



BUYER'S GUIDE

ROCH & WEEKS
REAL ESTATE GROUP

A team dedicated to your ultimate real estate experience.

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One of the top producing and most trusted real estate teams in Vancouver, Roch & Weeks Real Estate Group is a group of laser-focused, highly-motivated individuals seamlessly integrated to produce impactful results.

AS THE TOP 1% OF VANCOUVER REALTORS SINCE 2011, ROCH & WEEKS REAL ESTATE GROUP PROVIDES ULTIMATE VANCOUVER MARKET KNOWLEDGE, SERVICE, AND RESULTS.

With an integrated approach behind each client, this unmatched duo brings experience, energy, and consistent communication to ensure smooth and successful real estate transactions.

2021 PERFORMANCE

TOP 1%
OF VANCOUVER
REALTORS SINCE 2011

20 DAYS
AVERAGE LISTING
ON THE MARKET

\$260M+
TOTAL SALES
IN 2021

140+
HOMES SOLD
IN 2021

100.4%
SOLD PRICE TO
LIST PRICE RATIO

OUR TEAM

The insight of two leaders, the dedication of a whole team.



PATRICK WEEKS

PERSONAL REAL ESTATE CORPORATION

Born and raised in Vancouver, Patrick’s honesty, professionalism and sincerity have helped him consistently remain at the top 1% of all Greater Vancouver Realtors. His motivation comes from a desire to make sure his clients get the very best knowledge, advice and expertise to help them make wise real estate choices.

DEVIN ROCH

PERSONAL REAL ESTATE CORPORATION

With 17 years of real estate experience in both sales and development, Devin offers a unique perspective and expertise. His attention to detail, unwavering determination and good old-fashioned work ethic ensure his clients achieve their real estate goals. His principles are simple: work hard, be honest and build lasting relationships.



JENNY DO

REALTOR

Jenny has worked several years in project sales for renowned developers in Greater Vancouver. Her experience and attention to detail enable her to understand and deliver exceptional client service, while providing all the tools needed to ensure the best results are achieved.



NOAH ARMSTRONG

REALTOR

Before joining Patrick Weeks Real Estate, Noah worked as a luxury rental agent, allowing her to bring her extensive knowledge of the Vancouver rental market to analyze properties for investment potential. Noah’s strengths are her charisma, great communication skills, and commitment to building trust and strong relationships with clients.



MATTHEW GIBSON

PERSONAL REAL ESTATE CORPORATION

Born and raised in West Vancouver, Matt brings excellent knowledge of the North Shore region to the team. Matt has the capability to quickly analyze a property and neighbourhood for living, investment and redevelopment purposes. Matt’s success is based off of trust and excellent communication.



GEORGIA MOSCOVICH

REALTOR

Born and raised in Vancouver BC, Georgia discovered her passion for real estate at a young age as she grew up learning about all aspects of the real estate industry from her father, who is a realtor. Georgia joined Patrick Weeks Real Estate team in January 2022. Georgia’s proactive work ethic and diligent customer service skill set have allowed her to seamlessly transfer to real estate.



STEP 1 - PRE-APPROVAL

KNOW YOUR BUDGET | OBTAIN PRE-APPROVAL LETTER FROM YOUR LENDER

The first step in purchasing a home or investment property includes getting your finances in order. You'll need to secure money for the down payment (at minimum 5% of the purchase price of the home you're planning to buy), and you'll need to meet with a trusted Mortgage Broker or Bank to obtain a pre-approval. Having a pre-approval in place is an essential step prior to starting your property search. Locking in a pre-approval will ensure three things:

- 01 A guaranteed interest rate hold
- 02 Knowing your maximum mortgage amount
- 03 Understanding your monthly payment requirement

Having a pre-approval in place also gives you an advantage when it comes time to writing an offer on a property, as you can be more competitive when negotiating with a Seller.

MORTGAGE BROKER VS. BANK?

A mortgage broker has the ability to apply for a mortgage to multiple lenders, allowing you to shop around for the best rate.

A bank can only apply for a mortgage with the bank they are associated with.



OUR DEDICATED MORTGAGE SPECIALIST

Colin Lawrence
Managing Partner & Mortgage Broker
DLC First Pacific Mortgage
604.833.8383
colinlawrence@dominionlending.ca

STEP 2 - SHOP FOR YOUR DREAM HOME

The next step toward finding your new home is being connected with the right tools and people to help you get the most out of your property search.

