



# WELCOME HOME

Your Comprehensive Guide to  
Buying a Home in Vancouver



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RE/MAX® Crest Realty (Westside)

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# Introduction: Should I Use a Realtor®?

Truthfully, there is almost no good reason not to. Here are what we consider to be the three most compelling incentives for why home buyers should use the services of a licensed Realtor®:

First off, the overwhelming majority of the Sellers you encounter will be using a Realtor®. Therefore they have an expert in the field representing them around the clock to ensure that their interests are protected. If you are trying to negotiate with a Seller in this position, you will be at an unfair disadvantage. Get someone who will provide you with the same level of expertise and commitment that the Seller is getting to ensure *your* interests are protected.

Secondly, in most instances, the Seller will be paying the commission for your Realtor®! Although it seems like an odd scenario, it is common practice in BC for the Seller to pay both 'sides' of the commission. This means that not only are you getting professional representation, but you are getting it for free!

Lastly, real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today typically exceed \$250,000. If you had a \$250,000 tax audit, would you attempt to deal with it without the help of an accountant? If you had a \$250,000 lawsuit on your hands, would you deal with it without the help of an attorney? We wouldn't. Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

## Types of Agency Relationships:

- ♦ **No Agency:** This situation occurs when a Buyer writes an offer through the Seller's Agent with whom they have no prior relationship. Here, the Seller's Agent is required to provide the Buyer with honest answers to any and all questions, provide and explain the proper forms and disclose any known defects regarding the property. That said, the Seller's Agent is still committed to the Seller and must act for their best interests, NOT yours.
- ♦ **Buyer's Agent:** As a Buyer's Agent, your Realtor® would owe you the utmost loyalty, honesty, and must disclose to you any information which might influence your decision to purchase. Further, any confidential information you have disclosed to the Realtor® may not be revealed by the Realtor® to another person that might jeopardize your bargaining position.
- ♦ **Seller's Agent:** The most common type of agency, with the same obligations and responsibilities as with the Buyer's Agent. As a Buyer, working with the Seller's Agent will put you into a No Agency situation. If a Realtor® discloses that they are representing the Seller, keep in mind that any information you give them must be passed on to the Seller and this could jeopardize your bargaining position.
- ♦ **Limited Dual Agent:** When a Realtor® is acting as an agent for both the Buyer and the Seller, they should take the utmost care to explain their agency relationship to you. There are limitations to the Realtor's® responsibilities in this situation that both sides must agree to before accepting an offer.



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# Introduction: Our Full Service Home Buyer Program

We believe that buying a home should be an enjoyable process. To make this happen, we feel that it is our responsibility to provide you with all of the information that you need so that you can make an informed decision, to guide you through the options and choices that lie in front of you and to develop a relationship built on trust, communication, and respect.

To give you an example of the services we provide which help ensure you are receiving the very best real estate service available in Vancouver, take a look at what our **Full Service Home Buyer Program** provides to our clients:

-  A comprehensive **Personal Assessment** of your needs, budget, and desired neighbourhoods.
-  A detailed **Market Update** of current trends and statistics to bring you up-to-date.
-  An in-depth overview of **Financing Options** available to help determine the best fit for you.
-  A thorough **Walkthrough of Contracts** and documents involved in a real estate transaction.
-  **New Listings** sent to you immediately - before the public sees them.
-  Property viewings and open house **Tours Arranged** to make the most of your time.
-  Extensive **Market Analysis** prepared to determine the market value of attractive properties.
-  **Professionally Prepared Contracts** and offers for purchase on potential properties.
-  **Negotiation Expertise** that will ensure that purchase terms protect YOUR best interests.
-  A detailed property **Documentation Review** to ensure that there are no surprises.
-  **Quality Recommendations** for service providers that may be useful.
-  A donation to the **Children's Miracle Network** with every transaction.
-  An "Exclusive Buyer's Agency" contract giving **Our Guaranteed Commitment in Writing!**

If you feel that, at any point, we fail to live up to this agreement, please let us know. If we cannot rectify the situation immediately, we will grant you an immediate and unconditional release from our agency agreement. We enjoy working with people who enjoy working with us.

