAX has created, you will also be affiliated with a company that chooses to consistently give back to our communities.
- ◆ Making you: **Ahead of the game**, and **"Above the Crowd"**.

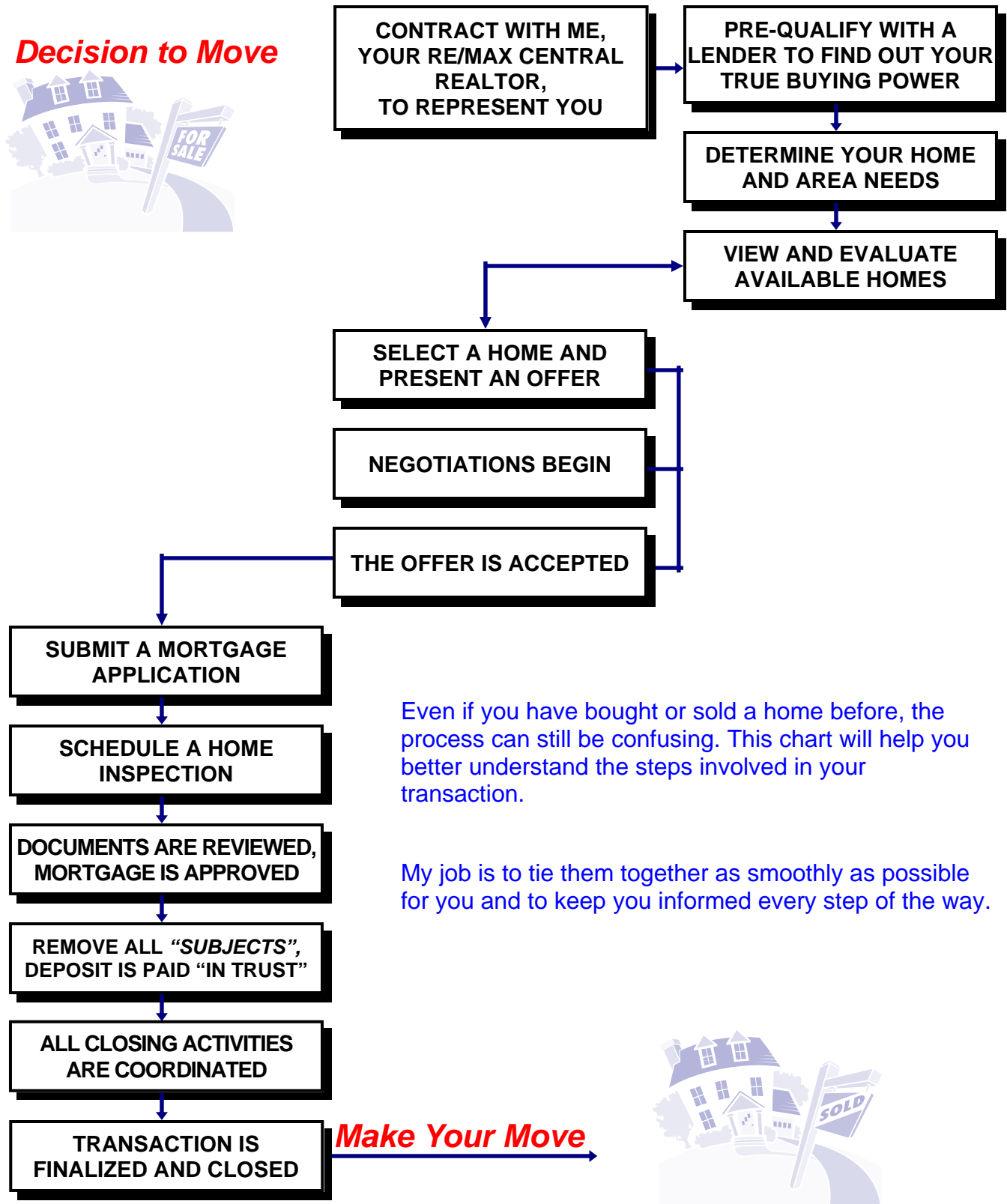
***"Our people make a difference, one move at a time."***

# Greater Vancouver Market Share



RE/MAX Central has been voted as the best Real Estate Brokerage in Burnaby for the past 8 years by the readers of the Burnaby Now.

# The Process of Buying a Home



# Financing Your Home

## ***Mortgage Financing***

Financing is such an integral part of the home buying process. That's why RE/MAX has a corporate partnership with TD Canada Trust and a senior mortgage manager who can design a financing package custom-tailored to your specific requirements.

