




KRISTY MATTIAZZO
.COM
(604) 831-7321



**An experienced,
award-winning,
full-service REALTOR®!**

Kristy Mattiazzo's success and education reaches for beyond earning a basic real estate license. Since licensing in 2004, she has earned the following designations:

**Accredited Buyer's Representative®
Seniors Real Estate Specialist®
Real Estate Negotiation Expert RENE**

Kristy is an **intelligent trained negotiator** and believes that negotiations are about finding a way to give the other side what they want so that her clients can get what they need. Her website allows Buyers to have more information upfront with early access to new listings containing over 300% more property information.

Buyers receive:

- Superior negotiation skills to protect your interests
- Member access to custom listing system for efficient organization and selection of listings
- Professional guidance, information, and education through the entire search process



BUYERS BROCHURE

Kristy presents herself in a professional and pleasant manner. She is a great communicator, knows her business very well and was always available to answer any of our questions.

- Marshall and Madina

We were blown away with Kristy's professionalism, dedication, ethics and attention. She gave us heart-and-soul! Our gratitude for her help is boundless.

- N & K Keen

Kristy was fully available at all times and made me feel like a priority. I can't imagine working with anyone else!

- T. Carroll

Kristy is always professional, reliable and on time (usually early). She does those extras that mean a lot and are very helpful.

- T & M Mumford

kmattiazzo@shaw.ca
www.kristymattiazzo.com




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BUYERS BROCHURE

Accreditation & Designations

**Accreditation you want to see in a
top-performing REALTOR®.**



Accredited Buyer's Representative®

Kristy has earned the **Accredited Buyer's Representative ABR®** designation by the Real Estate Buyer's Agent Council (REBAC), an affiliate of the National Association of REALTORS®. The coveted Accredited Buyer's Representative (ABR®) designation is the benchmark of excellence in buyer representation. This designation is only awarded to real estate practitioners, or REALTORS®, who meet the specified educational and practical experience criteria. This includes successfully completing the Accredited Buyer's Representative (ABR®) Designation Course, as well as other specialized training.

Buying a new home may be the largest and most complex financial transaction you will ever undertake. When buying a home make sure you work with the most qualified real estate professional you can find. When you work with Kristy, you can feel confident that you'll receive the highest level of buyer representation services and your home buying experience will go as smoothly and successfully as possible.



Real Estate Negotiation Expert

Kristy has also earned the **Real Estate Negotiation Expert RENE** certification for real estate professionals who want to sharpen their negotiation skills for successful outcomes. The RENE certification program gives REALTORS® the tips and tools they need to be skillful advocates for their clients.



Seniors Real Estate Specialist®

Kristy has received the **Seniors Real Estate Specialist® or SRES®** Designation. This coveted designation is awarded by the SRES® Council to its members who have successfully completed its education program.

Seniors Real Estate Specialists® or SRES® designees are REALTORS® qualified to address the needs of home buyers and sellers aged over 50.

By earning the SRES® Designation, Kristy has demonstrated the necessary knowledge and expertise to counsel clients aged over 50 through major financial and lifestyle transitions involved in relocating, refinancing, or selling the family home.

Kristy has received special training and gets regular updates from the SRES® Council on relevant matters. As a qualified Seniors Real Estate Specialist®, Kristy is prepared to offer the options and information needed in making life changing decisions when it comes to your living arrangements.






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BUYERS BROCHURE

Continuing Education Brings...

Expertise, knowledge and skill.

Real Estate Board of Greater Vancouver

- Seniors Real Estate Specialist **SRES®**
- Accredited Buyer's Representative **ABR®**
- Real Estate Negotiation Expert **RENE**
- Condo 101 - Strata Law for REALTORS®
- Condo 202 - Advanced Strata Law for REALTORS®
- Risky Business - Protecting Buyers & Sellers
- Project Marketing for the Leading Edge Professional
- Representing Buyers in the Sale of New Homes & Condominiums
- Professionalism - Safe or be Sued
- Selling Tenant-Occupied Properties
- Purchasing Strata
- Does your Buyer know?
- Foreclosures and Court Ordered Sale
- Municipal Update - Vancouver East
- What Brokerages and Realtors Need to Know About Agency
- Electrical and Insurance Issues for Older Homes
- Annual Legal Update Courses
- Municipal Update for Burnaby, New West & Tri-Cities
- Listing & Selling Development Sites
- Contract Nightmares - How to Detect, Avoid, Disarm and Survive
- Negotiating and Presenting Offers
- Homeowner Protection Act
- Ethics for the Real Estate Professional
- Anti-Money Laundering in Real Estate
- Rule Changes: Agency and Disclosures

