

# Your Home-Buying Packet

YOUR COMPLETE GUIDE TO THE HOME-BUYING PROCESS



**W**elcome! You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, a retirement home, or an investment property, I will make your home-buying experience fun and exciting. Michele Cartwright can help you find the ideal home with the least amount of hassle; and I am devoted to using my expertise and the full resources of our Office to achieve these results!

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their lifetime. Michele Cartwright is going to make sure that you are well equipped and armed with up-to-date information for your big decision. I am even

prepared to guide you through every phase of the home-buying process. This packet gives you helpful information during and after your transaction. Use its reference pages, note pages and agency explanations, as an invaluable guide on your home-buying journey.

Please keep this packet with you during your home-buying process. There are pages that contain important phone numbers and dates and areas for notes to help you stay organized.

So let's take an exciting journey together! I look forward to meeting your real estate needs every step of the way!

  
michele cartwright  
PERSONAL REAL ESTATE CORPORATION

 604.832.8229 | 1.855.478.2444  michele@michelecartwright.com  michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# Packet Content

<b>3</b>	About Michele
<b>4</b>	Harlow BC Children's Hospital
<b>5</b>	What Michele's Clients Are Saying
<b>6</b>	Client Appreciation Event Photos
<b>7</b>	Why You Need A Realtor
<b>8</b>	The Advantages Of A Buyer Agency Agreement
<b>9</b>	The Home Buying Process
<b>10-11</b>	Pre-Qualification & Pre-Approval
<b>12-13</b>	10 Steps to Buying A House
<b>14</b>	Buyer's Services
<b>15</b>	The Road Map To Your Home
<b>16</b>	Making An Offer
<b>17</b>	Behind The Scenes: What Happens Next?
<b>18</b>	Contract Checklist
<b>19</b>	Moving Checklist
<b>20-21</b>	Service Providers



 604.832.8229 | 1.855.478.2444  michele@michelecartwright.com  michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

