

RE/MAX Nyda Realty real estate news



www.andreavalis.com

To Buy or Not to Buy? You be the judge

- The average home owner has 46 times the net worth of the average renter.
- On a 30 year cycle residential Real Estate has had an annual increase in value of 6% per year.
- Interest rates are at a historic low.
- BC Economy continues to be strong with Unemployment Rates, only half of what they were ten years ago.
- Conditions haven't been this favourable on the Buyer's side in a decade.
- Current prices and selection allow buyers to negotiate on the right home for them. (A few years ago Buyers were wrestling each other on the living room floor to purchase a home they really didn't like for more than they could afford!)
- Are you buying a home to meet your family's needs and create a long term asset?
- Do you want to stop paying your landlords mortgage and build your own equity?
- You will only realize the bottom of the market after the prices have increased and they will increase!
- This is a Buyer's market. **Are you a Buyer?**
- **What are you waiting for?**



Andrea Valis

#1-7300 Vedder Rd
Chilliwack BC
V2R 4G6

Office: 604-858-7179
Cell: 604-702-8173

andreavalis@remax.net



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

Deadly Mistakes buyers make when purchasing a home:

* **Making an offer on a home without being pre-qualified.**

Pre-qualification will make your life easier - so take the time to speak with a bank or mortgage representative. Their specific questions in regard to income, debt, etc., will help you determine the price range you can afford. It is an important step on the path to home ownership.

* **Not having a home inspection.**

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

* **Limiting your search to open houses, ads or the internet.**

Many homes listed in magazines or on the internet have already been sold. Your best course of action is to contact a Realtor®. They have up-to-date information that is unavailable to the general public and are the best resource to help you find the home you want.

* **Choosing a real estate agent who is not committed to forming a strong business relationship with you.**

Making a connection with the right Realtor is crucial. Choose a professional who is dedicated to serving your needs - before, during and after the sale.

* **Thinking there is only one perfect house out there.**

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your Realtor for a comparative market analysis. This compares similar homes that have recently sold, or are still for sale.

* **Not considering long-term needs**

It is important to think ahead. Will the home suit your needs 3-5 years from now?

* **Not examining insurance issues.**

Purchase adequate home owner insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

* **Not knowing total costs involved.**

Early in the buying process ask your Realtor or mortgage representative for an estimate of closing costs. Lawyer fees should be considered and many pre-pay responsibilities like property taxes and fuel adjustments must also be taken into account.

* **Not following through on due diligence.**

Buyers should make a list of any concerns they have relating to issues such as: crime rates, schools, power lines, neighbours, environmental conditions, etc. Ask the important questions *before* you make an offer on a home. Be diligent so that you can have confidence in your purchase.

(If you do not wish to receive this newsletter in the future, please contact me at 604-858-7179 to remove your name from my mailing list, as per the Privacy Act.)

Top 10 Gardening tips for Winter

1. Begin your pruning of fruit, shade and ever-green trees.
2. Plant trees and shrubs that bloom in January.
3. Aerate your lawns and apply lime.
4. It is very important to spray Lime Sulphur and Dormant Oil on your fruit trees, roses and ornamentals to protect them from insects & disease.
5. Continue feeding wild birds.
6. Start early seeds like Spanish onions, geraniums, pansies and begonias.
7. Check all your stored bulbs to make sure there is no rot or deterioration
8. Use copper spray on apples to help prevent European canker and on peaches and nectarines to prevent leaf curl.
9. Control weeds with the pre-emergent 'Casoron' - Save hours of weeding!
10. Start begonia tubers

Quick Do-it-Yourself Winter Checklist

- Check and Upgrade Insulation
- Check and Maintain Furnace
- Vacuum Air Registers
- Check and Flush Water Heater
- Recaulk Bathtub
- Maintain Fireplace and Chimney
- Check Crawlspace
- Replenish Flashlight Batteries
- Check Gutters for Ice
- Change Furnace Filters
- Test Carbon Monoxide and Smoke Detectors

Quick Checklist of Do-it-Yourselfer Qualities

- You have a knack for working with tools
- You're good at taking things apart and putting them together
- You can clearly visualize what finished projects should look like
- You take pride in your creativity and home improvement skills
- You have plenty of leisure time and energy
- You find working on your house an enjoyable hobby
- You are willing to research projects thoroughly and develop needed skills
- You know your limitations

Favourite Quote

The only place where success comes before work is in the dictionary.

**Donald Kendall
(1921—present)**

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RE/MAX's Annual Christmas Toy Drive

A Huge Success!

*Our annual toy drive was a **huge success** with over 1000 toys collected, plus \$2,000 in cash donated!*

We were overwhelmed by the wonderful and generous donations of toys by so many caring and giving people. The sales associates of RE/MAX Nyda also donated \$2000. We truly express a heartfelt "Thank You" to everyone who took the time from their busy schedules to drop off a new toy for a needy child.

Heather Rollins of Chilliwack Community Services, gleefully confirms that **over 1000** desperately needed toys were brought in on December 6th, 2008.

Thank You for ensuring a brighter & happier Christmas for many families in our community.



Current Mortgage Rates

Prime	3.50%	Variable	4.10%
1 year	3.89%	2 Year	4.59%
3 Year	4.89 %	4 Year	4.69%
5 year	4.79%	10 Year	5.95%

Rates Courtesy of:

Steven Brouwer, AMP
Mortgage Consultant
604-795-5347



Tammy O'Callaghan, AMP
Mortgage Consultant
604-847-3395

experience.thetrust.com

Oh, by the way...

Whenever you come across people who are thinking about buying or selling a home and who would appreciate the kind of service I offer, I'd love to help them. So, as these people come to mind, just give me a call with their name and business phone number. I'll be happy to follow up and take care of them.



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