# BUYING WITH KAILEY MYMRYK





WITH 14+ YEARS OF EXPERIENCE IN REAL ESTATE, I HAVE BUILT MY CAREER ON A FOUNDATION OF INTEGRITY, DEDICATION, AND A CLIENT-FOCUSED APPROACH. I TRULY LOVE THIS CITY-ITS NEIGHBORHOODS, THE PEOPLE, AND THE SENSE OF COMMUNITY IT OFFERS-AND I FEEL SO FORTUNATE TO HELP OTHERS FIND THEIR PLACE IN IT.

AS YOUR REALTOR®, MY GOAL IS TO MAKE THE BUYING OR SELLING PROCESS SMOOTH, STRESS-FREE, AND ENJOYABLE. I BELIEVE IN PROVIDING HONEST GUIDANCE, EXPERT MARKET KNOWLEDGE, AND PERSONALIZED SERVICE, ENSURING YOU FEEL CONFIDENT AND SUPPORTED EVERY STEP OF THE WAY. WHETHER YOU'RE LOOKING FOR YOUR FIRST HOME, MAKING A MOVE, OR SELLING A CHERISHED SPACE, I'M HERE TO HELP YOU NAVIGATE THE PROCESS WITH CARE AND EXPERTISE.

AS A TOP-PERFORMING REALTOR® IN MANITOBA, I AM PROUD TO HAVE BEEN RECOGNIZED AS THE #1 INDIVIDUAL ROYAL LEPAGE AGENT IN WINNIPEG (2022+2023) AND THE #2 INDIVIDUAL ROYAL LEPAGE AGENT IN MANITOBA (2023). I HAVE CONSISTENTLY RANKED AMONG THE TOP TEN INDIVIDUAL ROYAL LEPAGE AGENTS IN MANITOBA SINCE 2018 AND WAS HONORED AS ONE OF THE TOP 35 AGENTS UNDER THE AGE OF 35 IN CANADA (2020). ADDITIONALLY, I HAVE ACHIEVED NATIONAL TOP 2% ROYAL LEPAGE CANADA STATUS SINCE 2022 AND HAVE BEEN RECOGNIZED WITH THE ROYAL LEPAGE LIFETIME AWARD OF EXCELLENCE.

BEYOND THE ACCOLADES, MY FOCUS HAS ALWAYS BEEN ON THE PEOPLE I WORK WITH. I BELIEVE IN CREATING GENUINE RELATIONSHIPS WITH MY CLIENTS, ENSURING THEY FEEL INFORMED, SUPPORTED, AND CONFIDENT THROUGHOUT THEIR REAL ESTATE JOURNEY. I OFFER EXPERT MARKET EVALUATIONS, A PROFESSIONAL STAGING CONSULTATION, AND A STRATEGIC MARKETING PLAN TO ENSURE EACH HOME IS POSITIONED FOR SUCCESS.

WHEN I'M NOT NEGOTIATING DEALS OR PREPPING LISTINGS, YOU CAN FIND ME SPENDING TIME WITH MY HUSBAND AND KIDS, EXPLORING NEW LOCAL RESTAURANTS, OR ENJOYING A QUIET NIGHT IN. I'M A BIG BELIEVER IN BALANCE-JUGGLING CAREER, FAMILY, AND FRIENDS-AND I LOVE BEING PART OF A COMMUNITY WHERE I CAN HELP PEOPLE FIND A HOME THEY TRULY LOVE.

LET'S CONNECT AND MAKE YOUR NEXT REAL ESTATE MOVE A
SEAMLESS AND SUCCESSFUL EXPERIENCE!





### BUYERS MEETING TOPICS

### APPROVAL

WHETHER YOU'RE PRE-APPROVED OR NEED A HAND GETTING THERE, I'VE GOT YOU COVERED WITH MY TRUSTED REFERRALS

#### **BUDGET**

IDENTIFY YOUR BUDGET, TIMELINE, AND WHAT YOU'RE REALLY LOOKING FOR IN A HOME BY REVIEWING YOUR WANTS VS NEEDS AND THE "WOULD BE NICE" QUALITIES

### **EMAIL**

SET UP YOUR CUSTOMIZED, AUTOMATED HOME SEARCH AND REVIEW HOW TO USE THE PORTAL

### INS AND OUTS

WE WILL DISCUSS ALL THE INS AND OUTS OF SHOPPING FOR A HOME, AND WHAT WE CAN EXPECT FROM EACH OTHER DURING THE PROCESS

### CONDITIONS

REVIEW DIFFERENT CONDITIONS THAT YOU MAY NEED, FINANCES AND DISCUSS WHAT YOU CAN DO AHEAD OF TIME TO BE THE MOST PREPARED FOR WHEN YOU FIND THE ONE!

