

# buyer package



# questions to ask

- The Internet is the way of the future, what Internet Marketing and Networking do you do?
- What is your approach to the buying process?
- What services are included in my home search?
- Do you work on your own or as part of a team?
- How will you keep me informed throughout the process?
- Will you personally answer all the calls on my home search?
- Technology is changing all the time. What is your commitment to new technology?
- What type of information do you hand out to Buyers when searching?
- How will you protect me in this purchase?
- What is your experience and education?
- Will you keep me informed and up to date on showings and give your honest advice?
- Will I have access to all the paperwork I sign?
- Will you provide me a connection to a great Mortgage Broker who can qualify me before purchasing my home?
- Do you have a list of trusted Lawyers, Home Inspectors, Mortgage Brokers, etc., that I can utilize when buying my home?
- What are the commissions or fees I will have to pay?
- Do you have references or testimonials?



# about erin

## Erin Corcoran

Realtor® | Entrepreneur | Stylist

Founder of Simcoe County Shop Local

You could say that Real Estate is in Erin Corcoran's genes. She's a third-generation Realtor® from a family of very successful and well-known Real Estate professionals in Canada.

When she's not selling houses for RE/MAX Chay Realty she is extremely busy with her passion project, Simcoe County Shop Local. Simcoe County Shop Local is a buzz-worthy professional networking group, Facebook group, and on-line community she founded. The group promotes local businesses and brands, and engages in fundraising and charitable work such as the annual Holiday Soirée.

Erin's real estate focus is in the Greater Barrie and Essa areas. She's a member of the Barrie Chamber of Commerce and the Ontario Real Estate Association. Erin also has a background as a Stylist. Erin loves people and loves helping them find their new home, find an audience and market for their local brand, or find the funds to help their non-profit's mission.



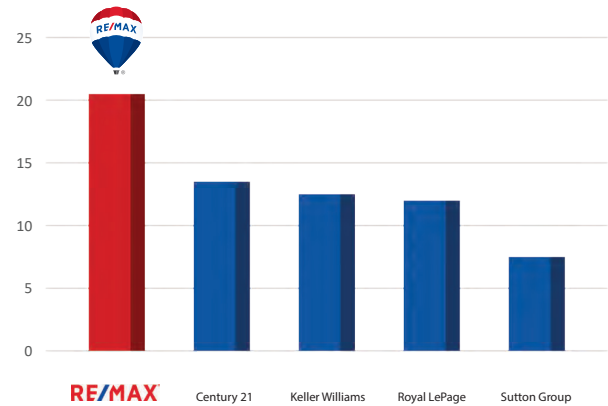
# #1

- #1 in Brand Recognition
- #1 in Productivity
- #1 in Desktop Websites
- #1 in Mobile Websites
- #1 in Google Search Results
- #1 in Global Research
- #1 in SOLD Properties
- #1 in Market Share for 28 years

(Barrie & District Association of Realtors)

RE/MAX has locations in 95+ Countries giving us the Largest Global Referral Network

## 2017 Market Share - Barrie



Note: This bar graph contains the total units sold for all office locations and independent offices of each multi-office or franchise organization identified, which listings were sold by such organization itself, or with the aid of a cooperating broker, according to data maintained by the Local Board or Multiple Listing Service for the geographic area indicated. The bar graph compares all those listings that were closed by each organization during the period mentioned above. This representation is based in whole or in part on data supplied by a third party real estate statistics provider. Neither the Association nor its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Association may not reflect all real estate activity in a market. Each RE/MAX office is independently owned and operated.

## giving back is part of what we do!

Over \$370,000 has been donated by Re/Max Chay Agents to LOCAL and Canadian charities!

