



ENGEL & VÖLKERS®



Buyer's Guide

ENGEL & VÖLKERS®
JOHN KING & ZOE VAN WYCK

The Engel & Völkers Buying Experience

From starter homes to dream homes, at Engel & Völkers we provide unparalleled and personalized buying experiences for every client. We believe that buying a home is one of the most important decisions you will make, and it's an honor and our passion to be part of this journey with you.

As trusted advisors, we make it our responsibility to understand your home buying goals – from your overall vision and budget, to neighborhood amenities and architectural details – and help you discover the right space to call your own. To us, luxury is about the richness of life that begins and ends in the most important space we know — home.



The Power of Investing in Ownership

There are both financial and emotional benefits to owning a home. After all, a home is the center of your world.

HOME EQUITY

When you own a home, you are investing your money into your future. Home equity has the ability to increase each time you make your monthly mortgage payments, as well as when you make smart home improvements. In a strong economy, home values can increase each year. The greater your equity, the more you can capitalize on your home's value over time.

FIXED COSTS

Seek professional advice from your tax consultants about your financing options (if you are financing) to tailor your investment commitment to your specific needs.

CREATIVE FREEDOM

Owning a property allows you to surround yourself with an aesthetic that reflects your personality and brings you joy. The possibilities can be endless when it comes to turning your home into your dream space.

STABILITY

A home should be a place of comfort and happiness. With homeownership comes a sense of security in an investment and a space where memories are made.



Partner with an Engel & Völkers advisor

Engel & Völkers is known throughout the world for the unmistakable service experience our advisors provide their clients. Our advisors offer more than a typical real estate agent, representing an elevated level of service, expertise, and performance.

Engel & Völkers attracts real estate professionals who are well respected within their communities, as well as those who have a deep understanding of client service. We know the people, the places and the nuances of each cul-de-sac, community and country we represent. As trusted advisors, we guide you through your home journey with in-depth neighborhood expertise, distinguished care — and a bit of fun.



Breaking it Down:

The Buying Process

The reasons for buying a home are personal, so the first thing to consider is what you want to achieve in purchasing a home.

Buying a home is filled with both strategic thinking and emotions. With ever-changing market conditions and other variables, various factors may affect the path you take in finding the property that's right for you.

As your consultant, an Engel & Völkers advisor helps you understand the market landscape and determine, based on your goals, if now is in fact the right time to buy and then identifies the correct approach.

As far as the property itself, it's wise to invest the time to outline the key factors and features relating to your search, including:



YOUR BUYING POWER

It's important to identify what you are able to afford when it comes to a home and how much a lender is willing to loan based on key factors such as income, debt, expenses etc. Your advisor can help you work within that budget and take into account other considerations as it relates to the property you seek.



YOUR MUST-HAVES

Identify your must-haves and list them out in priority, for both you and whomever you may be purchasing your home with. Make a list of your non-negotiables when it comes to a home and take that with you when you are visiting properties.



WHAT TYPE OF HOME DO YOU WANT?

Are you looking for a single-family home, townhouse, condominium, co-op or a multi-family building? There are many options and considerations for each that will impact your search.



LOCATION, LOCATION, LOCATION.

This is one of the most important factors to consider when you're looking for your new home, because unlike structures, paint colors, and flooring, the location of your home cannot be changed. Beyond the physical location of the home within the city or town, you should also think about its location in the neighborhood, community, and/or the building, as this too will have an impact on your home's value.

The Buying Process

Whether you are looking to purchase your first home, a vacation home, or an investment property, our advisors maintain an active list of available local homes, and also have access to listings worldwide through the Engel & Völkers' global network.

We take pleasure in working with you, and preparing you, for the home buying process through the following steps:

- Select an advisor
- Gain mortgage pre-approval (if financing)
- Have an initial consultation with your advisor with your pre-approval in-hand to set up your strategy together
- Shop for your new home
- Work with your advisor to present a well-crafted offer and allow them to negotiate on your behalf
- Home inspection
- Appraisal
- Finalize documents
- Final walk through
- Closing & move in



Moving Checklist

TIPS

- 1. Separate your valuables and important documents, and keep them with you during the move.
- 2. Prepare a 'Start-up Kit' of items and box those up to take with you as well. This way if your belongings arrive late, or you are delayed in unpacking, you will have what you need immediately on hand.
- 3. Label boxes by items and room to make unpacking an easier process.

DECLUTTER AND DONATE

Before you begin packing up boxes, take inventory of your furniture and other belongings to decide what to keep and what to purge. If it's not worth the effort of packing, moving and unpacking, consider donating, selling or discarding these items.



