



REAL ESTATE NEWS



The Real Estate Leaders

**Selling or Buying?
Don't know where to start?
Need honest help and opinions?**

**Choose a professional real estate agent to make
your move a magical and memorable one!
Choose Wise! Choose Re/Max Today!**



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**CHOOSE A FULL TIME PROFESSIONAL!
The right agent for today's market!**

TEAM OF PROFESSIONALS



Purchasing a home is likely the biggest investment you will make. You definitely want a team of professionals working with you throughout the process. Some of the professionals, besides myself, whose services could be required are:

THE ACCOUNTANT

An accountant may be able to help you optimize the value of your home, depending on how you use your residence, and the potential tax implications.

THE APPRAISER AND HOME INSPECTOR

Banks typically require appraisals prior to funding an approved mortgage to ensure that the property value is in keeping with the value of similar properties in your area.

A comprehensive home inspection should provide a detailed assessment of the following items: roof and eavestroughs; exterior facing; structural components and insulation; electrical, heating, cooling, and plumbing systems; interior components such as condition of walls, ceilings, windows, doors, and basement or crawlspace . The report should detail the condition of the components and any work needed, with an estimate of costs for repair. Keep in mind that a home inspector doesn't have x-ray vision and can't see what's behind the walls and under the floors. He/She may also not be able to climb up on the roof in the middle of winter. So there are limits to the counsel they can offer. And there are no credentials required to become a home inspector, so look for a reputable firm that has a long track record to be sure you're getting a reliable, experienced perspective.

The inspection report is different from an appraisal. The inspection should give you a bigger-picture perspective of not only the structural deficiencies or problems like the presence of asbestos insulations or out-of-date wiring. A home inspection will tell you what you'll need to fix, and approximately how much it might cost. By contrast, the appraisal will provide your lender with an objective opinion on the value of the home in relation to local market conditions. If you made the inspection a condition on your offer to purchase, you may find that you're in a good position to use that report in your negotiation to urge the vendor to effect some of the repairs that are needed prior to closing, so that the costs sits with them. At least, you'll be better informed.

For all these reasons, an inspection is a way to protect the most important purchase you're likely to ever make.

www.joannebrandt.com

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THE LAWYER / NOTARY

Your lawyer will represent your interests as you present your offer and will be required to work through the details required for closing. The lawyer works through the transfer of title and title defect issues, and manages settlement on various disbursements.

THE PROPERTY INSURER

A property insurer will cover the value of your home and contents in the event of fire or other forms of damage. If you have a mortgage, your lender will require basic property insurance covering the replacement value of your house to be in place as a condition of advancing funds on the closing date. Property insurance costs will vary depending on the value of your home and the deductible you choose on the policy, and whether or not you have a home security system.

I have an experienced team of professionals that can assist you in any of these aspects. Please call me or refer to my website for more information.



Upcoming events in Chilliwack!

*Model Railway & Hobby Show Oct 16th & 17th at Heritage Park
For more information call: James Hill 604-795-5046*

*Reapers Haunted Attraction 9423 Gibson Rd
Phone: 604-792-8572 for more information*

*Chilliwack Players Guild - NOISES OFF Oct 27 - Nov 6
At The Chilliwack Cultural Centre - Call 604-391-SHOW*

*Christmas Craft Market Nov. 19th - 21st at Heritage Park
Phone: 604 792-2069 for more information*

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Joanne's *FEATURED LISTINGS*



Terrific family home on quiet street. Lots of sq.ftg. here all rooms are very spacious. This home offers many nice & convenient features, skylights, air conditioning, 2 fireplaces, 4 bedrooms, 3 bathrooms. Master bedroom has ensuite, laundry room on main floor, huge family room down. Large covered wrap around deck, private yard. Double garage w/workshop area. Plenty of storage inside and out. Newer furnace, hot water tank. Well maintained home.



Affordable home on your own land. Comfortable & looked after this 3 bdrm has important updates; roof & furnace 3yrs, new windows, central air, gas range. Large storage rm & covered deck.

Current Mortgage Rates

Rates Courtesy of:



Updated: Jan. 14, 2011

PRIME RATE	2.50%
6 month	3.95%
1 year	2.54%
2 year	3.55%
3 year	3.74%
5 year	3.69%
7 year	4.75%
10 year	5.15%

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