

ERIKERVIN CHESTNUT PARK WEST

Buyer's Package



ABOUT ERIK

Erik makes the real estate experience as easy as possible for Buyers, Sellers and Investors to BuyAndSellWithEase. Prior to being recognized as a Global 30 Under 30 recipient and proud 3rd generation Realtor, Erik's love for real estate began while sharpening pencils for his grandmother on the brokerage floor. His success largely stems from his decades of mentorship under his role-model realtors his grandmother & mother. Continuously learning from their combined 40-year tenure, Erik has been able to merge traditional principles with his robust knowledge of Waterloo Regions housing market.

As a lifelong resident of Waterloo Region and Realtor with Chestnut Park West in UpTown Waterloo, Erik brings 10+ years of experience to share his knowledge of local real estate markets & admiration for the area. In his time outside of real estate, Erik enjoys playing in a recreational football league, experimenting with excellent local cuisine and plenty of BBQ in his backyard. You may run into him at new restaurants or local fundraisers.

REAL ESTATE STORY

Being a third generation Realtor, I've been immersed in the world of Real Estate from the very beginning. My grandmother was a Realtor and my mother is currently a Realtor, too. These women have been mentors of mine well before I also joined the industry, and have served as leading lights and an inspiration since. While I was finishing my diploma in Business Marketing at Conestoga College, I worked in administration at a major Real Estate office in Kitchener. A few short months after starting, I was recruited by a commercial Realtor for an executive assistant position where I learned the ins and outs of commercial Real Estate; specifically, office leasing and development. As I grew to learn more about the business. In 2014 I completed my Real Estate courses, received my license and made the transition to residential real estate. Upon this solid foundation of knowledge and experience I have continued to out-preform the competition with award winning service in the industry both locally and internationally.

THE DIFFERENCE

I serve my clients better by applying many of the newest technologies available to the real estate industry and by adhering to tried and true old-fashioned values and best practices. No matter how the Internet has changed our lives and my profession, this business still comes down to personal savvy and negotiation skills. The buying process can be exciting, but that excitement often comes with a lot of stress. I apply myself every day to out-perform my competition. I find homes for a lower price and with fewer offers - taking the stress away from my clients and having some fun in the process. I fully stand by my personal motto of "Buy and Sell with Ease".

THE ERIK ERWIN DIFFERENCE

Serve clients using the most innovative tech without forgetting proven old fashioned values

Professionalism

Outperform the competition

53% of my deals are with buyers

FREQUENTLY ASKED QUESTIONS

What price range should I be searching in?

In Waterloo Region, I recommend searching at or below your maximum budget. In order to be competitive in multiple offer situations, you may need to look below your maximum budget in order to have the ability to bid over the list price

How quickly should I see a home I am interested in?

I recommend reaching out to me immediately to learn a specific home's showing instructions. Together we can decide on the most convenient time for all parties

Can I send you homes I find online?

Yes. Finding a home is a collaborative process. As one of my services to you, I set up alerts directly from the MLS. You can either respond to those or send me links from your favourite home search websites

Who pays your commission?

Sellers typically pay an agent's commission but buyers' don't pay for buyer's services

How long is a typical closing?

A closing time-frame is typically for 30-90 days from the date that an offer is accepted, depending upon if you are obtaining financing or paying cash.

What are my closing costs going to be?

Closing costs vary according to your loan. For the most accurate estimate, contact your lender. You can expect 1-3% at purchase price.

Do you have a list of recommended inspectors and vendors?

Yes! I have many preferred inspectors and home service providers that I look forward to sharing with you.

How much should I budget for inspection?

I recommend budgeting up to \$300-\$600 for home inspections. This should cover the general, past, roof, sewer and foundation inspections.

