

THE
DEUTSCHMANN
team



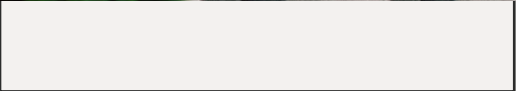
Home Buyers Guide

A RESOURCE TO HELP GUIDE YOU THROUGH THE
HOME-BUYING EXPERIENCE, FROM START TO FINISH.

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Contents

BUYING PROCESS	5
HOW MUCH DOES IT COST TO BUY A HOUSE	6
LIVABILITY FACTORS WHEN BUYING	9
HOME BUYERS GUIDE	10
Why choose a Re/Max Agent	12
Get Pre-Approved	14
Start your Home Search	15
Home Styles	18
Preparation	20
Home Buyers Glossary	21
OUR TEAM	24
Becky Deutschmann	25
Drew Dickinson	27
Why Buy With Us	29



Buying Process

- 1 DECIDE TO BUY A HOME**
Make sure you are ready both financially & emotionally.
- 2 GET PRE-APPROVED**
Work with a mortgage broker or your bank. They will work with you on what you require to submit an application. Once approved, this will determine how much you can afford to spend on a new home.
- 3 REALTOR® CONSULTATION**
Work with a RE/MAX agent to help guide you through the process. The right agent will discuss your price range, ideal locations, current market conditions and much more!
- 4 START YOUR SEARCH**
Your REALTOR® will get you information on new homes that meet your criteria as soon as they're listed. They'll work with you and for you to ensure you find your dream home.
- 5 CURRENT MARKET CONDITIONS**
Your experienced RE/MAX agent is a valuable resource as you consider different properties. They will be there when you have questions regarding the homes you're interested – they can tell you what is a good deal... and when to walk away.
- 6 MAKE AN OFFER**
Your REALTOR® will help create your offer tailored to your needs including the right subject clauses down to the closing date that best works for you.
- 7 NEGOTIATE**
You may receive a counter offer but don't be worried! RE/MAX agents will negotiate for you to ensure you get the best possible price for the house you love.
- 8 ACCEPTED OFFER**
It's crunch time! The next few weeks are busy as you need to schedule and remove every one of your subject clauses by the specified date. You'll likely need to schedule an inspection, appraisal, financing approval, and several others. You will also need to provide a deposit to put down on the home. The deposit will be a pre-determined amount given in trust to your REALTOR® to show the sellers you are committed to this home. Don't worry, that money goes towards the purchase of said home if all goes well! This is a busy time but be sure to reach out to your RE/MAX agent if you have any questions or are unsure about next steps.
- 9 SUBJECT REMOVAL**
Once you have completed all your subject clauses, and everything went smooth, it is time for you to sign on the dotted line and consider your new home to be yours (almost!).
- 10 OFFICIAL DOCUMENTS**
You will need to provide your RE/MAX agent with your preferred lawyer or notary to have the official title transferred into your name. You will meet with the lawyer or notary in person to sign all the legal documents before you move in. This typically happens a few days before you take possession of your new home.
- 11 MOVE IN!**
Congratulations, you are officially a homeowner! The date pre-determined by you is move-in day! You can now move into your new home. Your RE/MAX agent will be there ready and waiting to hand you the keys. Enjoy!

HOW MUCH DOES IT

Cost to Buy a House?

With all investments, there is that initial cost of owning a house in Canada, and unlike other investment vehicles, a home comes with ongoing costs as well.



The price of the home and the services associated with the purchase are all relative to the type of property, its age/condition and location, so do your research to ensure it remains a good investment. A RE/MAX agent can outline what you can expect to pay, and maybe some unexpected expenses as well. In the meantime, here's a list to factor into your budget.



DEPOSIT

Depending on the price of a home and the market conditions, you should factor an up-front deposit into the cost of buying a home. The deposit acts as a security measure to ensure you don't lose the home to another interested buyer. The deposit also acts as assurance to the seller that you're serious about the purchase. If you are required to pay a deposit, it will become part of your down payment once you have purchased the home. There's no standard deposit amount, but your real estate agent can advise you on this based on the home's asking price and the market conditions.

DOWN PAYMENT

In Canada, the minimum down payment on a home depends on the purchase price. If the home is below \$500,000, the minimum down payment will be five per cent. If the price is from \$500,000-\$999,999, the down payment is five per cent on the first \$500,000, and 10 per cent on the remaining amount. While five per cent is the minimum down payment, anything below 20 per cent is considered a high ratio mortgage and requires mortgage loan insurance. To avoid paying this, you'll need a down payment of 20 per cent or more.

