

A Buyers Introduction

Cummins Real Estate





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SERVICES PROVIDED

- **Property Search:** Find homes that match your criteria
- **Market Analysis:** Guide you with pricing and trends
- **Negotiation:** Secure the best deal for you
- **Paperwork Assistance:**
Ensure smooth documentation
- **Professional Recommendations:** Connect with trusted experts
- **Transaction Management:**
Oversee the closing process

MICHELE CUMMINS

Personal Real Estate Corporation

I have had the opportunity to help many sellers & buyers over the past 21 years of being a licensed REALTOR® and I'm excited to offer you my services as well. With hard work I've become the #1 selling Realtor out of all REALTORS® with the prestigious RE/MAX and for that matter ALL of the RE/MAX offices in the Fraser Valley and Chilliwack areas (2015 - now). I am a Personal Real Estate Corporation and I'm in the top 1% of all Realtors Nationwide and I look forward to working hard for you too! I wanted to start you off on the right path with getting to know me as the REALTOR® to trust with your Real Estate needs.

WHAT SHOULD YOU KNOW ABOUT ME?

MY MISSION STATEMENT

Whether you're selling or buying, you need an experienced, knowledgeable agent to help you get through the process with minimal stress - and maximum satisfaction. So, how do I do it all? I focus on my clients and getting the most out of the real estate market for them specifically. I push hard for their satisfaction in the property they are buying - or selling - as well as maximizing their money. It's a passion of mine to not only know that my clients are happy, but that their needs are met completely. This is crucial to my client's success - and what drives me to work so hard!

MY OBJECTIVES

- **Listen to You:** Take the time to understand your unique needs and preferences
- **Guide You Through the Process:** Explain every step of the home-buying journey, so you feel confident and comfortable.
- **Clarify Agency Representation:** Make sure you understand how I'll be working on your behalf
- **Find Your Dream Home:** Work hard to find properties that truly match what you're looking for
- **Send Listings Right Away:** Keep you in the loop with new homes as soon as they hit the market—or even before
- **Provide a Market Analysis:** Help you understand what homes are worth in your desired neighbourhood
- **Negotiate for You:** Fight to get you the best possible price and terms
- **Stay in Touch:** Keep you informed and guide you through each step, so you always know what's next



MAGNOLIA

Some Real Estate Terms to Know!

Addenda (Addendum): An attachment to the Purchase & Sale Agreement.

Agency: The relationship that a real estate agent has with a customer or client.

Buyer Broker: An agent who represents the buyer in a transaction.

CMA: Comparable Market Analysis, or an opinion of a home's value.

Comps: Properties used as comparables" on a CMA.

Disclosure: Verbal and/or written communication regarding agency, property condition, etc.

Down payment: Initial investment on a home loan.

EM deposit: Earnest money deposit, or good faith deposit provided as consideration when a buyer offers a contract to a seller.

FHA: A type of loan, government insured financing.

List (Listing): When a seller signs a listing agreement with a broker to market their property.

Listing Agent: Agent who takes a listing on behalf of the broker.

Lock-box: MLS electronic key box which allows agents access to listed properties.

Lock-in: A term to obtain the interest rate at today's rate, or lock-in the rate.

MLS: Multiple Listing Service. An organization that distributes information on properties listed by MLS member brokers.

Property Profile: An informational/fact sheet about a property on the market.

Purchase and Sale Agreement: A contract between a buyer and a seller to purchase real property.

Transaction: A listing sold or the sale of real property.

Every property is **unique**, and I am here to help you navigate the buying process with expert negotiation skills to ensure you get the best deal. I understand that the journey can sometimes be lengthy and overwhelming, so I'll be with you every step of the way. My goal is to help you find the property that fits your needs, aligns with your lifestyle, and is the right investment for you. I'm dedicated to making your real estate experience as smooth, enjoyable, and stress-free as possible!

I will set you up on a special program that allows us to see listings the second they hit the market, giving you an edge in securing the best properties at the best prices. Time is crucial in the real estate market, and this tool will help us act quickly. Along the way, I will provide you with valuable information about the market and other helpful topics. If you'd like the latest real estate statistics for the area you're interested in, just let me know, and I'll email them to you right away!

I am happy to answer any questions you might have so please don't hesitate to call, text or email me at any time. Thank you for the opportunity to be of service. Let's communicate your needs!



What Can You Expect as a Client of Mine?

"Michele was beyond words amazing. Always available, very knowledgeable and never pushy. Her network of tertiary contacts was impressive and reliable (staging, repairs, inspections, mortgages etc) Most importantly we never felt like we were "just another sale." WILL use her again and absolutely recommend."

