



CINDY

PADDINGTON

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Buyer's Guide



RE/MAX
ALL POINTS REALTY





From the initial purchase to walking us through our new home (in a construction hat and boots mind you), Cindy has been by our side from the start. I can't state enough the value and help she has given us. The part that we appreciate the most is that she does it all with a big smile, a great sense of humour and a warm heart.

– Khoi & Grace



Listing your home will make the difference.

Buying or selling a home can be one of the most enjoyable events of your life, and I will be there every step of the way...bringing knowledge, confidence, laughter and peace of mind.

Home searches are never dull with me. With my theatre background and my ability to think quickly on my feet...I'm always prepared to keep things fun and alive.

I've learned that being a great communicator is of the utmost importance, which means I always put my clients first and am an avid listener. I gather and articulate all information clearly so we can solve all problems together.

In order to solve these problems, I rely on the knowledge I received from my education at Capilano University in Marketing and my full time career selling real estate. This keeps me on top of all market trends with my finger on the pulse of the market. My previous years in the fashion business as a buyer and fashion coordinator, combined with my experience as a top producing realtor has honed my skills as a shrewd negotiator. I leave no penny behind.

Growing up in the Lower Mainland and spending my entire life here has allowed me to appreciate the shifting cultures and tapestries of the communities and has allowed me to build an extensive professional network that works in your favour; helping the buying and selling process be enjoyable, and like I said...never dull.



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.

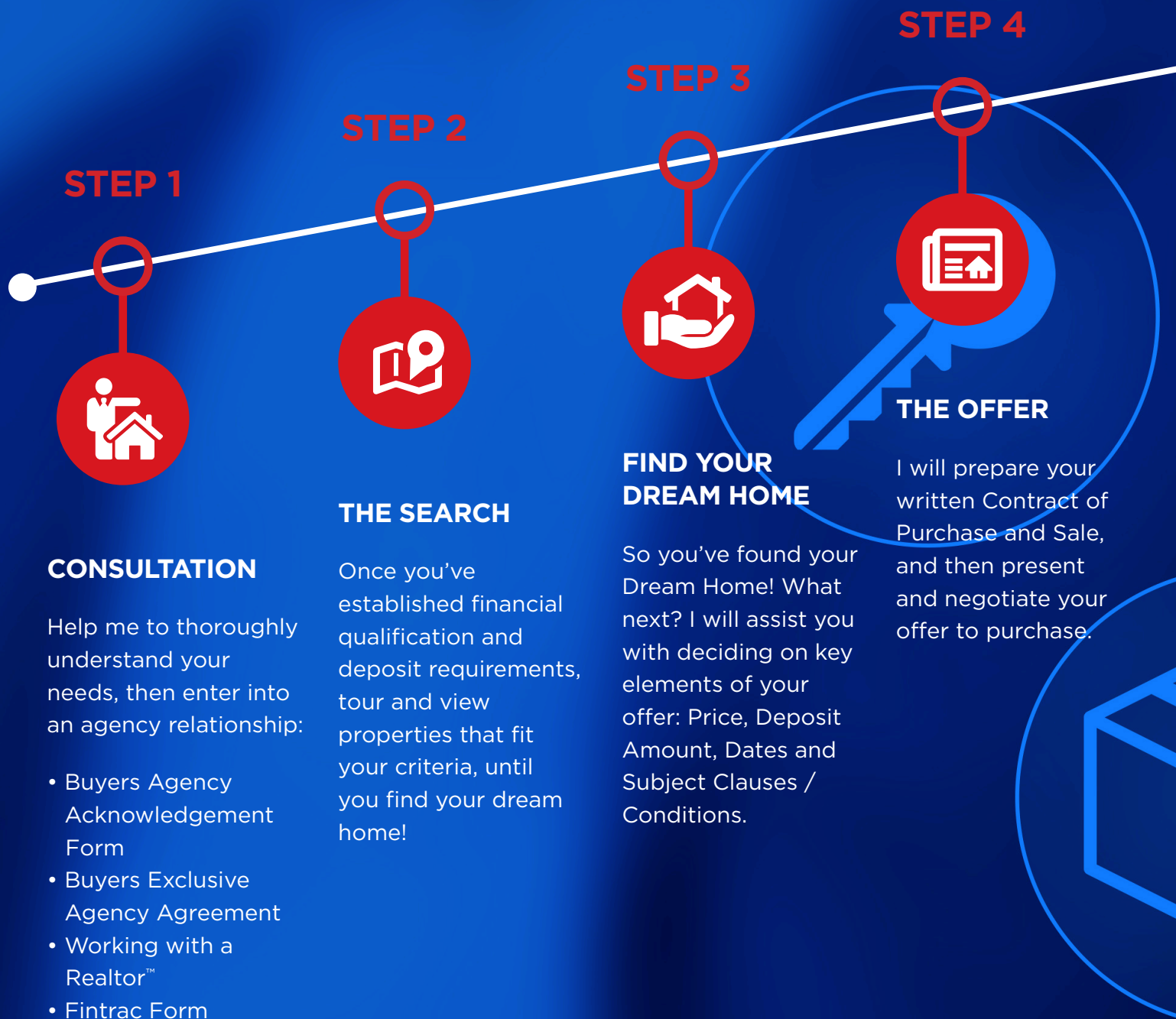
5 MAKE AN ATTRACTIVE OFFER

Be creative to help your offer stand out.



