

ANNIE DEMELLO

PRESENTS YOUR

BUYING
Package



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WHY I'M THE RIGHT CHOICE

ANNIE,
Demello's

2021 PERFORMANCE STATS
+
WHAT IT MEANS TO YOU



LIST
TO
SALE
RATIO

98.3%

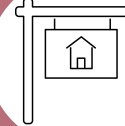
The average percentage is selling at 97.7% than what you listed for.



AVERAGE
DAYS
ON
MARKET

26

The average time it took to sell a property was 62 days.



SOLD
TO
LIST
RATIO

100%

Did you know that only 57% of homes that get listed actually sell?



NUMBER
OF
FAMILIES
HELPED

42

Numbers are great, but making an impact is greater. I had the opportunity to serve 42 families in 2021!

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MEET THE PROFESSIONAL TEAM

ANNIE Gemello



✓ MORTGAGE BROKER

✓ CONDO DOCUMENT REVIEWER

✓ REAL ESTATE LAWYERS

✓ HOME INSPECTORS

Born and raised in Calgary by Vietnamese immigrant, refugee parents have taught me to not take their second chance for granted. By the age of twelve, I was working in the hospitality industry developing the skill of discipline, hardwork and the value of money.

Becoming a realtor felt like a natural choice for me. The more families I help means the more I can help fund my parent's retirement and build a strong foundation with my husband, Ryan.

Real estate has allowed me to use my interior design certification, helping my clients prep for professional photos to sell their homes, and having a background in the financial industry to understand budgeting, markets and long term goal setting for my buyers. My eye for design and ability to romance your home is an asset for marketing where style meets functionality.

This leads to an answer that everyone wants to see; SOLD!

Whether it's your first home, investment property, retirement home or new home construction, I have the best team of professionals to help you achieve that next milestone.



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MY COMMITMENT TO YOU

- 1 I will represent you through the buying process. For many this may be the largest and most important purchase of their lives.
- 2 I will provide council on important topics such as location, taxes and financial options.
- 3 You will have access to my referral network of professionals (Mortgage Broker, Lawyer, Condo Document Reviewer & Home Inspector)
- 4 I will negotiate the best purchase price for you and keep your bargaining position confidential.
- 5 I will keep you up to date on listings in your price range and comparable sales in your chosen neighborhoods.
- 6 I will prepare contracts and a binding offer.
- 7 I will oversee the complete buying process with you and answer all of your questions along the way.
- 8 Most importantly, I will find you an amazing home and keep in touch even after you have moved in!

In return, I hope you will write all offers with me, even if it's listed by another agent and if you're walking in an open house or a show home by builders, let them know you are working with Annie Demello from CIR Realty.



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AGENCY AND LEGALITIES

Legal Duties:

1. Undivided Loyalty
2. Confidentially
3. Full Disclosure
4. Obedience
5. Reasonable Care & Skill
6. Full Accountability



CREB[®] | Calgary Real Estate Board. One of the main functions of CREB[®] is the operation of the Multiple Listing Service (MLS[®]) System.

CREA | Canadian Real Estate Association. CREA owns the MLS[®] and REALTOR[®] trademarks which signify a high standard of service and identify members of CREA.

CARA | Central Alberta REALTORS[®] Association. The Central Alberta REALTORS[®] Association is a co-operative association of Real Estate professionals, which facilitates the marketing of real estate.

PIPA | Personal Information Protection Act of Alberta. Deals with how companies can collect and use personal information.

RECA | Real Estate Council of Alberta. The Real Estate Council of Alberta is an independent non-government agency responsible for the regulation and licensing of Alberta's Real Estate Brokers, Mortgage Brokers, and Real Estate Appraisers.

PIPEDA | Personal Information Protection and Electronic Documents of Canada. Deals with consumer privacy.

FINTRAC | Financial Transactions and Reports Analysis Centre of Canada. Deals with protection from Money Laundering and Terrorist Financing.



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PRICING CONSIDERATIONS



MARKET CONDITIONS

Buyers or sellers market?
Quantity of inventory
Average days on market

AREA INFLUENCES

What is the doing?
Are there any special considerations?
What is the highest and best use of this property?

CONDITION OF HOME

Necessary or additional repairs
Value differential
Buyer's perception

ECONOMIC & SOCIAL INFLUENCES

Interest rates
Political environment
Labor market
Vacancy rates
Foreign ownership appeal

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OUR NEXT STEPS

1/3



Step 1 – INITIAL MEETING

INTERVIEW ME: There are hundreds of critical mistakes you can make when selling your home, however there is a universal cure for them all - qualifying and choosing the right agent. In addition to an interview with an agent, have them create a game plan for your specific situation.