#### LEGALITIES

VIEW THE LEGALITIES OF PURCHASING A HOME INCLUDING FINTRAC, SERVICE AGREEMENTS, WORKING WITH A REALTOR AND ALSO THE ETIQUETTE OF WORKING TOGETHER! THIS IS YOUR TIME-ANY QUESTIONS YOU HAVE, I'M HERE TO MAKE THIS EXPERIENCE AS SMOOTH AS POSSIBLE!



### HOUSE SHOPPING

ONCE WE HAVE ESTABLISHED YOUR WISH LIST, WE'LL START VIEWING HOMES TOGETHER! THIS PROCESS MOVES AT YOUR PACE-WHETHER YOU'RE READY TO FIND A HOME QUICKLY OR PREFER TO TAKE YOUR TIME, I'LL FOLLOW YOUR LEAD.

SOMETIMES, SEEING HOMES THAT DON'T QUITE MATCH YOUR VISION CAN ACTUALLY HELP YOU APPRECIATE THE RIGHT ONE WHEN IT COMES ALONG. WHEN YOU DO FIND THE ONE, WE'LL MOVE FORWARD TO THE NEXT STEPS OF MAKING AN OFFER AND SECURING YOUR DREAM HOME!

### AREA

YOU CAN CHANGE A LOT ABOUT A HOUSE, BUT YOU CANT CHANGE WHERE IT IS. IDENTIFYING THE AREA YOU WOULD LIKE TO BE IN IS THE FIRST PLACE TO START

### BUDGET

KNOWING WHAT YOU CAN SPEND ON A HOME BEFORE STARTING YOUR SEARCH IS THE MOST IMPORTANT. THIS WILL HELP US ENSURE WE GET YOU THE MOST IDEAL HOME IN YOUR BUDGET

### RENOS

ARE YOU WILLING TO DO SOME WORK OR ARE YOU LOOKING FOR TURN KEY?

### ROOMS

IS THERE A CERTAIN AMOUNT OF BEDROOMS, BATHROOMS, DINING ROOM, BASEMENT AREA ETC THAT'S IMPORTANT IN YOUR NEW HOME?

### EXTERIOR

IS A FENCED YARD, LARGE OR SMALL, EASY TO MAINTAIN OR AN ACREGE WHAT YOU ARE HOPING FOR? IS A GARAGE OR ADDITIONAL PARKING MANDATORY OR A NICE TO HAVE?



## FINANCES

### THE DEPOSIT

THE DEPOSIT IS GIVEN WITH YOUR OFFER AND IS ONLY CASHED UPON ACCEPTANCE. IT WILL BE CASHED WITHIN 24 HOURS, OR THE NEXT BUSINESS DAY. A PERSONAL CHEQUE OR BANK DRAFT WITHIN 24 HOURS OF ACCEPTANCE IS TYPICAL. YOUR DEPOSIT IS PROTECTED BY YOUR CONDITIONS AND IF YOUR OFFER DOESN'T GO THROUGH, YOU WILL BE REFUNDED THE FULL AMOUNT WITHIN 10 BUSINESS DAYS.

### ONCE YOU FINALIZE YOUR OFFER

THE DEPOSIT IS NON-REFUNDABLE AND IS PART OF YOUR DOWN PAYMENT (NOT EXTRA). IT IS HELD IN TRUST AT THE LISTING REALTORS BROKERAGE UNTIL POSSESSION.

### **DOWN PAYMENT**

YOU WILL NEED A MINIMUM OF 5% DOWN TO PURCHASE A HOME UP TO \$500,000 AND 20% IN OTHER SITUATIONS IDEAL TO TALK WITH YOUR MORTGAGE SPECIALIST ABOUT YOUR SPECIFIC REQUIREMENTS

### **CLOSING COSTS**

A RULE OF THUMB IS TO ESTIMATE 2% OF THE PURCHASE PRICE TO COVER CLOSING COSTS. THIS IS ALLOTTED TO LAND TRANSFER TAX, LAWYER FEES, DISBURSEMENTS, ETC. THIS IS A HIGH ESTIMATE AND THE REMAINDER IS RETURNED TO YOU WHEN THE LAND TITLE TRANSFERS.