LAND TRANSFER TAX

When you buy a home, you are required to pay a land transfer tax on closing. This tax is based on the amount paid for the property, as well as the remaining amount on any mortgage or debt assumed as part of the arrangement to buy it. Cost will vary depending on your municipality, the size of the land and other factors. Alberta, Saskatchewan, and parts of Nova Scotia do not have Land Transfer Tax at all, while other provinces use a tiered system. Meanwhile, home buyers in Toronto are hit with a double-whammy, having to pay a municipal land transfer tax on top of the provincial land transfer tax.

APPRAISAL FEE

A property appraisal will normally cost in the ballpark of \$300, but cost can vary depending on the appraiser and your location. However, this is an essential step, saving you from borrowing more than you need to, and preventing lenders from giving you too much.



HOME INSPECTION

A home inspection is a recommended step in the home buying process, helping you avoid many potential pitfalls. A failed home inspection could be a negotiating factor or a deal-breaker. A home inspection will normally cost an average of \$350 depending on the size, age and condition of the home, but it's well worth the spend for the peace of mind you'll have.

PROPERTY INSURANCE

While property insurance is likely already something you have factored into your budget, it's important to do your research and find a reasonable quote that will ensure you are covered should anything unexpected happen.

MORTGAGE INSURANCE

There is mortgage life insurance, which is designed to ensure the repayment of your mortgage, should anything happen to you. Then there is also mortgage loan insurance, which protects the lender against mortgage default.

Mortgage loan insurance is required if your down payment is less than 20 per cent of the purchase price. Premiums for this type of insurance range from 0.6 per cent to about 4.5 per cent.

LAWYER FEES

The fee you will be charged by your lawyer will vary depending on the person representing you and must be paid upon closing. Ask your real estate agent for advice as they likely have a preferred trusted lawyer they can refer you to.

TITLE INSURANCE

Title insurance is a one-time fee that provides protection from losses related to the properties title or ownership.

PROPERTY TAXES

Property tax is billed annually, and is expressed as a dollar rate for every \$1,000 estimated to be the market value of your property. The tax is paid on property owned by an individual or an entity, and is one of three taxes that a household pays in Canada, the others being sales tax and

income tax. When you're looking at homes to purchase, your real estate agent will be able to tell you what the property tax was for previous years. This will allow you to plan for this ongoing expense.

MAINTENANCE AND ENERGY COSTS

Potentially your largest ongoing homeowner expense, these costs include lawn care/ yard work, professional services, additions/upgrades and the cost of keeping the house running year-round.

MOVING EXPENSES

It's easy to forget about the small things when moving, but it's important to remember they can add up quickly! Consider the cost for phone, electricity, and other utility installations and don't forget about movers, a moving truck and feeding your friends who are helping out!

Now that you have a better idea of the cost to buy a home, it's time to hit the books to find out how much these services will cost in your area. Make a list, create a budget, and get started!

LIVABILITY

Factors When Buying

There are many things to consider when choosing the home for you. It may seem obvious, but the importance of liveability and your wants and needs need to be addressed. Check out this list of the main liveability factors that you should consider when finding your next home.

LOCATION

Location is key when searching for a home, as it is the one thing you can't change. Try not to get too caught up in the emotional side of the house hunt and overlook important factors related to location, such as how busy the street is, what the noise levels are like in the area and the future of the neighbourhood.

PROXIMITY TO SERVICES & WORK

When house hunting, take into consideration the potential home's proximity to different amenities, such as hospitals and grocery stores, as well as restaurants and other shops. If these are spots you visit frequently, you don't want to be driving a great distance to get gas or pick up dinner.

Schools are also an important factor to consider for parents, not just location wise, but also the reputation of the school. Being close to good schools is also great for resale.

Commute times are another important factor to consider when house hunting. Studies show that, the shorter the commute time, the happier the person.

LIFESTYLE

Your lifestyle is a huge factor to consider when house hunting. If you're an outdoorsy person who enjoys activities like hiking and biking, being close to lots of green spaces and bike trails might be something to look for. If you are active in your community, consider looking for a home that is close to cultural, community and athletic centers.

Taking your lifestyle into consideration when purchasing a home can help ensure that you continue living a life that you love.

CURRENT STATUS & FUTURE PLANS

Taking your current status and future plans into consideration when house hunting is essential. Do you currently have kids, or are you planning on having kids in the near future? Do the homes you're looking at work with that plan, or will you need to move up to a bigger home in the future?