- Marcin & Alicia

"We have absolutely no hesitation in highly recommending Michele for a professional, helpful and efficient service. She has great knowledge of the local market. Definitely recommend Michele, she kept us informed with all the information and progress on her side, while buying our first house through her. Thank you for your support."

- Navdeep & Ralph

"Michele is AMAZING! We bought our first house with her and she was incredible to work with! She's patient, knowledgeable, detail oriented, attentive, creative and a professional at every level. She always had our best interests in mind. We can't imagine using anyone else for our real estate needs! "

- Rick & Dana

"When we decided to sell our house in Mission, we googled top realtors. Michele was one of the 3 realtors we contacted. Right from the start, she provided a phenomenal package. After a few discussions with the top 3 realtors we were considering, the choice became clear. We chose Michele Cummins. We are out of town owners and Michele took care of everything. To say she offered a full service brokerage is an understatement. We literally did not set foot in the house from the time we listed with her to the time it sold. I have already recommended Michele to some good friends of mine and would highly recommend her for anyone else looking for a realtor."

- Rob and Tor



My Resume



Children's
Miracle Network
Hospitals
Helping Local Kids



CERTIFIED DISTRESSED
PROPERTY EXPERT®

- Certified Negotiator
- Real Estate Representative since 2003
- Licensed Realtor with RE/MAX
- Experienced in all Real Estate transactions including but not limited to; Strata, developments, executive properties, farms, Commercial and residential.
- Top 1% of all Realtors Nation wide
- #1 Selling & Listing agent out of all RE/MAX in the Fraser Valley
- Multi-year Medallion award recipient
- RE/MAX Hall of Fame Award & Diamond Award
- Certified Luxury Home Marketing Specialist
- Certified New Home Construction Specialist
- Member of the Asian Real estate Association of America
- Member of the local Chamber of Commerce
- Served as your Government liaison on the Government relations committee at the Real Estate Board and for BCREA
- Proudly sponsors, Street Cleaning in her areas of expertise
- Michele donates a portion of her commission out of each and every transaction to the BC Children's Miracle Network - Making each home a "Miracle Home"
- Michele offers evaluations through donations to the Union Gospel Mission and matches those donations up to \$500.00



MAGNOLIA

Mortgage Application Checklist



Here is a list of information and documents you will need when you apply for a home loan:

- Copy of the Purchase and Sale Agreement
- Your present mortgage information (or 12 months rental history)
- Two years history of employment and verification of all income sources
- If self-employed, copies of past two years income tax return and year to date profit and loss
- Two months checking, savings and investment account information verifying your liquid assets
- Name, account number and outstanding balance of each of your debts
- Information regarding any other income to be used
- Information regarding any other assets that will be used as funds to close
- If you're applying for a VA loan, you need a Certificate of Eligibility or DD-214 form
- If you are a relocating employee, include relocation information and copy of offer, promissory note and copy of check on bridge loan
- Two pieces of ID, such as your driver's license or passport and social security information

Closing Process of a Home Purchase

Once you've found the property you want to buy and the purchase and sale agreements have been signed, there are several important steps to complete before closing the sale:

1. **Subject Removal:** The most common subjects include inspection, financing, and the sale of your current home. There may be more, and I will guide you through each one. These conditions must be removed or waived in writing before the sale of your new home can close, ensuring your protection.
2. **Appraisal and Title Report:** Your lender will order a formal appraisal to confirm the value of the home you're purchasing, which helps secure your loan. A title report is also necessary to confirm the seller has clear title to the property and can transfer ownership to you.
3. **Prepare Closing Documents:** Notaries or real estate lawyers will prepare the necessary documents that confirm the transaction and prorate funds as needed.
4. **Signing of Closing Documents:** Both parties will sign the closing documents and deposit funds, but the sale officially closes when the deed is recorded, and the proceeds are available to the seller.
5. **Documents Sent to Lender for Final Review:** After signing, the documents are sent to the lender for a final review to ensure everything is in order.
6. **Deed Recorded and Funds Disbursed:** The deed is officially recorded, and the funds are disbursed to the seller.
7. **Seller Receives Proceeds and Moving Begins:** The seller receives the proceeds, and it's time for the moving van to arrive.
8. **You Get the Keys to Your New Home!:** Once everything is in place, you officially get the keys and can move into your new home!

The closing process can come with unexpected surprises or delays. One of our key roles is to troubleshoot any issues that arise, anticipating and addressing potential problems before they become obstacles. We're here to ensure everything runs smoothly. If you have any questions or would like more details about the closing process, please don't hesitate to email or call anytime!



Cummins Real Estate

For All of Your Real Estate Needs.