

Buyer's Road Map & Purchasing Guide



Real Estate.
Simplified.

Scott Miller
250 509 0281
Real Estate Consultant
www.ScottMillerRealty.ca





Who am I?



I am your vision facilitator

I am an active listener, note-taker, and keen observer. I am very clear about my role. I work with you through my detailed process to acquire a comprehensive vision of your goal, preferences, and outcome. Within this collaboration, I facilitate your vision. You call the shots - I execute. Together, we cross the finish line to begin your new chapter of life.

Why work with me?

I am kind, patient, and results-driven.

I've often heard, "Scott is not your typical real estate agent." My clients' successes have been attributed to my rapid execution, work ethic, and extensive network.

What sets me apart?

- **Proactive Preparation:** Many agents list properties and wait. I front-load the process, asking dozens of detailed questions to minimize delays when buyers inquire. Every listing comes with a comprehensive digital information package, ensuring all the critical details are readily available.
- **Specialization in Remote Transactions:** Whether you're buying or selling remotely, I utilize 3D virtual tours, detailed floor plans, and video walkthroughs to ensure all parties are fully informed. While many agents overlook these tools, they're a standard part of my process.
- **Extensive Track Record**





Client Testimonials



SCOTT MILLER
REAL ESTATE

"After our complicated deal fell through trying to sell it privately, Scott was able to market our property beautifully, secure 21 viewings in the first weekend it hit the market, and got us 6 offers by Monday (Many of them over asking price).

I'd highly recommend anyone looking to buy or sell in the Kootenays to use Scott Miller."

David Stegman



"Working with Scott when we sold our house was a pleasure. He's a fantastic communicator, smart, honest and hard working - all the qualities I want when I'm working with a realtor. I'd highly recommend Scott!"

"I have never felt so safe, respected and cared about in a real estate transaction before. He was fantastic with communication, handling my tenants with respect, intelligence and care. All of the bells and whistles like the 3D scan and walk through were awesome. Scott nails it on literally all aspects of the real estate business. Thanks Scott, it was a pleasure and an honour to work with you!"

Alexander Lamm



Jim Barnum



"Scott is the most amazing realtor you'll ever find! It's not often you find a realtor that genuinely cares about you as a human and is completely transparent, informative, and authentic."

Javia Selina





Recent Transactions



1515 Cedar St

60 Days on Market

Sold for 94% of
Asking Price

\$1,400,000



3210 Pass Creek
Road

28 Days on Market

Sold for 105% of
Asking Price

\$659,000



4588 Falls Creek
Road

7 Days on Market

Sold for 100% of
Asking Price

\$888,000



8788 Highway 6

20 Days on
Market

Sold for 99% of
Asking Price

\$629,000



5769 Highway 95

84 Days on
Market

Sold for 92% of
Asking Price

\$1,190,000



2612 Robison Road

31 Days on Market

Sold for 103% of
Asking Price

\$879,000

The Property Buying Process

The Step by Step Guide

Every transaction is unique, and unexpected things can happen along the way. But here's how the process typically unfolds when everything runs smoothly:

1. Get Pre-Approved

- Connect with a mortgage broker to determine your budget and secure pre-approval for financing.

2. Define Your Goals

- Meet with me to discuss your needs, preferences, and vision for your new home.

3. Stay in the Loop

- Sign up for Private Client Services to receive real-time updates on new listings that match your criteria.

4. Explore Properties

- Let's tour potential homes and refine your search to find the perfect match.

5. Make an Offer

- Once we've found "the one," I'll guide you through the process of preparing and submitting a competitive offer.

6. Remove Subjects

- Work through any conditions to finalize the contract, such as:
 - Financing: Confirm your loan approval with the lender.
 - Insurance: Secure appropriate home insurance.
 - Inspection: Conduct a professional home inspection.
 - Deposit: Submit your deposit to secure the property.

7. Final Steps

- Once all subjects are removed, the lawyers will handle the transfer of title.

8. Celebrate Your New Home

- Congratulations—the keys are yours!



