

AMY DEWAELE & THE



BUYER'S GUIDE



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AMY DEWAELE & THE

SOUTH ≡ ROCK

REAL
ESTATE
GROUP



This information booklet serves as your go-to guide for your home-buying journey. In addition, we are here to offer our deep industry expertise and professional resources.

Earning your business is a privilege. Exceeding your expectation is our goal. We strive to provide excellent services and effective solutions, and make it our mission to do so with each and every client. We are delighted to be a part of this major milestone in your life.

WELCOME, FRIEND.

A HOME IS MORE THAN JUST A HOUSE.
IT IS THE HEART OF A FAMILY. A CHERISHED
GATHERING PLACE. A PERSONAL HAVEN.

When you partner with us to buy your home, you benefit from expert knowledge and the latest technology, but also our high-touch approach to customer service and personal attention that has earned us an outstanding reputation and loyal client relationships.

Your home purchase is not only your priority, but ours as well, and we are committed to supporting you every step of the way.



Amy Dewaele

AMY DEWAELE | MACDONALD REALTY LTD



My journey into real estate didn't start the way you might expect—it began with a career as a registered dietitian. Not exactly a direct path to becoming a REALTOR®, right? But early in my marriage, my husband and I took on a hobby: buying, renovating, and selling homes. Each year, we'd find a new project, work on it together, and climb a little further up the property ladder. What started as a pastime ended up sparking something in me I hadn't expected: a calling.

After our second child was born, I took a leap and left my dietitian career to pursue real estate full-time. Coming from the "client" side of the table, I knew exactly how I wanted to be treated and set out to provide a unique approach to real estate—one rooted in honest guidance, careful attention, and a real commitment to each client's needs. I wanted my clients to feel genuinely seen and valued in every step of the process, just as I had hoped to feel in my own real estate experiences.

That commitment shaped my business from day one, and I haven't looked back since. Today, as the founder of South Rock Real Estate Group, I'm fortunate to do what I love daily—working alongside a fantastic team, serving our clients, and growing a business that's all about positivity, creativity, and exceptional results. Our clients know they're working with a team that brings their goals into focus, with the expertise and care to make them happen.

Outside of real estate, my family is my heart. My husband, Travis, and our two sons, Brooks (11) and Davis (9), are my greatest fans and adventure buddies. We're sports enthusiasts, always ready for our next experience, whether it's a Blue Jays game in Toronto or cheering for the Miami Dolphins.

A career in real estate has brought joy and fulfillment in ways I never imagined, and I'm grateful every day for the opportunity to help others find that same sense of "home."

- Amy Dewaele



ABOUT MACDONALD REALTY



We're Local. We're Global.®

Macdonald Realty was founded in Vancouver back in 1944 and has continued to grow through the years and the changes in the real estate market. We're solid, established and respected, with 20 offices throughout British Columbia. Today, we're Western Canada's largest independent full service real estate company, with Residential, Commercial, Property Management and Project Marketing divisions. And we're still proudly BC owned and operated. You'll find many multi-generational families working within Macdonald Realty.

OUR TEAM



KARLIE CIROCCO

REALTOR®

KARLIE@SOUTHROCKLIFE.COM



KRISTINA NEWING

CLIENT CARE COORDINATOR

INFO@SOUTHROCKLIFE.COM



RACHEL MANARAS

SOCIAL MEDIA +

MARKETING COORDINATOR

OUR TRUSTED PROFESSIONALS



WHY US?

WE SERVE WITH PASSION + EFFICIENCY

We are passionate about homes and dedicate a generous amount of time, resources and energy to serving each client. We are proud to offer exceptional client services, built on a foundation of traditional ideals, and fueled by new technology and fresh market perspective. We are an experienced team that thinks creatively to leverage all available resources, tools and data in order to achieve the right solution for our clients regardless of any obstacle we may face.



WE THINK WITH STRATEGY + EXPERTISE

Purchasing a home is much more than checking off boxes and closing a deal. Our consultative approach ensures you receive expert knowledge and guidance throughout the entire process, combining marketing savvy and real estate expertise to achieve results in time frames that matter.



WE HAVE BUILT RELATIONSHIPS IN THE COMMUNITY

Trusted relationships with other industry professionals is important. We have a great reputation within our community of REALTORS® and have built a community of mutual respect with those we work with. We know our trusted industry partners will provide thorough, efficient and professional services in order to best serve our clients.