Step 2 – DETERMINE HOW YOU WILL PAY

There is nothing but options when it comes to financing, but you should have a good idea of how you will purchase your next home before you get too committed to looking. There are three main sources of financing.

Traditional Banks – If you already have great rapport with your current bank, this is a good option. Usually you will be able to get pretty good terms on your mortgage.

Mortgage Brokers – They have the most options. They can use most of the major banks, plus many other lenders. They will be your best bet to truly finding the best option for your particular situation.

Creative Financing – The options here are endless and are great for investing, or if you cannot access a mortgage through the banks or mortgage brokers.



Step 3 – START THE SEARCH

Now this is when most of the excitement really starts to happen. You already know the type of home you're looking for and the price you can afford. A property search will have to be set up to notify you (typically via email) when a new property enters the market that matches your criteria. Once you have identified some potential properties, it's time to hit the pavement.

This is where you really want to keep the goal you set during the initial meeting top of mind; it will make this process a whole lot easier, not to mention less stressful. During your showings, if you visit a property that isn't inline with your goal, it is easy just to erase it from your mind. However, if it is inline, you can easily add it to your shortlist or even write an offer. Quickly identifying a property which is inline with your goals will save you the headache of viewing hundreds of homes and getting discouraged.



Step 4 - WRITE THE OFFER

Property Research – This is where you investigate the selling history of the home and also where the price is relative to the market. To do this, an assessment of the current homes on the market and properties which have recently sold will have to be done. This is where you will get most of your fire power for determining your offer price.

Terms – Terms are the clauses that make up the contract. These are the items that are agreed to and will be upheld, otherwise there is a breach of contract. In addition to the standard terms that will be reviewed with you when preparing the offer, you can add in whatever else you need to, however, these are open for negotiation.



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OUR NEXT STEPS

2/3

Conditions – Conditions, on the other hand, are clauses in the contract that must be fulfilled for the contract to be fulfilled. For example, a home inspection, or for the buyer to be approved for financing. The buyer or seller is then given a few days to fulfill the conditions (typically 7 to 10). This is what is meant by a property status that is listed as pending (P) or conditionally sold (C/S). If something happens where either the buyer or seller are not satisfied with the results of their trying to satisfy their conditions, then they may walk away from the contract at no cost and with no further obligation (deposit cheques are returned). Conditions are most commonly for the buyer, but you may have a seller's condition as well.

Deposits – In order to write an offer, you will need a cheque and some available money for a deposit. This is initially a show of good faith in a transaction and is fully refundable if the conditions on the purchase are not removed. After the conditions are satisfied and removed in writing, the deposit comes the seller's security that you will complete the purchase (non-refundable).

Price - There are only four things that are negotiable in a real estate transaction; price, terms, possession date and completion dates of the conditions. Once you know what terms and conditions you would like on the contract, and have completed your property research, you can now effectively determine the appropriate offer. The offer price will be determined based on all the variables affecting this specific property. What terms do we need? How many offers are there? How long as the property been on the market? There's unique ways we can meet the seller's needs and still achieve our goals, this doesn't strictly involve price.



Step 5 - SATISFY CONDITIONS

Once the offer is accepted, it is time to proceed with satisfying your conditions. This process usually involves arranging and performing a home inspection, getting all your personal information and the property information to your mortgage broker or bank, or simply doing research to gather whatever information is required. As REALTORS®, we play a huge role in gathering this information and making the necessary arrangements to ensure the process continues to run smoothly.

After the necessary information is verified, a decision to proceed (or not) is made, and the appropriate written notice is provided to the seller and their agent. Once the conditions are removed, the sale is considered “firm” and the property will be marked “sold” for advertising purposes (changed from Under Contract or Pending to Sold).



Step 6 - PREPARING FOR POSSESSION

Typical possessions are 30-60 days, however they may be quicker... much quicker. Get the following items completed as fast as possible, as this will alleviate a large amount of stress.



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OUR NEXT STEPS

3/3

Lawyers – You may have already chosen your lawyer at this point, however if you haven't, it is now mandatory that we know who will be handling the transaction. Once you have a lawyer chosen, they will need all the required paperwork prior to you meeting with them. This is usually handled by your REALTOR® to ensure they get absolutely everything they need. You will be meeting with the lawyer about a week before you take possession and will need to provide your insurance information, the balance of your down payment, payment of fees, payment of any adjustments or taxes, sign documents, and finalize anything else that is required before you own the home.

Down Payment – If your down payment is not readily available, make the necessary arrangements to obtain it. You may need to transfer money, cash in bonds/stocks, or move money in another way. It is important to note that liquidating certain assets can take upwards of 30 days, be sure to consult your bank or mortgage broker about this.