Regardless of what your plans are, evaluate your current situation and look at where you may be in 5 or 10 years and if the homes you're looking at make sense.



RE/MAX

HOME BUYERS GUIDE

A resource to help guide you through the home-buying experience, from start to finish.

The Road Home

You've heard it before: buying a home may be the largest purchase you will ever make. Does that make you nervous? Consider this: it can also be one of the best investments you will ever make. From the pride you feel by being a homeowner to the tax deductions associated with home ownership, the benefits are plenty. If you're ready to travel the road toward home ownership,

take your first step with the RE/MAX Home Buyer's Guide. This guide is a resource to help familiarize you with the home-buying process, and present you with relevant information, including a list of terms, things to consider when choosing a home, and a checklist to help you make the right decisions for you.





WHY CHOOSE A Re/Max Agent?

For over 45 years, RE/MAX has been building a global network of highly productive, full-time real estate professionals. RE/MAX Agents average more sales and more years in the business than agents from other companies. What does this mean for you? It means that when you work with a RE/MAX Agent you are getting a dedicated real estate professional with access to a vast knowledge base, and the tools and support they need to help you find, and purchase, the right home for you.

10 STEPS TO PURCHASING A HOME:

1. Choose a real estate agent that's right for you.
2. Know your budget.
3. Explore mortgage options, get pre-approved.
4. Create a remax.ca account and browse homes online.
5. Identify homes you like and schedule home tours.
6. Make an offer.
7. Get a home inspection.
8. Close the deal.
9. Update utilities and transfer services.
10. Move into your new home!

LET A RE/MAX AGENT

Be Your Guide

Whether you are moving across town or across the country the real estate market is a big place, and an experienced RE/MAX Agent can help you navigate it. RE/MAX Agents have access to current market information and can help you make informed decisions about the areas and properties that interest you. As you move through the process, your RE/MAX Agent can walk you through confusing paperwork and, of course, assist you in house hunting.

Visit remax.ca to get in touch with a local RE/MAX Agent who will guide you through each step of the homebuying process.

TIPS FOR CHOOSING A REAL ESTATE AGENT:

Do your due diligence.

Research real estate agents online, read reviews, and solicit recommendations from family and friends.

Choose someone you trust.

A home is a very intimate, very expensive purchase. It's critical that your real estate agent makes you feel comfortable, listens to you and respects your views.

Look for experience.

An experienced, full-time real estate professional will likely have already experienced market ups and downs, and will know how to navigate current conditions.

Undivided attention.

While you want an agent with lots of experience, ask how many other clients he or she is working with currently. Generally speaking, if it's a high number of home buyers or sellers, question whether you'll get the attention required.

TO FIND THE RIGHT AGENT FOR YOU, ASK YOUR TOP CANDIDATES THESE QUESTIONS:

1. How much experience do you have and can you provide references?
2. What services and resources do you offer?
3. How will the home-buying process work and what's expected of me?
4. How much time can you devote to my needs and how often will you communicate with me?
5. Who will you represent, me or the seller?
6. What types of homes are your specialty and are you familiar with the neighbourhoods that interest me?
7. How many homes have you helped customers buy in the last year?

Get Pre-Approved

Getting pre-approved for a home loan can be a daunting experience. First, find a mortgage lender that you're comfortable with. If needed, your RE/MAX Agent will be happy to provide a referral. Your lender will check your financial standing to determine how much you can borrow, how much you can afford, and which loans might be right

for you. Applying for a mortgage requires a written application and supporting documentation; it can be a slightly intimidating process and there are a few things you should be ready for when meeting with your mortgage lender:



1. They will check your credit score: Knowing your credit score will give lenders an inside look at your credit habits and history and will help them decide if you're a good candidate for a loan. Credit scores are ranked on a scale of 300-900 and the higher the better.

2. They will check your employment history: Lenders ask for a list of your past employers, how long you've been with your current employer, and what your annual salary or take-home pay is. They want to make sure you consistently earn money, with no major gaps in income, and can make regular mortgage payments.

3. They will check your assets and debts: Be prepared to show your past tax records, recent bank statements, and current debt amounts, including credit card debt, car loan, or student loan. Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

A modern kitchen and dining area featuring a round wooden dining table with four matching chairs. A large black pendant light hangs above the table. In the background, a kitchen island with a white countertop and blue cabinetry is visible, equipped with a sink, faucet, and various kitchen items. The floor is made of light-colored wood with a herringbone pattern.