OUR OFFICE HAS THE BIGGEST MARKET SHARE IN SOUTH SURREY + WHITE ROCK

Macdonald Realty is the community's biggest leader in real estate, consistently out performing other offices in our marketplace. We have the largest number of top-producing agents, resulting in first hand knowledge of newly listed homes and access to a network of agents who are listing multiple properties on a weekly basis.

ADVANTAGES OF WORKING WITH A REALTOR®

Working with an experienced real estate sales professional means you'll have access to a seasoned negotiator equipped with a rich understanding of the local housing landscape and expert knowledge on the home buying process.

As licensed REALTORS®, we hold ourselves to a higher level of ideals and follow a meticulous Code of Ethics and Standards of Practice. We are members of the Canadian Real Estate Association (CREA) and the Fraser Valley Real Estate Board.



01

MARKET EXPERTISE

Whether it's detailed sales data, new neighborhoods, or quirks you don't see in listing photos, we are your market experts.

TRANSACTION MANAGEMENT

From mutual acceptance to closing day, you can rest assured we are managing each milestone and ensuring deadlines are met.

02

03

REFERRAL NETWORKS

We know the best lenders, inspectors, and other professionals in our area who have a hand in the transaction.

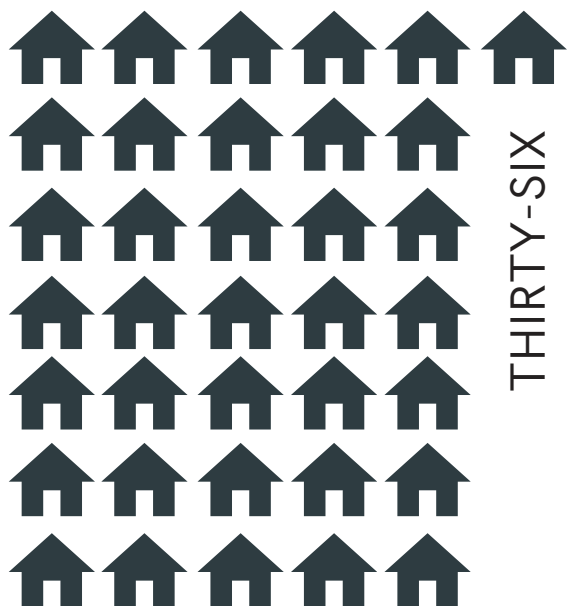
TRUSTED REPRESENTATION

We advocate for your best interests, from the home search to closing, with relentless loyalty and confidentiality.

04

HOMES SOLD IN 2023

Amy Dewaele Real Estate



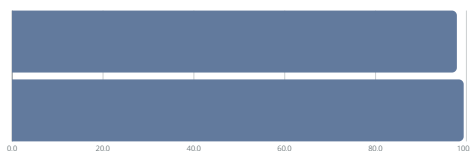
FVREB Average



WHAT'S IN IT FOR YOU

Amy Dewaele

FVREB



97.9%

99.4%

IN SUMMARY

% of List Price Achieved

Families Moved in 2023

Average FVREB REALTOR®

99.4%

3

Amy Dewaele Real Estate

97.9%

36

*Statistics are provided by the Fraser Valley Real Estate Board

We keep 1.5% MORE in YOUR pocket when you BUY with US!



THE HOME BUYING PROCESS

MEET with
the South Rock Real Estate Group

ENTER into an
agency relationship

- Buyer Agency Acknowledgement Form
- Buyer's Exclusive Agency Agreement
- Disclosure of Representation in Trading Services

DETERMINE your
purchasing
power with mortgage pre-
approval

ANALYZE your wish list and
deal breakers with your
agent

TOUR properties
together

IDENTIFY key elements of
your offer (price, deposit,
dates + subject clauses)

YES! WE FOUND YOUR DREAM
HOME. What's Next?