STRATEGIZE

A smooth and successful move is only possible with a plan. Select a moving day to work toward. Identify and engage a moving company as soon as possible – Engel & Völkers is happy to make a local recommendation.



PACK

Purchase your moving supplies including boxes, moving labels, bubble wrap etc. Begin packing items that won't be needed between now and your move date including things like decorations, photos and off-season clothing. Then, schedule time to pack remaining items based on room or category to make it easy to unpack.



CHANGE YOUR ADDRESS

Make sure to not only update your address with friends, family and service providers, but also any mailing clubs, subscriptions and utility companies for both ending and starting service at your new address.



FINAL PREPARATIONS & MOVING DAY

This is the day when your moving strategy pays off and your focus can be on saying goodbyes and enjoying the exciting elements of your new home. Once you get into your new home one of the first things you should do is to have new locks installed and extra sets of keys made.



WHAT TO EXPECT AT CLOSING

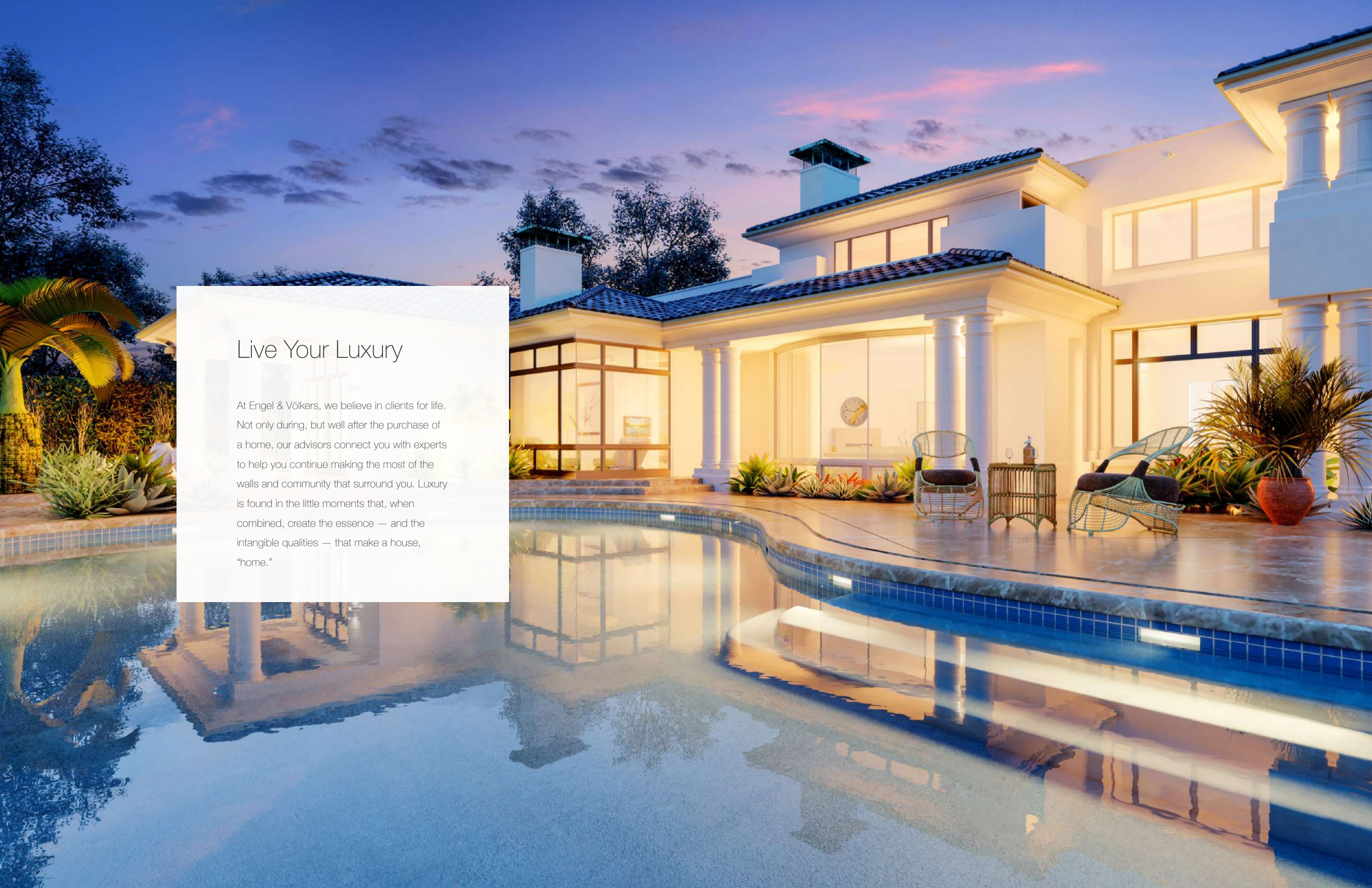
As long as you have everything in order, the closing process should be simple and straightforward.