CREDENTIALS



2022 Pinnacle Club winner for units and GCI

ratemyagent

#9 Rated Kitchener Real Estate Agent (2022)



30 under 30 out of 89,000 agents (2017)









CLOSING COSTS

ltem	Amount	
Deposit 'Typically 2.5-5% Purchase Price 'goes toward your down payment	\$	Due upon Acceptance of offer
Bank Appraisal Subject to lender requirement	\$300-\$500	Due During Pending Period
Building Inspection	\$300-\$600	Due Before a firm offer
Legal Fee	\$2000-\$2500 +tax	Due upon Closing
Insurance Transfer existing, create new or tenancy policy	\$	Due upon Closing
Land Transfer Tax Calculated 1% to first \$200,000 2% of balance	\$	Due upon Acceptance \$4000 credit to first time home buyers
Moving Costs	\$1000+	
Closing Adjustments - Utilities - Property Tax	\$ \$	

DIRECTIONS FOR VIEWING PROPERTIES

SCHEDULING

- Sellers generally prefer overnight notice to prepare their home for viewing and to ensure tidiness. Some sellers specify certain days/ times for viewing which may be strictly observed.
- Tenants: the Ontario Residential Tenancy Act provides for 24 hour written notice to the tenant. Tenants may also specify certain days or times which must be adhered to.
- Vacant properties are generally easy to view however agents may require notification with subsequent confirmation.
- Viewings are generally easiest to arrange and schedule during business hours.

CHILDREN

- We love and enjoy kids! However, personal safety is always a primary concern, especially in and around a strange home or environment. We suggest booking viewings in blocks first without the children with a follow up more extensive second visit with the entire family at a later date.
- Please ensure that children respect the personal items of the homeowner including toys, tools and yards or landscaping.

WHY USE A BUYERS AGENT?

Services and Duties	Seller's Agent	Your Own Buyer Agent
Arrange individual property viewing		x
Assist with financing		x
Disclosure of Material Facts		x
Explain forms and agreements		x
Monitor closing process	х	x
Provide advice and opinion on properties	200	x
Show multiple properties	-	x
Promote and protect your best interests	-	x
Negotiate terms and conditions favourable to you	-	x
Discuss resale possibilities	J. h	x
Disclose known information that may enhance your bargaining position over the seller		×
Draft favourable enforceable contract		x
Seek both listed and unlisted properties	a said	x
Provide recommendations on trusted trades		x
Provide value analysis on subject property	intern	×

SELLERS AGENT YOUR OWN AGENT

WHAT THEY SAY ABOUT ERIK

"Erik helped us buy our first home. He was wonderful throughout the entire process and his expertise was invaluable. After finding the house we wanted, it was very competitive with 10 other offers after only a couple days on the market. With Erik's guidance we came up with a strategic offer and Erik was the only agent who showed up in person to present it to the seller. We were so excited to hear our offer was accepted and we absolutely love our home. We will be using Erik for all real estate matters moving forward and we recommend him to all our friends and family without hesitation."

- Stephanie Stap

NETWORK

Local Specialists

Cleaning Service	Sharon Danshy	226-988-3938	
General Contractor	Tusk Customs	519-781-1615	
Locksmith	G+A Locks	519-744-3584	
Landscaping	Forsyth Landscaping	519-635-3814	
Plumber	RJS Plumbing	226-236-6410	
HVAC	Hogg Mechanical	519772-2010	
Electric	Conestogo Electric	519-748-6740	
Dog Walker	Complete Kg	519-572-1846	
Lenders	Marc Melick	519-575-8217	
Pool Maintenance	Beechmount Pools	519-743-0484	

CHESTNUT PARK WEST

Sitting squarely in the centre of the action in the Shops at Waterloo Town Square, this is Chestnut Park West's original and flagship office. This clean, contemporary and stylishly designed office space is purposefully built to provide a boutique real estate experience to our clients, while simultaneously offering a progressively-minded and functional work space for our Brokers and Sales Representatives. Relax on our exclusive adjacent 'patio space', complete with bistro seating and green Chestnut Park canopies; or grab a cup of coffee (or stronger) and discuss the market in our chic lounge area. You'll immediately feel right at home in this comfortable, modern space.