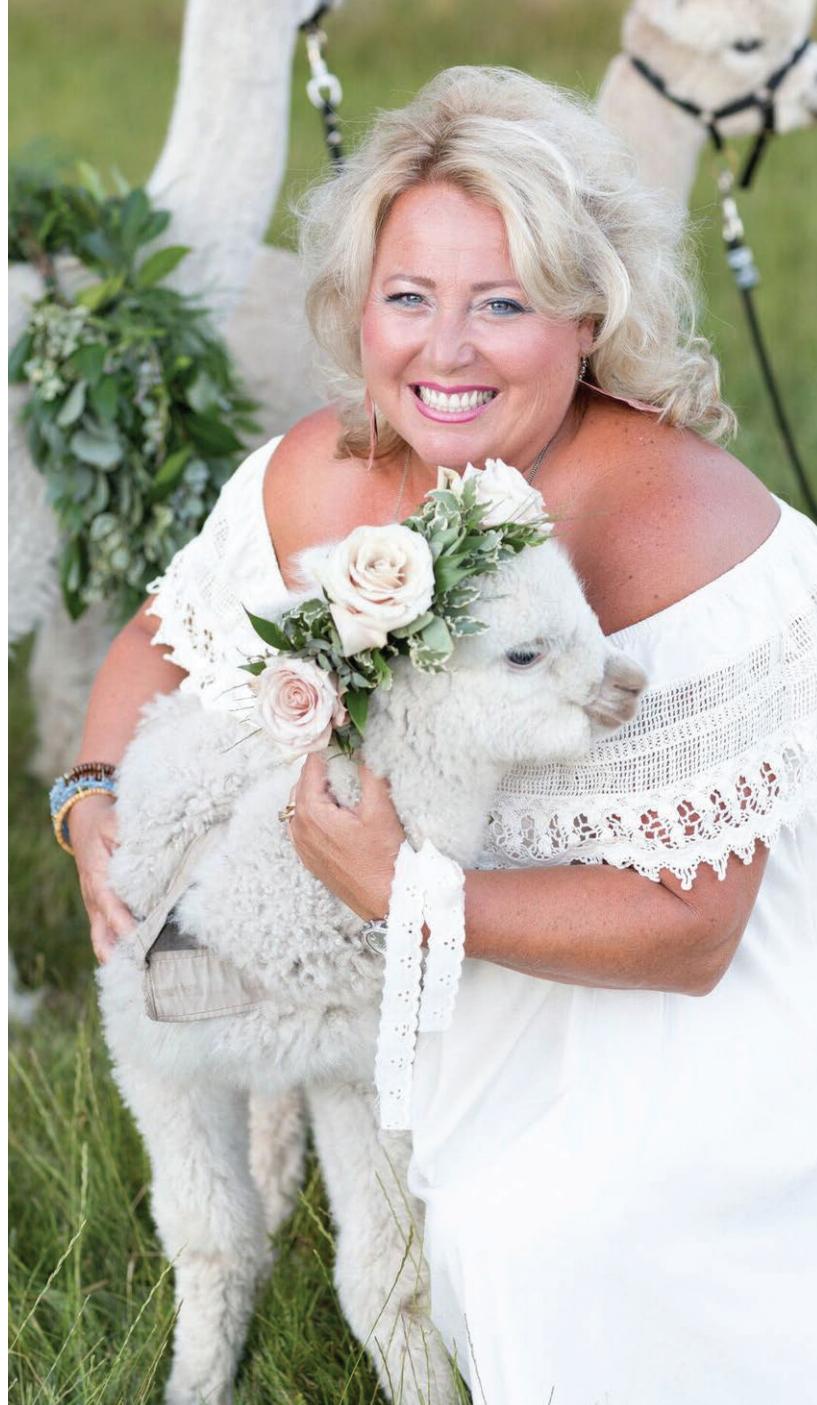
# About Michele

I'm delighted to be a real estate professional with HOMELIFE Benchmark Realty Corp. and have been selling real estate since 2007. A native of British Columbia, I have lived in and around the Fraser Valley for almost 40 years. In my time here, I worked as a bookkeeper for 25 years, owned and operated a cattle ranch, a seed potato farm and an outdoor recreation business, and was the Accounts Receivable and Agricultural Sales Manager for a distribution company. However, my passion for and fascination with real estate eventually led to my becoming a REALTOR® in July of 2007. I love property and I love helping people; real estate is ideal for me.

In my first year of selling real estate, I was in the top ten percent of Fraser Valley REALTORS® and accordingly became a member of the Medallion Club. Since then, I have earned both the Bronze Medallion, Triple Gold Medallion. In 2009 I was nominated for the Business of Excellence Award.

I feel that my success is largely dependent on my outlook; whether you are purchasing or selling a home with me, I will your investment as if it were my own. I'm honoured my clients have remarked that my knowledge, patience, positivity and listening skills make me an asset to them. I am constantly seeking new ways to make my clients happy and ensure their real estate transactions are as stress-free as possible.

When I'm not helping my clients I'm an active Rotarian with Langley Central and a member of Valley Women's Networking South Surrey and sit on the executive committee.



In my spare time I love to spend time with my husband, 5 grandchildren, my dog Teddy, my cat Boo-Boo, horse Spirit, 3 pygmy goats and 10 alpacas. I collect the alpaca's fleece for processing yarn to knit but I also save to make teddy bears for sick kids. I love to travel, play piano, guitar, sing and go for walks with my animals.



604.832.8229 | 1.855.478.2444 ✉ michele@michelecartwright.com 🌐 michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# BC Children's Hospital



*When you buy or sell with me, I donate to children's hospital to find a cure for leukemia.*

**R**ecently my granddaughter was diagnosed with leukemia. At only 3.5 years old, Harlow is an energetic, busy, funny little girl who is now fighting for her young life.

Being at Children's Hospital opens your eyes to the other children and young people who are fighting for their lives too, and their families who do everything they can to support and care for them.

BC Children's Hospital cares for the sickest children who come from all around our province as well as other parts of Canada. The doctors, nurses, technicians, and all other staff members do their best for these young children no matter what their job is.

We can help support them with our donations that help provide medical equipment, support researchers to develop new treatments and therapies, as well as provide comfort and entertainment as a means of escape and relieving the stress that every one of these children and their families experience during their stay.

If you would like to help support BC Children's Hospital please click on the link below. There are a number of ways to donate, raise funds, and otherwise support the work that this facility does every day. I thank you on behalf of my family, and on behalf of Harlow.



  
michele cartwright  
PERSONAL REAL ESTATE CORPORATION

 604.832.8229 | 1.855.478.2444  michele@michelecartwright.com  michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# What Michele's Clients Are Saying

**M**ichele's enthusiastic and warm personality, combined with her willingness to work tirelessly and patiently on our behalf, made our search for a house a most interesting and fun time! Moving to a new City and a new Province can be a daunting experience with a lot of unknowns and many adjustments required to new and different methods and practices. Michele provided immediate assistance both verbally and through the material contained in her Home Buyers binder. Through Michele's knowledge of the real estate market, she was able to offer many helpful tips and suggestions and provide invaluable information that we could not have obtained on our own. Michele quickly assessed our needs and desires in a house and helped us locate one that would suit our requirements and be just the right place to call home. She was even able to accomplish the almost impossible – getting the keys to us earlier than expected! Michele has become much more than just our realtor ... we consider her a most delightful and valued friend. Having Michele help us in our search for a house made all the difference to our success in finding a lovely home!