Pre-Approval means you get answers that really apply to your specific needs quickly.

## ***Qualifying***

Which comes first, the home or the loan? Shopping for a home is easier when you know how much you can spend. Today's lenders offer a wide variety of programs that will fit your needs, so familiarize yourself first with the various loan options available. Ask yourself a few questions:

- ◆ How quickly would you like to repay your mortgage?  
within 15 years, 20 years or 25 years?
- ◆ How long do you expect to live in the house?
- ◆ How do you expect your income to evolve in the next few years?



## ***Pre-qualification***

This is a preliminary estimate of how much money a lender may be willing to loan you based on the information you provided. Depending on your situation, a mortgage broker may also want to run a credit report. Pre-qualification will let you know how much you can spend even before looking for your perfect home, and will enable me to show you homes you know you can afford. Pre-qualification is based on your monthly debt, income, length of employment, etc. This is subject to verification by a mortgage broker,

## ***Pre-approval***

This is the smart way to shop for your home. Pre-approval will define exactly how much the lender is willing to loan you, so you can begin your house hunting with the assurance your financing is ready and waiting. It is like shopping with cash in hand.

***The best time to think about home financing is before you find a house to buy. Remember, you can speed up the process by collecting and organizing in advance, all the documents necessary to process your loan.***

# Financing Your Home

## *Down payment*

How much is your down payment going to be? The down payment is the up-front cash you will pay toward the purchase of your home. Generally, the larger the down payment, the lower your monthly payments are going to be. Although down payments of 25 percent or more are common, home buyers can put down as little as 5 percent. However, charges for Private Mortgage Insurance (PMI), such as CMHC mortgage loan insurance usually will be added to loans with less than 25 percent down, and this will increase your monthly payments.

## *Mortgage Application*

Applying for a mortgage is much like applying for any other kind of loan. Because of the amount borrowed and the lengthy term of the loan, however, the approval process is more complicated than for other types of loans and it usually takes more time. Your loan application will be evaluated based on three factors: your income and assets, your credit history and the appraisal of the property you plan to buy. While verifying your application, your lender will request a credit history and a property appraisal to help in the decision-making process.

## *Items needed for application*

The information needed to process a loan application varies from case to case and with the type of mortgage. The following list is an example of what is typically needed, however, more information may be required (consult your lender). Remember, by bringing a complete set of documentation you may be able to speed up the loan application process:

- ◆ Filled-out loan application form.
- ◆ Copy of sales contract with original signatures.
- ◆ Applicant's place of residence for at least the last two years.
- ◆ Employer's names, addresses and year-to-date pay stubs.
- ◆ Information and account numbers on all cash assets: savings accounts, certificates of deposit, stocks, bonds, and cash values of life insurance policies.
- ◆ Copies of verification of additional sources of income including pension, alimony, child support, disability benefits, etc.
- ◆ Divorce decree, if applicable.
- ◆ Social Security number.
- ◆ Tax returns.
- ◆ Information on liabilities: charge accounts, car loans, student loans & credit union loans.

# Adjustable Rate Mortgages

## *When is an adjustable rate mortgage the best choice?*

- ◆ When you plan to be in your home for just a few years: Given the lower initial rate on an adjustable rate mortgage (ARM), your payments for the first few years often add up to be less than what you would have paid on a fixed rate loan for the same period of time.
- ◆ If your income is likely to increase and you feel you will be able to afford potentially larger mortgage payments in the future: You can maximize your purchasing power right away with an ARM and grow into higher mortgage payments when you can better afford them.
- ◆ When you want to qualify for a larger mortgage amount: Because of the lower initial interest rate, you can qualify for a larger mortgage amount than would be possible under a fixed rate plan.
- ◆ If you feel rates will come down in the future... If rates do in fact drop, the rate on your ARM may decrease on the adjustment date without your having to pay any of the costs associated with refinancing. Additionally, borrowers who have chosen the convertibility option may be able to switch to a fixed rate loan that has a better rate than was possible at the time of their closing.
- ◆ If you have a special need for ready cash over the next few years...Perhaps you have educational or medical expenses, investments or other financial planning costs that need to be addressed right away. You can choose an ARM loan to minimize your monthly mortgage obligation, which will help provide you with the extra money you require.



