



# **MINK**GROUP

*A signature real estate experience that moves you.*

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Dear home buyer,

The **MINK** Group is here to provide you with a true signature experience that will move you.

We have a passion for helping people realize their dreams of home ownership and real estate success. Our approach is simple. Provide personalized attention, expertise on the local market, professional advice and outstanding customer service. This will result in a truly customized, rewarding home purchasing experience.

Let us surpass your expectations!

The Mink Group





# THE BUYING PROCESS

1. Prepare
2. Home search
3. Making an offer
4. Accepted firm offer
5. Closing

# 1. BE PREPARED



## Be financially ready

- Talk to your financial representative
- Get a mortgage pre-qualification
- Save for your down payment
- Prepare for your deposit (min 5% of purchase price usually required 24 hours after the offer acceptance)



## Hire a realtor

- Hire an independent realtor to represent you
- Sign a buyer representation agreement
- Discuss your home search criteria



# WHY A BUYER'S AGENT

## 1. IT'S FREE

Our service fees are paid by the seller's listing brokerage.

## 2. UNBIASED MARKET EVALUATION

We are trained in all aspects of real estate, including understanding supply, demand and economics in Hamilton / Burlington and surrounding areas. A comprehensive knowledge of the available homes in your neighbourhood is one of our strongest assets.

## 3. IT'S IN YOUR BEST INTEREST

A seller's Realtor represents the seller in the transaction, and as part of their fiduciary duty, must ensure that the seller's (and not your) position is represented throughout the entire process. Our job is to work for you, to be on your side, ensuring that your best interests are looked after.

## 4. WE WILL NEGOTIATE ON YOUR BEHALF

There is always room for negotiations. Even if you prefer not to haggle, as your Realtors, we will professionally negotiate on your behalf. Your home is one of your biggest investments and we will make sure you are getting a price that works best for you.

## 5. PEACE OF MIND

Whether you are buying your first home or fifth, the process of buying a home can be an emotional, time-consuming venture. Having our experienced, dedicated, knowledgeable team working for you will make all the difference, and leave you feeling that you made the right decision.

## 2. YOUR HOME SEARCH



### Define your home criteria

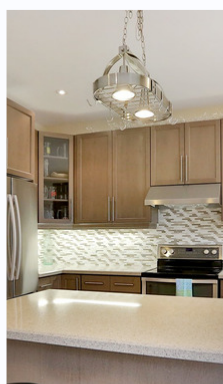
The James Mink Real Estate Group will review and discuss what's most important to you in a home.

We'll set your custom home search, and will notify you when a property meeting your criteria gets listed so you get access to it before it's on realtor.ca.



### Visit homes

Once you like a property and would like to visit it, we will coordinate the viewing on your behalf. At that time, we will advise and consult you on comparable properties and work with you to prepare an offer should you want to proceed.







## 3. THE OFFER PROCESS



### Discuss strategy

The James Mink Real Estate Group will collect background information on the property; how old is the furnace/ AC, windows, roof etc... as well as the seller's situation - have they bought already? Why are they selling? Are there any other offers? This will help our team advise you on the offer strategy.



### Terms and conditions

We will guide you every step of the way and advise you on strategy, price, conditions, closing dates and inclusions to put in your offer. We will prepare, present and negotiate your offer on your behalf keeping your best interest our priority with honesty and full disclosure.



# 4. ACCEPTED OFFER

**First Step** *As soon as the deal is firm.*

## LAWYER

Contact and inform your lawyer of the purchase or sale of your home.

## BANK / MORTGAGE BROKER

Contact and inform your bank or mortgage broker of the purchase or sale of your home.

**Second Step** *4-6 weeks before closing day .*

Forward your mail with Canada Post for the first few months.

## INFORM

Water Heater Rental Company

Your Insurance Company (House / Car )

The City (Property Taxes)

Your Cable Company

Utility Companies (Electricity, Gas, Water...)

**Third Step** *Approx one week prior to closing.*

## LAWYER

Your lawyer will contact you to set up a date for you to meet and sign all the paperwork.

## BANK/ MORTGAGE BROKER

Your financial advisor will contact you to set up a date for you to meet and sign all the paperwork.

