



NICOLE  MCGILLIS
Real Estate

01.

Making your Dream Home A Reality...

Buying a home can be a bit overwhelming. There's so much to think about and do.

It's important that you have someone you can trust to make the process as smooth as possible and offer expert advice.

We will help find you the right home, in the right neighborhood for the best possible price.



**NICOLE
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REAL ESTATE

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02.

Meet Nicole



NICOLE MCGILLIS

Real Estate Professional

It's no surprise that Nicole has risen to the top three percent in sales in her marketplace. You will never meet anyone that will out-hustle this accomplished go getter. She is a powerful leader of the team, and will ensure every client gets the very best service.

Nicole has resided in the Okanagan area since 1999 which has given her a vast knowledge of our community and an extensive network base. She has a degree in dental science and was a successful business owner of a local gym and a personal trainer. Nicole is creative, has an outgoing, passionate personality and strong negotiation skills. She's known for her integrity and commitment, and her approach is built on creating lasting relationships based on trust and commitment.

Nicole is a mother to 2 beautiful children, a fitness enthusiast and a driven entrepreneur. When she's not working, you can find her spending time with her children, enjoying the beautiful Okanagan outdoors and teaching group fitness.



Our Clients

TESTIMONIALS



"The selling of my home was a sensitive situation. Nicole handled things professionally and promptly and took care of everything from cleaners, stagers and photos which left time to deal with personal issues. Nicole was fair and honest with pricing and I couldn't be happier when our place sold in 48 hrs for over asking. Nicole made what was an emotional and sensitive situation into an easy and stress-free sale. I highly recommend Nicole McGillis to anyone looking for a kind hearted, caring and professional realtor. She holds a special place in my heart for everything that she's done for me during this stressful time going over and above. Not only is she my realtor but I consider her a friend. Thanks Nicole!!"

-Willow Cyz

"Trying to put into words how grateful I am for Nicole and the dedication she puts into being an outstanding realtor has me getting rather emotional. My 2 girls and I relocated from the Coast and I am so fortunate that Nicole was recommended to help find us a home in Kelowna, in what can only be described as an incredibly volatile, aggressive and competitive real-estate market. Nicole's level of professionalism and knowledge of this evolving market resulted in us finally finding the perfect home! The irony is that as a determined, and admittedly stubborn individual, I initially insisted on steering things myself, which Nicole graciously went along with, but it was only once I truly accepted her advise and guidance that we got the home we wanted...in other words, trust Nicole to know how to get you an amazing house ;) You will not be disappointed!"

-Crystal Gordon

More available upon request

"We chose Nicole based on her dedication to her family, her health, and her past career endeavours, we knew we would be in good hands and taken care of in terms of selling and purchasing a new home. What blew us away was her passion and determination to win the battle against 4 other offers. She knew we wanted our new home and she made it happen. We are forever grateful.

This is my 7th purchase/sale and never have I been taken care of like this. Nicole over exceeded our expectations. She's prompt, she's passionate, she's extremely knowledgeable and dedicated to her clients.

Do not think twice! She's your girl!"

-DeAnna Zein

"Nicole and her team stand out because they care. They put you as a priority, and take customer service to the next level. Selling your home can be an emotional experience, and Nicole showed us understanding, care, positivity and ultimately peace of mind step by step through the entire process. If you are selling or buying a home, I highly recommend these real estate professionals, who bend over backwards for their clients, and show up for you in the time sensitive matters of finding your dream home."

-Jessie Henry

"Nicole was a pleasure to deal with from start to finish, and made the purchase of our first home much easier than we were expecting. She was always available if we had questions or concerns, and was excellent at narrowing down exactly what we wanted in a house and then putting in the extra effort to find it for us. I wouldn't hesitate to use her services again."

-Tim Baker

More available upon request

03

THE TIMELINE

what you should expect & when

- 1** *initial consultation*
Discuss your goals and how we can help you achieve them.
- 2** *mortgage prequalification*
This will give you an essential tool you need to make an offer once you find the right home.
- 3** *instant home e-alerts*
We give you priority access to homes that match exactly what you're looking for as soon as they become available.
- 4** *showings*
Working around your schedule, we will make appointments at the homes you have chosen to see.
- 5** *drafting an offer*
Discuss the terms of your offer and compile them into a contract.
- 6** *the negotiation*
I will fight for every penny as though it were our own money.
- 7** *managing the details*
We manage all the details necessary to get you to keys.
- 8** *closing*
You will receive keys and become the owner of your new home, yay!
- 9** *after closing*
We pride ourselves on maintaining life-long relationships with our clients and continuing to add value.

