



Shawn Worsfold

SW PROPERTIES TEAM



SHAWN WORSFOLD

BSc Honors, REALTOR®

personal real estate corporation

REECE WORSFOLD

Client Concierge: unlicensed assistant

250.870.7771

shawn@swproperties.ca

SWPROPERTIES.CA

ROYAL LEPAGE

RED
DIAMOND
AWARD

ROYAL LEPAGE
DIAMOND
AWARD
2007-2016

10 ROYAL LEPAGE
TOP TEN
AWARD
BRITISH COLUMBIA
2009, 2013, 2015, 2016

INSTITUTE for
LUXURY HOME
MARKETING®

MEMBER

ROYAL LEPAGE
KELOWNA

A Trusted Family Name in Okanagan Real Estate for over 50 years!

#1 IN INDIVIDUAL SALES ROYAL LEPAGE KELOWNA 2009, 2013, 2015, 2017

BUYER'S PACKAGE



our CULTURE



PEOPLE - We are in the people business and want to help you succeed! We strive to understand your unique situation and motivation when it comes to buying and selling. For most, buying a home is the single largest investment they will ever make. We take that very seriously and will educate and walk you through the process in a way that will be worry and stress free. We want you to feel comfortable, confident, and become raving fans about your experience with us.

PERFORMANCE - In changing markets, the right advice, real solutions and real results have never been so important. We are not just about talk, we are committed to building phenomenal real estate experiences for our clients, continuing our track record of success, and consistently going above and beyond what is expected.

SERVICE - We know that selling or finding a home takes time, and there are multiple steps involved. It is not a 9-5 Monday to Friday industry. We are committed to serve you in this process from beginning to end, and connect you to the right resources and people to make sure that the journey to home ownership or selling is smooth ... mortgage brokers, home inspectors, lawyers, conveyancing. We will communicate with you and walk along side you from start to finish. You don't need to worry about "what do I do next?" - we know and can make the process seamless and as stress free as possible.

INTEGRITY - "Worsfold. . . a trusted family Name in Kelowna Real Estate for over 50 " is a reality we have cultivated through thousands of transactions. This comes from a solid reputation, hard work, and a continued walk of integrity that have been passed on from one generation to the next. We are not out to "sell you" on something, but help you succeed! We want clients to be our clients and friends for the long term. We strive to be congruent in both words and actions, and feel privileged to have built a business of long standing relationships and referrals.



EXCELLENCE -We believe in doing business and life with excellence! We believe people are looking for a high level of professionalism and to go beyond the expected. We want people to say, "Wow! that was awesome! " Thoroughness, professionalism, attention to detail, commitment to improvement and finishing well are important to us.

GROWTH - We are committed to getting better and better at what we do! We are constantly striving to do our best: increasing our knowledge and training, exploring new technologies and systems, and adapting to the changing demands of our market. We listen to our clients and want to meet your needs! Quite simply we want to continually become better and more proficient at what we do!

FUN ! We enjoy people, we enjoy life, and we really enjoy working together! We love meeting new people, and cultivating long term relationships. We work hard, but also have fun doing it!



our TEAM

SHAWN - LICENSED PROFESSIONAL REALTOR ®

Shawn was brought up in Kelowna, and has lived here for most of his 53 years. . Shawn carries an intimate knowledge of the Kelowna area and the Real Estate Market. Shawn has his BSc Honors in Physiology from UBC , spent a year at Bible College in Saskatchewan, then was drawn back to Kelowna as home. Shawn worked informally with his mother while going to University, and was mentored and partnered with her in the late 1980's. In 1990 his mother had a serious stroke, and Shawn carried on with the family business- earning his own stripes as a top award winner- carrying on the family tradition of Excellence and First Class Service! Shawn then spent the next 10 years on staff at a local church working with families before deciding it was time to come back to the family business. Shawn has been back working and serving in the Real Estate Business since 2005. He quickly rose to the top of his profession at Royal LePage. Shawn has been in the top 3 of Kelowna's largest Real Estate company, Royal LePage, for the past 12 years, and in 2009, 2013, 2014 and 2016, was ranked in the Top 10 Producers of BC for Royal LePage. Shawn is an accomplished musician, achieving Grade 9 Toronto Conservatory by the time he was in Grade 7, then moved to drums where he played stage and competitive jazz band all through high school, and later recording with local artists. Shawn raced intensively from 14 to 20 yrs of age, placing regionally and nationally with a 3rd place finish in Canada in Hobie 18' Catamaran racing. Currently Shawn loves skiing, golf, biking, tennis and his squash league. Shawn loves working with his wife Reece ... and couldn't be more proud of his 4 kids!