British Columbia Institute of Technology

- Negotiating Skills
- Marketing Communications Essentials
- Special Event Marketing
- Essentials of Marketing

CSP International Business Academy™

- **Canadian Certified Staging Professional™**
- Real Estate Staging Association's **Rising Star CANADA 2012**
- Real Estate Staging Association's **Rising Star NORTH AMERICA 2012**
- Real Estate Staging Association's **Top 10 Stager CANADA 2013**
- Real Estate Staging Association's **Top 10 Stager CANADA 2014**
- Real Estate Staging Association's **Top 10 Stager CANADA 2015**



[**www.kristymattiazzo.com**](http://www.kristymattiazzo.com)




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BUYERS BROCHURE

Representing Buyers

Gain access to listings before the public.

As a Buyer Client, you will have FULL VIP MEMBER ACCESS to my website which is directly connected to our MLS® system. The advanced technology is titled “Client Connect” and will automatically search for listings that you match your criteria and send them to you via email through my website. An email will be sent to you to notify you that new listings have been found. Once you login to view your available listings, you will be able to tag all listings as either a “Favourite”, “Possible”, or “Reject”. We can also leave comments on each listing for each other to view for optimal communication. This program will enable our search for a suitable home to be extremely efficient allowing the process to be as seamless as possible.

As a Buyer Agent, it will be my responsibility to represent the sole interests of you. This includes searching for a home, negotiating the best price, and handling all the details of the purchased property. I will:

1. Provide you with information regarding suitable properties:

- Listed with our Real Estate Board online at your convenience
- Including foreclosures and estate sales if desired
- Complete, daily searches of homes appropriate to your needs and budget
- Complete access to all secure areas of our site
- Instant Notification on new properties
- Availability to show you homes at your request

2. Assist you, upon request, in obtaining the best available services, including but not limited to:

- Lawyers
- Mortgage Brokers
- Building inspectors (including infrared cameras) and appraisers
- Movers
- Surveyors

3. Advise prospective sellers or their brokerages that I’m representing and negotiating on your behalf.

4. At all times, demonstrate accomplished, professional conduct for the most pleasant real estate experience.




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BUYERS BROCHURE

Do You Need a Mortgage?

The importance of obtaining a mortgage pre-approval letter.

A mortgage pre-approval is the process through which a lender verifies how big of a loan can be provided to a borrower. The absence of a pre-approval letter from a bank or mortgage broker can cause the following delays and/or issues during your search. As your Accredited Buyers Representative, I will assist and protect you through the buying process. Many Sellers and Realtors will turn people away who haven't taken the time to get pre-approved.

- 1) Qualified Buyers will take precedence in the mind of a Seller. This is often the case in a Seller's market when there not as many homes listed for sale and there are many competing buyers resulting in multiple offers. When competing, it is extremely difficult to convince a Seller that you are ready, willing and able to complete on a deal without proof found in a pre-approval letter from a bank or mortgage broker.
- 2) My pre-approved Buyer Clients receive VIP Buyer status offering priority service as they have proven themselves as serious Buyers that desire and require a higher level of attention during their

search as for when they find the perfect home, they are best prepared to write an offer and in a stronger position to negotiate the best deals and gain acceptance from a Seller.

- 3) Obtaining a pre-approval will ensure that the lowest possible interest rate as your bank or preferred mortgage broker can get you a rate hold for 90-120 days. This means that you will be reserved an interest rate and if the rates go up within the rate hold period, you will receive your lower reserved rates. If rates go down, then you will receive the new lower rate.

It is in your best interest to get pre-approved today. Call me for a list of my Preferred Mortgage Brokers that can offer you the best interest rates and holds; rates which are better than the banks!