♥♥ **Chuck & Audrey**

**M**ichele takes to heart her motto of "because you deserve the best". We have moved many times and have had to sell homes numerous times but our experience with her was the best yet. She went above and beyond helping us sell our place for a decent price and purchase another condo when the market was tough. We would not hesitate to refer her to others who are thinking of selling and/or purchasing a new home. Michele you are the best!!

♥♥ **Graham and Betty**

**I**would highly recommend Michele Cartwright to anyone! She has been so amazing during this journey of selling our home. My husband was transferred to another Province for work and I have been left to take care of the selling of our house. I had no idea the steps to take and was very intimidated by the whole thing being alone in it and having never experienced it before. Michele met with me and from our first meeting gave me such a sense of comfort. With her giving nature, her guidance through every detail, her patience (and I was texting her A LOT with questions lol ) she not only had our home sold within an incredibly short time, she made the experience exciting and fun!! THANK YOU Michele from the bottom of my heart for your support, patience, smiles, comfort and your professionalism. Yours in friendship,

♥♥ **Julie**

**T**he most caring, trusted, professional, happy and knowledgeable realtor. Always had my best interest at heart! It was never about the commission, it was always about what was important to me. Would always use Michele and I recommend her everyone I know!

♥♥ **Susan Warner**

**A**fter interviewing a few highly recommended realtors, Michele Cartwright PREC far exceeded my expectations. Her knowledge & history of my area-(past-present & future developments) answered my questions and concerns of selling in this roller coaster market. She was right on top of every detail in the sales process – making this huge undertaking as stress-free as possible. Call her! She will take very good care of you. She is a very sharp business woman!

♥♥ **CG**



📞 604.832.8229 | 1.855.478.2444 ✉ michele@michelecartwright.com 🖥 michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# Fun Times at Michele's Customer Appreciation Events!



  
michele cartwright  
PERSONAL REAL ESTATE CORPORATION

604.832.8229 | 1.855.478.2444 | [michele@michelecartwright.com](mailto:michele@michelecartwright.com) | [michelecartwright.com](http://michelecartwright.com)

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# Why You Need A Realtor

**A**s licensed real estate professionals Michele Cartwright will provide much more than the service of helping you find your ideal home. Realtors are expert negotiators with other agents, seasoned financial advisors with clients, and superb navigators around the local neighborhood. They are members of the National Association of Realtors (NAR) and must abide by a Code of Ethics and Standards of Practice enforced by the NAR. A professional Realtor is your best resource when buying your home.

## LET MICHELE CARTWRIGHT BE YOUR GUIDE...

- As a knowledgeable Realtor, I can save you endless amounts of time, money, and frustration.
- As a knowledgeable Realtor, I know the housing market inside and out and can help you avoid the “wild goose chase.”
- As a knowledgeable Realtor, I can help you with any home, even if it is listed elsewhere or if it is being sold directly by the owner.
- As a knowledgeable Realtor, I know the best lenders in the area and can help you understand the importance of being pre-qualified for a mortgage. I can also discuss down payments, closing costs, and monthly payment options that suit you.
- As a knowledgeable Realtor, I am an excellent source for both general and specific information about the community such as schools, churches, shopping, and transportation -- plus tips on home inspections and pricing.



- As a knowledgeable Realtor, I am experienced at presenting your offer to the homeowner and can help you through the process of negotiating the best price. I bring objectivity to the buying transaction, and I can point out the advantages and the disadvantages of a particular property.

*And the best thing about using Michele Cartwright as your Realtor is that all this help normally won't cost you a cent. Generally, the seller pays the commission to the Realtor.*



604.832.8229 | 1.855.478.2444 ✉ michele@michelecartwright.com 🌐 michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# The Advantages Of A Buyer Agency Agreement

## 1. YOUR INTERESTS ARE PROFESSIONALLY REPRESENTED

Enlisting the services of a professional Buyers Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your health care, or a mechanic to help you with your car. If you had the time to devote to learning everything about accounting, medicine, and automotive mechanics, you could do these services yourself. But who has the time? This is why you allow other professionals to help you in their specific areas of expertise.

I will take care of the hassles of everyday real estate transactions for you. I will let you concentrate on your full-time job, while I do our job. I will guide you through the home-buying process and exclusively represent your interests as I help you find a home, present your contract offer, negotiate, and close on your home!