Financing Pre-approval Checklist

When applying for a mortgage, you will likely need the following documents:

If Employed

Each lender varies, however most will require:

- ☐ Two of your most recent pay stubs
- ☐ Employment letter
- ☐ Proof or confirmation of the downpayment

If Self-Employed

Each lender varies, however most will require:

- ☐ Your Tax Returns from the previous 2 to 3 years
- ☐ Your Notice of Assessments from the previous 2 - 3 years
- ☐ Proof or confirmation of the downpayment

If you have not completed your previous two years tax filings, it is recommend to get that sorted!

You can acquire your Notice of Assessments from your online CRA account.

Closing costs

What to expect



Ensuring your home is the right choice and closing the deal comes with costs. Here's a quick breakdown so there are no surprises.

Standard Purchase

Down Payment Deposit: As low as 5% for residential property. Approx 20% - 30% for vacant land.

Home Inspection: \$500 to \$800 to check the home's condition.

Home Appraisal: \$500 to \$800 if your lender needs it. Often this cost is paid for by the lender however.

Legal Conveyancing Fees: \$1,200 to \$1,500 to handle all the paperwork.

Insurance: Approx \$1,500 - \$2,500 per year to protect your home.

Water Levy: for Nelson BC \$1259 per year for a single-family & \$1668 per year for a single-family with suite

Property Transfer Tax:

- 1% on the first \$200,000
- 2% between \$200,000 and \$2,000,000
- 3% over \$2,000,000

There are exemptions if you are a first-time home buyer or are buying a new build*

Agent Commission: The commission is paid by the seller on any MLS listed property.

Other Costs

Foundation Check by Rokform: \$150 verbal or \$400 written.

Septic Inspection: \$500 to \$800.

WETT Inspection for fireplaces: \$150 to \$350.

I can recommend a number of trusted resources for each step of the process!

Pro Home-Hunting Tips



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Private Client Service

Once we start working together, I will send you an activation email for the PCS, Private Client Service. Feel free to log in to activate the automated emails. Upon doing so, you will be sent new listings as they hit the market. You can change the search parameters by clicking the 'Criteria' tab. If you have any questions about a property, let me know and we can start digging into the opportunity.

BC Assessment

If you would like further information on a prospective property. Go to www.bcassessment.com. If you create an account, and log in, you will be able to see the historical BC assessed value. You will also be able to view the approximate property boundaries.

How much are the monthly utilities?

The average monthly electrical and gas utility amounts are public information. To acquire the average monthly utility amounts on a prospective property, simply email:

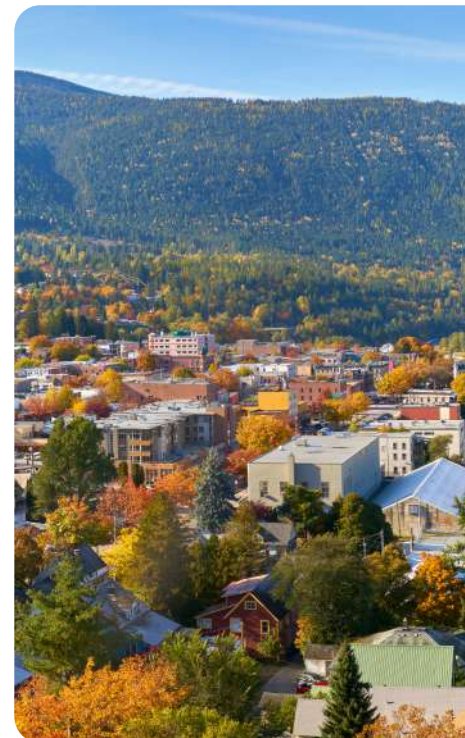
Nelson Hydro - HClerk2@nelson.ca

Fortis Electrical - electricity.customerservice@fortisbc.com

Fortis Gas - gas.customerservice@fortisbc.com

Drive-by

Are you keen on a prospective property? If you are in the area, conducting a drive-by can help clarify valuable information. Alternatively, Google Street view can provide insightful neighbourhood information.





