

To My Clients

Current and Future

Our homes are lifetime investments coupled with strong personal ties. Buying a home ranks among our clients most important experiences and we approach our task with sensitivity, concern and professional competence.

Over and over, we at RE/MAX find that our policy of conducting a diligently prepared market analysis of the property and reviewing it in detail with the owner reduces the time spent on trial and error and leads to a faster purchase, at a better price and with less inconvenience to our buyer.

Thank you for this opportunity. Our presentation is a measure of the quality of service which you can expect from us until you purchase your home. It is another reason why RE/MAX stands "Above the Crowd"!

As a 33 year resident and an exclusive Buyers Agent. Carla would be pleased to help you with the purchase of your new home!

Carla Devison ... Exclusive Buyers Agent



Carla Devison
Buyers Agent
604.316.2295

office
604.858.7179



Scott Hrusik
604.793.7586



view all details at

www.ScottHrusik.com

Things You Should Know About RE/MAX and Its Agents

- ★ RE/MAX is a world leader in residential real estate with over 6,300, full-service offices in 63 countries including Canada, United States, Caribbean, Mexico, South Africa, Spain, Israel, Italy, Germany, Asia, Australia, and Europe.
- ★ Today, RE/MAX associates proudly number over 120,000 full-time, professional agents worldwide.
- ★ The typical RE/MAX agent is among the most experienced in the industry, averaging over 12 years of service.
- ★ This agent is also distinguished by earning, on the average, more real estate educational designations than its industry competitors – a commitment to professional improvement.
- ★ Because of these industry high educational and experience achievements, the average RE/MAX agent outsells the competition by an incredible 3 to 1.
- ★ Over 70% of RE/MAX agents' business comes from repeat business or referrals from past customers and friends – more than twice the industry average.
- ★ RE/MAX agents make a personal financial investment in every listing.
- ★ RE/MAX agents competently control the marketing programs for each of their listings.





When an Offer is Made

1. **DELIVERY OF THE CONTRACT –**
A copy of the finalized contract will be delivered to both buyer and seller by their respective real estate agents. All pertinent legal documents can be delivered to your attorney, if you desire.
2. **FINALIZING ALL CONDITIONS**
 - a) If the contract states that financing will be provided by a lender, it is the your responsibility to make an application for the mortgage loan as soon as possible. You will have a set number of days to procure the loan, as stated in the contract. The lending institution will verify your credit, work records, and determine your ability to meet the monthly obligations. Since your mortgage loan is to be secured by the house itself, the lending institution will assign an appraiser to visit the home to determine that its value is enough to secure the loan that they are making to you. When all the information is received, the mortgage loan underwriter will either approve or disapprove the loan.
 - b) After the loan is approved, more legal work is necessary. The land title will be searched, title insurance will be ordered and an updated survey of the property may need to be ordered. If the property is a condominium, the Strata Corporation will be contacted.
 - c) When the paperwork is in order, the time and place of settlement will be agreed to by all parties involved. We will assist your attorney to insure a smooth and timely closing.
 - d) Prior to the time of closing, you may request a physical inspection of the home. An appointment will be arranged through my office. You may or may not be accompanied by a property inspector whom you've engaged at your expense.
 - e) Keys will be delivered to you at the closing, or whenever possession of the property has been agreed upon.
 - f) At closing, all documents finalizing the sale will be signed by all parties and all funds will be disbursed.
3. **MY RESPONSIBILITIES –**
My responsibilities are not fulfilled until the transaction is completed.
 - a) I will follow the progress of all steps mentioned so I may keep you abreast of developments.
 - b) I will do everything in my power to work with your mortgagee, accountant, lawyer, etc. to ensure a timely and highly satisfactory settlement for you.