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## Introduction: About Bonnie Hastings

Born and raised in Edmonton, I moved out to Vancouver in 1996 and absolutely love living in this wonderful city. Since I have been here, I have lived and worked in the Westside of Vancouver and cannot think of anywhere else in the world I would rather be. In my spare time I enjoy all this city has to offer, including golf, tennis, running, and anything outdoors that involves my beautiful yellow lab, Hana.



As a realtor I am committed to helping you find a home that exceeds your everyday needs, a home that contributes to your everyday enjoyment. In other words, I am dedicated to helping you find your dream home! I want you to be excited about coming home at the end of every day. The quality, location, and functionality of a home will contribute to enhancing these feelings on a day to day basis.

Buying a home can be very stressful. It is a life decision that affects everything - where you live, where your kids go to school, your savings and your future. My job is to be your friendly and knowledgeable guide through the process of buying a home. I can be counted on to give you sound advice, making the process simple and fun - yes, buying a house should be fun!

Those who have worked with me appreciate the personal and thorough service I provide. Most of my business comes from previous clients and/or referrals - proof that I am committed to my clients. Honesty, integrity and old fashioned hard work have enabled me to build and maintain relationships with each and every one of my clients. I look forward to working with you.

**MISSION:** My mission is to provide the highest possible service available to my buyers and sellers by guiding them through the complexities of buying and selling their home.

**GOAL:** My goal is to be the best REALTOR® that I can be and always maintain the highest degree of integrity, honesty, and trust.

**My Commitment Statement:** I am committed to my clients' best interest, to be with you every step of the way and to meeting your objectives in a timely manner.

### My Performance:

- ◆ Coveted Medallion Club status for top 5% of realtors in Vancouver 2006 - 2009
- ◆ RE/MAX Platinum Club 2007 - 2009
- ◆ RE/MAX Hall of Fame Member 2007 - 2008
- ◆ Sold over 100 homes in the past 2 years
- ◆ RE/MAX 100% Club 2004 - 2006
- ◆ RE/MAX Executive Club 2003

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# Step One: Get Your Finances in Order

Many lending institutions will pre-quality you for a specific size and type of mortgage loan before you begin searching for your new home. This is called a **pre-approved mortgage**. Having a pre-approved mortgage will give you the confidence of knowing what you can spend on a home before you begin looking and gives the Seller confidence that you are a serious buyer. It is best to meet with a few mortgage brokers prior to looking for properties to help establish one of the most important parameters of your search - price!

You should also know how much “cash” you can put towards a house before borrowing funds. This amount is called your **down payment**. The larger the down payment, the less money you need to borrow, which means a lower monthly payment.

## How Much Can I Afford?

While the end amount that you will qualify for depends on many factors, most banks will allow you to borrow up to 32% of your gross monthly income (GDS ratio). The payments in this calculation will include the mortgage principal, interest, property taxes, heating costs and 50% of condo fees (if applicable). The quickest ‘guesstimate’ for a mortgage amount is to multiply your gross annual salary by 3.

## What is a Mortgage?

A mortgage is not itself a loan, but rather it is an interest in land created as a security for a loan. Thus, you are actually the one granting the mortgage and in return the bank is granting a loan. If you fail to meet your debt obligations, the lender will have the right to claim your home to pay off what you still owe. All mortgage loans are of two basic types:

- ◆ A **conventional** mortgage loan allows borrowing up to 80% of the purchase price or appraised value of the property, whichever is less.
- ◆ A **high-ratio** mortgage loan allows borrowing of more than 80% of the purchase price or the appraised value of the property, whichever is less. In this case mortgage insurance is required.

## What is an Amortization Period?

Typically, the size of the mortgage loan payment is calculated as if the loan payments were going to be paid over 25 years. This is called the amortization period. The longer the amortization period you choose, the lower the regular payment will be. Many institutions offer longer amortization periods, which will slightly reduce your monthly payments. Keep in mind that the faster you repay any money borrowed by choosing a shorter amortization period, the more you reduce the total cost of borrowing.