## 2. YOU GET A PERSONAL SPECIALIST WHO KNOWS YOUR NEEDS

Just as your accountant, doctor, and mechanic understand your specific needs, your Buyers Agent gets to know your real estate needs and concerns. This type of relationship is built through open communication at all times. Your Buyers Agent will save you a lot of time by providing you all the details about any home before you see it. In addition, your Buyers Agent will listen to your feedback and concerns about each home.

## 3. YOU WILL QUICKLY AND CONVENIENTLY GET A GREAT HOME

The advantage to signing a Buyers Agency Agreement with Michele Cartwright is that you will have two professional agents working to find and secure the ideal home for you. It is nearly impossible to find a home that meets your needs, get a contract negotiated, and close the transaction without an experienced agent. You won't need to spend endless evenings and weekends driving around looking for homes or trying to search computer networks by yourself. When you tour homes with your professional Buyers Agent, you will already know that the homes meet your criteria and are within your price range.

## 4. WHAT IS A BUYER'S AGENCY AGREEMENT?

Entering into a Buyers Agency Agreement has countless advantages. When you sign the agreement, you are simply agreeing to "hire" a personal representative who, by law, must represent your best interests to the best of his/her ability. All of this personal service is available at absolutely NO COST TO YOU! The Sellers Agent is responsible for paying your Buyers Agent fee. With Michele Cartwright you get a professional agent devoted to protecting your needs and to helping you make one of the most important investment decisions of your life -- and you don't even have to pay the fee!



604.832.8229 | 1.855.478.2444 | michele@michelecartwright.com | michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