# Fixed Rate Mortgages

## ***Confidence and flexibility***

The fixed-rate mortgage is the traditional form of home financing. Fixed rates offer borrowers payment consistency and security, the main reason the majority of homeowners continue to choose this form of financing. Principal and interest payments remain constant. The first payment is the same as the last. Even though the rate is “fixed,” the fixed-rate loan is far from rigid.

## ***10, 15, 20 and 25 year terms***

Most fixed-rate loans are paid over a term of 25 years. However, you may also choose a mortgage with a 20, 15 or 10 year payback schedule. You might think this would substantially increase the payment. The fact is, the monthly obligation for P&I rise only moderately, but interest costs during the life of the loan are drastically reduced. For example, for a \$100,000 loan at an 8% fixed rate, the monthly P&I payment and overall interest cost would be:

<b><u>Term</u></b>	<b><u>Monthly Payment</u></b>	<b><u>Life of Loan Interest</u></b>
10-year	\$1,213	\$45,593
15-year	\$956	\$72,018
20-year	\$836	\$100,746
25-year	\$772	\$131,543

## ***Shorter term mortgages***

They are not for everybody. Not all borrowers can afford or will want to make the higher payments. You should consider your personal and financial situation before you choose a term. First-time buyers and young, middle-income families benefit from the lower payments of the 25 year mortgage. This helps them qualify for a larger loan amount, keeping monthly mortgage costs down. Repeat and middle-aged borrowers who may have higher incomes often prefer shorter terms. Fast equity buildup means homes that are paid for by retirement age.

## ***Additional principal payments***

There is seldom, if ever, any penalty for making additional payments to principal. By doing so, you will automatically reduce the term and interest cost of your mortgage. For example, on a 25 year fixed-rate loan of \$100,000 with an 8% rate, the monthly P&I payment is \$772. Increasing the payment only \$50 to \$822 a month will pay off the loan in less than 21 years rather than 25, saving approximately \$25,421 in interest. Making additional principal payments, periodically or on a regular basis, is an excellent option if you'd like to have your home paid for in less than 25 years but can't afford the higher payment required by a shorter term loan.

# Selecting a Mortgage That's Right For You

Whether this is your first home purchase or you are trading up or scaling down, finding the right loan package can be time consuming. There are many options available, and this is where together your loan officer and I can help you make the right decision. It will facilitate the process if you have the information ready on your income, etc. Our Monthly Mortgage Budget Worksheet will assist you in your preparation, as well as answer some preliminary questions on the different types of loans available.

## ***Monthly Mortgage Budget Worksheet***

Take a few minutes and complete our Monthly Mortgage Budget Worksheet. While your credit history and the type of loan for which you are applying may have some impact on the amount for which you will actually qualify, this worksheet will give you a good idea of the size of mortgage you could consider.

The major factors to help determine this amount are known as the qualifying ratios. Your PITI (principal, interest, real estate taxes and homeowner's insurance) should not exceed 32% of your family's gross monthly income. Your total monthly mortgage payment plus other monthly debt obligations, such as a car payment, charge accounts, etc. should not exceed 40% of your family's gross monthly income. Guidelines vary depending on the loan type and the amount of down payment. If you have any questions, or if you would like assistance in completing this form, please contact me.



## ***Mortgage Calculator***

At [www.danmccarthy.ca](http://www.danmccarthy.ca) you can click on the "Resources" menu feature and use the "Mortgage Calculator" feature to estimate various payment schedules such as:

- ◆ Mortgage Amount.
- ◆ Down Payment Total.
- ◆ Mortgage Payment.
- ◆ Total Interest.
- ◆ Total Cost.

# Monthly Mortgage Budget Worksheet

To calculate the approximate mortgage loan that you may qualify for, please visit my website [www.danmccarthy.ca](http://www.danmccarthy.ca) and click on the "Resources" tab, then click on the "Mortgage Calculator" feature and complete the form.

## How Much House Can You Afford?

### Calculate Your Mortgage Information

Down Payment = \$

Cost of house = \$

Annual Interest Rate =  %

Term =  years

**CALCULATE**

Mortgage Amount = \$

Down Payment Total = \$

Monthly Payment = \$

Total Interest = \$

Total Cost = \$

This mortgage loan calculator is for discussion purposes only, your mortgage lender will advise you on the mortgage loan that you may be eligible based on their lending criteria, such as: your annual income, employment history, monthly debt, etc.

# The Power of The Internet

85% of house buyers in Canada used the internet to help buy a home, 78% say it played a significant role in the purchase process. According to an Ipsos-Reid study

My website can assist you in finding a home.