After speaking with a member of our Real Estate Team, and giving us an idea of what you are looking for, we'll set you up with a Private Client Search on our user-friendly website VanSearch.ca. This website is accessible 24/7 and updates new properties daily to make sure you don't miss out on the market's newest listings, matching you with those that meet your criteria.

Some of the benefits of having an account on VanSearch.ca include:

- New property email alerts
- Virtual pictures
- Choosing the frequency of the emails
- Saving favourite properties to track
- Saving multiple searches
- Quick responses to questions (daily, weekly or never)
- Viewing all detailed property information

We'll also provide you with access to exclusive listings, private sales and off-market opportunities that aren't as easily accessible to the general public.

STEP 3 - VIEWING HOMES & WHAT TO EXPECT

WORKING WITH AN AGENT | VIEWING A HOME THE FUN PART

The home viewing process is definitely the most exciting part of purchasing a home and gives you the chance to view homes in person and see if they're the right size for you, if they're bright enough, and close enough to schools, parks, and transportation.

After our Client Care Team schedules your tour of desired homes, you'll have the opportunity to view them with one of our Realtors. We'll provide helpful information on homes and neighbourhoods that aren't always easily accessible to the general public.

IMPORTANT INTEL

Our job is to protect your interests in the process of buying a home. What this means is when viewing a home, we might not have conversations you want to hear, but conversations you need to hear. Our interest lies in establishing long-term relationships with our clients through consistent and clear communication every step of the way. If you're viewing a property that has underlying issues, our job is to uncover those and disclose them to you.

We'll also carefully research and help determine the fair market value of the property. We'll point out the benefits and disadvantages as it relates to resale value. Put your trust in us and we'll assure you a real estate experience that's not only enjoyable but yields exceptional results.

Spring is usually the busiest time of the year to sell, but that also means the market has more competing inventory. Listing in the winter can mean less competition in the marketplace, however, some buyers may be less motivated to move at that time of year.

This is an important discussion to have with your Realtor to determine the ideal time for you to list your property.



STEP 4 - WRITING AN OFFER

EMOTIONS | CONTRACT OF PURCHASE & SALE | TERMS & CONDITIONS

You’ve found the right property and you’re ready to write an offer. Exciting! Let’s talk about the process and the emotions that may follow.

During this time, it’s normal to feel excited, nervous or scared. Your goals are our goals, and we assure that every one of our team members is behind our client’s needs. Having our team of professionals available to walk you through this process will help you feel more confident in what might be the largest personal investment of your life.

At this point, we will educate you on what key Terms and Conditions to write in your contract. Here are a few key subjects we include:

- DEPOSIT:**
How much should you put down?

HOME INSPECTION:
What kind of condition is the home in?

HOME INSURANCE:
Protecting yourself and your investments.

STRATA PROPERTIES:
Review all related documents in depth.
- TITLE SEARCH:**
Are there any liens or charges on the title that need to be investigated in further detail?

PROPERTY DISCLOSURE STATEMENT:
Review this in detail.

FINANCING:
Do you need a mortgage or are you paying cash?

To present an offer on a home, we will use a document called the Contract of Purchase and Sale. Our agents will present an offer on your behalf to the Listing Agent; we will ensure you’re satisfied with the price, deposit terms, conditions, completion and possession dates and time for acceptance. Our job is to mediate the two sides and help ensure a smooth transactional process.