- Children's Miracle Network
- Heart and Stroke Foundation
- Salvation Army
- Royal Victoria Hospital
- Sold on a Cure
- Youth Haven Barrie
- Elizabeth Fry Society of Simcoe County
- Hospice Simcoe
- David Busby Street Centre
- Big Brothers Big Sisters
- Local Food Bank
- GAP (Grocery Assistance Program)

# re/max vs. the industry



## 2017 RE/MAX VS. THE INDUSTRY CANADA

RE/MAX is the most recognized real estate brand in **Canada**<sup>1</sup>. The country's 20,000 RE/MAX agents, part of an unrivaled worldwide network, contribute to that awareness every day.



### NATIONAL, FULL-SERVICE BROKERAGE BRANDS



NATIONAL, FULL-SERVICE BROKERAGE BRANDS				
FIRST BRAND THOUGHT OF BY BUYERS, SELLERS¹	AGENTS CANADA	AGENTS WORLDWIDE	OFFICES WORLDWIDE	COUNTRIES & TERRITORIES
46.5%	20,672	111,915	7,343	100+
8.4%	17,000+	17,000+	600+	1
5.7%	9,084	110,800	7,300	77
1.9%	7,787	7,787	200+	1
1.4%	677	23,000	590	2
0.7%	2,531	88,400	3,000	49
0.4%	9,060	10,000+	175+	2
0.2%	520	20,300	850	66
0.2%	1,200	6,500	500	11
0.1%	2,769	154,000	800	16

©2017 RE/MAX, LLC. Each office independently owned and operated. Data is year-end 2016, except as noted. Coldwell Banker, Century 21 and Sotheby's data is either as reported by Realogy Corporation on SEC 10-K, Annual Report for 2016 or from company websites or industry sources; Keller Williams, Royal LePage, Sutton, EXIT Realty, Realty Executives and HomeLife data is from company websites and industry reports. <sup>1</sup>MMR Strategy Group study of unaided brand awareness of real estate organizations among buyers, sellers, and those planning to buy or sell (first mention recorded). 17\_156493



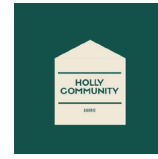
[Angus Community - Essa Township](#)



[Ardagh Community - Barrie](#)



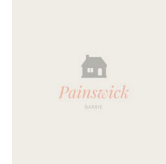
[Edgehill Drive Community - Barrie](#)



[Holly Community - Barrie](#)



[Letitia Heights Community - Barrie](#)



[Painswick Community - Barrie](#)

## [CITY OF BARRIE](#)

Reflecting the city's status as one of the fastest growing in Canada, Barrie's real estate market is thriving. With single-family homes, townhouses and condos all for sale at a range of price points, there is something for everyone.

## [ANGUS COMMUNITY - TOWNSHIP OF ESSA](#)

Located a short distance southwest of Barrie, the Township of Essa contains the communities of Angus, Baxter and Thornton, as well as smaller hamlets including Cedargrove, Colwell, Egbert, Elmgrove, Hoe Doe Valley, Ivy, Utopia and West Essa. Angus is the largest community in the township of Essa.

## [INNISFIL](#)

The Town of Innisfil lies directly south of the City of Barrie, but includes part of Kempenfelt Bay to the northeast. It is bounded roughly by County Road 27 to the west, past Highway 89 to the south and Lake Simcoe to the east. At one time well-known communities like Holly, Painswick and Allandale in Barrie were part of Innisfil.

## [NEW TECUMSETH](#)

New Tecumseth lies a bit west of County Road 27 between Highway 89 and Highway 9 to the south. It is mostly rural farmland along with the larger communities of Alliston, Beeton and Tottenham and some smaller ones such as Allimil, Green Briar, Nicolston, Penville, Randall, Rich Hill, Schomberg Heights and Thompsonville.



## Simcoe County SHOP LOCAL

705-305-1748       
ERINCORCORANREALESTATE@GMAIL.COM

I feature companies on Facebook, across Simcoe County, that I think you should know about.

Helping you, to know your community. Local businesses in Simcoe County.