Steps To a Successful Purchase

With an Exclusive RE/MAX Buyer's Agent

1. IDENTIFY YOUR IDEAL TYPE OF PROPERTY –

- . Desirability
- . Availability
- . Affordability

2. OUR SEARCH WILL BE UNLIMITED-

- . MLS
- . Exclusive
- . For Sale By Owner (FSBO)
- . Unlisted
- . Grapevine

3. PROFESSIONAL ASSISTANCE IN VIEWING PROPERTIES-

- . Location
- . Condition
- . Price
- . Guidance
- . Advice
- . Feedback

4. EXPERT NEGOTIATION SKILLS

- . Terms
- . Inclusions
- . Price

5. CO-ORDINATE FINAL INVESTIGATION-

- . Financing
- . Inspections
- . Appraisals

6. LOW STRESS COMPLETION

- . Legal services
- . Payment
- . Possession

BENEFITS OF HAVING A EXCLUSIVE RE/MAX BUYER'S AGENT:

A) Agent Loyalty

- . I will act in your best interest at all times.

B) Confidentiality

- . I will keep all of your personal information a secret.
- . You need only to confide in one Agent.

C) Full Disclosure

- . I will tell you all information known about the properties in which you are interested.

D) Save Time

- . I will locate and prescreen properties from the entire market plus handle many of the activities which are necessary.

E) The Best Price

- . I am a proven expert in negotiation and it is here that I may be most valuable to you.

“Can you see the value in having a qualified RE/MAX Buyer's Agent working just for you?”

- ✓ Agent Loyalty
- ✓ Confidentiality
- ✓ The best property
- ✓ The best price
- ✓ The Least time spent
- ✓ Minimum inconvenience

“I would like to be your buyer's agent.”





Chilliwack & District REAL ESTATE BOARD

Volume From
January 1 - December 31, 2006

	<u>YTD Volume</u>	<u>YTD Listings</u>
RE/MAX	312,969,490	1488
Homelife	174,581,147	1059
Royal le Page	100,032,611	435
Sutton Group	63,578,131	388
Other Companies	<u>165,787,361</u>	<u>563</u>
	\$ 816,948,740	3933

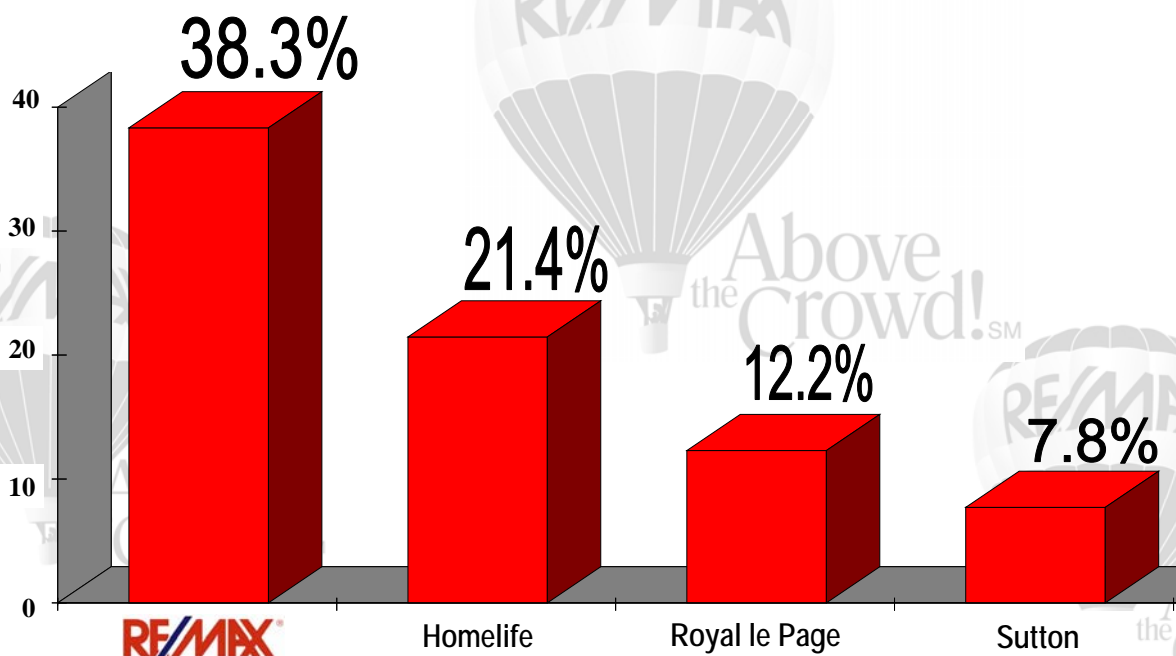
** Based on Chilliwack & District Real Estate Board Statistics **

RE/MAX[®]

Market Share

Chilliwack & District Year End 2006

(M.L.S. Sales by Dollar Volume)



All Others....20.3%

Get one of our professionals working for you today!