04.

ALL ABOUT CONDITIONS

Conditional time is a time for ensuring that the property you have selected is the right one for you. That looks a lot like title searches, inspections, status certificate & financing. Please keep in mind that rural properties have extra conditions, therefore giving them a different timeline. The conditional process is flexible, and depends on the terms negotiated by your real estate agent.

01

offer acceptance

Pop some champagne! You're buying a home!

02

deposit due

Your deposit due within 24-48 hours of acceptance.

03

physical inspection period ends

You have 5 -7 banking days (negotiated by your agent) to conduct inspections and decide if you negotiate repairs and move forward or not. Sometimes this also includes obtaining insurance. During this time you can back out and still have rights to your deposit.

04

loan contingency period ends

Your mortgage broker has 5-7 banking (negotiated by your agent) days to collect documentation and decide if you are fully approved or not. If they claim you are not, you can still back out as long as it's within your 5-7 banking days and you'll still have rights to your deposit.

05

final walkthrough

Just a few weeks before closing, you'll walk through the property to ensure all requested repairs are done, and to make sure the property is in the same condition as it was when you submitted the offer. You will also work with your lawyer to complete the documentation needed.

06

closing

You will receive keys and become the owner of your new home.

05.

how much does a home

ACTUALLY COST?

deposit

DUE 24-48 HOURS AFTER CONTRACT ACCEPTANCE

Typically the deposit amount is determined based on the purchase price in our market. It's common for 3-5% of the purchase price. It can be delivered by wire, certified cheque or bank draft. This will become part of your downpayment and is not an additional fee.

down payment

DUE AT CLOSING

The amount you will need for a downpayment is determined by the type of loan you qualify for. Insured (CMHC/Genworth) loans are less than 20% whereas conventional loans are a minimum of 20%. Ask your preferred mortgage broker for options available. Downpayment also includes your deposit.

home inspection

DUE AT TIME OF INSPECTION

We always recommend hiring a home inspector, as you never truly know the real condition of the home from just the outside. The cost ranges from inspector and details such as size of home and if there's a pool. We typically see \$500+ (based on the size of the home), payable by cash or cheque. This is an additional fee.

*appraisal**

DUE AT TIME OF INSPECTION

Like home inspections, appraisals also range on the appraisers and size of the home. They are hired by the mortgage broker to ensure that the property is worth what they are lending to the borrower, they range from \$300 - \$600. You'll want to discuss with your mortgage broker who is covering this cost.

closing costs

DUE AT CLOSING

Closing costs are the fees included for conditional period, title and mortgage broker services. They range from a percentage to a flat fee based on purchase price. We go into detail on the next page as to what those fees entail.

IMPORTANT

You will pay for a home inspection and an appraisal report (if financing), even if you do not end up buying the home.

**may be waived by mortgage broker*

06.

what are

CLOSING COSTS?

Closing costs are the third-party fees paid at the close of a real estate transaction **due at closing** (hint the name). The buyer closing costs usually total 2% - 5% of the final sale price which may include but not limited to:

lawyer fees

paid to the lawyer for their services.

mortgage broker fees

these fees are generally paid by the lender upon successful completion.

homeowners insurance

required by most mortgage brokers, you will typically pay your premium for one year.

mortgage insurance

typically required if your down payment is less than 20%.

title insurance

a one-time fee, required to protect you in case the seller doesn't have full deed to the property.

property taxes

included in lawyer fee adjustments. they are prorated and adjusted by the lawyer and other years are paid to the municipality separately.

land title fees

included in lawyer fee adjustments.

home appraisal fees

only paid at closing if not paid for in advance (if applicable).

condominium dues

if your home has a homeowner's association, you will pay one month's dues upfront at closing (if applicable).

common elements fee

or referred to as POTL (Parcel of Tied Land) - shared roads etc. Which can include garbage, lawn maintenance and snow removal. Parking, parks etc (if applicable).

**please double check with your mortgage broker for the full scope of what your actual closing costs will be.*

07.

PRIOR TO CLOSING *checklist*

So you're getting the keys to your amazing new home... Congratulations! Time to move allll the boxes, and start the amazing experience of homeownership. You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

change over utilities

We recommend that you switch over utilities either **day of/day before**. Keep in mind internet often takes over a week to get scheduled/on the books.