START YOUR Home Search

As a home buyer, you can expect to see an array of different home styles and designs. You've got the choice of single-family, condo, townhome, lakefront, acreage, luxury; you can also choose bungalow, multi-storey, or split-level. In addition, you can choose a pre-existing home or new construction. In other words – you've got options. But what's most important is that you choose a home that complements your lifestyle and your income. To narrow down your choices:

- Know your budget and stick to it.
- Determine a desired location.
- Consider how many bedrooms, bathrooms and square feet you need.
- Decide which amenities are must-haves versus like-to-haves.
- Consider your needs for outdoor space, like a yard or balcony.

Once you've identified your must-haves, browse listings on remax.ca and ask your RE/MAX Agent to send you listings that meet your criteria via email, text message or social media. Your agent will coordinate showings for properties you'd like to see in person.



Four Things to Consider when Viewing Houses Online

When it comes to house hunting online, there are lots of things a potential buyer can do to get a feel for a property by simply utilizing the tools that are available online. Your RE/MAX Agent is a great resource to lean on, as they often have lots of information on the property that may not be included in the MLS listing description.

ANALYZE THE PHOTOS

Make sure you take a look at all of the photos and spend some time noting where windows are and what the natural light is like in the space. Another good thing to consider when looking through the photos is how your own furniture will look in the space. If the photos of the home are furniture free, allow yourself to mentally place furniture where you think it may look best. If the property is staged, take into consideration where different furniture pieces are placed and how you could change the furniture layout to work for you and your style.

TAKE NOTE OF POTENTIAL FIXES/RENOS

If you're looking at a property online that may not be quite your style or that needs some upgrades, take note of those. See what elements of the home work for you and which areas you would consider renovating or giving some TLC in the future. And remember, paint colour is an easy, relatively inexpensive change that makes a huge difference in a home!

CONSIDER THE OUTDOOR SPACE

One thing that many people forget to take into consideration when viewing a home online is the outdoor space. Whether it is a small balcony or a large backyard, outdoor space is definitely something to try to get a feel for when viewing a home virtually. Take account of what furniture you may need to fit into the space or invest in, and what sort of maintenance will be required. Consider how exterior maintenance may be affected by different seasons. Will you need to trim and maintain trees or clear snow from a large driveway?

3D & VIRTUAL TOURS

Many realtors now provide 3D tours or virtual walkthroughs of their listings. 3D tours allow you to view a property from the comfort of your own home, while also giving you the freedom to virtually navigate your way through the property. This will give you a chance to get a feel for the floor plan and layout of a home without having to actually set foot on the property.



Home Styles



Storey-and-a-half: this style has a deep pitched roof and clean, simple design. Dormers can be added to a pitched roof to add windows or usable space on the upper level.



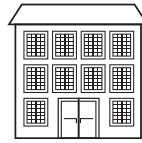
Split Level: also called a split entry, this home style typically has two short sets of stairs running up and down from the point of entry. It may, or may not, have living space at entry level.



Single-Level: also referred to as a bungalow is known for a long, low design with all or most living space on ground level. Many have a basement level which may be finished into additional living space. A lower level walk-out includes a door to the exterior.



Two-Storey Home: a two storey home has two full levels of living space. A traditional two storey will have a ground level, with an often equal sized floor directly above. Often you will find living space on the ground level, with the main suite and additional bedrooms on the second floor. There may also be a basement level.



Condominium: an owned unit in a large property complex that consists of many individual units. Often has a fee that covers shared monthly expenses for the upkeep of the building and facilities.



Townhouse: an owned unit in a row of houses all attached to one another. Often has an condominium fee that covers shared monthly expenses for the upkeep of the exterior and any shared facilities.



Semi-Detached: this home has two single family dwellings that are separated by one common wall and have mirror image layouts. Semi-detached homes typically have two separate street addresses and can be owned by two different homeowners. Since outdoor maintenance is the responsibility of the homeowners, it is important to consider shared expenses that may need to be addressed such as house siding and windows as well use and upkeep of common spaces such as the yard, landscape or a shared driveway.



Duplex: a duplex is a home consisting of two separate dwellings that are either side by side or stacked on top of each other. They typically have identical layouts or a mirror image of each other. A duplex typically has one street address with unit numbers and one property owner.

