

LEAH BACH
& THE / ABODWELL
TEAM



BUYER/SELLER GUIDE

I have great memories of home...

...of growing up, of summer barbecues, mom's laundry on the line, washing the car with my dad, my favourite place to sit in the sun (our front window ledge), playing badminton with my brother. Later, my homes held even more memories. My husband and I moving in, bringing our new daughter home, sitting at our dining table teaching my kids to sew, the renovation we started, then stopped, then started, and then called in a professional to finish. How I feel in my kitchen, what it's like to have the sun on my face on our back deck. Emotional waves of memory wash over me when I think about home.

And this is why I am in real estate.

From moving in, to work that's made your home your own, how your friends felt when they first came over to visit. Your favourite place to sit in your favourite room, the memories you've created in your home are

the most important thing we can have, keep, cherish and hold. Your home is the very place your memories were created and stored and that is something I don't take for granted. The people I work with entrust me to help keep those memories in a good place, and help them find a new place to create their next memories. It is incredibly important and something I never lose sight of, and something I take great pride in being a part of.

Helping my clients take care of those memories and assisting them as they move into their new home, where they can create more memories is why I am in the business of real estate.

I'm passionate about the memories we create and store at our homes and I'm passionate about helping my clients create more memories.

I'm Leah Bach. My goal is to help you in real estate, to help you have the perfect home for you to create new memories.

- Top 100 AGENTS - RE/MAX Canada 2021
- RE/MAX Diamond Agent 2021
- #1 Listing Agent in North Delta
 - *Based on 2021 MLS Data (Listings Sold)
- 1 of the Top 3 Best Real Estate Agents in Delta
 - *As per threebestrated.ca/real-estate-agents-in-delta-bc
- Top 100 AGENTS - RE/MAX Western Canada 2021
- Top 1% of Fraser Valley Realtors
 - *As per FVREB Medallion Sales Report of 2021
- Specializing in Quality Homes
- 14 Years Experience, focused in Delta, Surrey, and South Surrey
- Over 145+ ★★★★★ Google/Facebook Reviews
- PRES Certified Stager, JIBC Trained Negotiator, Certified Risk Manager

FEATURED ON:

 **REW**
BCBUSINESS

THE GLOBE AND MAIL 



Pricing Strategy

the three market conditions

1

SELLER'S MARKET

Inventory is low. Properly priced homes generally sell **within the first month of listing**. If you have not received an offer within this time period, it is priced too high.

2

NORMAL MARKET

Inventory is meeting demand. There is no perceived advantage to either buyers or the sellers. Properly priced homes should sell **within 1-2 months**.

3

BUYER'S MARKET

There are plenty of homes for sale in every price range and area. Homes priced just below other, similar homes will usually sell **within 2-3 months**.

Usually, in a Buyer's Market, home values are declining so the sooner you sell, the better it is for you.

there are three other major factors to selling a property:

1. THE LISTING PRICE
2. THE LEVEL OF MOTIVATION OF BOTH THE SELLERS AND BUYERS
3. THE MARKETING PLAN OF THE REALTOR®

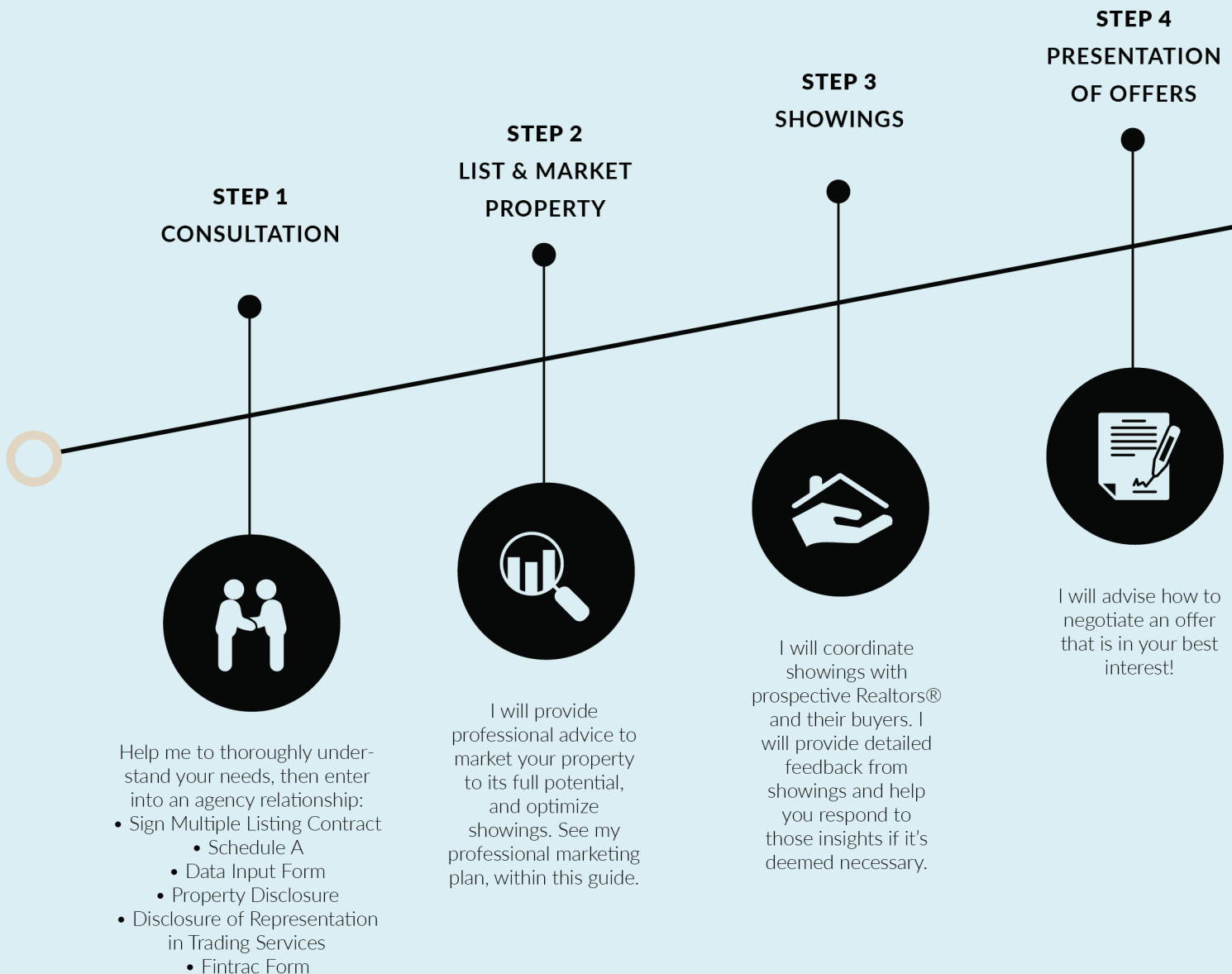
The things you can control are the initial listing price and your own personal motivation for selling the property. The Realtor® is responsible for implementing an effective marketing plan.



Take the time to honestly answer the following questions:

1. Are the benefits of moving important enough to you to price your property at market value?
2. Is your understanding of the current market value of your home based on statistical data?
3. Does it make sense for you to stay in the property any longer than you have to?
4. Are you willing to consider pricing your home just below similar homes currently for sale?
5. How long are you willing to wait for a sale?

THE SELLING PROCESS WITH
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**STEP 5
OFFER
ACCEPTED**



Once an offer is accepted it will likely come with Conditions /Subject Clauses I will liase with the Buyer's Realtor® to help ensure that Conditions/ Subject Clauses are satisfied.

**STEP 6
REMOVE
SUBJECTS**



Your property is SOLD! Now it's time to arrange for movers, transfer utilities, insurance, forward mail, etc. You will need to visit your Lawyer or Notary to sign closing documents.

**STEP 7
COMPLETION**



This is the official date that you receive the funds from the sale of your home.