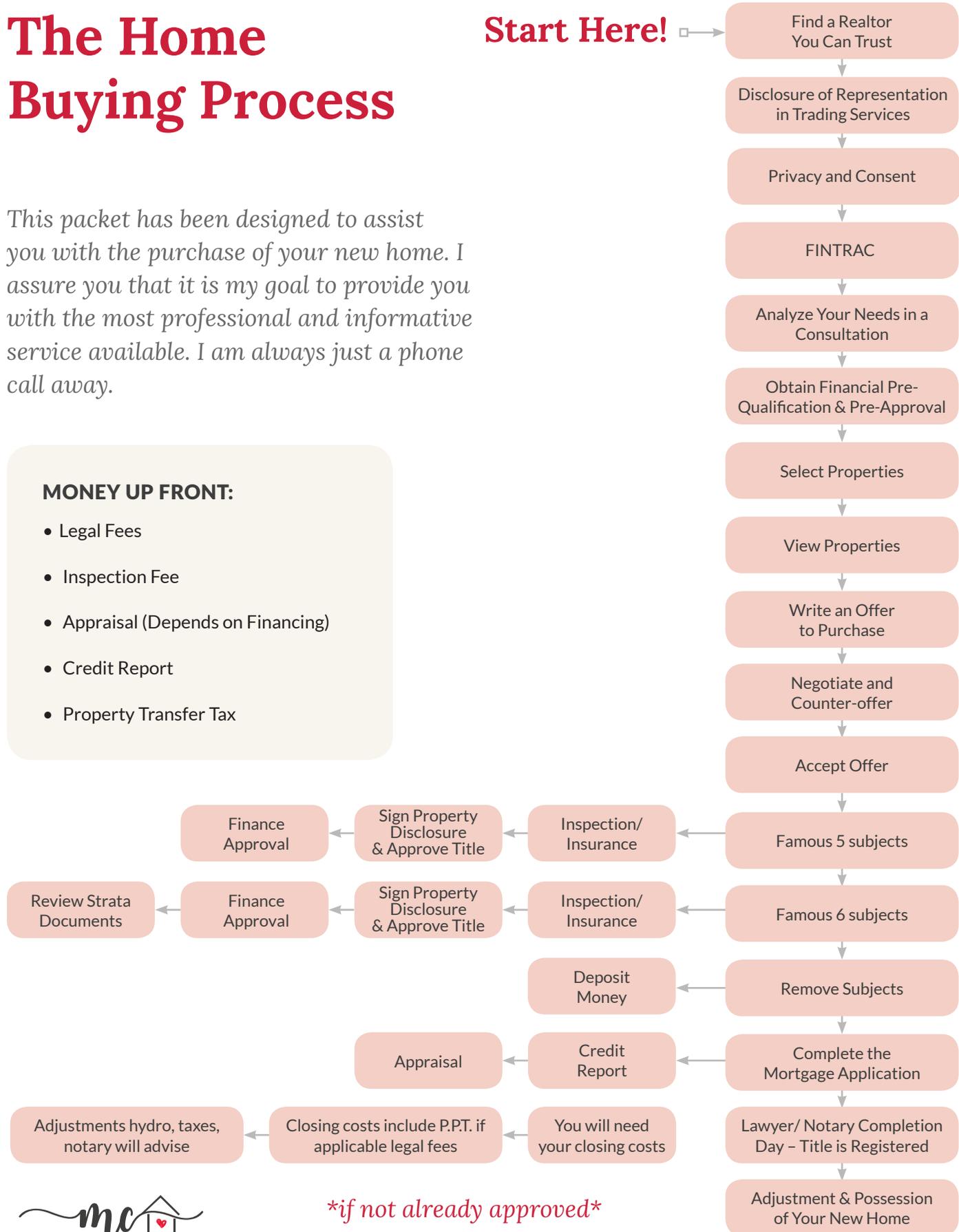
# The Home Buying Process

Start Here! →

*This packet has been designed to assist you with the purchase of your new home. I assure you that it is my goal to provide you with the most professional and informative service available. I am always just a phone call away.*

**MONEY UP FRONT:**

- Legal Fees
- Inspection Fee
- Appraisal (Depends on Financing)
- Credit Report
- Property Transfer Tax



*\*if not already approved\**



📞 604.832.8229 | 1.855.478.2444 ✉️ michele@michelecartwright.com 🌐 michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# Pre-Qualification & Pre-Approval

Many buyers apply for a loan and obtain approval before they find the home they want to buy. Why?

## PRE-QUALIFYING WILL HELP YOU IN THE FOLLOWING WAYS:

- Generally, interest rates are locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
- You won't waste time considering homes you cannot afford.

## PRE-APPROVAL WILL HELP YOU IN THE FOLLOWING WAYS:

- A seller may choose to make concessions if they know that your financing is secured. You are like a cash buyer, and this may make your offer more competitive.
- You can select the best loan package without being under pressure.



## HOW MUCH HOME CAN YOU AFFORD?

There are three key factors to consider:

1. The Down Payment
2. Your ability to qualify for a Mortgage
3. The Closing Costs associated with your transaction

## DOWN PAYMENT REQUIREMENTS:

Most loans today require a minimum down payment of 5% depending on the type and terms of the loan. If you are able to come up with a 20-25% down payment, you may be eligible to take advantage of special fast-track programs and possibly eliminate mortgage insurance.

## CLOSING COSTS:

You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing costs will range between 2-5% of your mortgage loan. Closing costs include...

- Lawyer or Notary Fees and Expenses
- Survey Certificate (if required)
- Cost of Mortgage - Appraisal [if applicable], Land Title Registration Fees
- Fire Insurance Premium
- Sales Tax (if applicable)
- Property Transfer Tax\*\*
- Goods & Services Tax (if applicable). As of July 1, 2010, all service related expenses will carry the 12% HST

## PROPERTY TRANSFER TAX:

You pay property transfer tax each time you register a property at the Land Titles office.

1% of first 200,000 / 2% remaining balance and 3% any balance over 2,000,000.00, as well as the 15% property transfer tax that is applicable to foreign national buyers for real estate purchased in the GVRD District, maybe payable at completion.

Example: \$400,000 = 2,000 + 6,000 = \$8,000

## THE FIRST TIME HOME BUYERS' PROGRAM:

If you are purchasing your first home, you may qualify for an exemption from property tax if certain requirements are met.

### *What are the Requirements?*

- As Purchaser you qualify for exemption if:
- You are a Canadian Citizen, or a permanent resident as determined by Immigration Canada
- You have lived in BC for 12 consecutive months immediately before the date you register the property, or you have filed 2 income tax returns as a British Columbia resident during the 6 years before the date you register the property
- You have never owned an interest in a principal residence anywhere in the world at anytime
- You have never received a first time home buyers' exemption or refund

### *The Property you purchase qualifies if:*

- The fair market value of the property is not more than the current threshold of \$475,000
- The property will only be used as your principal residence. You are required to move (at the latest) into your new home 92 days after Completion of your purchase.



If the property does not meet all of these requirements, you may still qualify for a partial exemption. For more information and details on the program, please see Bulletin PTT 004 ([www.gov.bc.ca/sbr](http://www.gov.bc.ca/sbr)).

## QUALIFYING FOR THE MORTGAGE:

Most lenders require that your monthly payment range between 25-28% of your gross monthly income. Your mortgage payment to the lender includes the following items:

- The principal on the loan (P)
- The interest on the loan (I)
- Property taxes (T)
- The homeowner's insurance (I) Your total monthly PITI and all debts (from installments to revolving charge accounts) should range between 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit Report, Assets, Income, and Property Value.