REECE - CLIENT CONCIERGE

Reece grew up in a happy family with 2 sisters. Her dad was a pastor, and much of the love and joy she finds in being with people come from her growing up years, and what she learned from her mom and dad. After high school she spent 2 years at Bible College, then attended University in the Philippines for a year- a life changing experience that deepened her love for people of all walks of life. Marrying Shawn , and then having 4 kids in 6 years filled her plate for the next season of life. Being the mom of Josh, Janessa, Jazzy & Jordy is still the title that brings her the most pride and joy! Reece and Shawn worked together with families for 10 years at their local church while raising their kids.

They found that they made a great team, not just in their family life, but in working together as well. When Shawn went back into Real Estate, it was a natural step for Reece to join him! While unlicensed, she is passionate about their clients- providing clear communication, professional Marketing, and a systematic & efficient approach to handling the high volume of business they do. She loves the personal connection, and is able to bring a woman's eye to the house hunting and selling experience! Working with the man of her dreams is the best part! When she isn't working, she loves to be outside- biking and hiking, gardening , and being on the water. She's also recently taken up painting. Reece loves adventuring and travelling with Shawn!



CHERYL - ONLINE MARKETING

Originally from Winnipeg, Cheryl moved to Kelowna with her husband and 2 boys in 2006 and has been part of the team for 5 years now. She brings with her years of computer experience and a keen interest in the Real Estate Industry. She assists us with our high priority of communication and clarity, specifically with our LISTINGS, and does a great job of keeping our listings fresh and active on the multitude of websites we utilize. In her free time Cheryl likes to golf, ski, and to take full advantage of everything the Okanagan has to offer! She also enjoys to travel and to explore new destinations whenever possible.



BRITTANY - SOCIAL MEDIA MARKETING

Brittany is the newest member of our team! Brittany and her husband bought their first home through Shawn and Reece and became close friends since. She is the accomplished photographer of Ivy + Rose Photo.

She will continue to develop and increase our social media exposure & client communications. She brings a fresh new element to the team!

Britt loves camping and hiking BC with her husband Bo, and her cute dog Yuko. She's addicted to being in nature and exploring our mountains.

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the WORSFOLD STORY

Shawn grew up in Kelowna and came from a Real Estate Family. His mom Olivia was an Icon in the Real Estate Industry! She not only set the standard for Excellence in Real Estate, but also paved the way for Women in Business in Kelowna- a rarity in the 1960's! She was the #1 Realtor in the whole Okanagan Valley for a mind boggling 22 years. She was known for her quick mind, her compassionate heart, her strong negotiating skills, and her incomparable Big Style! You knew when Olivia walked into a room, and even better, Olivia knew you.

Shawn was brought up in a unique home not unfamiliar with hard work and walking through challenges. His sister had a rare genetic disorder which left her with many physical and mental challenges. Shawn's parents made the choice to switch places, allowing his mom Olivia to enter the Real Estate field and his Dad to stay at home to take care of Karen.



Shawn began working with his mom during summers while he went to University. Although he was wanting to pursue Med school after achieving his B.Sc Hon Degree, his mom coaxed him back to work in the family business. Shawn took the opportunity to be mentored by his mom in the business, working on everything from Carpenter's Specials, to Luxury Estates, from New Homes to Heritage homes, from condos to full Apartment blocks, from farms to commercial buildings, from gas stations to restaurants to hotels ... they did it all!

It was there that Shawn really fell in love with the business, and got to know what made his mom tick. It was hard work, long days, but even more, it was how she could apply her gifts and talents to bring success and hope to others. In 1990, His Mom was the guest speaker at the annual Canadian Real Estate convention, and on her way, she suffered a massive debilitating stroke. Shawn was thrust in to manage the family business. He had to earn his own way, as over the next year, the number of listings they had fell from 130 to 6. People knew Olivia, but who was this "wet behind the ears" young buck?! This was a humbling experience, but Shawn was taught by the best, knew the business inside and out and was determined and focused to build a business of his own. Within 3 years he was back in the top 3 in the office. In the mean time Shawn married the love of his life, had 4 amazing kids (within 6 years!), and got to learn from his wife how to balance babies and business, career and home.