THE BUYING PROCESS

The buying process can be a bumpy road to travel. I will be an invaluable source of knowledge, contacts and advice, helping you turn the process of buying a piece of property, into a successful search for a home that's right for you.



STEP 5



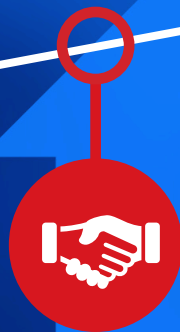
DUE DILIGENCE

- 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

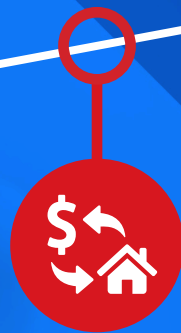
STEP 6



REMOVE SUBJECTS

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.

STEP 7



COMPLETION

Money and Title are exchanged on your behalf.

STEP 8



POSSESSION

Receive the keys to your new home!



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DETERMINING AN ACCURATE

PRICE RANGE

THINGS 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 - \$2,000,000.....	2.0%
Over \$2,000,001.....	3.0%

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

- a) The property will be your principal residence
- b) Located in BC
- c) Purchased for less than \$475,000 (non-new)
- d) Purchased for less than \$750,000 (new properties)

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

- 1) House Inspection: \$300-600
- 2) Lawyers Fees: \$1000-\$1200
- 3) GST if new development
- 4) Foreign ownership tax

SAMPLE CALCULATION 1

Detached home

Not a new development, Canadian resident

Price of House:	\$500,000
Property Transfer Tax:	\$7,000
Minimum Downpayment:	\$25,000
Payment upon purchase of home:	\$32,000

Monthly Payment based on 2.20% mortgage rate:	\$1800.25
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Annual Property Tax (approx.):	\$3,000
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Sample Monthly Cost:	\$2,050.25
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SAMPLE CALCULATION 2

Attached Home with Strata

Not a new development, Canadian resident

Price of House:	\$500,000
Property Transfer Tax:	\$7,000
Minimum Downpayment:	\$25,000
Payment upon purchase of home:	\$32,000

Maintenance Fees:	\$200/mo.
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Annual Property Tax (approx.):	\$1,800
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Sample Monthly Cost:	\$2,150.25
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TESTIMONIALS

I would like to introduce you to our realtor extraordinaire Cindy Paddington who is to sum in one word just fabulous. We were treated as valuable clients who deserved the best. She took time to inform us about buying and selling and even where we went wrong, educated us with gentleness and kindness. Cindy provided us with all the facts and with her guidance we were able to make informed decisions. From the moment she had all the information, marketed our home realistically while making sure we get value for it and two days before the pictures were even uploaded she had tremendous interest. By the time the pictures arrived, we already had an offer. Cindy's knowledge of home staging was invaluable and made a huge difference in the way our home was advertised. The process took less than two weeks and it paid off. Cindy Paddington is her name and that is who you want to call. – Desiree

Cindy has done an excellent job selling my mom's property for top dollar! We are very pleased how quickly the property sold and how Cindy handled the whole situation as there were issues to be dealt with as well. Cindy was very patient and kept ensuring my 84 year old mom and I that things would be ok and they were. She also exceeded our expectations in many ways and treated us with respect and listened to any concerns we had. Thank You! – Colleen and Char

It is our pleasure to recommend Cindy as a top real estate agent. We're grateful to have met Cindy. There was a calm, comfort to her personality and how she presented herself in a professional manner. We were in awe with Cindy's knowledge, patience, superb negotiation skill and her good humour. Thank you for your extreme hard work, dedication and guidance through this long house hunting process. You've completed our every expectations and beyond. – Ryan and Betty

As first time home buyers we came into purchasing a home without a lot of knowledge and many questions. We met Cindy unexpectedly at an open house and right away she was very welcoming. She was ready to help us and answer all of our questions and concerns. Even with a few ups and downs in finding a house she continued to work very hard to find us our perfect home. She really made this experience amazing and we could not have asked for a better realtor. Thanks Cindy! – Matt and Janine

If you are fortunate enough to find a realtor who will truly work for you, and promote and protect your interests, it's a good thing. Cindy Paddington is an excellent realtor. We were so pleased to find that not only is she a good communicator, she is also a very good negotiator. Nothing that we asked of her was too much trouble. No matter how busy she was, we felt as if we were her only client. She did the background checks and research, asked the right questions, and proactively took care of all of the necessary documents quickly and efficiently. Cindy, we appreciate your professionalism, and the fun that you added to our real estate experience. We look forward to working with you again. – Sherry & Richard



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Each office independently owned and operated.