PREPARE YOUR OFFER
(Legal Contract of Purchase
+ Sale)

AMY presents + negotiates
your offer

CONDUCT DUE DILIGENCE:

- Inspection
- Title Search
- Property Disclosure Statement (PDS)
- Environmental Studies
- Home + Fire Insurance

REVIEW STRATA DOCUMENTS:

- Form B
- Strata Minutes, CM, AGM's, SGM's
- Financial Statements
- Engineering + Depreciation Reports
- Registered Strata Plan

SIGN documents with lawyer
or notary in preparation for
closing

COMPLETION DAY
Money + Title are
exchanged on your
behalf

SCHEDULE moving
arrangements

SELECT a lawyer or notary
to complete closing
documents

EXCITING DAY!
Remove subject clauses +
submit deposit cheque

POSESSION DATE
Congratulations on
your new home!

THE BUYING PROCESS

A quick overview

START HOME HUNTING

We will set up a customized home search that is aligned with your wants and needs.

SUBMIT YOUR OFFER

When you find the right home, we will draft an offer together and sign the contract.

NEGOTIATE AN OFFER

When the seller accepts your offer, we will start the due diligence process and ensure all pertinent information and discovery occurs prior to subject removal. Due diligence is solely the responsibility of the buyer.

BOOK INSPECTION

Prior to subject removal, as the buyer, you have an opportunity to conduct a property inspection. An inspection can help you identify components of the home that require immediate attention as well as items that will require maintenance over time. Your home is likely one of your most expensive assets.

Making a sound decision by way of a professional property inspection is a very important step to protecting your investment.

SIGN & CLOSE

This step in the process is executed by your appointed lawyer or notary within 1-4 days before completion. You will meet with them to review and sign required documents and provide the necessary down payment.

MOVE IN & ENJOY

On possession day you will receive the keys to your new home!
The home is now yours to love.



OFFER

You've found the home you wish to purchase! Now it's time to make an offer. It is up to you to determine the specifics of your offer, but we are here to advise you on how to proceed based on your specific market needs and current market analysis.

As your buyer's agent, we will present the listing agent with a written offer to express your interest in purchasing the home. The listing agent will then present the offer to their client, and the offer will either be accepted or rejected, or a counter offer will be made. This is the stage in the purchase process where contract negotiations begin.



Negotiations can address a number of items including price, terms and conditions, dates, and other considerations which may arise following the inspection. Once an offer has been negotiated and executed by both parties, it is a mutually accepted legal contract and the process moves into the subject removal period.



HOME INSPECTION

Once the offer is mutually accepted, you can book a property inspection. The inspection is not designed to identify every minor problem or defect of the home, but is intended to report on major damage or serious issues that require repair. It will also give you a general overview of smaller items that may require future maintenance.

An inspection does not result in a pass or fail for a property. Rather, it is the inspector's job to inform you of the home's current condition and recommend any maintenance or repair.

The inspection will include but may not be limited to: appliances, plumbing, electrical, heating and air conditioning, ventilation, roof and attic, foundation and general structure.

CLOSING

Typically you will meet with your appointed lawyer or notary within 1-4 days prior to completion day to sign papers.

On completion day, your lawyer or notary will process everything. They will make certain the mortgage successfully funds (if applicable), confirm the funds are received by the seller's lawyer, and proceed to transfer the property title to your name. Typically, this process is completed by midday and we are notified in the afternoon.

POSSESSION

You will have access to your new-to-you home sweet home on possession day at the time indicated on the contract. A member of our team will meet with you to ensure a smooth handover of the property.



AFTER CLOSING

We're still here for you! Whether it's recommendations for trades or local businesses, we've got you covered. Or maybe you just want to keep in touch and call every now and then simply to say hello. We love that! And in fact, we make it a habit to do the same.

REVIEW OUR TEAM

We pride ourselves on a great client experience and would love your help sharing that with other prospective buyers. We will send you a link to help us with a third party review and would be so grateful for your time!

BENEFITS OF HOME OWNERSHIP



A HOME IS LIKELY THE MOST SIGNIFICANT PURCHASE YOU WILL EVER MAKE.

While no scientific formula can tell you when you're ready to buy, you should take stock of your financial situation as well as your personal lifestyle.

There are a number of tangible and intangible advantages to home ownership that you should consider.

INVESTMENT

Every payment you make on your mortgage puts you one step closer to acquiring a major possession. Every improvement you make to your property not only enhances your way of life, but also adds value to your home.

PROTECTION FROM INFLATION

Once you purchase a home, the bulk of your housing costs are not exposed to inflation. That means, the only housing expenses that rise over time with inflation are property taxes, homeowners insurance and maintenance costs.