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BUYERS BROCHURE

Kristy's Responsibilities

**A system designed to
simplify the buying process.**

- Schedule Showings and Tours
- Schedule Listing Appointments
- Maintain Required Continuing Education
- Deliver Deposit Money on Time
- Coordinate Property Inspections
- Keep up with Mortgage Company Progress
- Verify Buyer's New Homeowner's Insurance
- Coordinate Home Warranty Company
- Negotiate Counter-offers
- Schedule Closings
- Attend Closings
- Get All Disclosures Delivered and Signed
- Keep the Transaction on Track
- Provide Educational Materials
- Design and Print Brochures, Business Cards, Flyers, and Signage
- Maintain Active Social Media Profiles
- Maintain and Update Websites
- Answer and Respond to Phone Calls
- Return Any Missed Calls
- Return Emails ASAP
- Follow up with Website Inquiries
- Keep up with Changing Laws
- Create Comparative Market Analysis
- Determine Accurate Pricing
- Meet the Appraiser at Property
- Meet the Inspector at Property
- Show Hundreds of Homes Each Year
- Distribute Signed Contract to Proper Parties Including Conveyancing
- Negotiate Repairs
- Keep Clients Updated with Each Step
- Provide Compavables for the Appraiser
- Coordinate Closing
- Make Sure There is a Clear Title
- Explain the Contract to Clients
- Provide Advice on Offer Price Including Various Strategies
- Explain Current Pace and Trends of the Market
- Explain the Pros and Cons of Each Neighbourhood
- Verify Completion of Repairs
- Make Sure the Loan Funds
- Schedule & Attend the Walk-through
- Dispute Appraisals, if Required
- Verify Delivery of Title Commitment



