

A Buyers Introduction



Cummins Real Estate Group



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SERVICES PROVIDED

- Radio Airtime
- Podcast
- Real Estate TV
- Certified Luxury Marketing Specialist
- Staging, Prepping & Media
- REW.ca & Print
- Certified New Home Construction Specialist
- Branding
- Certified Negotiator
- Magazine exposure

MICHELE CUMMINS

Personal Real Estate Corporation

I have had the opportunity to help many buyers over the past 19 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 Little Oak Realty 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 carefully to make sure I understand YOUR objectives and preferences
- Explain the Real Estate buying and selling process thoroughly
- Discuss agency representation
- Diligently search for a property that meets your criteria and Market your home for the best possible selling price & terms
- Send you new listings as soon as they come on the market and even before they hit the market
- Provide you with a market analysis, so you are fully aware of what your home is worth in today's market and are comfortable with the prices in your desired neighborhood
- Negotiate on your behalf
- Communicate consistently, so you know what to expect



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.

Key box: MLS electronic key, which allows agents access to listed properties.

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: Another term for a key box.

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.

Each property is **unique**. I am trained in negotiations to help my clients get the most out of their transaction of selling and buying Real Property. Because the process can be lengthy and sometimes confusing, I want you to know that I will be here to help you through every step. My goal is to help you with acquiring the property that suits you best and aligns with your needs, helping you to make the best possible investment decision and making your Real Estate experience as easy and enjoyable as possible!

I can, or have already set you up on a program that our clients are privy to, which shows us listings before they hit the MLS system. This is in your benefit since in the Real Estate market we all know that time is of the essence in getting the best property and at the best price. I will provide you with valuable information about the real estate market and many other helpful topics along the way. To get the latest Real Estate Statistics in the specific area you're looking in, let me know and I will email you them.

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!



Meet *Your* Team



Michele Cummins
REALTOR®, Personal Real
Estate Corporation



Jonas Wilson
Social Media Manager &
Assistant

Our Value Proposition for Hiring Michele Cummins
and the Cummins Real Estate Group

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! "

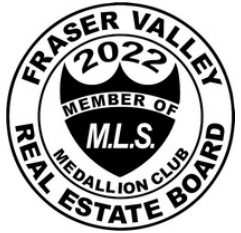
- Rick & Dana

"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 Negotiator
- Real Estate Representative since 2003
- Licensed Realtor with RE/MAX Little Oak Realty
- 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, with The Cummins Real Estate Group, 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



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 card

The Closing Process

Once you have found the property you want to buy, there are several additional steps you need to take to close the sale after the purchase and sale agreements have been signed.

1. **Contingency removal:** The most common contingencies are inspection, financing and the sale of your current home. And these are just the beginning. I will help you through this most crucial step. These conditions must be removed or waived in writing before the sale on your new home can close; this is for your protection.
2. **Appraisal and title report:** Your lender requires a formal appraisal to confirm the value of the home you're buying, to use as collateral to secure the loan. The title report ensures that the seller has clear title to the property and has the right to transfer ownership to you.
3. **Prepare closing documents:** Escrow service companies or real estate attorneys prepare documents that confirm the transaction, prorate funds, etc.
4. **Signing of closing documents:** Although both parties may have signed closing documents and deposited funds, the sale actually closes when the deed is recorded and the proceeds are available to the seller.
5. Signed documents go to the lender for **final review**.
6. The **deed is recorded** and **funds disbursed**.
7. **The seller receives the proceeds and the moving van arrives.**
8. **You get the keys to your new home!**

There are many opportunities for surprises or delays in a transaction. Part of our expertise is in troubleshooting problems that arise in the closing process, including anticipating and preparing for potential problems before they arise. Please email or call any time if you have questions or would like more information about the closing process.



Cummins Real Estate Group

For All of Your Real Estate Needs.