

The Organized Way to



BUY A HOME



PhilippaBerg.ca





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/re-al-tor- (noun)
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Philippa Berg

/RE-AL-TOR- (NOUN)

Tour guide, Marketing Magician, Declutter, Stage & Sell Specialist, Constructive Critique Consultant, Therapist, Master Negotiator, & Best Friend for 2+ months.

see also: Wizard, Confidant, Equal parts Comox Valley Sherpa & Lifestyle Connoisseur. [est.2006]

Philippa is known for her engaging personality & transparent approach to real estate, making her a trusted collaborator & friend to clients. With a passion for real estate & a deep understanding of the Comox Valley market, Philippa offers confident guidance to buyers & sellers alike. She is a savvy marketer, with a strong presence on social media & a respected reputation in the professional real estate community over the last 17 years.

Philippa honed her impressive real estate "know-how" during her earlier University studies in Urban Planning & Marketing & later wore multiple hats in Marketing, Event Planning & Economic Development. Since moving to the Comox Valley in 2002, she's earned multiple Top-Producer awards through Royal LePage & has built a revered referral network of past clients, colleagues & friends that continue to refer her each year.

Philippa has a passion for creating beautiful organized spaces, writing, thrifting & everything waterfront living. As a newer "empty nester", her intrepid wanderlust is on the horizon. New spaces to adorn, new experiences to be had, and new people to meet. Let her confident guidance lead you to success in your next real estate adventure.





Royal LePage the brokerage

Royal LePage has over 70 Realtors in the Comox Valley & accounts for almost half of the real estate transactions in the area.

For us it's not just about selling homes we are passionate about our community. We contribute time & resources to run the Royal LePage Petite Fondo which supports the Shelter Foundation & Lilly House, the Royal LePage Snow to Surf Adventure Relay Race & we contribute significantly to the Christmas hamper program.

Royal LePage has been buying and selling homes in Canada since 1913 and we've grown to a network of almost 18,000 real estate agents in over 600 locations from coast to coast. No matter where you want to live, you can count on us for unsurpassed local market knowledge & a vast referral. When you see a Royal LePage sign on a lawn, you know it's a sign you can trust, because Helping You is What We Do™



Redefining YOUR Real estate experience



13 Steps

Home Buying Guide

01 So Many Great Faces to Choose From...

Let's be honest; there is a multitude of great Realtors® here in the Comox Valley to choose from. In fact, there are 167 to date. Why not interview a few to determine the best fit for you? Personality, Availability, Market Knowledge, Experience, and Collegial relationships... all important to consider. Out of town? Consider a face time or Zoom Meet & Greet.

02 Meet & Greet Date... Are WE a good fit?

Whether a 1st-time Buyer or a seasoned investor, you will have questions... What is the market doing? What services do you offer? Will I be asked to sign anything? What do I need to know that I don't know? **Ask me for my cheat sheet of questions to ask when interviewing a Realtor® and always look at testimonials.*

03 "How much Dough do you have?"

There is an old saying in real estate ~ "How much dough do you have?" If your chequing account is flush, you are one of the fortunate few. For most, purchasing in today's market requires a mortgage, and you will have to jump through some hoops to determine your purchasing power. Start with your Bank and/or meet with a Mortgage Broker to get "Pre-Approved" for a mortgage loan. Obtaining a pre-approval letter is a valuable resource to submit with an offer IF you require a "subject to FIRM FINANCING." Your lender will usually hold a set interest rate/terms for 90-120 days while you start shopping.

**Ask me for some names of Mortgage Brokers that will impress.*

13 STEPS



13 Steps

Home Buying Guide

04 Wish List & Reality Check...

With budgets come compromise... Write down your wishlist... location, property amenities and time frame for purchasing. Let's confirm that your expectations are in alignment with your price point. If your budget is *Holiday Inn Express* and you are shopping *Hyatt*... **Ask me for recent sales data showcasing property values ~ for proof is in the pudding...*