EQUITY & SATISFACTION

In BC, the value of a home typically increases, making it easier for home owners to build equity as they pay down their mortgage. Equity creates wealth and helps you accomplish many financial goals, such as paying for retirement and funding a child's education. For many people, home ownership simply makes life more enjoyable, whether it's the pride that comes from maintaining your home or the knowledge that your children will grow up in the neighborhood of your choice.



YOU MAY BE TAKING OUT ALL CASH FOR YOUR NEW HOME. BUT IF NOT, THEN YOU WILL BE TAKING OUT A MORTGAGE AND SHOULD BE ADVISED OF THE QUALIFICATION REQUIREMENTS AND PROCESS. HERE ARE SOME ASPECTS YOUR BROKER OR ADVISOR WILL NEED TO CONSIDER.



MORTGAGE QUALIFICATION

INVESTMENT

History of employment, stability of income, potential for future earning, education, vocational training and background, and any secondary income, such as bonuses, commissions, child support, etc.

CREDIT REPORT

History of debt repayment, total outstanding debt, and available credit.

ASSETS

Cash on hand, other liquid assets such as savings, checking, stocks, and so forth.

MORTGAGE PAYMENT

PROPERTY TAXES

Taxes paid to a local government are usually a percentage of your property value. Your lender can arrange to collect the taxes through your monthly payments and pay them directly to the local government. Alternatively, you can submit the payments to the bank annually. The amount of tax will vary depending on where you live and the type of property you own.

PRIVATE MORTGAGE INSURANCE

An insurance policy for down payments of less than 20% of the purchase price. The policy helps mortgage lenders recover some losses if a borrower fails to fully repay.

PRINCIPAL

The amount of money borrowed. Your mortgage payment includes a principal payment and an interest payment. Over time, the interest becomes a smaller portion of the monthly mortgage payment and more of the monthly payment is applied to reduce the outstanding principal amount.

INTEREST

The cost of borrowing money, usually expressed as an annual percentage of the loan amount. Principal and interest are typically amortized over a period of 15 to 30 years.

COSTS TO CONSIDER

AS A BUYER, YOU ARE REQUIRED TO PAY A FEW OUT-OF-POCKET EXPENSES UP FRONT. AMOUNTS VARY BASED ON TRANSACTION DETAILS, BUT WE WILL PROVIDE YOU WITH SPECIFIC DETAILS OF EACH EXPENSE ONCE THEY BECOME KNOWN.

WHEN YOU ARE READY TO MAKE AN OFFER ON A HOME, THESE ARE THE INITIAL EXPENSES YOU CAN EXPECT.



01 INITIAL OUT-OF-POCKET EXPENSES

DEPOSIT

This is your cash up front to show good faith that you plan on proceeding with the contract and abiding by deadlines. In our market, deposits are commonly accepted around 5%.

HOME INSPECTION

You should always exercise your option to have the physical condition of the property inspected. A general home inspection will cost between \$400 and \$600.

APPRAISAL

The exact amount depends on your loan type. Ask your lender for more information.



DOWN PAYMENT

02

Depending on the type and terms of your loan, your down payment may be anywhere from 5% and 20% of the home's sale price.

Many home buyers believe bigger is better when considering a down payment. In many cases, this may be true; however, the benefit to the purchaser depends on their specific situation. For example, a larger down payment results in smaller monthly payments and a lower interest expense for as long as you have the mortgage. On the other hand, a smaller down payment may allow for additional cash liquidity in case of emergency.

In addition to the down payment on your home, you will be required to pay Property Transfer Tax and other closing costs. These fees must be paid in full in cash at the time of closing. Typically, neither of these fees can be included in your financing.

PROPERTY TAXES

This amount must be calculated to determine how much the buyer and seller each pay for the prorated portions of the tax year.

The adjustment date on the contract will be the date property taxes, utilities and strata fees (if applicable) are prorated to.



PROPERTY TRANSFER TAX

As stated by the BC provincial government, the property transfer tax is based on the fair market value of the property (land and improvements) on the day it was registered with the Land Title Office, unless you qualify for an exemption or purchase a pre-sold strata unit.

Property transfer tax should not be confused with annual property taxes. Annual property taxes are paid yearly to your municipal or rural tax office for each property you have registered interest in to fund services in your area.