[www.danmccarthy.ca](http://www.danmccarthy.ca)

This is my personal website where you can search for a home on the "Properties", "Featured Listings" and "Search all Listings" sections of the website.

**Dan McCarthy**  
RE/MAX Central


Home Properties Buying Selling Testimonials Commercial More...

**Featured Listings**

[My Listings](#) > [Listing Details](#) MLS# No.: V740047

4321 GRETA Street, Metrotown, Burnaby South

Measurements:  Status: **ACTIVE** Mouse over icons to see labels



**Description**  
This is a rare opportunity to purchase a quality home located on a private cul-de-sac in South Burnaby. This 2 level, 5 bedroom home has many quality features including: bright large rooms, original hardwood floors, cedar lined closets, a finished basement with a large recreation room and plenty of storage. This home features attractive landscaping, a private back yard and detached 2 car garage with lane access. For further information and photographs please visit the Realtor's website. All measurements are approximate and to be verified by the Buyer.

**Listing Info**  
Listed Date: **Oct 15, 2008**  
Original Price: **\$669,500**

**Site Influences**  
Central Location, Cul-de-Sac, Private Setting, Private Yard, Recreation Nearby, Shopping Nearby

**Features Included**  
Clothes Dryer, Clothes Washer, Disposal - Waste, Drapes/Window Coverings, Garage Door Opener, Refurbished Chair

**Member Access**  
Username:   
Password:   
 Remember Me  
[Forgot your password?](#)  
**Not a member?** [Sign up now!](#)

**Quick Search**  
Search in:   
Search for:   
Priced from:   
Priced to:

[www.danmccarthy.ca](http://www.danmccarthy.ca)

# www.danmccarthy.ca

Finding the right home goes beyond looking at photos on a website - researching the home's surrounding area is also important. On my website on the "your resources" section I have included information on business resources, education, entertainment & sports, municipal governments, shopping and transportation to provide useful information on your future neighborhood.



## Schools

Under the Education link you can find information on the public schools located in Burnaby, New Westminister, Coquitlam and Port Moody, There is also a link for Post Secondary Education which provides information about BCIT, Douglas College, SFU and UBC.

## Community Profile

The link to each "municipal government" offers a community profile that is unique to each listing. This will give you a snapshot of your future neighborhood and all it has to offer.



Neighborhood Profile					
Zip code 97229 - PORTLAND, OR					
Page 1 of 2	Search	Enter zip code	Neighborhood Profile	Where's the Nearest?	
<b>Demographics</b>					
Neighborhood Name	97229	Regional Avg	National Avg		
Population	1,079,000	1,079,000	285,000,000		
Pop_Density	1,089.7	1,089.7	1,089.7		
Female %	49.4%	49.4%	49.4%		
Female %	49.4%	49.4%	49.4%		
Median Age	37.3	37.3	36.5		
Female and Household	2.8	2.8	2.8		
Female and Household	43.7%	43.7%	43.7%		
Female and Household	38.3%	38.3%	38.3%		
Female and Household	\$40,539	\$40,539	\$39,383		
Female and Household	\$30,244	\$30,244	\$27,979		
<b>Racial and Ethnic Diversity</b>					
White	81.9%	81.9%	81.9%		
Black	6.4%	6.4%	6.4%		
Hispanic	7.0%	7.0%	7.0%		
Asian	6.5%	6.5%	6.5%		
Other	6.0%	6.0%	6.0%		
Other	2.0%	2.0%	2.0%		
Other	2.0%	2.0%	2.0%		
Other	4.0%	4.0%	4.0%		
<b>Where's the Nearest?</b>					
Zip code	97229	Regional Avg	National Avg		
Stores in	\$20,000	\$17,000	\$15,000		
Stores in	16.0	16.0	16.0		
Stores in	16.0%	16.0%	16.0%		
Stores in	17.0%	17.0%	17.0%		
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Stores in	97.0%	97.0%	97.0%		
Stores in	98.0%	98.0%	98.0%		
Stores in	99.0%	99.0%	99.0%		
Stores in	100.0%	100.0%	100.0%		

Where's the Nearest?			
Zip code 97034 - LAKE OSWEGO, OR			
Page 1 of 1	Enter zip code	Neighborhood Profile	
<b>Food &amp; Beverage</b>			
Starbucks	2		
Trader Joe's		Lake Oswego	2.1
In-N-Out Burgers		Redding, CA	335.2
Krispy Kreme Doughnuts		Seattle, WA	151.4
<b>Miscellaneous</b>			
Blockbuster			
Kinko's			