RE/MAX Nyda Realty

287 Wallace St.
Hope, BC
Ph: 604-869-2945

#2-1824 No. 9 Hwy
Agassiz, BC
Ph: 604-796-3000

**THREE MODERN
OFFICES AND 60
PROFESSIONALS TO
SERVE YOU!**

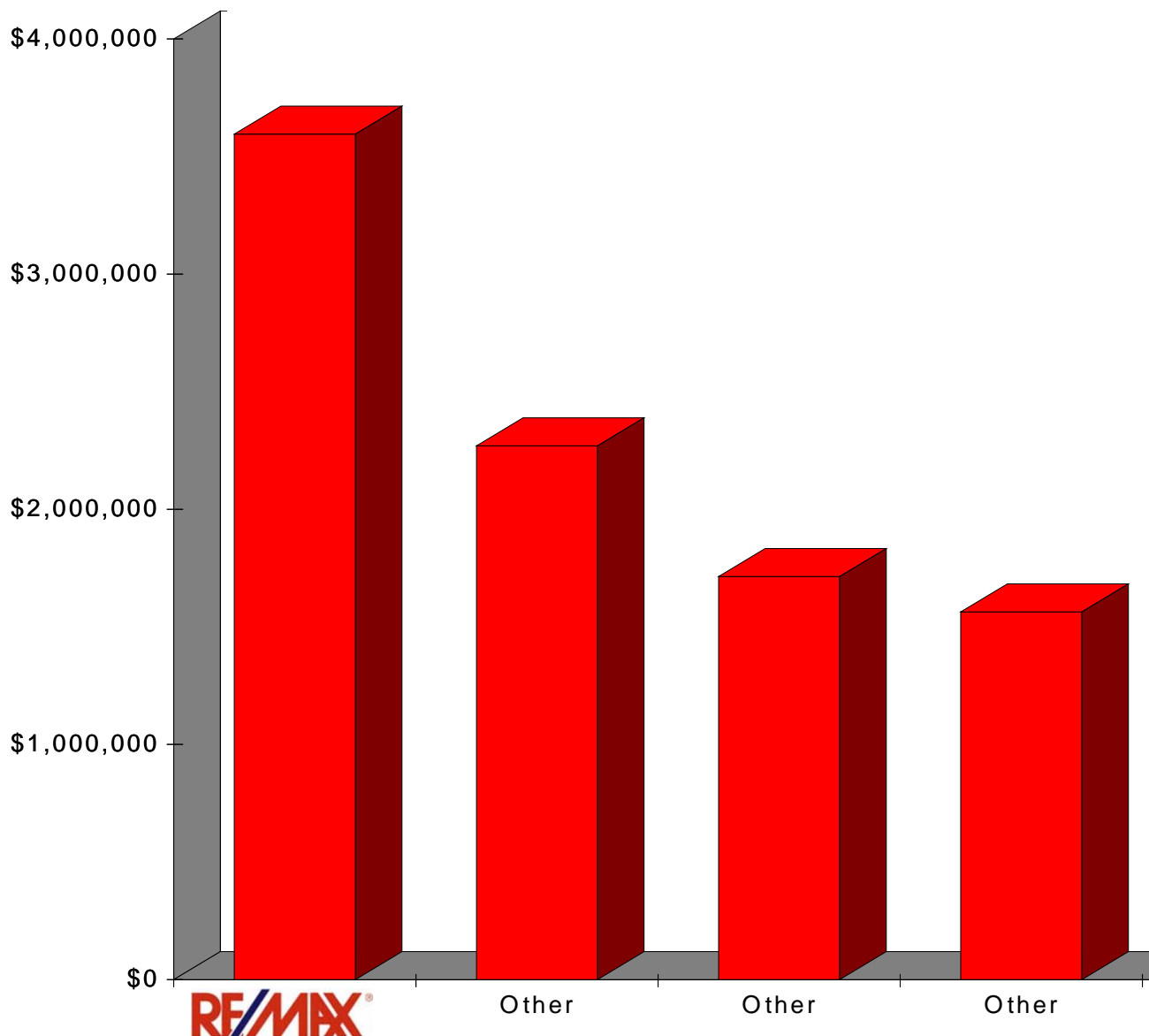
RE/MAX Nyda Realty

#1-7300 Vedder Rd.
Chilliwack, BC
Ph: 604-858-7179
Fax: 604-858-7197



Comparative Sales Associate Volume

DECEMBER YTD *Average Realtor Sales Volume*



**Company to Company Comparison
(based on CADREB stats)**



Settling in...

compliments of:

RE/MAX Nyda Realty

Canada Post 1-800-267-1177

#304-7592 Vedder Rd., Sardis, BC

Or

46229 Yale Rd., Chilliwack, BC

Or

7048 Pioneer Ave., Agassiz, BC

Usually the previous owners give us the keys for the super boxes when they give us house keys. We don't have door to door delivery in most of Sardis, but the boxes are usually in a convenient location in the neighbourhood. If you wish to have the lock changed, you simply contact the post office. (There may be a charge.)

Shaw Cable 604-793-9944

9275 Nowell St., Chilliwack, BC

Our only cable service.

WEBSITE: www.shaw.ca

City of Chilliwack 604-792-9311

8550 Young St., Chilliwack, BC

Kent District 604-796-2235

7170 Cheam Ave., Agassiz, BC

City Hall is where you can inquire about water, garbage, sewer and property taxes. Remember to claim your home owners grant every year. (\$470.00)

WEBSITE: www.chilliwack.com
www.district.kent.bc.ca

BC Hydro 1-800-224-9376

Box 9501 Stn Terminal, Vancouver,
BC, V6B 4N1

Electricity Provider

WEBSITE: www.bchydro.ca

Terasen Gas 1-888-224-2710

Natural Gas provider

WEBSITE: www.terasengas.com

Telus 1-888-811-2323

Telephone Hook-up

WEBSITE: www.telus.com

RCMP Chilliwack 604-792-4611

Agassiz 604-796-2211

General Enquiries, non-emergency

Government 604-795-8415