The general property transfer tax applies for all taxable transactions. The general property transfer tax rate is:

- 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



LAWYER/NOTARY FEES

These are paid by the buyer and seller at closing. Both parties require separate representation. Closing fees typically range from \$1200-\$1600 per transaction.

The lawyer will process all documentation and ensure a smooth registration of the property and funds transfer on completion day.

PROPERTY INSURANCE

Paid by the buyer to insure the property, this must be paid prior to the completion of the property and the insurance company will likely have to provide an insurance binder to the lawyer or notary.

MOVING EXPENSES

Don't forget to account for the cost to move, including supplies, movers, and any move-in-move-out fees (if applicable in strata).

LOOKING FOR A HOME EXTENDS BEYOND THE HOUSE ITSELF. THE ENVIRONMENT AND SURROUNDING AREA ARE IMPORTANT CONSIDERATIONS WHEN CHOOSING WHERE YOU WANT TO LIVE.

WHERE ARE THE NEAREST PUBLIC TRANSPORTATION HUBS? WHAT KIND OF BUSINESSES ARE NEARBY? WHAT IS THE QUALITY OF SCHOOL SYSTEM IN THE AREA? QUESTIONS LIKE THESE FORM THE VISION YOU HAVE FOR YOUR HOME ENVIRONMENT AND ARE KEY TO ESTABLISHING THE RIGHT COMMUNITY FIT.

Location



HOME SEARCH FACTORS

COMMUTE

Consider your regular travel and assess if it is convenient to get to where you need to go. What are the traffic patterns like and how will they impact your commute? Is public transportation easily accessible?

SCHOOLS

Whether you have children or not, the quality of a school system has enormous impact on the value of a home and the development of its surrounding community.

PUBLIC SERVICES

Learn all you can about general municipal services and nearby hospitals, local police, and fire departments.

PROPERTY TYPE

Home style, property type and age of the structure vary across communities, and each presents its own set of advantages and disadvantages. For example, a condo in the city offers easier access to stores, gyms and other amenities. Alternatively, a detached single family home further from the city center brings more privacy and personal space.

PROPERTY PRICE

Before touring homes, break down your budget and assess your maximum monthly payment. Meet with a reputable mortgage broker or advisor to determine which financing options are available to you, how much you'll need to budget for closing costs, and identify any other expenses that need to be considered.

YOU MAY BE A COUPLE LOOKING FOR A SMALL RETIREMENT HOME, OR A GROWING FAMILY IN NEED OF MORE SPACE.

WHATEVER YOUR SITUATION, KNOW THAT EVERY LISTING YOU PREVIEW WILL REFLECT A UNIQUE STYLE, SIZE, AND SHAPE. IT'S IMPORTANT TO CLARIFY YOUR EXPECTATIONS AND REQUIREMENTS WHILE CONSIDERING THE OVERARCHING FINANCIAL IMPLICATIONS AS YOU MOVE AHEAD WITH YOUR HOME SEARCH.



Type & price

COMMON BUYER MISTAKES TO AVOID



NOT GETTING PRE-QUALIFIED

Confident a home purchase is in the near future? Speak with a mortgage broker or advisor about how much you can afford to spend. This crucial step will save you considerable time by allowing you to preview homes you can confidently afford, rather than pursuing properties outside of your determined price range.

Also, in the eyes of a seller, being pre-qualified gives you an edge over a buyer who is not. If you don't already have a lender you trust, don't worry, we know the best in the biz and are here to help.



NOT CREATING A LONG-TERM BUDGET

Before beginning a home search, we recommend creating a practical working budget. A good rule of thumb is to allocate no more than a third of your monthly household income to housing costs, including mortgage principal, interest, insurance, and taxes.

Work sheets are available online to assist you in determining how your income, debts and expenses impact what you can afford each month for the next 15 to 30 years. Just because you pre-qualified for a certain amount doesn't mean you need to spend it. Plan wisely!

BELIEVING YOU WILL GET ALL ITEMS ON YOUR WISH LIST

Many home buyers make the mistake of being too specific when searching for their ideal property. Prior to previewing homes, create a needs/wants list to guide you.

Possible must-haves include the area you want to live in, the size of the home, or accessibility to public transportation. Lesser required items, or your wants, may include new kitchen appliances, big trees in the backyard, or an extra room for an office.

Understand that a certain amount of flexibility along the way is essential as you aim to satisfy your needs and stay within your pre-determined budget.