## Specialty Stores

ROOTS Metropolis Burnaby

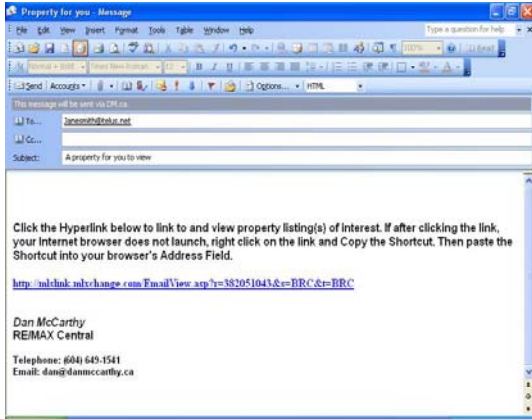
## Where's the Nearest...

Buyers can find many popular shopping locations that are closest to a home, from Starbucks to The Bay just by clicking on the "shopping" link. Types of stores include:

- ◆ Clothing
- ◆ Specialty Retailers
- ◆ Food and Beverage



# www.danmccarthy.ca



## **My Portfolio**

Creating a Portfolio enables me create a data base on what type of home you are looking for and my website will do the searching for you once a home search is saved, we will only feature listings that match your criteria. My site will even notify you by e-mail when new listings come on the market that match those details. This helps ensure that you find out quickly about new homes that may be of interest to you.

## **Schedule a Showing**

Once we have "short-listed" several homes based on your specific criteria, I can arrange with the various listing REALTORS® to schedule a tour of several homes which you are interested in viewing. We then will schedule a time that's convenient for you to have a private tour of the homes which you have selected.



www.danmccarthy.ca

# Selecting a Home and Presenting an Offer

There is much more to writing an offer to purchase than many people think, but don't worry, as I am a knowledgeable REALTOR® experienced in writing and negotiating contracts. I will not only ensure you are getting the home for the best price possible, I will ensure your interests are protected with other components of the offer. The following are a few of the common clauses contained in an offer to purchase:

## ***The Subject to Financing Clause***

Although you are pre-approved, each purchase offer has to be approved by the lending institution. This is common and a minor step for us to handle. The bank may need to appraise the property for final approval and transfer of funds. We place a "subject to buyer obtaining financing" condition on the offer. This protects you by ensuring if your lender isn't comfortable lending funds for that particular property, you can end the contract without penalty.

## ***The Home Inspection Clause***

There are many parts of a home that may appear fine to the average person, but may be found to be a concern when inspected by a professional. I can assist you in determining when you should proceed with an inspection. This may be some of the best money you can spend. I can also contact our preferred inspection companies and arrange an inspection on your behalf.

## ***Property Disclosure Statement***

The seller must disclose any information that may adversely affect the use or value of the property. Together we will review the Property Disclosure Statement and decide if the information provided will adversely purchasing this home.

## ***The Subject to Sale the Buyer's Home Clause***

This clause states that you must sell your existing home by a specified date before the Contract of Purchase and Sale for the new home is completed. This contract clause protects you from owning two (2) homes (*and paying for two (2) mortgages*) if your present home does not sell.

# Selecting a Home and Presenting an Offer

## ***Strata Properties***

Strata properties such as Condominiums and Townhouses have their own set of contract clauses specific to this form of home ownership.

Since you will be responsible for a proportionate share of the building's common property and the expense to maintain and repair the common property, you will want to ensure you purchase a strata property in a building that is not going to give you problems in the future and cost you money if a "special levy" is charged to the owners of the building to pay for building envelope repairs, etc.

### ***Some of the contract clauses which are specific to Strata properties are:***

- ◆ Subject to the Buyer receiving and approving the following documents with respect to information that reasonably may adversely affect the use or value of the strata lot, including any by-law, item of repair or maintenance, special levy, judgment or other liability, whether actual or potential.
- ◆ A current Form "B" Information Certificate, current budget and the developers Rental Disclosure Statement, if any;
- ◆ Property Disclosure Statement for Strata Title Properties.
- ◆ The current by-laws and rules, financial statements of the strata corporation, and any section to which the strata corporation belongs; and
- ◆ The minutes of any meeting between a specified period of time by the strata council, and by the members in annual, extraordinary or special general meetings, and by the members or the executive of any section to which the strata lot belongs.
- ◆ Copies of engineer's reports or any documents that the buyer requests.

These abovementioned Contract of Purchase of Sale clauses are some of the general contract clauses used when purchasing a home, however I review each contract on an individual basis in order to meet your specific purchasing criteria.