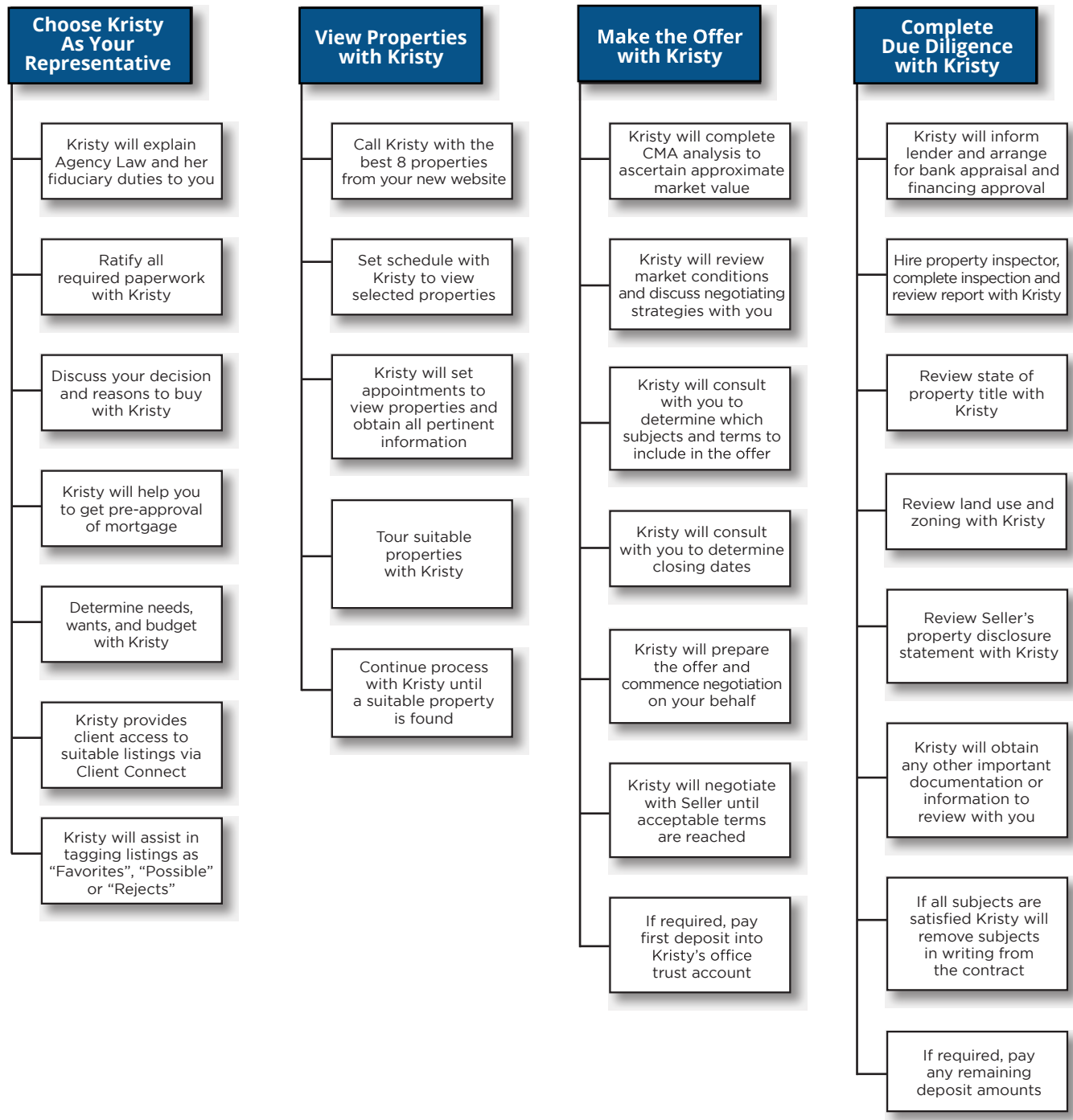


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BUYERS BROCHURE

Kristy's Buying Process

Steps 1 through 4...