Checklist

Bedrooms: ☐ 2+ ☐ 3+ ☐ 4+

Bathrooms: ☐ 1+ ☐ 2+ ☐ 3+ ☐ 4+

Dedicated Office Space: ☐ Yes ☐ No

Central Air Conditioning ☐ Yes ☐ No

☐ _____

☐ _____

Garage

☐ 1 car ☐ Attached

☐ 2 car ☐ Detached

☐ 3+ car ☐ None

☐ _____

☐ _____

Kitchen Features

☐ Gas Stove/Cooktop ☐ Gas Oven

☐ Microwave ☐ Dishwasher

☐ Walk-In Pantry ☐ Eat-In Kitchen

☐ Updated Countertops

☐ Fully Renovated

☐ _____

☐ _____

Bedroom Features

☐ Walk-In Closet ☐ Master Bedroom

☐ _____

☐ _____

Bathroom Features

☐ Bathtub ☐ Double Shower

☐ Double Vanity and Sinks

☐ _____

☐ _____

Additional Indoor Features

☐ Gas Fireplace ☐ Wood Fireplace

☐ Mudroom ☐ Main Level Laundry

☐ Alarm System ☐ Smart Home Tech.

☐ Mounted TV or Sound System Wiring

☐ Dedicated Dining Room

☐ Basement

☐ _____

☐ _____

Outdoor Features

☐ Yard Space ☐ Wooded Lot

☐ Pool ☐ Fence

☐ Balcony or Deck ☐ Shed

☐ Outdoor Entertaining Area

☐ _____

☐ _____

Be Prepared

When you're ready to make an offer, your RE/MAX Agent will prepare the required paperwork and negotiate the purchase price and terms on your behalf, but there are a few things you'll need to do as well:

1. **Purchase Insurance:** You are required to purchase homeowners insurance if you have a mortgage. Make sure you purchase enough to fully cover your home, and your belongings, in case of a total loss.
2. **Get a Home Inspection:** Inspections generally cost a few hundred dollars but will bring to light any major issues or concerns with the home. The Purchase Agreement can be contingent on the outcome of the inspection, so if you don't like what you find you can withdraw the offer and keep looking.
3. **Determine the Status of Utilities:** In a traditional home sale, with sellers as occupants, you'll want to check on the status of the utilities required by the home. Outstanding invoices for items such as water, gas, and electric should be paid in full by the owners before closing. You will also want to have the services transferred to your name for billing. In a foreclosure, or vacant home sale, in which the water has been turned off, contact the municipality to turn the water back on and check for broken or damaged pipes.

RELIABLE RESOURCES

Your RE/MAX Agent is a great resource; don't hesitate to ask for a referral if you're looking for a:

- Mortgage Lender
- Inspector/Appraiser
- Moving Company
- Insurance Provider
- Contractor
- Landscaper

TAX BREAK

Preparing your taxes as a first-time homeowner can be, well, taxing. You will have a number of new tax considerations, including new deductibles such as mortgage insurance and property tax, to claim. If you're not sure what you'll be eligible to claim, consider visiting a tax consultant or visit canada.ca/revenue-agency.



Homebuyer's Glossary

By familiarizing yourself with these home-buying basics, you'll be better equipped to make informed decisions and a wise investment.

Amortization: The length of time allotted to paying off a loan – in home-buying terms, the mortgage. Most maximum amortization periods in Canada are 25 years.

Balanced Market: In a balanced market, there is an equal balance of buyers and sellers in the market, which means reasonable offers are often accepted by sellers, and homes sell within a reasonable amount of time and prices remain stable.

Bridge Financing: A short-term loan designed to “bridge” the gap for homebuyers who have purchased their new home before selling their existing home. This type of financing is common in a seller's market, allowing homebuyers to purchase without having to sell first.

Buyer's Market: In a buyer's market, there are more homes on the market than there are buyers, giving the limited number of buyers more choice and greater negotiating power. Homes may stay on the market longer, and prices can be stable or dropping.

Closing: This is the last step of the real estate transaction, once all the offer conditions outlined in the Agreement of Purchase and Sale have been met and ownership of the property is transferred to the buyer. Once the closing period has passed, the keys are exchanged on the closing date outlined in the offer.

Closing Costs: The costs associated with “closing” the purchase deal. These costs can include legal and administrative fees related to the home purchase. Closing costs are additional to the purchase price of the home.

Comparative Market Analysis: Comparative market analysis (CMA) is a report on comparable homes in the area that is used to derive an accurate value for the home in question.

Home Inspection: The home inspection is performed to identify any existing or potential underlying problems in a home. This not only protects the buyer from risk, but also gives the buyer leverage when negotiating a reduced selling price.