05 Welcome to exclusivity...

Based on your wishlist and budget, I will set you up on my *Preferred Client Services Program (MATRIX)*. Your exclusive back door access to *Realtor.ca*~ notifications of new listings and sales directly to your inbox while tagging me along the way. Now we both have eyes on properties within your search criteria without having to search *Realtor.ca*. When a property piques your interest~ text me. I will forward all the information... floorplans, zoning, video links, property disclosure, title, survey and, of course, my 2 cents on the price, location and re-sale. **That is where my expertise, quick response time & solid communication come into play... it is about to get serious*

06 Excuse Me... What does all this actually mean?

Glad you asked... Spending 30 minutes reviewing the documents you will be asked to sign when you are ready to make an offer will save time and stress. **There are always legal forms and legislation changes, so let's review them in advance... CPS, Disclosures, FINTRAC, Authentisign...*

13 STEPS



13 Steps

Home Buying Guide

07 Let's get out on the town.

A Realtor® you trust- *check*. Financing pre-approval letter- *check*. Understanding of market conditions- *check*. Familiarity with documents you will be required to sign with an offer - *check*. Access to the new listings- *check*... Time to get out and look at properties. Want to hear my comments... the good, the bad, the ugly? ** I may be wearing white but if we have found a serious contender let's check out the crawl space...spiders and all.*

08 Put a Ring on it... The promise...

You are in LOVE & I have given the nod of approval on market value, location and re-sale. You are ready to make an offer. With the stars aligning, no one else has those same thoughts and we can prepare a civilized offer with civilized negotiations. If you are in competing bids... we redirect our approach. Time is of the essence, as is sharpening your pencil and balancing your risk tolerance. ** This is where I earn my keep \$ to advise you best and protect you.*

09 We have acceptance...

Once your offer has been accepted, you have a legally binding contract. Only the Buyer can collapse the offer during this period
**This excludes Time Clauses (a lesson of it's own)*

10 Do Do Do... Due diligence...

Let's look past love at first sight and bring in the experts for their approval...Building Inspectors, Lender Appraisers, Insurers and Lawyers. **I have you covered with detailed checklists, trusted suppliers and expert guidance. This is why you work with an experienced Realtor®*

13 STEPS



13 Steps

Home Buying Guide

11 Sign on the dotted line... Champagne

One more set of signatures and the SOLD Sign goes up and the bubbly is opened. You are legally committed to buying this property. No cold feet here. **Yours truly forwards the paperwork to your Lawyer and Lender who take things from here. Congratulations!!!!*

12 Bring in the Suits...

You have officially removed your conditions to purchase, and documents have gone to the Lawyer and Lender. Within a week of you taking possession, an appointment is booked where the title of ownership documents & payment is coordinated. **Got questions I am still here.*

13 Can I have the keys?

You have your home insurance in place, the moving truck is on the way and it's time to take possession of your new home. *I will meet you at your new address with your keys. *Any questions or concerns? I am still here.*

No one likes 13 Steps... so I will surmise by saying
"I am still here"
to Redefine YOUR Home Buying Experience

13 STEPS



Offer Time

THE OFFER

So, you found "The One". We'll prepare an offer to present to the sellers here are some things we might include.



PRICE

The price you are willing to pay for the home. I will help you understand the market and what to offer.



DEPOSIT

Shows good faith applied against the purchase of the property. I will advise on \$ amount .



TERMS

Terms include the total price offered and the financing details.



CONDITIONS

Conditions are items that must be completed or fulfilled before the closing.



INCL/EXCL

Your offer may be contingent on certain items being either included or excluded in the sale.



CLOSING

Generally the day the title of the property is legally transferred and the transaction of funds finalized.



HOME BUYING COSTS

BEFORE CLOSING

Real estate Fees

There are no real estate fees on the buying side. The Seller pays the listing & selling commission

Inspections (optional)

Helps you make a more informed decision about buying a home. A septic & well inspection may also be required if in CVRD. * ask for reputable suppliers

Property Appraisal

Needed for financing purposes, so factor this into your closing costs.*speak to your lender/Mortgage Broker as this is ordered by them.

Title insurance

Protects you and the lender from title fraud, municipal work orders, zoning violations and other property defects.

Property insurance

Property insurance protects you in case of fire and certain other disasters.

CLOSING + AFTER CLOSING

Land transfer tax

- 1% of the fair market value up to and including \$200,000
- 2% of the fair market value greater than \$200,000 and up to and including \$2,000,000
- 3% of the fair market value greater than \$2,000,000

Property Tax

The seller may have prepaid property taxes, utility bills or condo fees before you take ownership of the property. You reimburse the seller for the portion of the costs from the closing date forward.