Buyer's Roadmap

1 Let's Meet

Share with me your vision - I take detailed notes of your criteria. Together we outline a step by step guide to achieve your goals.

2 Financing

If required, we put you in touch with a mortgage broker to crunch the numbers.

Pre-Approval

Once we are pre-approved for financing, we can begin viewing properties!

3 Market Analysis

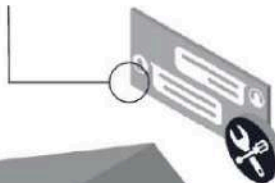
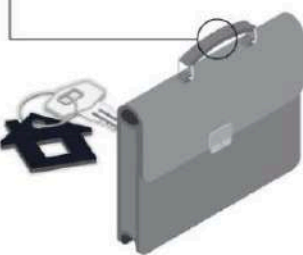
Together we assess the market to determine what properties are ideal candidates for your vision.

4 Let's view some properties!

Together we assess properties with a fine tooth comb. I inform you of the green, yellow, and red flags of any particular opportunity.

Offer Strategization

Upon finding an ideal purchase, together we formulate a winning plan to succeed in the acquisition.



5 Offers and Negotiations

We place an offer! I work with you step by step to negotiate the most favourable terms for you

Offer Accepted!

Success - the seller accepts your offer!

6 Subject Removal Period

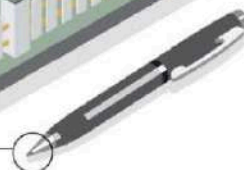
The subject removal period is typically two weeks. I guide you through buyer due diligence to ensure you are fully informed on all aspects of the property.

7 Firm Deal

Once we have completed buyer due diligence, typically subjects are removed, the deposit is placed, and the deal goes firm!

8 Completion

On completion and possession day the property registers and the keys are placed in your hands!





Professional Contacts

Mortgage Brokers

Trevor Makortoff

604 209 8647

tmakortoff@telus.net

www.bayfield.ca

Melanie Ward

250 352 2693

melanie@melward.ca

www.wardmortgages.com

Derek Diener

250 505 5850

derek@derekdiener.com

www.derekdiener.com

WETT Inspectors

Red Point Chimney

250 354 3489

www.redpointchimney.com

Kootenay Woodstoves

250 352 2001

Info@kootenaywoodstoves.com

Chimney Cricket

250 354 3112

thechimneycricket@gmail.com

Building Inspectors

Nathan Wheaton

250 505 3899

nathan@timberlineinspections.ca

www.timberlineinspections.ca

Jered Devries

250 777 2421

housetohomeinspectionsbc@gmail.com

www.housetohomeinspection.ca

Jacques Laplante

250 551 1284

jacqueslaplante13@gmail.com

www.hivehomeinspections.ca

Home Insurance

TD Insurance

866 361 2311

www.tdinsurance.com

Hub International

250 352 5366

www.hubinternational.com

Kootenay Insurance Services

250 352 5341

www.kootenayinsurance.ca



Professional Contacts

Conveyancers

Chris Smith - Purcell Law

250 777 3674

csmith@purcell-law.ca

www.purcell-law.ca

Deanne Monroe Notary

250 551 4711

dmonroe@nelsonnotary.com

www.nelsonnotary.com

Specialized Contractors

Edge Roofing

250 354 1802

dan@edgeroofing.ca

www.edgeroofing.ca

Rokform Concrete

250 354 9165

info@rokformsolutions.ca

www.rokformsolutions.ca

Nelson Foundation Repair

250 505 3292

info@nelsonfoundationrepair.ca

Septic Contractors

Valhalla Septic

778 454 2221

valhallaseptic@gmail.com

All-Round Septic

(250) 354-3644

allsepticvac@gmail.com

www.allaroundsepticervices.com

Beaver Septic Cleaning

250 354 3508

Well Inspector

Tri-City Pumps & Power

250 359 7166

tcpp2007@gmail.com

tcpp2007.wixsite.com