Condominium Ownership: A form of ownership whereby you own your unit and have an interest in common elements such as the lobby, elevators, halls, parking garage and building exterior. The condominium association is responsible for maintenance of building and common elements, and collects a monthly condo fee from each owner, based on their proportionate share of the building.

Contingencies: This term refers to conditions that have to be met in order for the purchase of a home to be finalized. For example, there may be contingencies that the mortgage loan must be approved or the appraised value must be near the final sale price.



Deposit: An up-front payment made by the buyer to the seller at the time the offer is accepted. The deposit shows the seller that the buyer is serious about the purchase. This amount will be held in trust by the agent or lawyer until the deal closes, at which point it is applied to the purchase price.

Down Payment: The down payment is the amount of money paid-up front for a home, in order to secure a mortgage. In Canada, the minimum down payment is 5% of the home's total purchase price. Down payments less than 20% of a home's purchase price require mortgage loan insurance. The selling price, minus the deposit and down payment, is the amount of the mortgage loan.

Dual Agency: Dual agency is when one agent represents both the seller and the buyer in a single real estate transaction; consent of both parties is usually required. Dual agency practices may differ based on province, local rules and brokerage policies. Ask your real estate agent to clarify the dual agency policy if it pertains to your transaction.

Equity: The difference between a home's market value and the amount owing on the mortgage. This is the portion of the home that has been paid for and is officially "owned."

Fixed-Rate Mortgage: A fixed-rate mortgage guarantees your interest rate and for a predetermined amount of time, typically 5 years. When the term expires, you have the option to stay with the same lender or switch to a different one.

Land Transfer Tax: This is the tax payable by the buyer to the province and/or municipality in which the transaction occurred upon transferring land. The amount varies depending on the region, the size of the land and other factors.

High-Ratio Mortgage: A high-ratio mortgage is a mortgage where the borrower has less than 20% of the home's purchase price to make as the down payment. A high-ratio mortgage with a down payment between 5% and 19% of the purchase price requires mortgage loan insurance. In Canada, 5% is the minimum amount required for the down payment.

Home Appraisal: A qualified professional provides a market value assessment of a home based on several factors such as property size, location, age of the home, etc. This is used to satisfy mortgage requirements, giving mortgage financing companies confirmation of the mortgaged property's value.

Home Buyers' Amount: This is a \$5,000 nonrefundable federal income tax credit on a qualifying home, providing up to \$750 in tax relief to assist first-time buyers with purchase-related costs.

Home Buyers' Plan: A federal program allowing first-time homebuyers to withdraw up to \$35,000 interest-free from their Registered Retirement Savings Plan (RRSP) to help purchase or build a qualifying home. The borrowed amount must be repaid within 15 years to avoid paying a penalty.

Land Survey: A land survey will identify the property lines. This is not required to purchase a home, but it is recommended and may be required by the mortgage lender to clarify where on the property the owner has jurisdiction. This is important if issues arise between neighbours or the municipality, should the owner wish to make changes in the future such as installing a pool, fence or other renovations involving property lines.

Freehold Ownership: A form of ownership whereby you own the property and assume responsibility for everything inside and outside the home.

Porting: Transferring your mortgage (and the existing interest rate and terms) from one property to another.

Seller's Market: In a seller's market, there are more buyers than there are homes for sale. With fewer homes on the market and more buyers, homes sell quickly in a seller's market. Prices of homes are likely to increase, and there are more likely to be multiple offers on a home. Multiple offers give the seller negotiating power, and conditional offers may be rejected.

Virtual Deals: The home-buying process completed by means of technology in place of face-to-face contact. Some common digital tools include 360 home tours and video showings, video conference calls, e-documents, e-signatures and e-transfers.

Mortgage Pre-approval: A mortgage preapproval helps buyers understand how much they can borrow before going through the mortgage application process. Allows you to make an immediate offer when you find a home,

since you know how much you'll be approved for this lender, and locks in the current interest rate for a period of time insulating you against near-term rate increases.

Title Insurance: Title insurance is not mandatory in Canada, but it is highly recommended to protect both the buyer and the mortgage lender against losses related to the property title or ownership, such as unknown title defects, existing liens against the property's title, encroachment issues, title fraud, errors in surveys and public records, and title-related issues that could prevent you from selling, leasing or obtaining a mortgage. Your lawyer can advise you on this.

Mortgage Loan Insurance: If your down payment is less than 20% of the purchase price of the home, mortgage loan insurance is required. It protects the lender in case of payment default. Premiums are calculated as a percentage of the down payment, changing at the 5%, 10% and 15% thresholds.