STEP 5 - ACCEPTED OFFER

YOUR TASKS | COSTS WITH PURCHASING

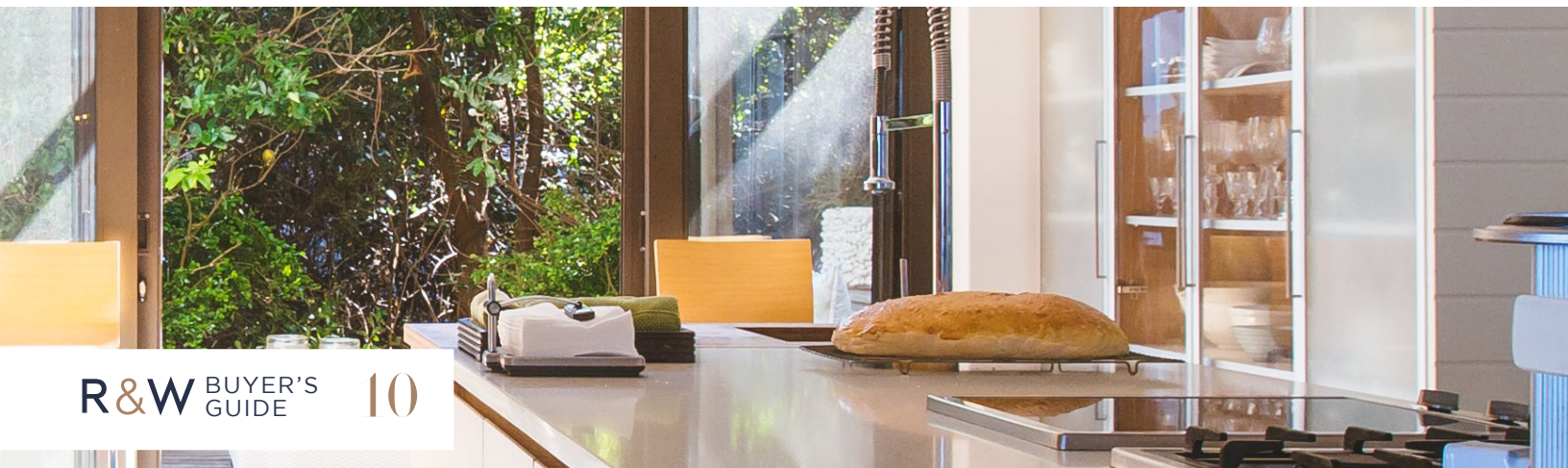
At this point, congratulations are in order! Becoming a new homeowner is one of the most liberating things you’ll ever experience.

Now it’s time to work hard at satisfying your conditions (also known as Subjects). Depending on what your contract states, your deposit might be due upon acceptance or subject to removal.

COST OF PURCHASING A HOME

Depending on what type of property you’re purchasing, there are a few different costs that might come up on or before possession day. Here are some examples:

- REALTOR:** When you’re using a Realtor to assist you with the purchase of a property, there is no cost to you as all Realtor’s commissions are paid for by the Seller of the property you are purchasing.
- HOME INSPECTIONS:** Depending on what type of property you are purchasing and how large the home is, a home inspection can cost anywhere from \$700 to \$1,500. Some inspectors also charge an additional fee for an older home or a home with a secondary suite(s).
- DOWN PAYMENT:** Your down payment/deposit varies depending on the purchase price of your home, what mortgage rate you qualify for and whether or not you are a first-time homebuyer. A mortgage broker can help clarify what your cost would look like.
- PREPAID PROPERTY TAXES OR UTILITIES:** You must reimburse the Sellers for any prepaid taxes or utilities for the current year. These costs are prorated and will appear on the Statement of Adjustments prepared by the Lawyer/Notary.
- PROPERTY TAXES:** You pay your property taxes to your municipal office annually, and these are generally based on the assessed value of the property.



PROPERTY TRANSFER TAX:
Homebuyers in BC are required to pay a property transfer tax whenever they purchase a property. This is paid for when your home registers upon completion.

The property transfer tax rate is:

- 1% on the first \$200,000
- 2% on the portion of the fair market value greater than \$200,000 and up to and including \$2,000,000,
- 3% on the portion of the fair market value greater than \$2,000,000, and
- if the property is residential, a further 2% on the portion of the fair market value greater than \$3,000,000.

You may qualify for a partial exemption from the tax if the property:

- has a fair market value of less than \$500,000,
- is larger than 0.5 hectares, or
- has another building on the property other than the principal residence.

GOODS & SERVICES TAX (GST): The GST is applicable on newly constructed properties ONLY and is calculated at 5% of the purchase price. The GST is NOT applicable on resale (used) residential real estate.

LAWYER/NOTARY FEES: A lawyer or notary is required in order to register a property and transfer the Title from the previous owner to the new buyer. The cost of their service depends on the complexity of the real estate transaction. Strata and leasehold properties or properties with multiple mortgages tend to be more complex. In general, fees will vary from \$750 to \$1,500.