While Shawn worked in Real Estate, he and Reece also served faithfully in their local church. After 10 years in Real Estate, Shawn and his family were asked if they would consider coming on staff at their local church. Honouring Jesus was the primary focus in their lives, and they decided this was a good move for the next season. They worked full time in their church community for 10 years with families, children & teens. In 2005 Shawn came back into the Real Estate Business, this time with his wife Reece, and together they have built the SW Properties Team. Their passion for helping people continues. Their work together as a couple provides a unique combination of perspectives and talents. Shawn and Reece's performance has put him in the Top 3 of Royal LePage Kelowna 200+ Realtor force for the last 12 years, and ranked him in the BC Royal LePage's Top 10 in 2009, 2013, 2014 & 2016. Their love of people combined with their desire to provide 5 Star excellence and service in the Real Estate Service industry has built a loyal growing group of clients & friends who are confident that their needs, and the needs of those they refer, will be met.



the WORSFOLD STORY



And then there's family! it's what motivates us and brings us so much joy!

Josh is our oldest, has his CPA and works as a managing accountant at Grant Thornton. He's married to Amy who is the best mom to their first grandbaby- Willa!

Ness and Kai live in Vancouver where Ness dances on a competitive Hip Hop dance crew. Her husband Kai works at Vancouver General Hospital and is waiting to get into Med School. Jazzy is an RN and is currently leading at YWAM in Kona- a missions school focused on developing young leaders.

Jordy is the youngest, working on his Human Kinetics degree, serving at Cactus Club and will be marrying Kait this summer! She's also working on her science degree. We love being with our kids and grand baby!



the WORSFOLD GANG **1997**



the WORSFOLD GANG **2015**



CLIENT LOVE!



"We purchased our first home in the Okanagan with Shawn and Reece. They were professional, knowledgeable, hard working, very easy to get along with, listened to all of our needs, and extremely patient with our indecisive nature - pretty much everything you would desire in a realtor. But what we really liked about Shawn and Reece is that they were down to earth and honest about whether each house would be right for us and in the end we love our home and we consider them more like a family friend than a realtor."

Colin & Bianca & Bey
Lake Country, BC



They worked on our house listing with attention to detail & a sense of urgency. We had offers within days and closed quickly with qualified buyers. Buying or selling, we highly recommend Shawn & Reece - a couple you can trust who are part of a very active & professional real estate company.

Daryl & Brenda Nestibo



Shawn and Reece are a Dream Team to work with. They are so fun and full of life, drive and energy. They worked so hard to find our family the perfect house to renovate in our TOP choice location. Love them!

Jeremy & Michelle
Demman, Jace, Maisie & Isla

Shawn and Reece were awesome to work with! They were very supportive and proactive when we were looking for our house. Not only did they recommend houses within our budget but they also shared their knowledge which helped us make the right decision. We ended up in a multiple offer when we were buying our house and Shawn knew how to land us the deal. They are great people and full of integrity. Couldn't recommend them enough!

DeBoe & Brittany Truss



Shawn and Reece worked so patiently and cheerfully with me, showing me all the possibilities until finally I had found just the right place. They are an amazing team. They gave me their full attention and took my quest seriously, and at the same time we had a lot of fun.

Dianne Hildebrand



WHY CHOOSE US?



OUR TEAM

We are so thank for the people that work with us! Our SWProperties Team is hand picked and we're proud of them and the skills and passion they bring. We also have an amazing support staff at Royal LePage- reception, listing department, a sales and conveyancing team, graphic designers and promotion team as well as 5 Managing Broker's- we trust them all and appreciate where they shine! When you work with Shawn ... you get the skills and resources of a whole team!

WE KNOW REAL ESTATE

The Worsfold name is synonymous with Real Estate in Kelowna. In Shawn's family, around the breakfast table, dinner table, in the car, on the boat ...the topic was Real Estate...Real Estate is in his blood! Success in Real Estate is not something you can learn out of a book or a course, it is something that is modelled and caught and comes through experience. Shawn's mom was the #1 producing Realtor in the whole Okanagan Real Estate board for 22 years straight in her 30 year career, and Shawn has continued the award winning tradition for almost 25 years. Literally thousands of homes, lots, acreages, farms, commercial buildings & lakeshore properties have been sold by the Worsfold family.