### **CLOSING COSTS**

IT IS IMPORTANT TO PLAN ACCORDINGLY LEADING UP TO SECURING A MORTGAGE AND THE TIME PERIOD BETWEEN OFFERING AND POSSESSION. MAXING OUT CREDIT CARDS, PURCHASING A VEHICLE OR ANY OTHER DRASTIC CHANGES TO YOUR FINANCES CAN BE DETRIMENTAL TO YOUR DEAL FINALIZING.



# ESTIMATED COSTS OF BUYING

EACH HOME CAN VARY IN COSTS OF WHAT IS NEEDED BUT A BASIC GUIDELINE IS BELOW. AN ESTIMATED 2% OF YOUR PURCHASE PRICE IS IDEAL FOR CLOSING COSTS

LAWYER FEES + DISBURSEMENTS	\$1000-\$1500	I CAN PROVIDE YOU WITH RECCOMMENDATIONS FOR LAWYERS
LAND TRANSFER TAX	0-2%	LAND TRANSFER IS CALCULATED IN STAGES VS SALE PRICE
HOME INSPECTION	\$250-\$600	PRICE DEPENDS ON TYPE OF INSPECTION AND HOME SIZE
FURNISHINGS + DECOR	VARIES	RANGES BASED ON INDIVIDUAL
REALTOR FEES	0	THERE IS NO FEE TO THE BUYER TO USE A REALTOR'S SERVICES

### WRITING YOUR OFFER

ONCE YOU HAVE FOUND YOUR PERFECT HOME, WE WILL PREPARE YOUR OFFER FOR THE SELLING AGENT TO PRESENT TO THE SELLERS.

THROUGHOUT THE PROCESS, WE WILL ALWAYS BE INFORMED ABOUT HOW MANY OFFERS ARE IN PLAY. IF WE FIND OURSELVES IN A MULTIPLE-OFFER SITUATION, WE CAN STRATEGICALLY ADJUST OUR APPROACH TO STRENGTHEN YOUR OFFER WHILE KEEPING YOUR BEST INTERESTS IN MIND. MY GOAL IS TO ENSURE YOU ARE IN THE STRONGEST POSSIBLE POSITION TO SECURE YOUR HOME WHILE STAYING WITHIN YOUR COMFORT ZONE.

#### DEPOSIT

THE DEPOSIT SHOWS THE BUYERS GOOD FAITH AND WILL BE APPLIED AGAINST THE PURCHASE PRICE OF THE HOME WHEN THE SALE CLOSES

### **TERMS**

INCLUDES THE TOTAL PRICE YOU ARE OFFERING, FINANCING AND ANY OTHER DETAILS

### **INCLUSIONS & EXCLUSIONS**

THESE MIGHT INCLUDE APPLIANCES &
CERTAIN FIXTURES OR DECORATIVE
ITEMS SUCH AS WINDOW COVERINGS OR
MIRRORS. EXCLUSIONS ARE ATTACHED
ITEMS THAT ARE BEING REMOVED

### PRICE

DEPENDING ON WHETHER WE ARE IN A SELLER'S MARKET OR A BUYER'S MARKET, THE PRICE OFFERED MIGHT DIFFER FROM THE ASKING PRICE OF THE HOME

### CONDITIONS

THESE MIGHT INCLUDE 'SUBJECT TO HOME INSPECTION,' 'SUBJECT TO OBTAINING FINANCING' AND 'SUBJECT TO THE SALE OF THE PURCHASER'S PROPERTY'

### **CLOSING OR POSSESSION DATE**

POSSESSION DATE IS THE DAY THE NEW OWNERS MOVE IN. CLOSING DATE IS THE DAY THE TITLE IS LEGALLY TRANSFERRED, WHICH IS ANYWHERE FROM 1-6 WEEKS AFTER POSSESSION, UNLESS CLOSING NCP WHICH MEANS THE FUNDS CAN BE RELEASED WITHIN DAYS.





### AFTER ACCEPTANCE

### THE DEPOSIT

I WILL COLLECT YOUR DEPOSIT FROM YOU THE NEXT DAY

### SEND TO THE LENDER

I WILL SEND ALL REQUIRED DOCUMENTATION TO YOUR LENDER, TO GET A FIRM APPROVAL

### REMOVE CONDITIONS

IF YOU HAVE CONDITIONS ON YOUR OFFER, WE WILL ENSURE TO SATISFY THEM IN WRITING BEFORE THE AGREED UPON TIMEFRAME

#### FINALIZE

ONCE EVERYTHING IS FINALIZED, MY OFFICE WILL SEND ALL REQUIRED DOCUMENTS TO THE LAWYER ON YOUR BEHALF WITH YOUR CONTACT INFORMATION. YOU WILL MEET WITH THE LAWYER CLOSER TO POSSESSION TO SIGN THE DOCUMENTS.