HOME INSURANCE: Your home insurance is paid for monthly or yearly and is not added to your mortgage. The cost will depend on the size of your home, what type of insurance you have selected and if your home is a strata lot. It's recommended that you shop around for the best insurance price.

STRATA FEE: A strata fee is paid monthly whenever you are purchasing a property such as a condo, townhome, or any property that is part of a strata corporation. Strata fees go toward maintaining the building, the common property, water, garbage recycling, etc. Note: different strata companies include different items in their fees. It's always important to review what your strata fees include before signing your subject removal.

STEP 6 - SUBJECT REMOVAL

Once you've reviewed and are satisfied with all of the conditions of your purchase contract, you'll be in a position to remove those subjects.

Your deposit is typically due upon final subject removal or acceptance of an unconditional offer. The deposit is typically in the form of a bank draft and is held "in trust" in our real estate brokerage trust account. Bank drafts should be made out to RE/MAX Select Properties. Deposits can also be paid by wire transfer (please inquire).

Once your deposit has been paid, you'll need to choose a Lawyer/Notary to assist you at completion. We'll ensure your file is sent to your Lawyer/Notary, however, you may want to call them directly to confirm the use of their services. They will provide you with an estimated cost for the conveyance of your property. This will include all legal paperwork, disbursements, prorated taxes, and maintenance (if applicable). You will make an appointment to meet with the lawyer within 7-30 days prior to completion.

7 - PREPARING TO MOVE

Even though your purchase might not be completed for another month or two, now is the perfect time to start preparing for move-in day. Here are a few of our key tips to ensure a smooth move.

CANADA POST: Now is a good time to let Canada Post know when you would like your mail forwarded. If your new property has a mailbox, you can also request a new mail key and schedule a postman to put a new lock on for your possession day.

BC HYDRO & FORTISBC: These services can be pre-scheduled so that BC Hydro and FortisBC know when to turn your services on and when to start your billing date (set as possession date). BC Hydro may require a security deposit before turning on your hydro.

CABLE AND INTERNET: Call and schedule your cable and internet provider to come to your home and set up your phone, cable and internet the same week you move in to ensure you're not waiting for a service connection.

MOVING COMPANY: If you would like a moving company to assist you with your move, it's recommended to book your move-in day 1-2 months beforehand as movers book up quickly on weekends and at the beginning and end of each month.

STEP 8 - CLIENT SATISFACTION

REFERRAL PROGRAM

An agency with strong family values, with Roch & Weeks you'll feel welcome and looked after. Our door is always open to welcome our clients as friends, there to support your family for future generations.

Our Referral Program: If you've enjoyed working with our team and know of a friend or family member who might be interested in selling or purchasing a property in the near future, we have a fantastic referral program we'd love to share with you.

01 SEND US A CLIENT

Give us a call, text or email anytime with the name and phone number of the person you know who is looking to purchase or sell a home. You can also give them our information if they would prefer to give us a call.

02 CALLING THE CLIENT

After receiving their information we will give them a call right away to review their current situation, and start helping them as soon as they are ready.

03 WE PAY YOU

To say thank you for referring a friend or family member to our team, we will give you a \$500 referral when their purchase or sale has been completed!

WHAT OUR CLIENTS ARE SAYING

"DEVIN AND PATRICK WERE AN ABSOLUTE PLEASURE TO WORK WITH! BOTH ARE CONSUMMATE PROFESSIONALS AND ARE VERY KNOWLEDGEABLE, AND WILLING TO PASS THAT KNOWLEDGE ON. AS A FIRST-TIME BUYER IN A CHALLENGING MARKET, THAT MADE A HUGE DIFFERENCE. DEVIN IN PARTICULAR WAS EXTREMELY PATIENT AND HELPFUL OVER WHAT WAS A LONG BUT ULTIMATELY SUCCESSFUL HUNT. GOING WITH THIS TEAM MADE ALL OF THE DIFFERENCE, AND I WOULDN'T HESITATE TO RECOMMEND THEM TO ANYONE!"