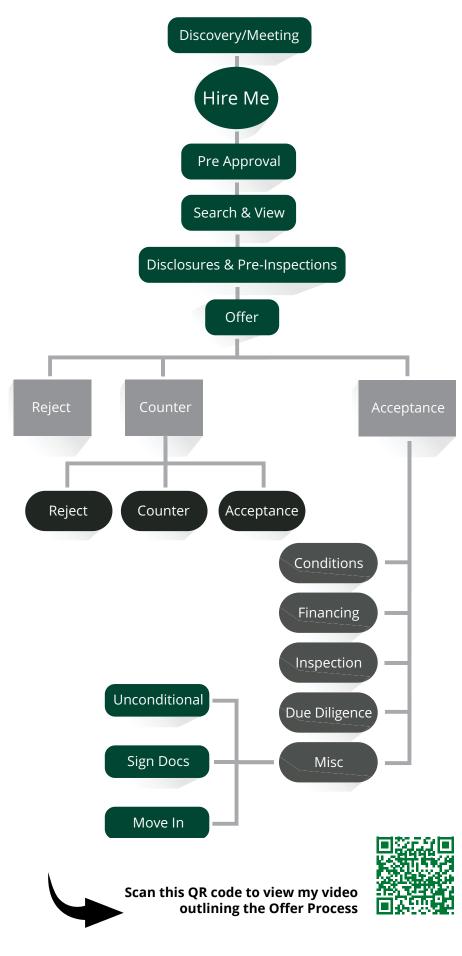








HOME BUYING PROCESS



HIRE ME

- Schedule an initial meeting to discuss your goals
- Sign an agency agreement

Pre Approval

- I will supply you with a list of preferred lenders who can get you pre approved
- You will determine what you are comfortable spending on your monthly payments, which will qualify the price range we will be searching for you

THE SEARCH

- I will set up email notifications to you for homes matching your search
- I will schedule private showing appointments as needed, fitting your schedule
- I will take you on neighbourhood tours to help narrow down your search area/s

DISCLOSURES & PRE-INSPECTIONS

- I will deliver copies of any available seller of the reports and disclosure for a given home
- I will determine pre-inspections & arrange contractor walk-throughs

WRITING OFFERS

- I will suggest an offer price using recent sales, # of offers and property condition
- You will determine your offer price and included contingencies
- You will sign your offer
- I will assist you in compiling the appropriate documents to include with your offer (i.e. proof of funds, presigned disclosure acknowledgment)
- I will request to present your offer inperson to the listing agent and/or seller

OFFER ACCEPTANCE

 Once your offer is accepted, we will assist you in navigating the escrow process

WHAT THEY SAY ABOUT ERIK

"It was a joy working with Erik! He was knowledgeable, professional, and personable throughout our entire home buying process. As first-time buyers, we leaned on him for guidance and always received unbiased advice that respected our needs and limitations.

The amount we learned throughout the entire process is a testament to his ability as a realtor, and we'll be using him for our real estate needs in the future." - Jacob Scott

"Erik was a vital part of our home buying process! He was enthusiastic about each viewing we went to and always well prepared. I really appreciated his level of professionalism as well as his attention to detail when going through the offer process. As a first timer, having Erik walk me through all the necessary steps made the experience enjoyable and seamless. I highly recommend Erik's services! " - Noah Ellis

"Erik is a wonderful real estate agent who knows the community, and takes the time to learn his audience. I got the chance to work with him as a first time home buyer. I gave him my list and my budget and I ended up purchasing a house just over 3 weeks after our first search. Overall I would recommend anyone to work with Erik for the buying process. He is a great guy who is very down to earth. He gives a laid back like attitude (just to note that he isn't laid back) which fit my wife's and I. He cares about his customers and ensures their needs are meet." - Chris Box

Thank You

for considering me to assist you with your real estate needs. Buying a home can be exciting, but there can be many unknowns that can make it an extremely stressful event. Let me help you Buy and Sell with ease.



Erik Erwin - Sales Representative

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