<https://m.facebook.com/SimcoeCountyShopLocal/>



## Why Use A REALTOR®

Maybe you're buying a home for the first time. Or maybe you're selling your old home to move to something new. Whether buying or selling, you're involved in an intricate process requiring many specialists. One of these specialists might be a REALTOR®, who's responsible for making the transaction as easy as possible for you.

## The REALTOR® Difference

However, not every licensed or registered broker or salesperson is a REALTOR®. To be a REALTOR®, the agent must be a member of The Canadian Real Estate Association (CREA). And to be a member of CREA, an agent is expected to be:

Committed to REALTOR® Code: The code is the accepted standard of conduct for all real estate practitioners who are REALTORS®. It's your guarantee of professional conduct and the quality service. Read more about the REALTOR® Code.

Knowledgeable about developments in real estate: A REALTOR® can get you the information needed to make an informed decision: comparable prices, neighborhood trends, housing market conditions and more.

Actively updating education: Through courses, workshops and other professional development, a REALTOR® maintains a high level of current knowledge about real estate. Access: REALTORS® have access to Board MLS® Systems, which facilitate the cooperate sale of properties to benefit consumers.

## Benefits of a REALTOR®

Whether buying or selling a home, you can trust that your REALTOR® will ensure the transaction is completed competently and professionally. You don't have to worry about the details – your REALTOR® can take care of them for you. You can get advice from someone with an intimate knowledge of the local housing market. And you can count on the help of a professional who has committed to serve with integrity and competence.

Source: [www.crea.ca](http://www.crea.ca)



# what to expect

Deciding who to represent you is the most important decision you will make in your home selling process. As your Real Estate Representative, I will help you in the following areas, critical to a successful and satisfying real estate experience.

## **Act As Your Buying Consultant**

Guiding you in your search for your ideal home.

Advising you on how to prepare for the purchase in the most effective way.

Discussing which areas or types of homes, if any, will offer you the highest payback.

Develop a professional strategy to expose you to the widest possible selection of homes in your price range and requirements/needs/wants.

Reporting to you regularly on new listings and sales that may impact your search.



## **Ensure You Are A Qualified Buyer**

Working with the industry's most productive Agents through the MLS and my referral network.

Confirming that you have been pre-qualified prior to viewing homes.

Serve as Your Experienced Negotiator By:

Advising you on homes you wish to submit offers on.

Representing your best interests always and keeping your goals in full view.

## **Act As Your Closing Coordinator**

Having our company staff send documents out on time.

Alerting you when the keys are ready and funds are ready to be issued by your lawyer; my office staff will keep me informed.

Following up on any loose ends prior to and after moving day.

Providing you with helpful tips on moving that can make the day go smoother.

When working with a REALTOR®, it is important to understand whom the REALTOR® works for, and to whom is the REALTOR® legally obligated. The Canadian Real Estate Association (CREA) requires REALTORS® to disclose Agency Relationship to a potential client at the earliest time possible.

## **Buyer's Relationship to Realtors®**

A real estate company acting as a "Buyer's Agent" must do what is best for the buyer. A written contract, called a Buyer Agency Agreement, establishes buyer agency. It also explains services the company will provide, establishes a fee arrangement for the REALTOR'S® services and specifies what obligations a buyer may have. Under such agency, a buyer will be obliged to work with that company for a period. In return, confidence a buyer shares with that company will be kept confidential. The REALTOR® is also required to offer professional advice, negotiate the best price for the buyer and provide the buyer with as much information required to make the right decision.

## **Seller's Relationship to REALTORS®**

A real estate company must do what is best for the seller of a property. A written contract, called a Listing Agreement, establishes seller's agency. It also explains services the company will provide, establishes a fee arrangement for the REALTOR'S® services and specifies what obligations a seller must have.

Confidence a seller shares with their REALTOR® must be kept confidential from potential buyers and others. That REALTOR® must tell the seller anything known about the buyer. For instance, if the REALTOR® knows that a buyer is willing to offer more for a property, that information must be shared with the seller.