## What is a Term?

Most mortgage loan contracts only permit the regular payments to continue for a specified term. The term can range from a few months to 10 years. Deciding on the length of the term you want will depend partly on whether you think interest rates will go up or down. Keep in mind that the longer the term you choose, the longer your monthly payment will remain stable. At the end of the term, you are required to repay the full unpaid balance. If you do not have the cash required to pay the balance, it is necessary to refinance the loan. The lender is not obligated to renew your mortgage loan at the end of the term.

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# Step One: Get Your Finances in Order (continued)

## The Down Payment

Lending institutions will typically require you to make a down payment of at least 20% of the purchase price of the house unless you take out mortgage insurance. Mortgage insurance premiums can be as much as 4.15% of the loan amount but can effectively lower your down payment to zero. While it is common for down payments to be in the 5-20% range, keep in mind that the more money you put down, the lower your monthly payments will be and the lower your total cost of borrowing will be over the lifespan of the mortgage.

## Can I use my RRSP's as a Down Payment?

First time home buyers may use up to \$25,000 of RRSP funds per person (\$50,000 per couple) toward the down payment of a principal residence. To qualify:

- ◆ A 'First Time Home Buyer' is someone who has not owned a primary residence in the past 5 years (though investment properties are not included in this).
- ◆ RRSP funds eligible must have been on deposit for 90 days.
- ◆ RRSP funds withdrawn must be clear of RRSP loans.
- ◆ RRSP's "locked in" employer's pension plans are NOT eligible.
- ◆ Funds must be paid back within 15 years.

## Can a Mortgage loan be repaid at any time?

The answer to this question can be found in the repayment clause of the mortgage document. Some mortgages, generally referred to as open mortgages, may be repaid at any time the borrower wishes. Other mortgages, generally referred to as closed mortgages, cannot be repaid until the end of the term. Payments allowed prior to the end of the term will be subject to an interest penalty for early repayment. Please speak to your lender about this clause.

## Is there a Mortgage Application fee?

Lending institutions may charge a mortgage application fee. This application fee may vary between lending institutions, and may be negotiated.

## Should I talk to a Mortgage Broker?

Mortgage Brokers are a great place to start when you are exploring your financial options. Mortgage Brokers will typically have more financing options and more flexible lending criteria than traditional banks, and can offer much education about the different possibilities available to you. Also, as they are typically paid by the lending institution, it won't cost you anything to speak with a Mortgage Broker. If you need a recommendation, we have several great contacts that will be more than happy to get you started.



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# Step One: Get Your Finances in Order (continued)

## The Closing Costs

It's easy to count your available cash, but remember that all of these cash savings cannot be used as your down payment. Below is a list of other last-minute costs that you will need to budget for:

### **Property Transfer Tax (PTT)**

The British Columbia Provincial Government imposes a property transfer tax (PTT) that must be paid before any property can be legally transferred to a new owner. The tax is 1% on the first \$200,000 of the property value and 2% on any value over \$200,000.

First-time buyers can be exempt from (PTT) if they meet the following criteria:

- ◆ Must not have owned an interest in a principal residence **anywhere** in the world.
- ◆ Must be a Canadian Citizen or permanent resident and have resided in B.C. for a minimum of 12 months prior to the purchase or transfer.
- ◆ Subject to a maximum purchase price depending on location in the province (maximum purchase price is \$425,000 within Vancouver for the full exemption, with partial exemptions up to \$450,000).
- ◆ Must not have previously received a First Time Home Buyers exemption or refund.
- ◆ Property must be an owner-occupied principal residence that is moved into within 92 days of registration and occupied for a minimum of 1 year.

### **Goods and Services Tax (GST)**

If you purchase a newly constructed home, you may be subject to 5% GST on the purchase price. However, if the home is under \$450,000 you may be eligible for a partial rebate. Call the Information Line @ 604-666-4664 or 1-800-561-6900 to verify.

### **Property Tax**

If the current owners have already paid the full year's property taxes to the municipality, you will have to reimburse them for your share of the year's taxes.