604.832.8229 | 1.855.478.2444 | [michele@michelecartwright.com](mailto:michele@michelecartwright.com) | [michelecartwright.com](http://michelecartwright.com)

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# 10 Steps To Buying A Home

## 1. DETERMINE HOW MUCH YOU CAN AFFORD

Based on your down payment, income, existing debt, regular expenditures, and other key financial information, team up with a mortgage specialist who can help you determine how much you can afford to pay every month and the price range that works within your budget.

## 2. TEAM UP WITH A REAL ESTATE AGENT

Finding a real estate agent to help you search for your dream home is important to the home buying process. The best real estate agent will be a combination of a personal advisor, consultant, and negotiator. This expert will show you homes that match your criteria, guide you through the home buying process, and negotiate the best possible price for your home.

## 3. MAKE AN OFFER

When you've found a place that you'd like to call your own, your real estate professional will help you draw up an Contract of Offer and Purchase to present to the Seller. This legal document specifies the price, the closing date, and any conditions.

## 4. OFFER ACCEPTED

Once your offer has been accepted by the Seller, it is time to work through the 'Famous Five' Subjects and Conditions.

These Subjects include: Financing / Title Search / Property Disclosure Statement (PDS) / Home Inspection & Fire/ Property Insurance. Strata properties will an additional Subject 'to receiving all Strata Docs (Budget, Rules/ Regulations/Strata Minutes, etc).

*If you have any concerns or questions regarding any aspect of the contract, you are advised to seek legal counsel with your lawyer.*

## 5. ARRANGE THE HOME INSPECTION

Many buyers consider including a home inspection as one of the conditions on their Offer to Purchase. A professional inspection is a good way to uncover major problems with the home. If the home doesn't pass the inspection, you can adjust or withdraw your conditional offer.

## 6. GET THE MORTGAGE APPROVED

With a copy of the signed Offer to Purchase and the necessary financial information, your mortgage specialist will submit your application to the mortgage lender that has been selected. The lender will qualify the application and complete a valuation on the property you have purchased.

Mortgage insurance gives you the ability to buy a home with a down payment of less than 20% of the purchase price.



## 7. GET PROPERTY INSURANCE

Apart from the mortgage, you'll need to purchase property insurance that protects your home against fire and other damages. Once you have a policy in place, forward a copy to your lawyer and your lender.

## 8. CHECK THE LEGAL DETAILS

With the deal finalized and the financing in place, your lawyer can now search the title and check whether there are any unpaid property taxes outstanding. Your lawyer will arrange for a survey to be completed, if necessary.

## 9. COMPLETE THE PAPERWORK

A few days before the deal is set to close, you'll meet with your lawyer to review, sign, and get copies of all the documentation. At this time, you'll also provide the remainder of your down payment and pay legal fees and any additional costs, such as prepaid utility expenses for which the seller should be reimbursed, that are due on closing.

## 10. PICK UP THE KEYS

On the closing day, your lawyer and the Seller's lawyer will exchange documents and cheques. Your lawyer will also register your new home in your name. When these tasks are complete, you'll get the deed and your keys to your new home, and you can move in.

*Congratulations!!!*



# Buyer's Services



**I**n British Columbia, Realtors work within a legal relationship called Designated Agency. The Realtor working for the Buyer is working for the buyer, not for the seller. As your Realtor, my job is to help you buy a home at the price and terms that are the most favourable to you.

Michele Cartwright's complete program for buyers which is designed to save you time and money:

- Provide you with "Home Buying Package"
- Meet to evaluate your home buying needs
- Review current market conditions
- Discuss the Home Buying Process
- Review the Contract of Purchase and Sale (see Appendix)
- Help you to arrange pre-approved mortgage to make sure you get the best possible rate available
- Make arrangements to view selected properties
- Once a home is chosen I will provide a Current Market Analysis (CMA) to determine a price range on the home
- Write the offer
- Negotiate the contract with your interest in mind
- Coordinate all of the details such as a home inspection, appraisals, surveys, mortgage approval and lawyer's letters (for Strata properties – arrange delivery of all Strata documents (Strata Minutes / Rules & Regulations / Budget info)
- Keep you informed as to how I am doing
- Deliver keys to you on possession date

*An experienced Realtor will save you hours of time and money.*



604.832.8229 | 1.855.478.2444 | michele@michelecartwright.com | michelecartwright.com

# The Road Map To Your Home!

If you plan to buy a home soon, you will need to know “where you are going”. For a most enjoyable home-buying experience, first build a road map to your new home, a list of priorities that will lead you to your objective – a new home!