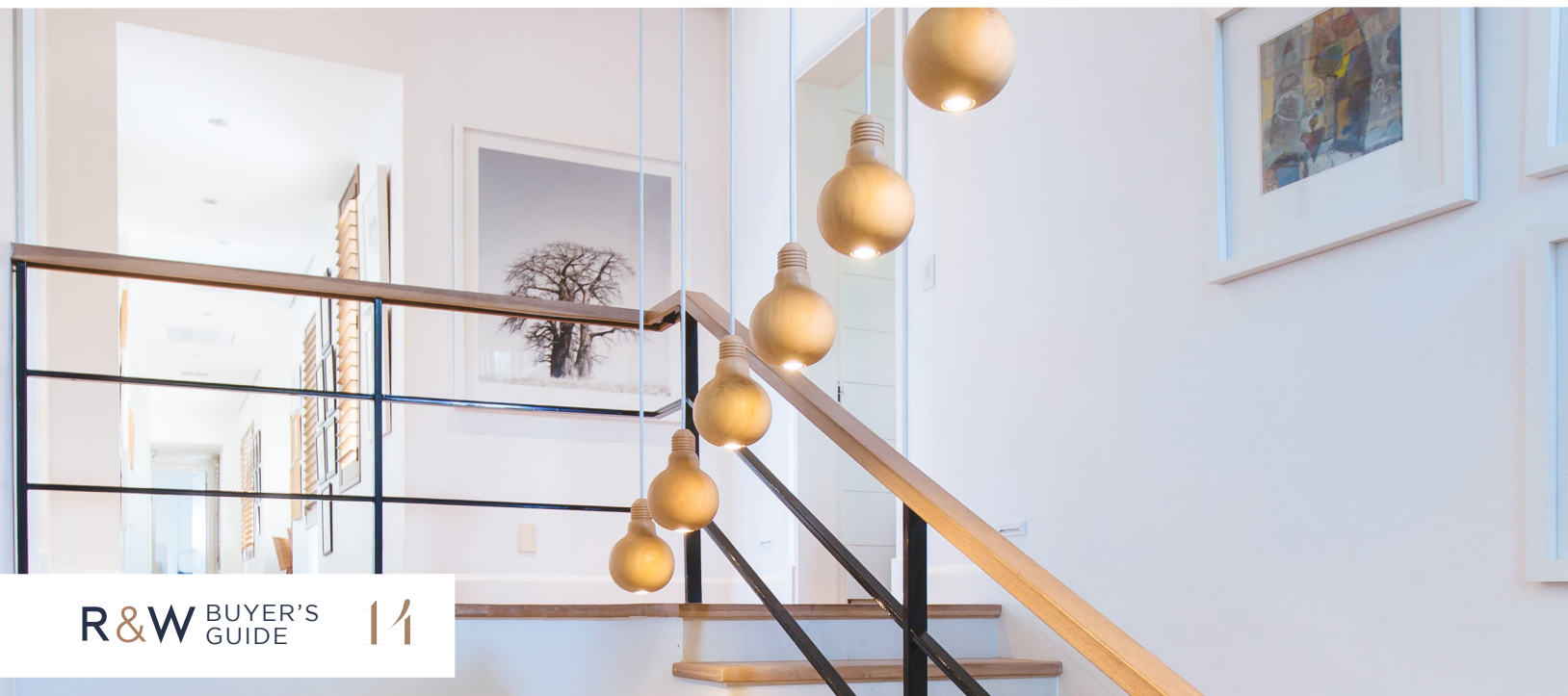
- MEGHAN L

"WHAT A PLEASURE TO DEAL WITH THIS TEAM. LISTING UPDATES WERE GIVEN EVERY WEEK AND WE WERE ABLE TO ARRANGE VIEWINGS EASILY WITH OUR REALTOR MATT WHO WENT OUT OF HIS WAY TO ACCOMMODATE OUR SCHEDULE. 100% HAPPY WITH EVERYONE ON THE TEAM, ESPECIALLY MATT, WHO SHOWED AMAZING PATIENCE WITH MY DAUGHTER AS SHE WENT THROUGH HER FIRST HOME PURCHASE EXPERIENCE."

- CHERYL

LOOKING TO SELL?

Led by two iconic Vancouver real estate agents, Devin Roch and Patrick Weeks, we thrive on end-to-end client satisfaction to create happy clients and lasting relationships. If you're interested in selling your property with Roch & Weeks, contact us today to see why we provide the ultimate real estate experience.





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TOP 1% OF VANCOUVER REALTORS® SINCE 2011

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