A seller must understand that a REALTOR® working with a buyer as a sub-agent is ultimately working with the seller's best interest in mind. A REALTOR® working with a buyer, as a Buyer Agent, is working for the buyer's best interest in mind, but may still be compensated by the seller through provisions made to the Listing Agent.

## **Dual Agent/Multiple Representation**

Occasionally a real estate company will be the agent for both the buyer and the seller. The buyer and seller must consent to this arrangement in their listing and buyer agency agreements. Under this "dual agency" arrangement, the company must do what is best for both the buyer and seller.

Since the company's loyalty is divided between the buyer and seller who have conflicting interest, it is essential that a dual agency relationship be established in a written agency agreement. This agreement specifically describes the rights and duties of everyone involved and any limitations to those rights and duties.

# your home buying team

Whether it's your first time buying a home or you've done it before, it's good to have a team of experienced professionals to help you along the way.

## **Real Estate Agent**

An agent can help you find a home, tell you about the community, make an offer for you and negotiate the best deal. They can also help you find qualified professionals to fill the other positions on your team. When looking for an agent, don't be afraid to ask questions. Normally, the seller pays a commission to the agent, but some agents also charge buyers for their services. To find out more, visit the Canadian Real Estate Association (CREA) website at [crea.ca](http://crea.ca) or call your local real estate association.

## **Insurance Broker**

You will need property insurance to cover the replacement cost of your home and its contents in case of loss. It is also a good idea to get mortgage life insurance, which will protect your family if you die before your mortgage is paid off. An insurance broker can help you with this.

## **Home Inspector**

Whether you're buying a new or a resale home, you should have it inspected by a professional home inspector.

The inspector will assess the condition of the house and tell you if any major repairs or replacements are needed.

## **Appraiser**

An appraiser can make sure you don't pay too much by telling you how much a property is worth before you make an offer. In some cases, your lender may ask for an appraisal before approving you for a mortgage.

## **Land Surveyor**

You will probably need a survey or certificate of location as part of your mortgage application. If the seller doesn't have one, you'll need to hire a surveyor and get permission from the seller to go onto the property. If you have title insurance, you may not need a land survey.

## **Builder or Contractor**

If you're building a new home or your home needs extensive renovations, you'll need to hire a builder or contractor. Ask candidates for several references and check them carefully. Ask if they are members of a homebuilders' association.

## **Lawyer or Notary**

A lawyer (or notary in Quebec) will protect your legal interests. They make sure that the property you want to buy is free of any liens, charges and work or cleanup orders. A lawyer or notary will also review all contracts before you sign them, especially the offer to purchase.

Source: [CMHC](#)

# home buying process

1. Choose a Buyer Agent
2. Sign a Buyer Agency Agreement
3. Start your search
4. Present offer(s) on homes, cottages, land, land leases and mobile homes.
5. Sign documents: Agreement of Purchase and Sale, Confirmation of Cooperation and Representation, FINTRAC Forms
6. Pay a deposit in the form of a certified cheque or money order
7. Negotiate
8. Go through the condition period - home inspection and financing are the most common
9. Waive conditions
10. Congratulations on your purchase!
11. Organize details with your lawyer, title work etc.
12. Close on your new home
13. Get the keys from your Lawyer
14. Move in
15. Enjoy your new home for years to come!





# common mistakes

## **Mistake #1**

Not knowing how much you can afford.

## **Mistake #2**

How your credit can affect your ability to purchase.

## **Mistake #3**

Not doing a home inspection.

## **Mistake #4**

Not researching the neighbourhood, city, community.

## **Mistake #5**

Not knowing all the hidden costs involved in buying.

## **Mistake #6**

Getting pre-approved then going out and making a bunch of large purchases on credit.

## **Mistake #7**

Not researching down payment options.