# 5. CLOSING

## What to expect on closing day

Typical Closing Day for your reference

- A. The bank or mortgage broker will transfer the money to the lawyer to complete the purchase. (This typically happens in the morning – by mid day)
- B. The lawyer confirms the title change and transfers the funds to the selling party.
- C. The money and title change is confirmed and the lawyer contacts the buyers to pick up the keys (This typically happens by late afternoon)

Enjoy your new home!



### Typical closing costs

- Legal fee and disbursements
- Land transfer tax
- Mortgage insurance
- Property tax
- Prepaid utilities adjustments
- Property appraisal
- Home inspection

# TIPS AFTER YOU BUY



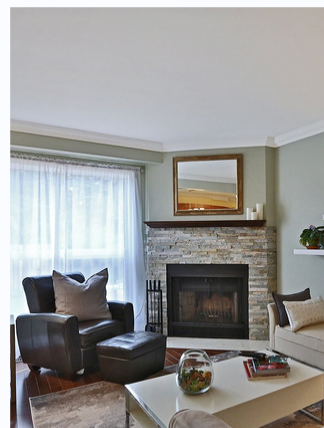
## Budget

- Make your mortgage payments on time
- Plan for the costs of operating a home
- Live within your budget
- Save for emergencies



## Keep your home safe

- Be prepared for emergencies before they happen.
- Prepare an evacuation plan in case of a fire.
- Store your valuables in a safe place.
- Dispose of any dangerous materials properly.
- Check fire extinguishers, smoke alarms, and carbon monoxide detectors regularly.





# Home Improvements

As a new owner, you may plan on making improvements to your home. Some renovations can almost pay for themselves over time, especially if they result in savings on utility bills or a higher resale value in the future.

Other renovations are worthwhile because they add comfort, enjoyment or functionality to your home. Keep in mind that home prices are influenced by the price of similar homes in the neighbourhood. Don't go overboard with home improvements unless you plan to stay in your home for many years to come.

## Top 5 Renovations from the MINK Group

### **BEST RETURN ON INVESTMENT**

- Income suite
- Kitchens
- Bathrooms
- Paint
- Exterior curb appeal

# About the MINK GROUP

The Mink Group was founded after a clear gap in the industry - not like any other typical mother/daughter, husband/wife or mega team - our boutique size group is composed of unique individuals, each bringing their own set of expertise for a strategic marketing.

From our various backgrounds in sales, interior design, corporate marketing, new community developments and life changing/ fresh start expert - we have been able to develop a signature winning selling strategy that you can benefit from. You have four dynamic young professionals looking after your home for the price of one!



**JAMES MINK**

SIGNATURE SALES, TEAM LEADER &  
CORPORATE MARKETING



**AUDREY BAILEY**

SIGNATURE SALES.  
NEW HOMES & HOME STAGING



**ASHLEE MCLEAN**

SIGNATURE SALES.,  
INTERIOR DESIGN &  
CORPORATE MARKETING



**REBECCA PLOUFFE**

SIGNATURES SALES, FOUNDER: THE  
SEPARATION NETWORK

The Mink Group has been recognized by our office, Coldwell Banker Community Professionals, for the most sales and transactions. #1 Team for 3 consecutive years (2016, 2017, and 2018) and 98% customer service satisfaction.



# SUCCESS STORIES

*"It was a pleasure working with The James Mink Real Estate Group, we liked the personal non-pressured approach and have recommended them to others"* Wendy B., Oakville, Ontario

*"The James Mink Real Estate Group was very professional and approachable and was extremely helpful during the entire real estate process"* Moira C. & Tom T., Burlington, Ontario

*"Staging our home is what made it sold so quickly. Thank you to the MINK GROUP for making it happen for us."*

*Sarah & Curtis,  
first time sellers. Waterdown*

*"I wanted to outperform the stock market and the Mink Group helped me achieve my financial goals." Steve, Investor. Burlington*

## OUR CLIENTS. OUR SPOKESPEOPLE.

*"Thank you for your incredible customer service, professionalism and selling my house for more money than I thought. I will continue to use your services and refer my friends and family"* Judy. Empty Nester. Burlington

*Your team was always available whenever we needed to visit homes, even though our schedule was so busy. Katie and Mac, first time buyers.*



# EVENTS

*For us it's not just about the one sale. Join us throughout the year to our various events.*



A SIGNATURE  
EXPERIENCE  
THAT MOVES  
YOU.