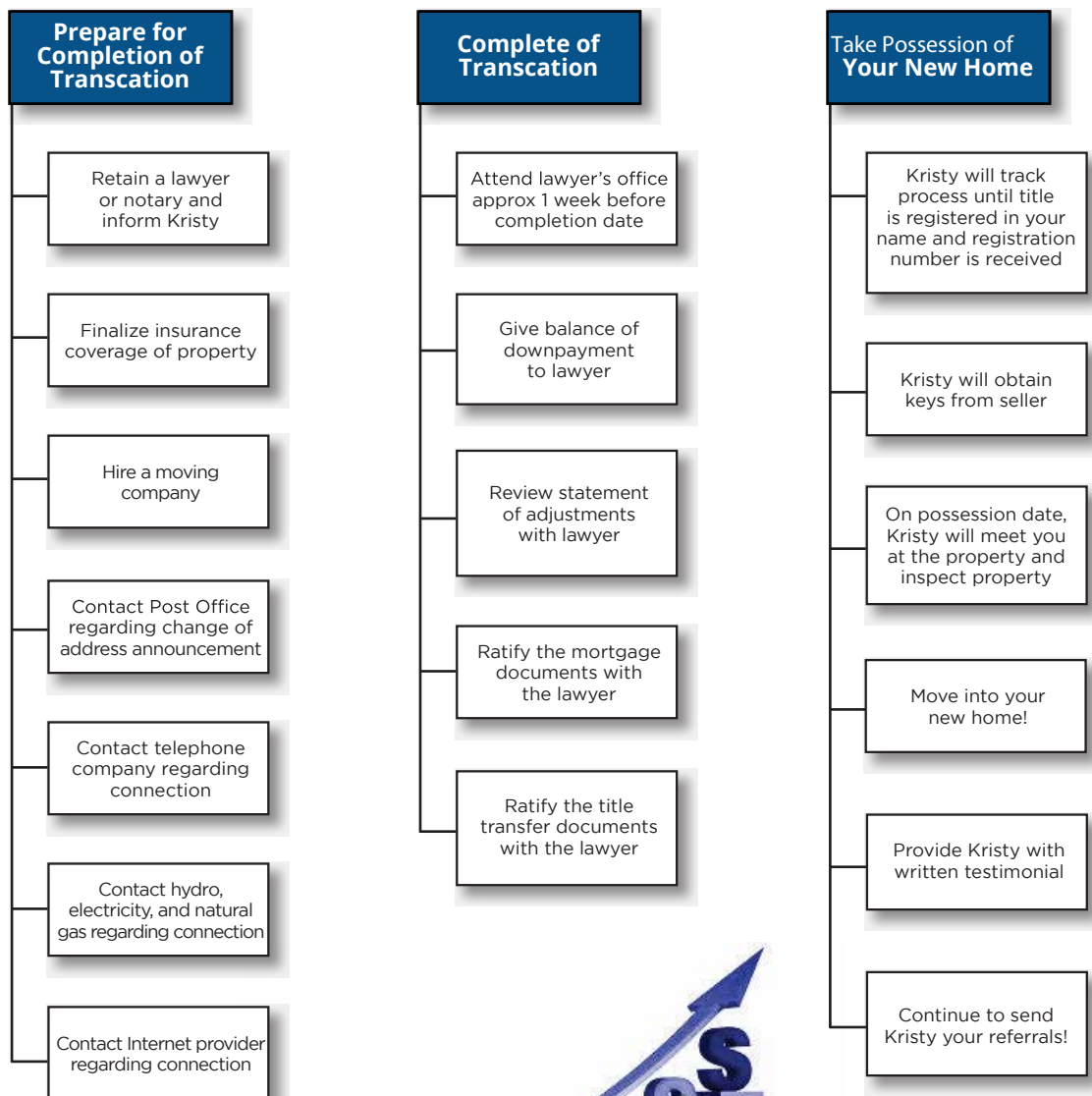



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BUYERS BROCHURE

Kristy's Buying Process

Steps 5 through 7...