WE KNOW KELOWNA

Shawn has lived in Kelowna since he was 1 ½ years old, and Reece moved here with her family when she was 15. That's a lot of history, insider knowledge and experience of a couple of real Locals ... we know Kelowna like the back of our hand! As a Buyer or Seller, insight and information are vital in making good decisions. We have a wealth of insider information about neighbourhoods, where Kelowna came from, it's growth challenges and burgeoning opportunities, present and future development directions and it's impact on property owners (it is always evolving), the best schools for your kids, the best places to bike, and of course, where to find the best coffee, beaches, golf and wine!



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WHY CHOOSE US?



Reece: Reece's training comes in a different form! Her experience managing a busy house with 4 crazy kiddos (and Shawn) has translated into a passion for organizational systems that make life smooth! As men and women on many occasion, see things from different perspectives (who would of guessed!), Reece brings a feminine eye and connection point. Her background in the creative arts, communication and promotion are what fuel her marketing ideas to make your home stand out. She loves helping people and communicating well. Having Reece as part of your buying team means that she listens to what you're looking for, understands what you can afford, and puts her time and energy into looking for homes that will suit you! She loves the Home Shopping experience and brings a feminine eye to the process. Her and Shawn compliment each other in what they look for and notice in homes. Once you've chosen a home and made an offer, Reece comes in and helps with the next steps- keeping you informed during the process. While unlicensed, her organization and creativity are a necessary part of the team and compliment Shawn's skills and training as a Realtor & Negotiator.

WE KNOW CONTRACTS

Shawn is highly trained and astute to the legalities of Real Estate and contract law and understands the issues of different types of property, what to look for and the questions to ask, and the resources to find answers. He knows how to write good contracts that are legally binding, that promote and protect your interests, and in an easy to understand format enabling deals to be put together, and challenging issues be addressed. Third party negotiation by a trained negotiator is always easier and obtains the best results!

Certified Negotiation Expert

Whether you are a buyer or a seller, you want someone to act for YOU, advise YOU, protect and promote YOUR interests, and create a deal that will work. Shawn has a reputation in his industry for writing in depth, professional, iron clad contracts.

WE KNOW GOOD PEOPLE

This is a growing list of People, Companies and Services such as mortgage specialists, appraisers, lawyers, notaries, home inspectors, contractors, service providers suppliers, & movers and more who have proven cost effective and trustworthy.

#1 CANADIAN REAL ESTATE COMPANY

Royal LePage is the largest Canadian owned Real Estate company in Canada and has been established for over 100 years. It is the local industry leader in over 100 markets nationwide.

With 18,000 Realtors nationwide, the SWPROPERTIES TEAM are in a unique position to have resources and support unlike any other company. If you are relocating anywhere in Canada, we will find a good agent for you to work with.

We have 5 local offices to serve you in Kelowna, Peachland, Westbank, Lake Country and Big White



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AWARDS & DESIGNATIONS

EXPERTISE AND EDUCATION

Throughout Shawn's professional career of almost 25 years in the Industry, he has taken ongoing education to further equip himself, staying up to date with changing laws, in order to offer superior service, in depth knowledge, and the latest technological innovations and trends.

B.Sc Honors Physiology

Realtor®

Luxury Home Marketing Specialist

D.I.S.C. PERSONALITY Certified Facilitators The world is made up of many types of people, and they all bring their own unique personalities, perspectives, priority, and priorities into negotiation. Shawn and Reece were trained as DISC Personality Facilitators, and have taught and utilized DISC in individual and pre-marital counselling, leadership teams, and corporate groups to better their emotional Intelligence and Relational effectiveness. In Real Estate, it has been an effective asset in connecting with people, bridge building, and negotiation.

Professional Development Courses:

Project Marketing
Trends & Issues in Real Estate
Contracts
New Homes & Condominiums
Commercial Real Estate
Agency
Condo/ Strata Law
Foreclosures
Competition Law
Conflict Resolution
Contracts
New Homes & Condominiums
Legal Updates



#1 in INDIVIDUAL SALES ROYAL LEPAGE KELOWNA for 2009, 2013, 2016, 2017



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ADDITIONAL SERVICES:

REGULAR MARKET UPDATE REPORT

We will put you on our Real Estate Market E-Bro database. Our goal is to provide useful resources and tools, provide helpful home buyer and ownership tips, as well as market snapshots to keep you current with the pulse of the Real Estate market ... after all, a home or investment in real property is your biggest asset most will ever have. It is good to stay in the know, so that you can make moves when it matters! As a wise old Real Estate investor told us, the secret to success is to, "Walk when others are running, and Run when others are walking".