## **Mistake #8**

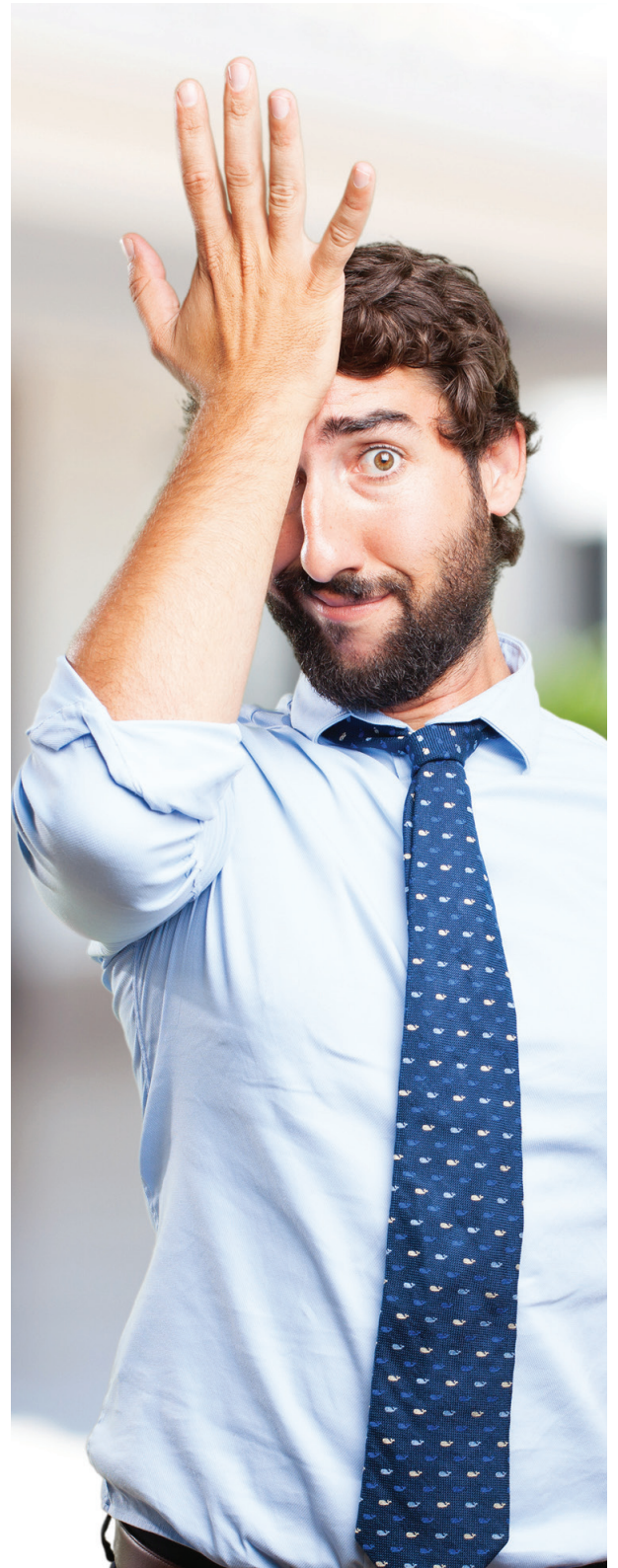
Focusing too much on interest rates when choosing a mortgage.

## **Mistake #9**

Forgetting about closing costs.

## **Mistake #10**

Not choosing your own mortgage payment schedule.