### **Real Estate Fees**

Generally speaking, the Seller pays the real estate fees as part of the transaction. There are some circumstances where the Buyer will be responsible for some or all of the fees for a Buyer's Agent, such as in a For Sale By Owner situation or when a listing is held by a discount brokerage. If this is the case, an agreement must be in place between the Buyer's Realtor and the Buyer prior to preparing an offer to purchase. This Exclusive Buyer's Agency Agreement would outline all of the Realtor's obligations to you as well as the agreed upon compensation for service. Having formalized Buyer Agency Agreements are rapidly becoming standard practice as they are designed to protect a buyer and is a similar type agreement a Seller has when listing his or her property.



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## Step One: Get Your Finances in Order (continued)

### **Appraisal Fee**

When the lending institution requires an appraisal of the property, it may be your responsibility to pay the appraiser's fee.

### **Survey Fee (detached home only)**

The lending institution may also require that a survey certificate be presented to them. If the current owner cannot provide a recent survey certificate, it will be your responsibility to pay the surveyor's fee. Some financial institutions may ask for Title Insurance instead.

### **Building Inspection**

Your purchase is a big investment, so think of the fee for this service as an insurance premium. Even if you trust the structural soundness of the building, this can be a great way to learn about how to protect your investment in the future.

### **Fire and Liability Insurance**

Mortgage lenders insist that you purchase an insurance policy, which guarantees that, in the event of a fire, the lender will receive the balance owing on the mortgage loan, before you receive any insurance proceeds.

### **Legal Fees**

The transfer of property ownership from the seller to the buyer must be recorded in the Land Titles Office in order to protect the new owner's interests. You will probably want to engage a lawyer or notary public to act on your behalf during the completion of your purchase. The legal fees for this service will include payment of a registration fee. If you are financing your purchase with a new mortgage loan, there will be a further fee to prepare and register the mortgage documents.

### **Other Last Minute Costs**

- ◆ Moving expenses
- ◆ Deposits required by utility companies
- ◆ Connection fees: cable, hydro, gas, etc
- ◆ Condo move-in fees
- ◆ Household goods (kitchen appliances, garbage cans, tools, window coverings, etc.)
- ◆ Redecorating or renovations

As each of these costs vary from purchase to purchase, we will go through all of these costs with you ahead of time to ensure you know what you are getting into and have the means to deal with any financial obligations that arise over the course of the transaction.



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## Step Two: Decide What You Are Looking For

It doesn't matter if you are a first time home buyer or an experienced investor, buying a home is a venture that involves critical and significant decisions. Investing a bit more time at the beginning can help you avoid expensive mistakes commonly made by some home buyers. You may think you know the type of home you want. But are you sure? Too many buyers "fall in love" with a home, buy it, and only later discover that it is "too small" or "in the wrong area".

When deciding your wants and needs in a home don't just answer the basic questions (number of bedrooms and bathrooms, etc.). Answer questions about yourself, what you want, and why you want it.

### The Neighbourhood

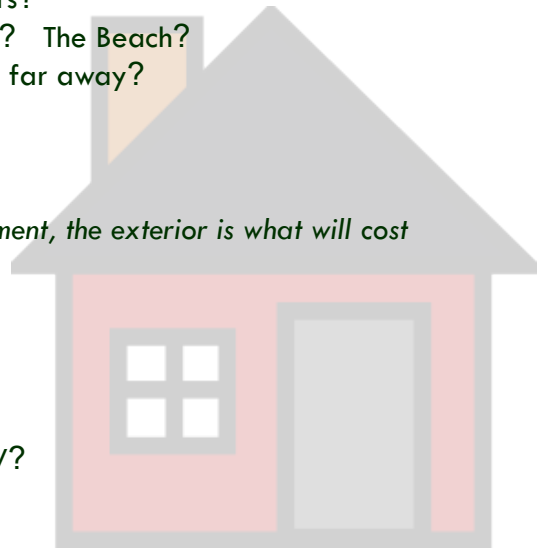
*Choose your neighbourhood before you choose your home. When considering which neighbourhoods to look in you need to consider certain factors:*

- ◆ How long a commute is acceptable to you? Must you be close to mass transit?
- ◆ Community: Do you like a pre-planned, tightly run home owners association? Do you like an older community "with character", or a newer community?
- ◆ Schools: What facilities will you require in the next few years?
- ◆ What amenities would you like nearby? Shopping? Parks? The Beach?
- ◆ Proximity to friends and family: Are you too close? Or too far away?