ONGOING COMMUNICATION



We know that buying a home and selling your home can be a nerve wracking, nail biting endeavour! Ongoing communication about what's happening with your listing and where we are at in the process can calm your nerves. We will keep you in the loop through active listing searches to keep you constantly informed and connected through your preferred method of communication - email, text, messenger, phone, mail, and carrier pigeon.

ACCESS TO PROPERTY...MLS, EXCLUSIVE, OUR NETWORK AND SLEEVE LISTINGS

The Multiple Listing Service though REALTOR.CA is a truly amazing system and continues to be the highest source of properties for sale from over 1200 Sales Professionals in the Okanagan, 90,000 Agents in Canada. A home can only be advertised on this website through a licensed Realtor. Weekly meetings with our 5 local Royal LePage offices of over 230 local Realtors, plus Shawn's great ongoing relationship with all the other agents locally,

regionally and even nationally, also provides immense access to finding property, not only mls listings, but exclusive listings and "sleeve" listings (listings that are "word of mouth" not on the books, but in the closet).

PERSONALIZED NEW AND SOLD LISTING SEARCHES...YOUR OWN ONLINE FILING SYSTEM

We put your search parameters into our Matrix System which accesses all listings on the MLS (Multiple Listing System). This tool is only available to Licensed Realtors. This means you receive information on new listings that fit within your search parameters the minute that they become active on the market. This happens 24-48 hours before you will see those listings on any public websites (like realtor.ca). This PERSONALIZED HOME SEARCH is an active link to an online website that organizes the homes that are in your search parameters- keeps track of NEW LISTINGS as well as recently SOLD LISTINGS, and let's you categorize according to favourites and possibilities, and gives you tons of information including, a map system, full listing details, pictures and more. This gives you an advantage over those not working with a realtor, which can mean everything in a fast paced market like Kelowna is experiencing. our system offer immediate and vast dissemination of information as soon as your home is listed- right to buyer's inboxes!



ADDITIONAL SERVICES

SERVE AND GUIDE IN BUYING PROCESS FROM BEGINNING TO END

Buying a home is a big project - it takes a lot of players, lots of process and stages, a lot of coordination of services and resources, We are experienced in the step by step process of buying and will help give you a track to run on, and assist in the process from beginning to end. Ongoing communication and connecting you with some of the best mortgage brokers and banks, qualifying you for financing and getting you on the road to pre-approval for purchase, a property, so lean on our expertise! We will walk you thru the steps property searching, showing, , and communicate regularly on the process of your sale. We problem solve, deal with paperwork, set up home inspectors, do the conveyancing, handle deposits along with a million other small details! When the unexpected happens, you can be sure that you are covered and protected by our professional expertise. You won't have to guess what needs to be done next- we'll let you know!

A FEW OF THE THINGS/ PEOPLE WE HELP COORDINATE

- mortgage brokers
- financing
- personalized home searches
- coordinate showings
- work with developers
- work with for sale by owner homes
- proper legal contracts
- negotiating price & terms
- conveyancing
- deposits & trust accounts
- home inspection
- utilities
- synchronize timing
- lawyers
- notaries
- appraisers
- move in/ move out coordination
- problem solving
- counselling (this can be a stressful time!)



FAQ'S (frequently asked questions!)

WHY DO I NEED A BUYER'S AGENT?

Real Estate has changed over the years in it's complexity and intensity on many fronts - from legalities and negotiation aspects between parties, to diversity of sellers and buyers and where they come from, the amounts of money being negotiated, to the specialization of different types of real estate, too the rapid onslaught speed of the decision making process, to the staggering amounts of information and mis-information, to the intensity of conflicting and competing interests, to the severity of law suits being seen...it can feel like merging into the Autobahn in first gear...the need of a experienced trusted real estate agent who has a track record of success has never been more important for your success!

Over the years the law of Agency has evolved, and now is evolving again. In order to further protect the public, and avoid conflicting interests and insider knowledge of parties, the law of Agency is developing such that an Agent can only in reality work for either the Buyer or the Seller, and not for both parties, even if in a limited fashion, called limited dual agency.

