

BUYERS GUIDE

Viewing Homes
Elements of the Offer
Preparing to Move
Our Team







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A TEAM APPROACH SUPPORTING YOU, FROM START TO FINISH

Combined we have over 50 years of experience in varying markets. We are a team of professionals who are dedicated to selling your home. You will have access to three full-time Realtors® and the support of three unlicensed assistants, a Marketing Coordinator, Social Media Manager and Nicole our Office Manager.

Throughout the listing, you will have a primary agent, who will be your main point of contact, however, we will all be informed on what is happening with your listing and be able to assist you any time.

One of the many benefits of working with a team is the cross-over coverage, so no matter when you need us, there is always someone available.

Planning or considering buying?

If you're like most soon to be homeowners, you have questions. After all, you're about to make one the biggest purchases of your life.

The best way to start answering those questions is to be informed. If we've done our job right, this guide should;

- A) Provide you answers to the many questions you may have and;
- B) Make you feel confident about the process as a whole.

Our job is to make things easier for you, ask us anything, at any point. That's what we're here for. You will learn more about us and the services we provide throughout this guide.

WHY SHORELINE TEAM?



OUR STATISTICS

We average over 85 sales per year (industry average 12 homes/agent/year)

Our average time on market is less than 20 days (industry average is just over 30 days)

WHAT MAKES US DIFFERENT?

- Fast response time we always have someone available
- Positive reputation among colleagues means smoother negotiations
- 50+ years of combined real estate experience
- We leverage our area experts to serve you better
- We have a network of trusted professionals for you to use
- We have a full time Office Manager
- Highly systemized processes so nothing is missed
- Strong communication throughout the entire process

WHY ROYAL LEPAGE? ROYAL LEPAGE



NATIONALLY

- Canadian Company with over 16,000 agents across Canada in 600 locations. We have a huge referral network of agents.
- Up to date listings and connections within the industry to help us find you the right home.
- Only real estate company with its own charitable organization: The Royal LePage Shelter Foundation, which has raised 20 million to date for women's shelters and violence prevention programs.

LOCALLY

- Number one brokerage on Vancouver Island for market share and Campbell River's #1 Real Estate company.
- RLP in Campbell River consistently holds over 50% of the market share in sales volume.

STEP #1

Finding the RIGHT house at the best price

We strive to empower our buyers with key market information and provide every possible advantage to ensure you purchase the home you want. Providing you with up-to-the minute new listings, newly priced homes, private sales and deals under contract that have fallen through, we monitor all channels to ensure you find what you want.

- Deanna Collins

When buyers work with us, our buyers know the current fair market value of the home that they want to purchase so they don't overpay. We ensure that they see everything that is available on the market that meets their criteria, as well as what is potentially coming to market soon so that they can compare. We protect their interests and know that they are in a strong negotiating position with us in their corner. We do all that we can to ensure the buying process is stress-free and enjoyable!



GETTING STARTED

To ensure your purchase is seamless and less stressful we recommend the following;

- Set up an appointment and get your Pre-Approval with your bank or mortgage broker completed.
 Know your budget and what you're comfortable with.
- Consider what it is you're looking for and we'll work to find the properties that check off most of the boxes from your list; setting you up on PCS alerts so you can see exactly what is on the market within your budget and wish list.

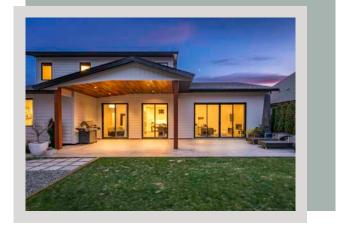
When selecting home to view consider the following;

- Drive by the listings area to get an impression and feel for the neighbourhood.
- Select a maximum of 5 homes you'd like to view in one day (3 5 is best).
- Provide notice for a potential viewing so that Selling agents can be reached and properties booked.
- Keep in mind that some properties are tenant occupied and will require 24 hours notice for viewings.

During viewing tours, we will devise an efficient route and schedule, to maximize our time.

STEP #2

Making an Offer, The Process



NEGOTIATIONS

It's very important to work with a skilled and

experienced Realtor® throughout the negotiation process. We work hard at negotiating the best terms and conditions for your purchase while standing on high moral and ethical grounds. We have experience in handling every type of offer situation and will be with you every step of the way to guide you through the process and provide advice on how to best deal with any offer (or multiple offers) that present themselves through the purchasing process.

ELEMENTS OF THE OFFER







Price:

Your offer may differ from the seller's asking price and that's ok, we are here to negotiate the best deal for you.