## **Melissa Gervais**

December 10

*Thank you Erin so much for all the help and support you gave us this summer when buying our house.*

*Coming from out of province, it was great to work with someone we could trust and you helped make this stressful time more fun.*

## **Judy Simpson**

December 6

*This fall my husband and I had the pleasure of working with our Re/Max Realtor, Erin Corcoran. We were so pleased with this recommendation as she helped us find our new home in Barrie. As we were moving from Bracebridge, we were only working with Erin as buyers. From the outset, Erin's guidance looking at homes was very helpful as she was able to quickly assess our wants and needs and show us homes which led to our ultimate choice. We always felt like Erin responded to our emails and text messages immediately which is very reassuring. When we inquired about a lawyer and also a home inspector in the area, Erin had names and contact information right away. Both of these individuals were excellent. After we moved in, Erin maintained contact checking to see how we settled in. We would definitely use Erin again, both buying and selling and would highly recommend her to others.*

## **Craig Genys**

March 28

*Buying and selling in this market can be very stressful. Erin's incredible professionalism, communication and customer service skills are well above what I have previously experienced in this market and helped to mitigate the stress. I will definitely use Erin's services again and recommend her to anyone who asks.*

## **Shawn and Kirsty Martinez**

November 25

*Erin made the process of selling our first home and buying a piece of property to build our second on, a pleasurable experience. She uncomplicated what seemed to be an overwhelmingly complicated process. When selling our home we were unsure of a lot of the technicalities of*

# testimonials...

*the process- Erin made sure to explain to us from start to finish what everything meant and even brought her real estate dictionary for us ( we clearly were rookies to the selling process). She made every meeting enjoyable. She always greeted us with a warm smile even when the driveway wasn't shoveled on those cold winter evenings. Erin worked around the clock to sell our home and find the perfect spot for our next home. The process of finding land that we were able to build on was quite complicated. Erin helped us so much throughout the entire process, she went above and beyond to research properties to see their history and never got discouraged when the property was "just not quite right for us". She really helped us from start to finish and were not sure we could have done it without her. We loved working with Erin and would definitely recommend her for anyone looking in the area. She knows the market very well and is willing to help you with any and everything real estate!*

## **Amy Markle**

January 28

*Erin is a very personable and lovely Realtor. She will go above and beyond to help ease the stress of buying or selling your home. She is always sure to answer your questions and concerns. If she doesn't know the answer she will take all measures to find them out for you. I highly recommend Erin as a Realtor.*

## **Scott McEachern**

January 27

*When shopping for our first home, Erin gave us lots of tips to navigate this new venture of ours. She always looks for ways to add value for those she works with. I highly recommend Erin.*

## **Alex Borondy**

January 27

*Erin is an excellent agent that other Realtors can trust with their clients! I sent her a referral of a good friend of mine for an investment property and he was very pleased with his experience. Thank you Erin for taking care of him and helping him make a great investment! Looking forward to sending more business your way!*

# testimonials...

## **Denise Sindle**

June 10

*Erin Corcoran is full of energy and enthusiasm and knowledge. She is also passionate about her community, her city and all people. I highly recommend Erin as a real estate agent and advisor about all things Barrie. She's on a mission to make her world a better place, one person at a time. I would work with her in an instant and recommend her without hesitation!*

## **Ryan Gilmour**

January 15

*Erin is a pay-it-forward, giving Realtor with a heart of gold and a bundle of creativity. Recently she spoke at one of our events and shared her passion for her work and unique marketing vision with 300+ colleagues. I would trust her with my business any day! Thank-you Erin*

## **Sara Collins**

January 27

*Sweet, caring, attentive and reliable! Thank you for helping us with our search and finding us exactly what we wanted!*

## **Natalie Bradbury**

January 27

*Erin's a gem! Agent with an amazing work ethic and heart of gold!*

## **Wylie Ford**

July 29

*Erin is by far one of the most personable Real Estate Agents I have ever met and I enjoy working with her any chance I get.*

## **Mike Caterer**

January 29

*She has a world of knowledge and is so devoted to the profession! Outstanding*





# RE/MAX

RE/MAX Chay Realty Inc. Brokerage  
152 Bayfield Street Barrie, Ontario L4M 3B5  
705-722-7100

[erincorcoran.remax@gmail.com](mailto:erincorcoran.remax@gmail.com)  
[erincorcoran.ca](http://erincorcoran.ca)

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