It makes all the sense in the world when dealing with a Real Estate transaction, to find an agent who you trust will best promote and protect your interests.

Working with Shawn and the SWProperties team as your Buyer's Agent, you gain the decades of experience, extensive training, trusted wisdom, immense resources, legal and negotiation expertise to promote and protect YOUR best interests as a Buyer. Shawn is bound by ethics and law to work for your interests to get the best property, terms and price for you. Shawn is your personal "shoppers agent" and can show you any property listed on the MLS system. Shawn can also represent you with For Sale by Owners, and pursue properties not for sale. Under agency, we have a fiduciary duty to you as a client, to bring all our professional know how to work for you, to be confidential in personal information given, and accountable for money, property, and all the things put into our hands. The Worsfold family has been a top awarded and trusted name in the Real Estate industry for 50 years, and this is because a good reputation is something that has to be built upon with every deal that is done!



WHERE DO WE START? :

It's important that we listen to you, and we understand what you are looking for in a home. It's also important for you to understand the buying process, the necessary steps, as well as the terms and contracts that are used. Informing you of your options is part of our education process.

DO I NEED TO TALK TO A MORTGAGE BROKER FIRST?

This is a great question. We often have people tell us that they know what they can afford. This is a great first step- but it is also necessary to find out what a bank will lend you for a mortgage. They don't really care what you think you can afford, they have a lot of factor's that play into what they will lend you for a mortgage. There's been many mortgage changes over the past few years that affect a buyer's ability to qualify for a mortgage. We have several trusted mortgage brokers that we work with, who will sit with you, go through your financial history and current situation, and explain the process of qualifying for a mortgage. They have access to oodles of banks, credit unions and lending institutions and will find the best fit for your situation. A mortgage broker can cater a mortgage to your unique needs and situation. It's good to go to the experts! You don't want to be looking at homes that are beyond your means (this can be frustrating and disappointing) So yes- it's an important part of the process to talk with your bank, or a mortgage broker before we start looking for homes!

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FAQ'S (frequently asked questions!)

WHAT CAN THE SWPROPERTIES TEAM OFFER ME THAT I CAN'T DO ON MY OWN?

We're professionals! This is what we spend do! We're guessing you wouldn't pull out one of your own teeth just because you have access to a pair of pliers! We spend time listening to you, understanding what you need- and even what you dream about in a home. We put your search parameters into our Matrix System which accesses all listings on the MLS (Multiple Listing System). This tool is only available to Licensed Realtors. This means you receive information on new listings that fit within your search parameters the minute that they become active on the market. This happens 24-48 hours before you will see those listings on any public websites (like realtor.ca). This PERSONALIZED HOME SEARCH is an active link to an online website that organizes the homes that are in your search parameters- keeps track of when and for how much they sell, let's you categorize according to favourites and possibilities, uses a map system, has full listing details and pictures. This gives you an advantage over those not working with a realtor, which can mean everything in a fast paced market like Kelowna is experiencing. We are also intimately familiar with all the in's and out's of buying a home. We have years of experience, Shawn is a fierce negotiator and will go to bat for you. We problem solve, deal with paperwork, set up home inspectors, do the conveyancing, handle deposits along with a million other small details! When the unexpected happens, you can be sure that you are covered and protected by our professional expertise.



WHAT DOES IT COST ME TO WORK WITH YOU?

In most Real Estate transactions, the commissions are entirely paid out of the purchase price. This is standard industry practice. We only get paid if we do our job and find you a home, putting the deal together from start to finish! If you want to gain the benefit of all the fiduciary duties of our Real estate services, we discuss what our typical fees we expect as SWProperties team. In most transactions, the Seller pays these fees, and in the case where some brokerages offer lesser amounts, we negotiate the balance of our fees into the transaction. Ps: we'll probably even get you a latte to enjoy as we go out house shopping!

ARE THERE OTHER COSTS TO BUYING A HOME?

There are other costs in purchasing a home besides the price of the house itself. Our [BUYER'S GUIDE 101](#) breaks down these costs for you so that you can make an informed decision on the timing of buying your first home.

HOW MUCH DO I NEED FOR A DOWNPAYMENT?

A down payment is the amount of money (your share) of the purchase price, that you pay upon closing. A prescribed minimum down payment (eg 5% - 20%) may be required to obtain a mortgage. It can be to your advantage to put down as much money as possible, because lower interest costs over the life of a smaller mortgage can add up to significant savings. That being said, waiting to save more down payment and delaying your purchase can result in a higher purchase price, so it's always important to compare all alternatives.