**STEP 7
POSSESSION**



I will deliver your keys to the Buyer's Realtor®

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PROFESSIONAL MARKETING STRATEGY



Signage



Home Staging



Professional Photography



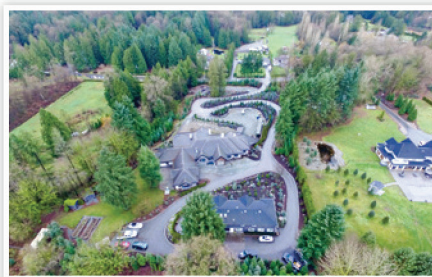
Virtual Tour / Video



New to Market Mail-out



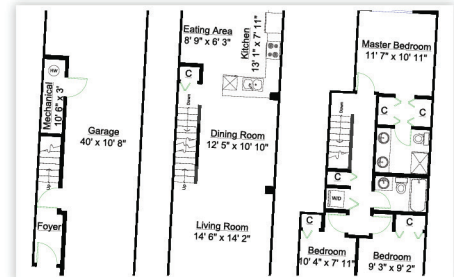
Property Brochures



Aerial Photos / Video



Realtor® and Personal Network



Floorplans



Internet Saturation



Market Expertise



Negotiation Expertise

Not all properties will require the use of every marketing tool available to achieve the top sale price. I will position your property using a combination of tools that are customized to your unique needs.