IGNORING RESALE VALUE CONCERNS

Even now, as you are beginning the home buying process, it is wise to consider the prospect of selling the home you hope to purchase. Life is full of surprises and best laid plans can shift overtime. Remember to account for the preferences of future buyers of your home. The plans you make now will have a significant impact on your ability to move forward with ease and confidence.



QUICK GUIDE TO AGENCY TERMS

LISTING AGENT

A listing agent's role is to work on the behalf of the seller to promote the interests of the seller with the highest good faith, fiduciary duty, and loyalty. The listing, or sellers, agent must disclose all adverse material facts about a property. A separate written listing agreement is required, which sets forth the duties and of the brokerage, agents and sellers.

BUYER'S AGENT

A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the highest good faith, fiduciary duty, and loyalty. The agent negotiates on behalf of, and acts as an advocate for, the buyer. A separate written buyer agency agreement is required which sets forth the duties and obligations of the sales representative and the buyer.

BUYERS AGENCY AGREEMENT

A mutual agreement that our team will represent you in the purchase of your next home. Your commitment to us strengthens our commitment to help you.

CONTRACT OF PURCHASE AND SALE (CPS)

The contract we will use to write your offers. These are standard forms that we can fill in with your particulars to make the strongest offer with terms and conditions that protect you, the buyer.

ACCEPTED OFFER

Once we have a mutual agreement and signed CPS by both the buyer and seller, we have an Accepted Offer.

SUBJECT REMOVAL

Assuming your offer has subjects or conditions, the subject removal period is typically 5-7 business days. Once all subjects are fulfilled, we can remove the subjects by signing a document that formally removes the conditions from the CPS.

COMMON SUBJECTS

Every situation is unique and our team will guide you through the process to identify which subjects protect your best interests.

Common subjects include:

- Financing
- Inspection
- Insurance
- Title Search Approval
- Property Disclosure Statement Approval
- Strata Document Review (if applicable)

COMPLETION DATE

The date your mortgage starts (if applicable) and your names go on title and the sellers names go off along with any financial charges on the title search.

ADJUSTMENT DATE

The date your property taxes, utilities, strata fees (if applicable) and rent (if assuming a tenancy) are prorated to.

POSSESSION DATE

This is the day you receive the keys to your new home. Congratulations!

KIND WORDS

We were first time home buyers and Amy was right there guiding us through the process! She went above and beyond for us. Very responsive to emails and text messages. She knows her stuff!

We highly recommend her!

- TASHA + JEFF SAVAGE



Amy was amazing! She was patient and very detail oriented and asked all the right questions to ensure she could over deliver on all of our expectations. We did not know the area at all, so her knowledge of South Surrey was invaluable for us and our family. She was able to get us a great house on an amazing street and did so in a crazy busy market. She really made the buying experience enjoyable. I highly recommend her services to anyone looking to buy and sell in South Surrey. Thank you

Amy!

- DAVE LACUSTA

Where to begin... Amy is the absolute best! She is highly knowledgeable, professional and goes the extra mile to ensure her clients feel confident and supported throughout the crazy process of buying. We were first time home buyers and Amy made the adventure easy and exciting.

- TEAGAN + BRENDAN NAGLE

I'm so glad we hired Amy as our realtor- she is exceptional. She is hard-working, passionate, tuned into the real estate market, and will give you great advice.

She used creative marketing strategies to increase interest for the sale of our townhouse, for which we sold in a month and had multiple offers, even though it wasn't a hot real estate market.

-CRYSTAL + DAN MOSELEY

The Beyond The Listing Experience



A HEARTFELT THANK YOU

We are so thrilled by the opportunity to work together. Our hope is that this guide has provided you with a deeper understanding of our vision, values, and process, and how our collaboration together will unfold.

If you have any further questions as we move forward, please feel free to give us a call or shoot us an email anytime.

As you begin the process of buying a home, know that we understand the importance of the journey ahead. We are here to alleviate stress from the experience and provide results that truly exceed your expectations.

- Amy Dewaele



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OUR REAL ESTATE BUSINESS IS
BUILT ON THE CONCEPT OF
PUTTING YOUR NEEDS FIRST. THAT
MEANS WHENEVER YOU HAVE A
QUESTION OR NEED SUPPORT, WE
ARE HERE.



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