- For homes with a purchase price less than or equal to \$500,000 the minimum down payment is 5%
- For homes with a purchase price greater than \$500,000 and less than \$1 million, the minimum down payment is 5% of the first \$500,000 plus 10% of the remaining balance
- For homes with a purchase price of \$1 million or more, the minimum down payment is 20%

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FAQ'S (frequently asked questions!)

The down payment amount (plus legal fees and closing costs, less any deposit paid prior) is to be included in the cheque given to the lawyer at time of closing. All major banks / institutions will verify your down payment by way of a 90 day / 3 month history. The funds must have been in your account or accumulated 'normally' during that time, with any large 'unusual' deposits required to have source of funds (ie tax refund, asset sold, etc).
INFO COURTESY OF SALLY HAZEL- LENDING MAX

DO WE LOOK AT HOMES ON OUR OWN, OR DO YOU TAKE US?

This is the best part for us! We love house shopping! After setting up a PERSONALIZED HOME SEARCH, and narrowing down the homes that look to be a fit for you, we grab lattes and head out for a few hours of shopping. It's good to drive thru the neighbourhoods, walk thru the homes, and for us to hear what you like and what you don't like as you go thru the homes.

WHAT ABOUT FOR SALE BY OWNER HOMES- WON'T THAT BE A BETTER DEAL FOR US?

It might seem like buying a homes that's FOR SALE BY OWNER will be a better deal for you, but actually, that isn't often true. Most home owners are happy for a realtor to bring them a qualified buyer- and Shawn will negotiate his fee with the home seller. This way, he can still protect and represent you as a buyer, can offer third party negotiation skills (remember he is a Certified Negotiation Expert) , and can most likely negotiate a better deal for you than you could on your own. Buying a property without a Realtor, or at the very least, a lawyer involved is complicated, and most often comes with costly mistakes, simply from not knowing how things work, not writing a proper contract that covers your interests, or missing things that are necessary in making a deal happen smoothly. If you see a FOR SALE BY OWNER home that you're interested in, let us know- and we will contact them directly on your behalf. No Problem!

AND NEW DEVELOPMENTS? WHAT DO WE DO ABOUT THOSE?

Another fair question! Most developer's are also happy to work with Realtors- we are the biggest source of qualified , pre-screened buyers that they have! We are happy to go into developments with you- that's how they like to work. If you happen to spontaneously visit a development on your Sunday Drive , and we are engaged in the process of looking for homes with you- we appreciate that you mention you are working with us, and would like us to represent your interests. The developer's will respect this working relationship. No Problem!

ONCE WE FIND THE HOUSE WE LIKE, WHAT NEXT?

Shawn hits his forte here! He writes a professional , legally bound contract that he will go through with you- explaining all the terms , conditions and dates. He then begins the negotiation process on your behalf, and puts his bulldog teeth in! He is able to be impartial and unemotional in the negotiation process- this works for you! We all can get emotional when it comes to the home we want, and could easily be talked into terms or a price we're not comfortable with. Shawn will protect your interest, your timing, and get you the best price possible!



FAQ'S (frequently asked questions!)



We will also manage the process and people to carry out the sale to it's completion. Setting up home inspections, dealing with issues that may come up post- inspection, putting you in contact with insurance brokers, going thru strata docs, collecting your deposit, coordinating with our conveyancing team , sending the proper paperwork to the lawyer's office these are all things that we are trained to do, and have experience in. We will communicate the process with you clearly and help you navigate those next few weeks between getting an accepted offer, and firming up your sale! We can then refer you to movers, help you know when to transfer your utilities, get home insurance and coordinate moving day and times. We are good at what we do and love to make an overwhelming process less stressful for you!



I'M IN A SENSITIVE SITUATION

Buying or Selling a home often coincide with life's big events ... a new marriage, a new baby, more kids, a new dog, extended family needs. Sometimes those events are challenging or complicated. A separation or divorce, a passing on of a loved one, an estate sale to work thru. We want to respect your privacy and your unique situation just as we respect you. Integrity and honour are a big deal to us, and we will celebrate your exciting events just as much as show compassion when your situation is not so exciting. You can be assured of our confidentiality , safety and sensitivity.