### INSURANCE

YOU WILL NEED TO OBTAIN HOME INSURANCE TO BE ABLE TO TAKE POSSESSION OF YOUR HOME. IF YOU NEED HELP WITH ANY OF THE QUESTIONS. REACH OUT TO ME

### POSSESSION

YOU WILL GET THE KEYS FROM THE LAWYER, BUT REMEMBER NOT TO ENTER THE HOME UNTIL YOUR POSSESSION TIME. TODAY YOU WILL TAKE METER READINGS AND ENSURE ALL ITEMS IN THE HOME ARE WORKING CORRECTLY.

Р
R
$\bigcirc$
С
Е
S
S
S
Ι
1
M
M
M
M P L
M P L
M P L
M P L

PRE APPROVAL

THE MOST IMPORTANT STEP AND FIRST PLACE TO START IS GETTING PRE-APPROVED.

**BUYERS MEETING** 

WE WILL DETERMINE YOUR WANTS AND NEEDS TO BEGIN YOUR SEARCH.

CUSTOM HOME SEARCH

YOUR CUSTOM EMAIL UPDATES YOU WHEN A NEW LISTING THAT FITS YOUR CRITERIA IS UPLOADED

4. PREPARE YOUR OFFER

> WHEN WE FIND THE RIGHT HOME FOR YOU, WE WILL WRITE AN OFFER TOGETHER

5. NEGOTIATIONS

I WILL NEGOTIATE ON YOUR BEHALF

SATISFY CONDITIONS

IF YOUR OFFER IS ACCEPTED. WE WILL WORK ON SATISFYING ANY CONDITIONS

**CONGRATULATIONS** 

ONCE YOUR CONDITIONS ARE SATISFIED, CONGRATULATIONS ARE IN ORDER! YOU **BOUGHT A HOUSE!** 

8. HOME INSURANCE

> NEXT, YOU WILL NEED TO SECURE HOME INSURANCE

FINALIZE WITH LAWYER

MEET WITH YOUR BANK & LAWYER TO SIGN PAPERWORK, PAY ANY CLOSING COSTS AND COLLECT KEYS

10. POSSESSION

CONGRATULATIONS! MOVE IN DAY IS SO EXCITING! YOU WILL HAVE A CHECKLIST OF THINGS TO ENSURE ARE WORKING.



### MANITOBA'S #1 REAL ESTATE BROKERAGE

ROYAL LEPAGE PRIME IS MANITOBA'S LARGEST AND MOST PRODUCTIVE REAL ESTATE BROKERAGE. WITH FOUR OFFICES ACROSS WINNIPEG, WE HAVE A LARGE REACH INTO MANY DIFFERENT AREAS OF THE CITY. WITH STRONG AND EXPERIENCED LEADERSHIP AND A COHESIVE UNIT OF REALTORS® AND STAFF, WE HAVE CREATED A WINNING AND PROFESSIONAL CULTURE. WITH INTENSIVE TRAINING PROGRAMS, AN ON SITE LEARNING CENTRE, FULL TIME TECH SUPPORT AND A MULTITUDE OF VALUE ADDED SERVICES, ROYAL LEPAGE PRIME HAS POSITIONED ITSELF TO THRIVE IN THE EVER CHANGING REAL ESTATE MARKET.

WITH OFFICES AT ALL CORNERS OF OUR CITY

300-3025 PORTAGE AVE 1877 HENDERSON HIGHWAY 1305 KENASTON BOULEVARD

# YOU DESERVE AN EXCEPTIONAL REAL ESTATE EXPERIENCE

I'D LOVE THE OPPORTUNITY TO REPRESENT YOU IN THE PURCHASE
OF NEW HOME! I KNOW CHOOSING THE RIGHT REALTOR IS A BIG
DECISION, AND I'M HERE TO ANSWER ANY AND ALL QUESTIONS
YOU HAVE. LET'S PUT MY EXPERIENCE TO WORK FOR YOU! THE
NEXT STEP IS SIMPLY FINALIZING A PRE APPROVAL IF REQUIRED,
AND START LOOKING AT HOUSES TOGETHER!



WWW.KAILEYMYMRYK.CA



300-3025 PORTAGE AVE



KAILEY 204-898-4478



KAILEY@KAILEYMYMRYK.CA

SCAN TO VIEW MY WEBSITE!