### The Building

*Although you will spend most of your time inside your home or apartment, the exterior is what will cost you the most money if something goes wrong. Look out for:*

- ◆ The type and the age of the roof.
- ◆ Old plumbing or electrical that may need to be upgraded.
- ◆ Any water ingress problems.
- ◆ Is there evidence of termites or dry rot?
- ◆ Which way does the front of the house face? N, S, E, or W?



### The Home

*When looking at properties, keep function in mind as well as aesthetics. Ask yourself questions like:*

- ◆ Do you like an open floorplan for entertaining? Do you prefer segmentation for privacy?
- ◆ Do you need a big kitchen? Gas stove? Lots of cabinet space?
- ◆ Do you like big bedrooms? Or would you prefer a little extra living space?
- ◆ Do you need a den or workspace to work from home?
- ◆ Is a patio necessary or just an added convenience?
- ◆ Do you need a lot of storage? An extra parking stall?

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## Step Two: Decide What You Are Looking For (continued)

### Condominium Considerations

When buying a condominium, there are several additional factors that will influence your decision:

- ♦ What kind of (or amount of) contingency reserve fund is maintained for such things as roof replacement, decorating, repairs and maintenance, etc?
- ♦ Are owners permitted to rent their units to tenants? How many rental units will be allowed in the project? How many units are rented at this time?
- ♦ Are pets allowed? What type? How many?
- ♦ Have any special assessments been agreed upon or have any structural problems been noted, which may lead to a special assessment in the future?
- ♦ Ask to see current Bylaws, Rules and Regulations, the Financial Statements, and Minutes of the Annual General Meeting and Strata Council Minutes. These documents will govern the manner in which your unit and the common areas may be used.

### The Timeline

There are no absolutes on a time-frame for buying a home but there are some general guidelines that can help with your overall planning. These time-frames can vary by the type of Real Estate market you are in. In an active market, you will need to move quickly for desirable homes, but in a less active market you may have the luxury of a bit more time.

#### Time Prior to Desired Moving Date

##### 3-4 Months:

Develop a personal checklist  
Start mortgage pre-approval process  
Find an agent  
Begin property search

##### 5-6 Weeks:

Closing arrangements  
Moving arrangements  
Monitor mortgage process  
Arrange for any school transfers or registrations  
Arrange home-owners insurance

##### 1-2 Weeks:

Verify mover  
Verify closing details with settlement agent  
Verify any final mortgage details  
Packing

##### 2-3 Months:


Compare and evaluate homes  
Choose a home  
Offer and purchase contract  
Home inspection

##### 3-4 Weeks:

Start basic packing  
Make address changes  
Arrange for utilities at new home  
Purchase decorating items  
(eg. draperies)



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## Step Three: Making an Offer

Once you have found the property you would like, a written offer to purchase must be prepared. An offer is usually recorded on a standard form entitled a **CONTRACT OF PURCHASE AND SALE**. Considering the legal ramifications of this document and substantial nature of this investment, you should always work with a Realtor®, lawyer or notary public when preparing an offer to purchase.