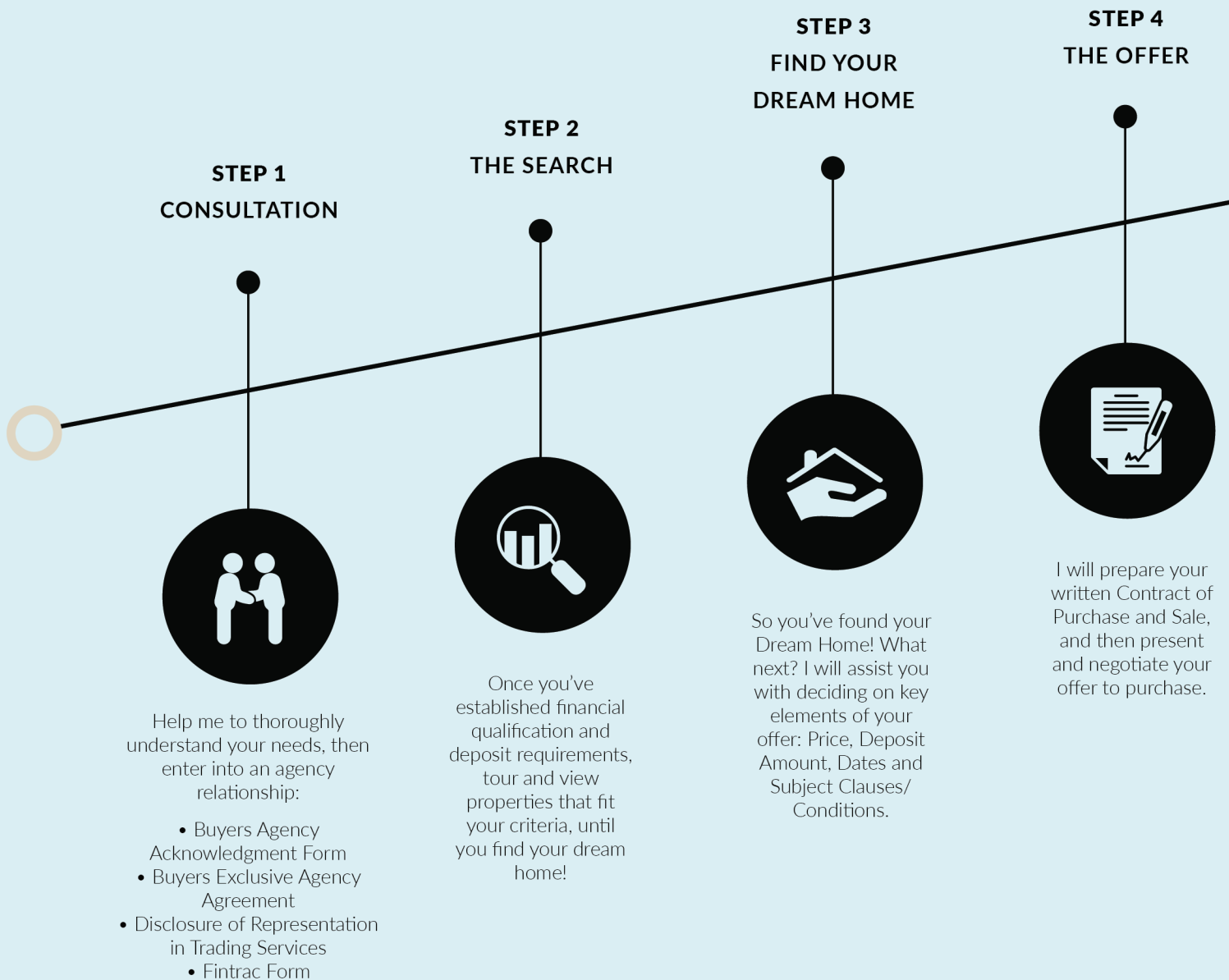
Tips for Best Showings

Buyers are excited to see your home. They have high hopes that this will be THE ONE! Everything you do to help bring that vision to a reality will benefit you in the long run.

- 1 Ensure easy access - provide a key
- 2 Remove parked cars from the driveway
- 3 Prune overgrown trees that impede line of sight from the street
- 4 Ensure walkways and entrance are clear and swept
- 5 Keep your lawn mowed and edged
- 6 Remove debris from landscaping
- 7 Keep your home clean - people will notice and remember
- 8 Keep all lights on and replace bulbs that need replacing
- 9 Keep all drapes and shutters open
- 10 Keep all doors unlocked
- 11 Leave soft music playing
- 12 Leave the premises - take a short walk with children / pets
- 13 Let the buyer be at ease and let the agents do their job



THE BUYING PROCESS WITH
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**STEP 7
POSSESSION**

**STEP 7
COMPLETION**

**STEP 6
REMOVE
SUBJECTS**

**STEP 5
DUE
DILIGENCE**



Receive the keys to your new home!



Money and Title are exchanged on your behalf.



Exciting day!
Submit deposit and select a Lawyer/Notary to complete the closing documentation. Arrange for movers, transfer utilities, insurance, forward mail, etc. Visit Lawyer/Notary to sign closing documentation.



- Inspection
- Title Search
- Property Disclosure
- Environmental
- Home/Fire Insurance

Review Strata Documents

- Form B
- Strata Minutes and By-laws
- Financial Statements
- Engineers Report
- Registered Strata Plan
- Depreciation Reports

Costs to Consider

PROPERTY TRANSFER TAX

Unless you qualify for the First Time Home Buyers Program (see below), you will be required to pay Property Transfer Tax at the completion of your purchase. Property Transfer Tax is as follows:

First \$200,000	1.0%
\$200,001 - \$3,000,000	2.0%
Over \$3,000,001	3.0%

First Time Home Buyers Program - you will be exempt from paying transfer if:

- The property will be your principal residence
- Located in BC
- Purchases up to \$500,000 (non-new properties)
- Property purchased from developer up to \$750,000 (new properties)

RE/MAX

DOWN PAYMENT

Depending on the lender and the property type, down payments can vary. A general rule of thumb is that for a condo/townhouse or detached house, a minimum down payment of 5% is required, whereas bare land typically requires a downpayment of at least 50%.

The Canadian Mortgage and Housing Corporation (CMHC) requires any buyer to purchase mortgage insurance when the down payment is less than 20%. Insurance rates range from 3.60% - 1.80% depending on your down payment. Full insurance rates can be found at: www.ratehub.ca/cmhc-mortgage-insurance

OTHER COSTS

- House Inspection: \$300 - 600
- Lawyers Fees: \$1,000 - \$1,200
- GST if new development
- Foreign ownership tax

Determining an Accurate Price Range



Buying a home is an investment in your future, but it should not hold you back from doing other things that are important to you. Speak to a mortgage specialist or your bank to figure out what you can afford, before you start looking for your dream home.

Tips for finding your dream home.

First, know the market and prepare yourself for what you need to do to compete with other buyers looking for a similar home as you are.

1 | PREPARE LIKE A PRO

Create a list of “must-have’s” and “nice-to-have’s”.

2 | KNOW YOUR PRICE RANGE

Get pre-qualified so you can move fast.

3 | FIND THE RIGHT REALTOR

Connect with an agent when you are ready.

4 | SEARCH ON-THE-GO

Be the first to know about potential listings.

5 | MAKE AN ATTRACTIVE OFFER

Be creative to help your offer stand out.



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PERFORMANCE REALTY.

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