## ***The Offer is Accepted, Now What?***

This is the time when we start to address the various conditions we have put in place on the offer for your protection. Once we have waived all of your conditions, we have a firm sale. This essentially means the home is yours and all we have to do is take care of the final paperwork and wait for possession day!

# Closing Costs

**Some of the typical costs incurred with the purchase of a home include:**

- ◆ Legal Fees and Disbursements.
- ◆ GST and PST (if applicable).
- ◆ Property Transfer Tax (PPT).  
1% of the first \$200,000. of the fair market value of the property, plus 2% of the remaining value of the property. First time buyers may be exempt if they meet specific criteria.
- ◆ Land Title registration.
- ◆ Appraisal Fee.
- ◆ Survey Certificate (if required).
- ◆ Home inspection fee.
- ◆ Mortgage Loan Insurance Premium (if there is less than a 25% down payment).
- ◆ Bank or Mortgage fees.
- ◆ Adjustments (reimbursed to the vendor) such as property taxes and utilities.
- ◆ Property or Condominium insurance.
- ◆ Moving Expenses.

***CONGRATULATIONS ON THE PURCHASE OF YOUR NEW HOME!!!***



# Client Testimonials

The process of selling or purchasing a home is typically the largest purchase and investment that most people will make in their lifetime. That's why it is very important that you be assisted in this process by an experienced professional Realtor such as Dan McCarthy of RE/MAX Central.

The greatest compliment that a Realtor can receive is the recommendation of their services by a satisfied past client.

## **MARKET KNOWLEDGE...**

You were a great assistance in showing me a great range of properties, from a small house, a house with a "mortgage helper", condos and townhouses and advising me on the pros and cons of each type of purchase. Your ability to determine the market value of each type of home and which home to place an offer on was a great help.

**S. McGavin**

## **FIRST TIME BUYERS...**

As first time home buyers, we had a lot to learn and also had a lot questions. Dan answered all of our questions and returned all calls and emails promptly. He referred us to a mortgage Broker, dealt with a multiple offer situation, arranged for a home inspection and even provided us with garage sale signs. I have, and will continue to recommend Dan McCarthy to all my friends who are considering buying real estate.

**D. Miner**

## **SPECIFIC REQUIREMENTS...**

I had very specific requirements in purchasing a home, and you were able to find the property that best met my purchasing criteria. I look forward to working with you again in the future.

**L. Sampson**

## **QUALITY SERVICE...**

A copy of a letter from your clients was forwarded to me recently. I wanted to take this opportunity to commend you for the quality service you are proving your clients, while adding to our image and giving meaning to our trademark "RE/MAX. Outstanding Agents. Outstanding Results". I would like to wish you every success in your career.

**E. Ash, RE/MAX Regional Executive Vice President**



# Supporting Our Community

## Children's Miracle Network

At RE/MAX, we believe that serving the communities in which we live and work allows us to not only contribute to the well-being of our society but to also be concerned about the outcome of that contribution. This dedication we call Premiere Community Citizenship. Our commitment as the exclusive real estate corporate sponsor for the Children's Miracle Network allows us the opportunity to expand the universal cause of caring for sick children.

In 1992, RE/MAX International adopted the Children's Miracle Network as its official corporate charity. Raising funds for hospitalized children, to date RE/MAX professionals have collectively contributed over \$85 million to the cause.

With funds contributed by national sponsors like RE/MAX, the affiliated hospitals are able to provide needed medical care and equipment for more than two million Canadian children every year.

The cornerstone of our involvement is the Miracle Home Program whereby a portion of the sales associate's personal funds from every commission received are donated to Children's Miracle Network. 100% of their contribution helps sick children from their community.

As a supporter of this program, I will make a donation to the Children's Miracle Network upon the sale of each home I make. The British Columbia Children's Hospital is the Children's Miracle Network associated hospital for B.C.



# Dan McCarthy, RI, FRI

## Your RE/MAX REALTOR®



Born and raised in South Burnaby, BC, I have resided in Coquitlam since 1986. I am a knowledgeable real estate professional, with professional designations in Urban Land Economics (appraisal option) and Fellow of the Real Estate Institute of Canada (FRI).

A REALTOR® since 1990, I look forward to meeting the needs of my past and future clients.

When it comes to real estate you need to only remember two things:  
*Dan McCarthy* and *RE/MAX*.

### **Contact Dan McCarthy at:**

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**Dan McCarthy**

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