- Your offer should include, at the very least, the following:
- Date of offer
- Date and time your offer expires
- Full legal names and addresses of both the buyer and the seller
- Full legal description of the property
- Amount of the deposit you are giving
- Sale price that you are offering
- Details as to how you will finance the purchase price
- Your desired closing and possession dates
- A list of the conditions, which must be satisfied before the sale can occur. These are called “subjects” and can include financing, building inspection, etc.
- Lists of items which are not attached to the building (chattels), but which you state are to be included in the sale price. For example: drapes, stove, etc.
- Your signature

### What are the Seller's options?

When the Seller receives your offer, they have three options:

1. **Accept the offer exactly as written** - this creates a legally binding contract.
2. **Reject the offer** - the deal is dead as the seller does not want to negotiate.
3. **Make a counter-offer** - if the Seller changes anything at all on your original offer, the Seller is considered to have rejected your offer and to be making a new offer back to you. This new offer is referred to as a “counter-offer”. When you receive a counter-offer, you then have the same three options as the Seller had. The process of counter-offers may continue until an agreement is reached. If the counter-offer is unacceptable to you, or if you have changed your mind about the purchase, the Seller does not have the option of returning to your original offer and accepting it.

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## Step Three: Making an Offer (continued)

### Important Contract Dates

The Contract of Purchase and Sale will state the four important dates that you will need to be aware of:

**Subject Removal Date:** This is the date when the conditions or 'subjects' of your offer for purchase are removed and the deal is considered firm. Once the deal is firm, you are legally obligated to go ahead with the purchase. Failure to do so could have serious legal ramifications, which range from losing your deposit to being sued for specific performance (ie. the court will order you to complete the transaction).

**Completion Date:** The BIG DAY - Here, legal ownership of the property will transfer from the current owner to you in exchange for the purchase price of the property. Congratulations, you are now a home owner!

**Adjustment Date:** This is the date the lawyers or notaries use when determining how to split various costs between the Buyer and Seller for things like property taxes, strata fees, gas meters, etc. In effect, it is used to create a proportional ratio that is applied to expenses that have been paid in advance or that have been deferred to the future. The adjustment date is typically the same day as the Possession Date (see below).

**Possession Date:** Moving Day! Unless otherwise stated in the contract, you will receive the keys to your new home at 12 noon and are ready to move in! The possession date is typically 1-3 days after the Completion Date. And, of course, I will be there to help celebrate the occasion...

### Common Subjects

**Financing:** Simply, this states that if you are unable to arrange purchase financing, you are not required to go ahead with the purchase.

**Property Disclosure Statement:** This document contains the Seller's disclosure of everything they know with respect to the property. If there are known defects, they must be disclosed here. If you do not approve of the disclosure, you can cancel the contract.

**Building Inspection:** A must - unless the building is brand new or you are intimately familiar with the building. If the inspection reveals something that will cost you money or makes you nervous about proceeding, you can either request that the Seller repair the defects or you can walk away from the contract.

**Strata Documents:** Again, a must - for condominiums. This will give you all the information you need to see what shape the Strata Corporation is in. This will include strata minutes, current financials, bylaws, rules and more.



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# Websites of Interest

**My Website:** <http://www.bonniehastings.com>

Here you will find a wealth of real estate information. From advanced property searches to mortgage calculators, neighbourhood information and buyer resources, you can find it all here.



**Canadian Mortgage and Housing Corporation:** <http://www.cmhc-schl.gc.ca/en/co/>

This is a fabulous resource with practical tips, step-by-step information, cost calculators, market statistics, mortgage info and much, much more. A great place to get started.



**Canadian Real Estate Association:** <http://www.realtor.ca>

This is your standard MLS search site. Though you will not be able to get as much information on an individual property here as you will through our website, it will allow you to search on upcoming open houses and will also post related real estate news and statistics.



**City of Vancouver:** <http://www.vancouver.ca>

This is your place for information on zoning, development applications, permits, licensing, maps, etc.



**Translink:** <http://www.translink.ca>

Everything you need to know to find out what your transit options are in and around Vancouver.



**The Vancouver School Board:** <http://www.vsb.bc.ca>

Here you can find school district information throughout Vancouver.



**Tourism Vancouver:** <http://www.tourismvancouver.com>

Here you will find a wealth of information on local restaurants, activities and events.