The first priority is time frame. Write down the date by which you would like to move in to your new home:

\_\_\_\_\_

Keep in mind that it may take 30-90 days (or more) to locate the right home, secure financing, and complete the home-buying process.

The next priority is to develop a detailed description of the home you hope to find. The following page contains a Home Search Criteria form to help you distinguish between “Need to Have” features and “Nice to Have” features. Be Specific. Include architectural style, number of bedrooms and baths, location, lot size, and other special requirements. Number your preferences in order of greatest importance to you.

This form, along with the information you share during our initial consultation, will enable us to narrow the home search. We will take this information and enter your requirements into the Multiple Listing Service (MLS) system and use our personal market knowledge to come up with a list of those homes that best meet your needs and wants.



## DURING THE HOME SEARCH, WE WILL...

- Discuss the benefits and drawbacks of each home in relation to your specific needs.
- Keep you informed on a regular basis.
- Check the MLS database and with other brokers regularly for new listings.
- Set you up on our auto notification system to receive new listings / price adjustments.
- Prepare a list of all homes that best meet your needs and wants.
- Keep you up to date on changing financial conditions that may affect the housing market.
- Be available to answer your questions or offer assistance regarding your home purchase.
- Discuss market trends and values relative to properties that may be of interest to you.



604.832.8229 | 1.855.478.2444 ✉ michele@michelecartwright.com 🌐 michelecartwright.com

*Honey Stop the car!*

Homelife Benchmark Realty Walnut Grove/Langley  
Each office independently owned and operated. Not intended to cause breach of existing agency agreement.  
Content of this booklet is for informational purposes only!

# Making An Offer



Once you have found the home you wish to purchase, you will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be – sometimes even exceeding the asking price. Remember, Be Realistic. Make offers you want the other party to sign!

To communicate your interest in purchasing a home, we will present the listing agent with a written offer. When the seller accepts an offer it becomes a legal contract. When you write an offer you should be prepared to pay an earnest money deposit. This is to guarantee that your intention is to purchase the property.

After we present your offer to the listing agent it will either be accepted, rejected, or the seller will make a counter offer. This is when we will negotiate terms of the contract if necessary.

The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local Board of Realtors.

The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a legal binding contract. For this reason, it is important to understand what is written on the contract offer. We have included a copy in this packet.

## **PAPERWORK YOU WILL SEE** (REFER TO APPENDIX):

- Disclosure of Representation in Trading Services
- Privacy and Consent
- Exclusive Buyers' Agreement
- Contract of Purchase and Sale
- Subjects and Conditions
- FINTRAC
- Property Transfer Tax (for First-time Home Buyers)

# Behind The Scenes... What Happens Next?



**N**ow that you have decided to buy your home, what happens between now and the time you legally own the home? A Title Company may handle the following items. NOTE: in different parts of the country attorneys, lenders, and other persons who are independent of title companies perform some or all of these functions.

## **EARNEST MONEY**

An agreement to convey starts the process once it is received at the Title Company. Once you submit the loan application, it is usually subject to a credit check, an appraisal, and sometimes, a survey of the property.

## **TITLE SEARCH**

Copies of documents are gathered from various public records: deeds, deeds of trust, various assessments and matters of probate, heir ship, divorce, and bankruptcy are addressed.

## **EXAMINATION**

Verification of the legal owner and debts owed.

## **DOCUMENT PREPARATION**

Appropriate forms are prepared for conveyance and settlement.

# Contract Checklist



- “Famous 5” Subjects, Strata “Famous 6” Subjects**
  1. Financing
  2. Title Search
  3. Property Disclosure Statement (PDS)
  4. Home Inspection
  5. Property / Fire Insurance
  6. All Strata Minutes, Form B
- Order Insurance Policy For Completion Date**
- Home Inspection**
- Notify Landlord (if applicable)  
if strata reads all documents**
- Remove ‘Famous 5’ Subjects, Strata  
‘Famous 6’ Subjects**
- Prep Desposit Cheque**
- Order Postal Address Change**
- Transfer Utilities**
- Order Telephone Service**
- Make final walk-through (if new construction)**
- Schedule appointment with movers**
- Confirm with Michele to use complimentary trailer 5x8**
- Make extra keys, change locks**
- Order cable TV service**
- Order new cheques**
- Change driver’s license, credit cards**

# Moving Checklist

## INSURANCE COMPANIES FOR HOME INSURANCE

Confirm with your Insurance Company that your Insurance is in place for Completion.