Agent

Driver Service Centre, voter registration, medical services inquiries



Settling in...

...continued

Chilliwack School District #33

Administration (8430 Cessna Dr.)

604-824-

9228

Website

www.sd33.bc.ca

Chilliwack School District has 22 elementary schools (grades Kindergarten to Grade 6), five middle schools (Grades 7-9), two senior secondary schools (Grades 10-12), several alternative school, and a storefront school. These schools are attended by over 12,100 students and are served by more than 1,100 teachers, support staff and administrators.

For a list of all schools and general enquiries please visit the Chilliwack School District website or phone the administration office.

School District #33 - CHILLIWACK

Partners in Learning...

British Columbia, Canada



Medical

1-800-663-7100

Medical Service Plan or

WEBSITE: www.healthservices.gov.bc.ca/msp

Chilliwack General Hospital

604-795-4141

**45600 Menholm Rd., Chilliwack, BC
(corner of Mary St. & Hodgins Ave.)**

Doctors List

For General Enquiries

Chilliwack General Hospital keeps a list of doctors who are accepting new patients. Word of mouth is always good, but established doctors have pretty full patient lists. If you are moving away from Chilliwack, contact your Doctor's office so that you can take your medical records or have them forwarded on to your new physician.

Health Units

Chilliwack 604-702-4900

Agassiz 604-793-7160

General Enquiries, Public Health Nurse, immunizations, Infant Development Program, Pre-natal Program, Mental Health, Speech & Hearing, etc.....

If you need any other phone numbers or recommendations, give me a call anytime!

RE/MAX Nyda Realty 604-858-7179 or 1-800-830-7175



Moving Checklist



What to do before you move...