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# Recommended Professional Service Providers

## Mortgage Brokers

**Dave Lacusta** *Dominion Lending*  
phone: 604-614-9500  
e-mail: [dave@davelacusta.com](mailto:dave@davelacusta.com)

**Chris Harley** *Mortgage Intelligence*  
phone: 604-612-8080  
e-mail: [chris\\_mi@telus.net](mailto:chris_mi@telus.net)

**Alma Pasic** *Verico Wealth Wizard Financial*  
phone: 604-729-4611  
e-mail: [alma\\_pasic@telus.net](mailto:alma_pasic@telus.net)

## Conveyancing - Notaries

**Carolynne Maguire**  
8528 Granville Street  
phone: 604-266-8970  
e-mail: [cmaguire@notaries.bc.ca](mailto:cmaguire@notaries.bc.ca)

**Wanda Wong Wilson**  
#16 - 5763 Oak Street  
phone: 604-267-2215  
e-mail: [wwilson@notaries.bc.ca](mailto:wwilson@notaries.bc.ca)

## Conveyancing - Lawyers

**Richard Bell** *Bell Alliance*  
#201 - 1367 West Broadway  
phone: 604-873-8723  
e-mail: [rbell@bellalliance.ca](mailto:rbell@bellalliance.ca)

**Mark Braeder** *Stewart, Aulinger & Company*  
#1200 - 805 West Broadway  
phone: 604-879-0291  
e-mail: [mbraeder@stewart-aulinger.ca](mailto:mbraeder@stewart-aulinger.ca)

## Building Inspectors

**Raymond Douville** *Douville & Co*  
phone: 604-626-4887

**John Schiffer** *Quality Home Inspections*  
phone: 604-271-7177



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## “Why I Refer Bonnie”

### *Let my past clients tell you what it is like to work with me:*

“We first met Bonnie several years ago when we were selling a property with another agent. We were so impressed with Bonnie’s professionalism, knowledge, and expertise in handling the purchase for her client that we called her the next time that we needed a realtor. Since that time we have had the opportunity to work with Bonnie for both buying and selling property. She has great enthusiasm and truly enjoys working with her clients in order to meet their needs. Bonnie has been an advisor, counsellor, and negotiator on our real estate projects and we do not hesitate to recommend her to family and friends.”  
*Heather McQueen - Vancouver*

“I have developed a very close business relationship with Bonnie over the past 3 years. It is a relationship built on trust, communication and dedication. I am particularly impressed with her sharp negotiation skills which have proved successful in each of the three purchases where we were facing multiple offers. Bonnie demonstrates professionalism, integrity and good humour in her dealings with clients. I give her my highest recommendation to family and friends and look forward to working with her on future transactions.”  
*Raymond Douville - Vancouver*

“I have worked with Bonnie for the purchase and sale of two apartments in Vancouver and wouldn’t consider anyone else for my next move. She is professional, thorough, honest and accountable and these are traits not often found in the field of real estate. She really understood that I was looking for places that felt like a “home” and felt right; not just short term investments. I have referred her to friends and family and they have nothing but rave reviews for her services. I really feel like she is respected in the industry and that puts trust in me that the negotiation process will go smoothly.”  
*Christina Granger - Vancouver*

“We just bought our first home! What a pleasure it was to work with Bonnie. She helped our search by being thorough and fast. She presented us with many options and helped narrow down our choices. The negotiations went smoothly, due to her professionalism. Being new to the real estate market, Bonnie explained the ‘ins and outs’ of various procedures with patience and a smile. Bonnie is a wonderful agent and we’re very pleased to have her representing us. She made us and the seller feel comfortable and confident in the information provided. In the future we would not hesitate to work with Bonnie again. We’ve recommended her to all our friends with great success to all.”  
*Suzanne and Craig Brodziak - Delta, BC*

“Bonnie Hastings was our realtor in 2007 when we bought our first property in Canada. As new immigrants from the UK we did not know the process of buying a house in Canada, and Bonnie explained everything to us clearly and took us through all the steps we needed to ensure completion of the sale. She was always extremely helpful and the purchase of our house went really smoothly. She was always ready with a smile and made us feel like valued customers and took a personal interest in us. If we decide to move again, we will not hesitate to use Bonnie’s services again.”  
*Carolyn and Phil Davies - Vancouver*

*I look forward to adding you to our ever growing list of happy clients.*

**bonnie hastings**

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