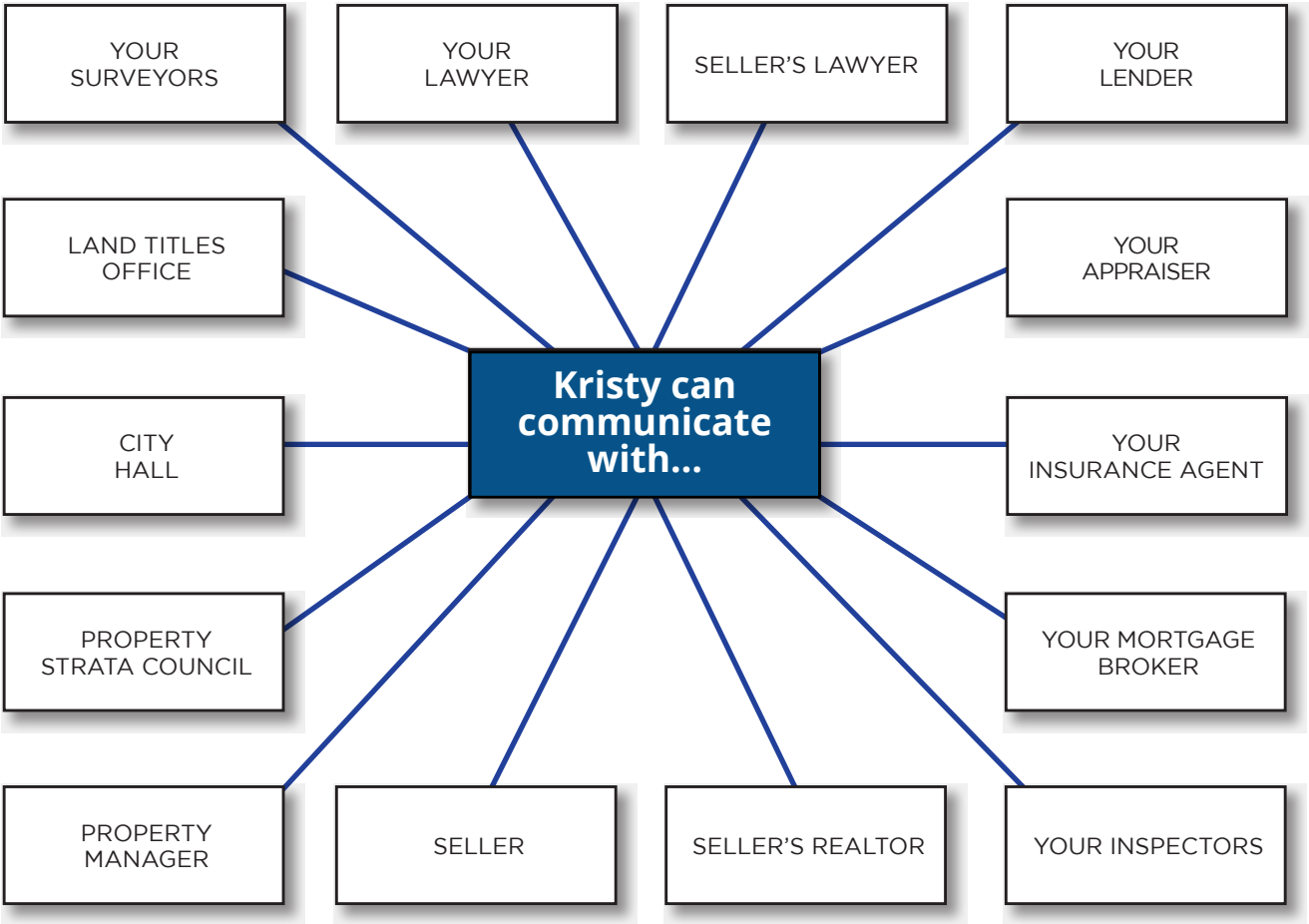



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BUYERS BROCHURE

Communication Process

**Constant communication enables
a smoother transaction throughout.**






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BUYERS BROCHURE

Typical Expenses for a Home Buyer

DOWNPAYMENT

- Partially paid as a deposit into Dien Realty's trust account
- Balance paid about 1 week before closing at lawyer's office
- The difference between the purchase price minus the mortgage amount

INSPECTION FEES

- Between \$400 and \$650

APPRAISAL FEES

- Also called mortgage application fee. Can be \$0 to \$500 and up.

INSURANCE

- Strata: The monthly maintenance fees cover your share of insurance on the building.
- Optional personal belonging insurance is recommended.

GST

- 5% of the purchase price - payable upon completion (charged only on new construction).

LAWYERS FEES

- Usually range from \$700 and up, depending upon the complexity of the deal.

PROPERTY PURCHASE TAX

- 1% up to \$200,000 of purchase price, 2% on the balance of purchase price and 3% on amounts greater than \$2 million.
- First time buyers receive exemption. Ask for details.

PROPERTY TAX ADJUSTMENT

- Your lawyer will adjust at closing. You may receive a credit or owe depending on when you buy and if the seller already paid the property taxes for that year.

MOVING COSTS

- Price varies. Dependent upon size and distance.

CMHC MORTGAGE INSURANCE FEES

- Only on mortgages when the borrower has less than 20% downpayment. A one time fee is added to the mortgage amount.

UPGRADES AND REPAIRS NEEDED

- Cost of any deficiencies that are desired and required upon possession.




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Typical Monthly Expenses for a condo owner

MONTHLY MORTGAGE PAYMENT

- The bank will typically allow 32-40% of your gross monthly income

PROPERTY TAXES

- Calculated from January 1st to December 31st each year.
- Usually paid in July of each year.

STRATA FEES

- Covers the building's maintenance and insurance.
- Can be anywhere between \$150 and up, depending on age, size of unit, and building amenities

HYDRO

- Some condo fees include heat and hot water
- Includes electricity for light or if applicable, heat

TELEPHONE

- With cell phones this is now an optional cost.

INTERNET

- Depends on need and provider

LEASE PAYMENTS

- Rare, but some strata parking and or lockers are leased.

PERSONAL INSURANCE

- Optional but highly recommended to ensure your personal belongings are insured in case of theft, fire or water damage.






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BUYERS BROCHURE

Kristy Knows Pre - Sales

Why use Kristy as your Realtor for a Pre-Construction Condo or Townhouse purchase.

Using Kristy for your pre-construction condo or townhouse purchase is to your benefit. The sales representatives within the new home sales office work for the builder, which is where their true loyalty lies. By having Kristy as your representative, you will receive honest and non-biased advice as Kristy is looking out solely for your best interest. There are many benefits to using Kristy such as the following:

- 1) Kristy works for you, not the builder. Therefore, your best interest is at heart.
- 2) Kristy will be invited to VIP events which gives her access to the best floor plans and prices per square foot before being released to the general public.
- 3) Kristy has experience in pre-construction. She will ask the right questions regarding construction financing status, assignments, occupancy and so forth.
- 4) Kristy will be able to negotiate the agreement in your best interest. As price is usually not negotiable, certain fees can be removed or capped within your agreement.
- 5) Kristy has access to the MLS system and can provide you with prices and useful information of comparable properties in the area.
- 6) Kristy can keep you updated on the project. Questions concerning construction and occupancy can be easily answered.
- 7) If you are looking to assign your unit, Kristy can help you find a buyer as certain types of advertising are not permissible by the project builder.

The most important benefit of using Kristy is that she has your best interest at heart. Kristy will represent you honestly and ethically and will assist you in making the best decision for your needs.