Insurance – When you actually meet with the lawyer they will ask to see a copy of your insurance, as it is a requirement of the mortgage. No insurance, no money. This step usually involves a simple phone call and/or a lengthy survey. Have a copy of the listing available with all of the specifications of the home on it. Be prepared to answer questions regarding the age of the house, furnace, electrical system and roof, as well as general questions regarding square footage and the features.

Utilities – When you take possession of your new home it is very important to change your utilities over to your address in advance. This includes your phone, cable, internet, power, water, and gas services. Also, don't forget to cancel the utilities at your previous residence.

Mailing Address – This is the least favourite of all the steps, but it is a necessary step. Gather all of your bills, statements, tax information, healthcare information, anything you make automatic payments on, any subscriptions, any clubs or organizations in which you belong, etc. Sit down and make a big list of these things early, because you will forget at least three... guaranteed. Then pick up the phone and begin giving out your new mailing address and the date you will be taking possession or moving in. You might also want to have your mail forwarded, through the post office, for anything you may have missed.



Step 7 - POSSESSION DAY

Typically, possession happens mid day on the agreed upon day. The seller's lawyer will contact your REALTOR® to notify them when keys can be released to you and to provide you with permission to access the property. From time to time, your REALTOR® can negotiate (at the offer stage) to have a walk-through of the property completed a few hours before, or the day prior to possession. If you and your REALTOR® discover any problems during the possession, these are communicated to the lawyer who will then advise on the next best course of action. It is good practice to not schedule your entire move at 12:00 pm on the possession day as small delays are not uncommon.



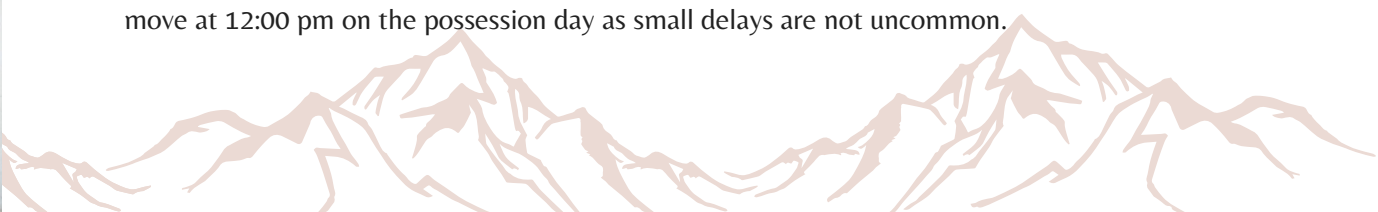
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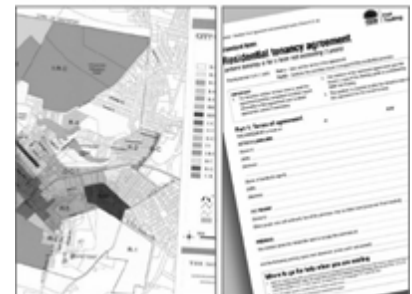


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MORTGAGE & LAWYER CHECKLISTS

- Signed mortgage commitment
 - Signed consent form
 - Signed acceptance or waiver of the life disability form
 - Employment letter
 - Current pay stub
 - Down payment verification
 - Closing costs
 - Self-employed income verification
 - Purchase agreement
 - MLS listing
 - Lawyer information
 - Void check
-
- Insurance confirmation with all the purchaser names
 - Void check
 - Bank Draft
 - Two pieces of identification (one with photo)





YOUR MOVING CHECKLIST

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- Mark your moving day on your calendar! Decide if you will use a moving company or rent a truck.
- Contact and book your moving company. Remember, book this early (up to 2 months in advance to secure your moving day. Remember, weekend moves may be more costly and tougher to book)
- If moving yourself ensure that you confirm and book a moving truck, notify your friends and family to assist the day of your move.
- Begin to remove and sort clutter (start with the basement, attic, garage, and other storage areas). Decide what you will move and what you will sell or donate to charity.
- Get moving boxes and packing materials, don't forget to pack! Call me for eco-friendly boxes!
- Reminder if moving yourself, dismantle beds and other large furniture. (this may also save you time and money if using movers). Mark boxes with contents and rooms for easy placement in your new home. (your friends will love you for this one!)
- Contact the post office to redirect your mail and fill out change-of-address cards, to send to friends and family.
- Schedule disconnection of all utility services (i.e.: hydro, phone and cable) at your old home, and connection of them at your new one. Be sure to disconnect the day after you leave and connect the day before you arrive. Reminder to note all utility meter readings, on moving day for your records.
- Contact your insurance company to add/change or update your home insurance. Check with your insurance to see that your belongings are covered during the move. If you are moving in or out of an apartment, arrange for use of the elevator. Notify creditors, employer, Doctor, Dentist etc. of address change.

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