Closing day typically happens four to six weeks after the sales and purchase contract is executed and includes the buyer and seller, along with their respective agents, a representative from the title company, closing agent, or attorney, and lender.

The closing process is where the buyer and seller execute and sign all remaining legal documents and pay closing costs. Be sure to bring two forms of identification, certified funds for any remaining costs, and any additional documents requested by the lender.

Once all paperwork is executed you will receive the keys to your new home and then all that's left to do is celebrate!





Live Your Luxury

At Engel & Völkers, we believe in clients for life. Not only during, but well after the purchase of a home, our advisors connect you with experts to help you continue making the most of the walls and community that surround you. Luxury is found in the little moments that, when combined, create the essence — and the intangible qualities — that make a house, “home.”

Why John King?

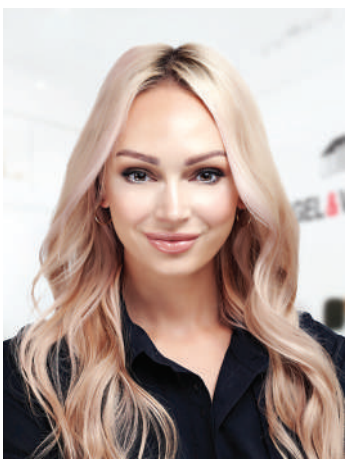


Having lived in Ottawa for more than 35 years, John is a true expert of his local market. Even before becoming owner and Broker of Record for Engel & Völkers Ottawa Central, John had already achieved status and recognition as one of Ottawa's top Realtors; he had been licensed and selling real estate in the market since 1993, achieved Broker status in 2004 and consistently generated top-tier sales results.

After being in the real estate industry for several years, establishing his name amongst colleagues and clients and starting his own practice, John became a part of the Engel & Völkers brand—a globally recognized network of over 11,000 real estate Advisors in more than 1,100 brokerages spanning 33 countries across five continents. Pairing his local market knowledge with Engel & Völkers' international reach, John was able to better serve his clients by being a part of a globally respected brand, renowned for their network's consistent level of capable and passionate Advisors and world-class systems and tools.

John received a bachelor's degree from Carleton University and prides himself in representing his clients' properties with the utmost care and ability, and for unfailingly delivering a tailored and attentive level of service for his clients.

Why Zoë Van Wyck?



Having grown up in the Westboro neighborhood, the developing changes in the community were too interesting to ignore. Eager to begin a career in real estate, Zoë Van Wyck initially joined a top tier sales team as a site coordinator for new construction projects in 2012. Working closely with numerous large scale builders helped tremendously with her knowledge and understanding of this developing City.

With nearly a decade in the business Zoë is now a prominent member of the John King Team and has excelled in a competitive market by providing intelligent marketing strategies, attentive customer service and extensive knowledge of the industry.

Having received numerous accreditations you can count on prompt and informative responses, consistency in service, while providing sound advice and guidance. You can be assured her knowledge, and effort to provide the highest quality of service, combined with a no pressure approach provides for a refreshing and comforting experience.

If she isn't selling homes you can find Zoë sipping coffee with her English Bulldog Georgia, walking at the Arboretum or digging through interior design magazines for decor inspiration!

Dear Trusted Clients,

It is our pleasure to provide you with this buyer's guide. We have put this booklet together to highlight the various aspects and overall experience of buying a home. Whether you are a first-time buyer or an experienced buyer, the process of purchasing an investment is always changing. Technology has improved access to information and the speed at which we receive updates on new listings, such as changes in the status of a property or when price adjustments occur. Our up-to-date technologies share everything you need to know about a property, including proximity to schools, shops, restaurants and other amenities.

We take our role to represent you very seriously. We promise to do everything in our power to keep you updated on market conditions and new listings, and will ensure that we guide you on how and when to react in a timely manner. Our ultimate goal is to provide you with an exceptional level of customer service and to provide you with the guidance that you need to make an informed decision. Our commitment is to navigate the journey for you in a no pressure-style approach.

Thank you for your trust and your commitment. We are looking forward to working with you and negotiating your next real estate investment!

Sincerely,

John King and Zoë Van Wyck