Offer: An offer is a legal agreement to purchase a home. An offer can be conditional on a number of factors, commonly conditional on financing and a home inspection. If the conditions are not met, the buyer can cancel their offer.

Variable Rate Mortgage: A variable rate mortgage fluctuates with the prime rate. Your monthly payments remain the same, but the proportion of your payment going toward principal versus interest can change.



THE
DEUTSCHMANN
team

MEET THE TEAM

TEAM LEADER

Becky Deutschmann



I was born and raised in Kitchener-Waterloo, and I attended Wilfrid Laurier University, where I earned a Double Honours B.A.

I have deep roots in the real estate industry as my Father is a local Builder, and my Grandfather was also a Builder.

I am extremely passionate about my career as a REALTOR®, as I love helping people—it's what I do best. Helping people, getting to know them, being open, honest, and transparent throughout the whole buying or selling process is what we do. That's the Deutschmann Team difference.

What I really love about Waterloo Region, and working in this area, is that we live in a growing city that has increasing relevance on the international map. Kitchener-Waterloo is a hot spot and a technology hub. We have the innovative infrastructure, top-rated post-secondary educational institutions including the University of Waterloo, Wilfrid Laurier University, and Conestoga College, many successful businesses and globally renowned companies, various technology start-ups, and so much more. This community is a great place to live and raise a family—it truly is an exciting time to live and work in Waterloo Region!

My team and I work with buyers, sellers and investors in all price ranges in Kitchener, Waterloo, Cambridge, Guelph and all surrounding areas.

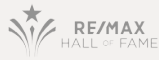
What sets our team apart from the local competition is that we are determined to provide the best service and experience for our clients. Buying or selling a home can be very stressful—it is a very personal experience, and we like to put ourselves in our clients' shoes. We treat every transaction as though we are buying or selling our own home. We take the time to really get to know our clients and establish mutual trust.

We try to understand each person's unique needs and personalize and prioritize service for them. Our goal is to simplify the process, making it hassle-free. How we work and our results really set us apart—we do real estate differently. We put honesty, integrity, and personality into everything we do—we really put our heart into it. We are always there for our clients before, during and after the sale.

I am a LUX VT Partner, Luxury Home Affiliate Member, and also a Certified Luxury Home Marketing Specialist with a Million Dollar Guild Designation. Recognized as the highest performing achievement in luxury markets around the world, the Million Dollar GUILD™ recognition assures

individuals that real estate professionals who have achieved GUILD status are remarkably knowledgeable, experienced, and have the unique skills necessary to meet and exceed expectations for today's most discerning luxury buyers and sellers. Luxury real estate professionals achieve GUILD recognition after having completed the luxury home sales and marketing training, becoming an Institute Member, earning the Certified Luxury Home Marketing Specialist designation, and have documented performance in the million dollars and above residential market.

If you are looking to buy or sell, I truly would love to work with you. I look forward to hearing from you!



EXPECT EXCELLENCE

Award Winning Sales Highlights:

2020 SALES VOLUME-OVER \$75,000,000

2020 DIAMOND CLUB AWARD

2020 DIAMOND TEAM CLUB AWARD

2020 TORCHBEARER AWARD - RECOGNIZED AS ONE OF THE TOP 40 AGENTS UNDER THE AGE OF 40 ACROSS THE THREE RE/MAX INTEGRA REGIONS

2019 DIAMOND CLUB AWARD

2019 SALES VOLUME-OVER \$57,037,000

2018 TITAN CLUB AWARD

2018 SALES VOLUME-OVER \$50,438,000

2017 DIAMOND AWARD CLUB

2017 LIFETIME ACHIEVEMENT AWARD

2017 CLOSED 100 REAL ESTATE TRANSACTIONS

2016 CLOSED MORE \$1,000,000+ REAL ESTATE TRANSACTIONS THAN ANY OTHER REAL ESTATE AGENT IN KITCHENER, WATERLOO, AND CAMBRIDGE

2015 HALL OF FAME AWARD

REAL ESTATE AGENT

Drew Dickinson



My name is Drew Dickinson – along with Becky, we make up The Deutschmann Team. I am originally from Durban, South Africa, but immigrated to Canada at the age of 10. I grew up in Waterloo Region, and I attended Conestoga College for Business-Accounting. Once graduated, I re-discovered my passion for sales.

I am now privileged with the opportunity to provide service to those in my community. I take pride in helping those around me discover their next home, make their first real estate investment, and help sellers set new sales records.