Legal fees

Disbursements include any expenses your lawyer had to pay for work on your behalf. Fees vary by province and municipality and may be subject to tax.

Moving costs

Whether that be renting a truck or hiring professional movers.

A woman with long, wavy blonde hair is smiling at the camera. She is holding a large bouquet of bright orange roses in front of her. The background is a blurred indoor setting with a stone fireplace.

KATHY & RICK

BUYERS/SELLERS 2022

Looking for an award-winning Realtor®? I recommend Philippa with 100% complete confidence in the three domains of TRUST that matter to us the most: competence, character, and communication

OSCAR & JESSICA

INVESTMENT BUYERS

Philippa has been an absolute blessing to work with. She went above and beyond to help in our buying process. If you're looking for a phenomenal Realtor in the Comox Valley and all around amazing human, Philippa is your person.

KENDRA & ALLISON

1ST TIME HOME BUYERS

Tremendously indebted. Philippa worked with us to purchase our first home. At every turn in the process, on every level and with each and every (however small) detail she remained thoroughly committed to our family.



Get Packing

MOVING CHECKLIST



PREPARE YOUR HOME FOR SALE

Collect moving boxes

Request time off from work for moving day

Book your movers

Start packing up rarely-used items

Register your kids at their new school

Pack a little every day to take the overwhelm out of the process

Confirm parking for movers

Start collecting items for donation in one place

Notify utility companies

Book cable and internet installation appointment

Find a new doctor/dentist if you're moving out of town

Make arrangements for your pets/kids on moving day

Prep meals for the next two weeks

Return any borrowed items from neighbours or friends

Cancel/transfer memberships

Forward your mail

Update your driver's license

Label all boxes (include a checklist of everything inside)



PREFERRED SUPPLIERS

MORTGAGE BROKERS

MACKENZIE GARTSIDE & ASSOCIATES

525 Cliffe Ave, Courtenay

mgartside@comoxmortgages.com

250-331-0800

mgartside@comoxmortgages.com

comoxmortgages.com

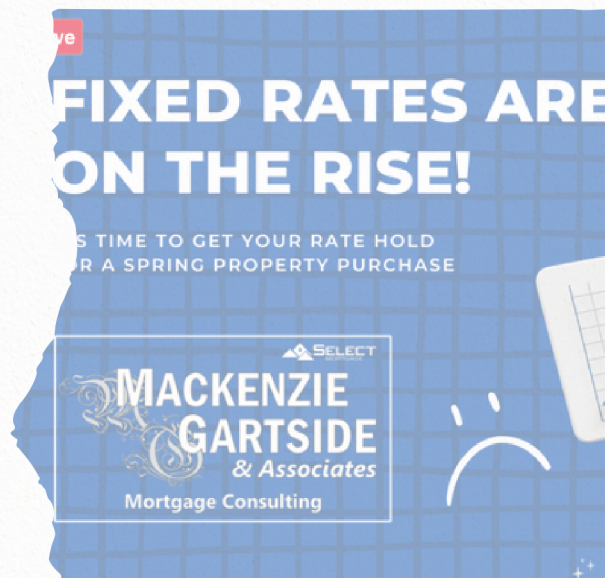
DEAN GARRETT

VERICO XEVA Mortgageminder

104-1995 Cliffe Ave. Courtenay

dean@mortgageminder.ca

MortgageMinder.ca



Discover More

INSPECTORS

**ACCREDITED
HOME INSPECTOR
GARY DRY**
**Vancouver Island
North Home
Inspector**

The Clarity Promise by Owner Gary Dry

Choosing the best home inspector can be a confusing and hard decision. I guarantee to provide you with a thorough inspection of your potential home so that you will have peace of mind with your purchase.



GARY DRY

CLARITY HOME INSPECTIONS

250-807-4330 or 250-337-5106

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TODD WOODS

WOODS HOME INSPECTIONS

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Woodshomeinspections.ca/

SCOTT SUTHERLAND

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sutherlandhomeinspections.ca

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Thank
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Redefining YOUR Real estate experience