- Make Arrangements with Moving Co.**
- Send Change of Address Cards to:**
 - Post Office
 - Charge Accounts
 - Subscriptions-Magazines, Books, Records
 - Friends
 - Relatives
- Disconnect Utilities, Get Refund for any Deposits Made, and Advise Where Final Bills are to be sent:**
 - Water
 - Electric
 - Gas
 - Telephone
 - Cable TV
 - Water Heater Rental
 - Water Softener Rental
 - Other
- Cancel Deliveries**
 - Milk
 - Newspapers
 - Other
- Have Bank Recommend Affiliate in New City & Transfer Bank Accounts**
 - Chequing
 - Savings
 - Safety Deposit Box
 - Other
- Notify Appropriate Government Office**
 - FEDERAL
 - Veterans Affairs
 - Income Tax/Revenue Canada
 - Child Tax Credit
 - Old Age Security
 - Canada Pension
 - Employment Insurance
 - PROVINCIAL
 - Health & Hospital Insurance
 - Vehicle Registration
 - Driver's License
- Obtain Legal Records**
- Transfer Memberships**
 - Church
 - Clubs
 - Civic Organizations
- See if Your Will Must be Re-written When Moving Across Provinces**
- Obtain Medical Records**
 - General Practitioner
 - Dentist
 - Optometrist
 - Other Doctors
- Have Drug Prescriptions Refilled**
- Have Car Tuned Up for Trip**
- Leave Keys & Any Necessary Legal Papers With Your Realtor**
- Notify Insurance Companies**
 - Health
 - Life
 - Auto
 - Home Owners
- Check With Insurance Agent on Coverage of Life, Car and Household Goods en Route to New Home**
- Obtain School Records for Children, Birth/Baptismal Records for Family**



view all details at

www.ScottHrusik.com

604-858-7179 • 1-800-830-7175

Scott Hrusik 604-793-7586 email: info@ScottHrusik.com



Carla Devison, Buyers Agent
604-316-2295



Shannon,
Office Assistant

RE/MAX
Nyda
Realty

OPEN HOUSES

LOT 2 - UNITY VILLAGE AT FORD CREEK

\$329,900



OPEN HOUSE
SAT, NOV. 4, 1-3 PM

11 PLANS AVAILABLE
Great new 4-bdrm plus den. Open plan, great room kitchen area, maple cabinets, rock fireplace, large ensuite with soaker tub. Call Scott or Carla.

46143 DOWNES

\$359,900



OPEN HOUSE
SAT, NOV. 4, 2-4 PM

GREAT SARDIS RANCHER

Great Sardis rancher plan on almost 1/4 acre backing onto farm fields, covered private patio, 3 bdrms, master bedroom with large ensuite soaker tub & shower. Come take a look. Call Scott or Carla.

47705 HOPE RIVER ROAD

\$399,000



Location, location, 1/2 acre lot backing onto farm fields. Home is a 3-bdrm, 1600 sq. ft. rancher plan with double garage, 2 gas fireplaces, original finished hardwood floors, huge fenced private front yard with views straight to mountain range. Come take a look.

Call Scott or Carla.

ALMOST 1/3 ACRE - OFF BERNARD

\$344,900



Custom-built one-owner home on almost 1/3 acre, 3-level split design with 2 f/p's. Newer roof, parklike backyard, some recent upgrades with flooring and paint. Shows immaculate.

Call Scott or Carla.

45170 MOODY AVE.

\$279,900



Immaculate home on large lot, newer vinyl windows, roof, flooring. Knotty pine in entry and main bath. Ready to move into. RV parking and detached workshop/shed.

Call Scott or Carla.

CULTUS LAKE - 516 PARK DR.

\$429,900



Great listing with views of Cultus Lake, perfect for the weekend retreat or add on for your permanent home, just steps from the water. This rancher with basement, on large corner lot, has 3 bdrms, hardwood floors, & cozy f/p.

Call Scott or Carla.

#1-46330 VALLEYVIEW

\$269,900



Great end unit in Brookside only 14 units total in complex. This 2 storey plus basement is completely finished laminate floor, 3 bdrms up and 1 down, maple open kitchen. Awesome private back yard and large side yard. Easy to show.

Call Scott or Carla.