My strong work ethic, empathy, and desire to succeed coupled with an in-depth understanding of construction, finance and investment make my approach to real estate multi-faceted. I approach all real estate scenarios with structured know how and winning strategy. From identifying each buyer, seller, family, and investor goal, to implementing a path to success - I take pride in every aspect of real estate, where achieving beyond expectation is paramount.

Real estate investing is where I shine. Helping investors find the next addition to their property portfolio is a task I take great pride in. I excel in rental properties: single-unit or multi-residential, along with pre-construction properties, assignment of transactions, commercial leases, commercial purchases, and vacation properties. Visions for raw land or how an existing structure can be transformed and updated is an adventure I enjoy and am well experienced at.

I am so lucky to be able to help ideas become reality. And even luckier to see those I form strong bonds with create income and wealth.

I've always "walked the walk". I use my accounting background and personal investing experience to provide my clients with insight from real-world hands-on scenarios. From demolition to working on homes in my spare time, to working with contractors and trades, to looking for properties with the greatest returns and greatest potential; I have made the mistakes and found successes which have refined my skills. In addition, my firsthand knowledge of investing in pre-construction projects and looking for income producing cottages, along with assembling land for larger projects and being a landlord, has provided insight into what it really means to invest, what it means to look for opportunities, how to be a Landlord and how to profit.

I'm always here to talk about real estate and always happy to make dreams a reality.





WHY BUY With Our Team

Working with us to find your dream home is as stress-free as the home buying process can be. We work hard to ensure that our clients find their ideal home by keeping them up to date on new listings, watching existing listings for opportunities and communicating openly with our clients throughout the entire process, simplifying their real estate search.

We have extensive knowledge about our local neighbourhoods we exclusively market Kitchener-Waterloo real estate! Our team consistently keeps you up to date via email with any new homes, as soon as they come on the market and before they are posted to the MLS system. We will also let you know about any unlisted homes that we're made aware of through our network of buyers, sellers and Realtors.

- We carefully assess your “wants” and “needs” that apply to buying your new home, showing you all the homes that are suitable for you.

- Once we conduct a real estate search and find a home that interests you, we will prepare a Comparative Market Analysis (CMA), which will not only show you all similar homes that are currently listed, but will also show those which have recently sold in your area.
- We use our extensive knowledge and experience to professionally present your offer and negotiate the best possible price.
- We ensure that you have a clear understanding of all upcoming closing costs. We also safeguard your interests with a binding contract.
- With our extensive experience in Kitchener-Waterloo, we are able to recommend lawyers, mortgage brokers, home inspectors, etc.
- Our team is with you every step of the way and is committed to making your buying experience exciting and enjoyable!



OUR TEAM'S Process to Buying

Buying a home is most likely the largest financial investment you will make. Whether you're a first-time buyer or an experienced investor, you may find this to be a very intense, and emotional decision. We want your home buying experience to be fun and exciting and we help by easing the real estate search! Being completely comfortable with the Agent you choose to work with is an integral part of making the experience enjoyable. Our simple six step process will ensure that we find you that perfect home and that you are 100% excited during the entire journey.

1. FACE TO FACE

This gives you the opportunity to get to know our team and find out what The Deutschmann Team can offer. We want to ensure that you fully understand our obligations to each other. It also gives you the opportunity to let us know what you are looking for, including potential neighbourhoods, price range and your ultimate wish list.

2. AND WE'RE OFF

We will get you started on our email notifications and once you start seeing homes that you love, it's time to get out there and start looking. We will accompany you on all showings, offering advice and guidance in finding your dream home.

3. FINDING YOUR DREAM HOME

Once you found your dream home, you'll know. Now is the time to act to ensure that your dream house becomes a reality. We will help you make a decision with confidence, aiding by our advice. Once we review comparable sales, our team will prepare your Agreement of Purchase and Sale, with a thorough review and explanation.

4. SIGNED, SEALED, DELIVERED

While your documents are forwarded to your mortgage representative for approval, we recommend enlisting a building inspector, giving you the chance to familiarize yourself with the property. Once we have ensured that all conditions are fulfilled within agreed deadlines, it's time to collect the keys; we have a done deal.

5. TIME TO POP THE BUBBLY

Once you've moved in, you'll be able to celebrate with a toast.
Congratulations!

THE
DEUTSCHMANN
team



INFO@ELITERE.CA

519-841-6511 | ELITERE.CA

BECKY DEUTSCHMANN & DREW DICKINSON

Real Estate Sales Representatives

RE/MAX | **TwinCity**
REALTY INC., BROKERAGE
Independently Owned and Operated