Deposit:

The deposit is applied against the purchase for the home when the sale closes and shows good faith in your offer. We will advise you on the appropriate amount.

Terms:

This includes the total price offered and financial details.

Conditions:

These would include "subject to home inspection", "subject to buyer obtaining financing" or "subject to buyer selling property".

Inclusions & Exclusions:

These might include appliances and certain fixtures or decorative items, such as a window coverings, mirrors etc.

Closing, Possession Date:

Generally, the day the Title of the property is legally transferred and the funds transfer is finalized, you get the keys! And the house is finally yours!

COMPREHENSIVE TRANSACTION MANAGEMENT

We pride ourselves on our professional and reliable check point systems as they are the cornerstone to a smooth transaction.

CHECKLISTS:

We have created extensive checklists so that nothing is missed. We also provide our clients with moving checklists and reminders so that they stay on top of what they need to do in order to have a smooth move

PURCHASE FOLLOW UP:

We keep in touch and follow up with you as the purchase goes through, reminding you of key dates, what you need for closing and connect you with service providers if needed.

COMMUNICATION:

We stay in touch with you every step of the way.

Whether you are in town, or not we can assist you. We understand how stressful it can be to purchase a home, especially when you are not around every step of the way. We have services and service providers that will make it easy for you.

TEAM OF PROSFESSIONALS

We work with trusted local professionals, who can help when you are away. Whether you need packing and moving services or a lawyer, we can make arrangements if you are not here to.

ELECTRONIC FILING

We keep all of your transactions documents in a secure online server, which means we can access them anywhere at anytime.

DOCUSIGN & AUTHENTISIGN

This is a great program that allows you to sign on your computer or smart phone, on the go, without having to print or scan anything.





CLOSING WORKSHEET (3)







Initial Deposit *becomes part of purchase price	\$	Due upon acceptance of Offer
Building Inspection Condition of Sale	\$ Approx. \$450.00	Due upon acceptance
Legal Fees	\$ Approx. \$700 - 1,000.00	Due at Completion
Site Survey If applicable	\$ Approx. \$ 500.00	Due at Completion
Insurance Transfer existing, create new, or tenancy policy for Strata ownership	\$ Aprrox. \$700 - 2,000.00	Due at Completion
Property Transfer Tax Calculated: 1% on first \$200,000 2% on the balance	\$	Due at Completion
GST 5% of sale price minus rebate if applicable	\$	Due at Completion
Real Estate Fee If applicable	\$	Due at Completion
Misc.	\$	
Misc.	\$	
TOTAL:	\$	







FINALIZING DETAILS

Typically you have anywhere from 30 – 90 days to get everything ready for your closing date which is usually the same as your move-in date. It is a good idea to get organized well in advance!

1. Lawyers / Notary:

Our team will send your lawyer the information about your purchase. You will need to provide additional information; insurance, down payment information, fee payment. You meet with your lawyer/notary a week before the closing date to finalize everything.

2. Down Payment / Closing Costs:

Make the necessary arrangements to have the funds available when the lawyer/notaries asks for it. Liquidating assets if needed can require additional time.

3. Insurance:

Your lawyer/notary will need a copy of your home insurance before closing for your financial institution to release the funds to them. Contact your insurance broker with the listing Information; age of house, date/condition of roof, electrical, plumbing and other information.

4. Utilities:

Call your local utilities to get services hooked up and transferred; internet, gas, electricity, water, etc and be sure to cancel the services at your old address.

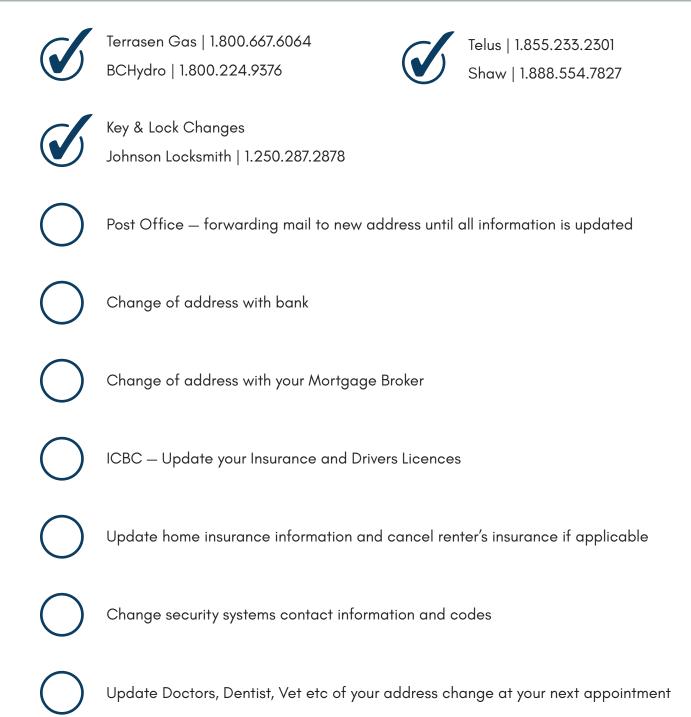
5. Change of Address:

Forward your mail and update your mailing address with your bank, dentist, doctor's office, accountant etc. Make sure you have everyone covered.

If you want any service provider recommendations, do not hesitate to ask us, we work with local and trusted companies and would be happy to provide these resources to you. The Closing Cost Work Sheet is for your use, so that you know exactly where you will be at financially at the time of closing.



WAIT... DID I DO THAT? CHECKLIST



MEET OUR BUILDERS

A. RIPPINGALE CONTRACTING

Established in 1987, A. Rippingale Contracting provides quality construction services in Campbell River. We provide our contracting services to both commercial and residential clients.

www.arippingalecontracting.com





HANDYSIDE DEVELOPMENT CORP.

Handyside Development is a family owned and operated, 2nd generation building company offering multifamily and commercial construction between Comox Valley and Campbell River.













Over 80% of our business comes from repeat clients and referrals

Mark and Deanna formed Shoreline Real Estate Team in 2017, and we welcomed Neil Cameron in 2020. As a team we provide our clients with an unprecedented level of service. Our sellers can be assured that one of us, will always be available and up to date on all client files.

Together with our proven marketing systems, and with the support from our full time Client Care Manager, nothing is left to chance.

In co-operation of our office brokerage we raised over \$165,000 from 2016 – 2018 benefiting the Campbell River Salmon Foundation. Annually we donate a percentage of our commission to the Shelter Foundation, benefiting our very own Ann Elmore house. We strive to be a part of our community, and to support important local causes.

- Mark Ranniger, Deanna Collins & Neil Cameron

A recent client had this to say,

They helped us get into a home that fit our budget and fits our family. They worked hard to get us looking at houses that would fit our needs. We love how involved they are in the community and continue to build relationships with their clients well beyond the sale. Keep up the good work!

- Mark Miles





MEET THE TEAM



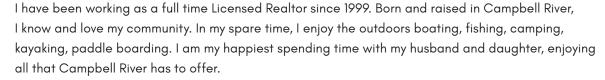
P: 250.287.0395 E: mark@crshoreline.com

I have been with Royal LePage Advance (formerly Realty World) in the Campbell River office for over 25 years and a resident of this great city for over 30 years. In my opinion, there is no better place to live, work and play than Campbell River.

In my personal life, I am an avid sports & outdoorsman; Fishing, hunting, hockey and baseball are all a part of my life. As an active member of my community, I have participated in and supported many different programs and organizations including service clubs and coaching children's sports.

During my career, I have maintained a very high level of production including, Lifetime Master Associate with Realty World Canada which is a 5-year designation that demands commitment, perseverance, production & education as well as community involvement. I take great pride in being one of the only two Realtors in BC to have achieved this designation. I have also maintained the Directors Platinum Level of Production with Royal Le Page since 2001 and a multiple Medallion Club Winner.

- Mark Ranniger



Giving back to the community and promoting the city of Campbell River is something I am passionate about. I have been an active member of the Young Professionals of Campbell River (YPCR) since it's inception in 2012 and have sat on the board since 2014. I am also a proud supporter of the Royal LePage Shelter Foundation; Canadas largest public foundation dedicated exclusively to funding women's shelters.

I was honoured to have received the Vancouver Island Realtors Choice award in 2016 and the Vancouver Island Realtors Care Award as nominated by my peers. I am also proud that our Shoreline team has won the Mirrors Readers Choice award two years in a row.

- Deanna Collins

I joined the Shoreline Team in early 2020, being born and raised in Campbell River I know the area well and enjoy being a part of the community. I started my working career at 13 years old as a fishing guide at my family's locally owned resort, (Dolphins Resort). I have spent four winter seasons in Alberta and last winter assisted in building my first home. I got into real estate because I love helping people

invest wisely. The housing market is always changing, and that's an atmosphere I enjoy.

- Neil Cameron



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