- GAS OR HEAT
- HYDRO
- INTERNET
- GARBAGE
- WATER

update change of address at post office

This can either be done at the local post office, or by visiting online. Please note there may be a processing fee.

update change of address on driver's license & health card

This needs to be done in person, with proof of address change within 5 days.

update change of address with Canada Revenue Agency

This can be done online, recommended as soon as possible.

update change of address on your subscriptions

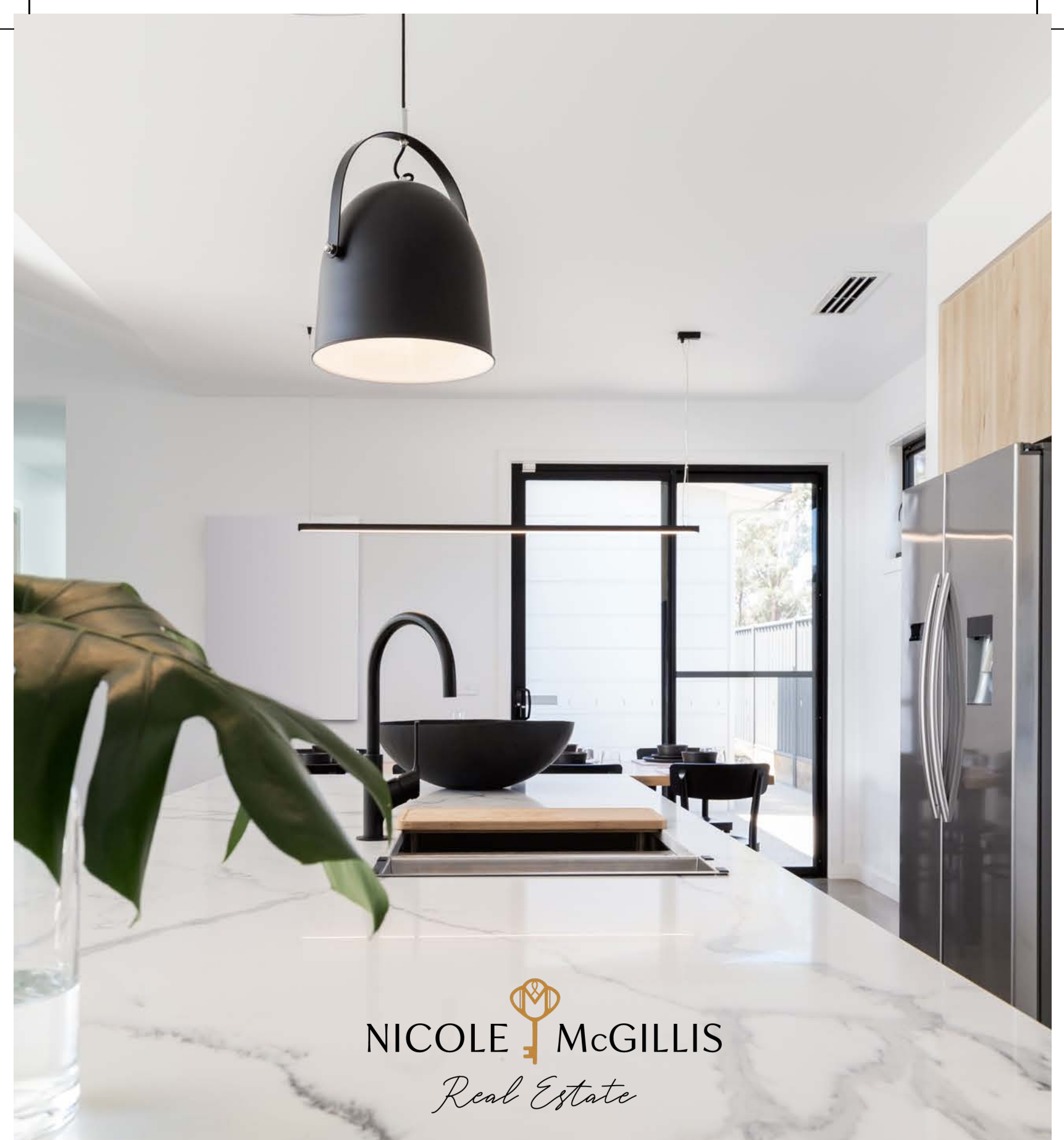
Make sure your Amazon Prime, Costco, etc is up-to-date.

send introduction letter to your neighbors

We can even provide a template. It's always good to know and befriend your neighbors, as good ones always look out for each other!

register your home warranty

Among the piles of paperwork, you'll receive your home warranty which you can register online. If you cannot find it, simply call us and we will send you in the right direction. (If applicable)



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