### REMEMBER TO CALL:

<b>Fortis</b>	1.888.224.2710	<a href="http://www.fortisbc.com">www.fortisbc.com</a>
<b>BC Hydro</b>	604.224.9376	
<b>Telus</b>	604.310.2255	<a href="http://www.telus.com">www.telus.com</a>
<b>Telus Internet</b>	604.310.4638	
<b>Shaw Cable</b>	604.629.8888	<a href="http://www.shaw.ca">www.shaw.ca</a>
<b>Medical Services Plan (MSP)</b>	604.683.7151	<a href="http://www.healthservices.gov.bc.ca/msp/">www.healthservices.gov.bc.ca/msp/</a>
<b>Canada Post</b>	1.800.267.1177	
<b>ICBC - BC Driver's Licensing</b>	1.800.950.1498	

### Banks & Credit Cards

## IF BUYING A STRATA PROPERTY (CONDO/TOWNHOUSE):

Call Strata Management Company at least 7 days prior to move in day to arrange for elevator keys and protective pads; also to pay move in fee.

If you have auto debit for your city property taxes you must phone City Hall and have them discontinue the auto debit from your account.



 604.832.8229 | 1.855.478.2444  [michele@michelecartwright.com](mailto:michele@michelecartwright.com)  [michelecartwright.com](http://michelecartwright.com)

# Service Providers

Following is a list of recommended Service Providers. These are vendors I have worked with in the past and that have been recommended to me by satisfied customers. These are only recommendations. These recommendations are made on an informational basis only and are offered as a convenience to you. We accept no responsibility.

## INSPECTORS:

<b>Brighton Home Inspection</b>	Dave Brighton	604-290-5557	Lower Mainland
<b>Northwood Home Inspections</b>	Ben Bennett	604-290-7763	Lower Mainland
<b>Vriend Home Inspection</b>	Jim Vriend	604-857-2413	Lower Mainland

## SECURITY SYSTEM COMPANIES:

<b>Safe Home Security</b>	Landon Perepeluk	604-314-1376	Lower Mainland
<b>ADT (Apex Direct)</b>		888-487-9788	Lower Mainland

## INSURANCE COMPANIES:

<b>BCAA Home Insurance</b>		604-268-5950	Langley
<b>The Co-operators – McInnis Insurance Services Ltd</b>		604-533-8558	Langley
<b>MacNaughton &amp; Ward Naiwa Gandevia</b>		604-581-6121	Langley
<b>BCAA Home Insurance</b>		604-855-0530	Abbotsford

## LAWYERS:

<b>MacCallum Law Group</b>		604-855-0530	Langley
<b>Spagnuolo &amp; Company</b>		604-777-7414	Lower Mainland
<b>Rosborough &amp; Co</b>	Mike Burke	604-859-7171	Abbotsford
<b>Fedewichwitt</b>	Trish Fedewich	604-576-9468	Lower Mainland
<b>Sidhu &amp; Associates</b>	Terry Sidhu	604-859-4825	Abbotsford
<b>Irina Bartnik Notary</b>	Irina Bartnik	604-575-7494	Lower Mainland



604.832.8229 | 1.855.478.2444 | michele@michelecartwright.com | michelecartwright.com

# Service Providers

## MORTGAGE COMPANIES:

<b>Dominion Lending CME</b>	Brandee McWhinney	604-454-7961
<b>Dominion Lending CME</b>	Glen Wong	604-828-5051
<b>Dryer Mortgage Group</b>	Jennie Swandley	604-836-3317

## CITY:

<b>Abbotsford City Hall</b>	604-853-2281
<b>Surrey City Hall</b>	604-591-4011
<b>Langley City Hall</b>	604-524-2800
<b>Langley Township</b>	604-534-3211

## FINANCIAL PLANNER:

<b>Investors Group</b>	Tanya Lyn Werk	604-996-7659
<b>Raintree Financial Solutions</b>	Jeff Toews	604-569-0357

## MISCELLANEOUS:

<b>Legal Sheild</b>	Sue Warner	604-454-7949	Lower Mainland
<b>Paton Plumbing</b>	Chad Paton	604-992-2144	Lower Mainland
<b>Maritime Travel</b>	Shelley Picard	604-746-4041	Lower Mainland
<b>Cleaning Lady</b>	Jackie Neufeld	604-856-7514	Lower Mainland
<b>Willowbrook Dental Clinic</b>		604-533-0131	Langley
<b>United Dentist</b>	Dr. Jay Son	604-853-6155	Abbotsford
<b>Masterclad Roofing</b>	Tom Cartwright	778-552-2860	Lower Mainland
<b>Dr. Dave Computer</b>	Cal MacConnachie	604-783-7296	Lower Mainland



604.832.8229 | 1.855.478.2444 | [michele@michelecartwright.com](mailto:michele@michelecartwright.com) | [michelecartwright.com](http://michelecartwright.com)