



What Every Home Buyer Should Know

COMPLIMENTS OF THE BAGOGLOO TEAM

A. Pre-Approved Mortgage	Page 1
B. Choosing Your Agent	Page 1
C. List of Priorities	Page 1
D. What to Have Ready Before Your House Hunting Begins	Page 1
E. Making an Offer on the Home You Have Decided You Want	Page 2
F. Main Features You Will Find on the Listing Sheet.....	Page 2
G. Buyer's Checklist	Page 3
H. Ten Things Buyers Should Do In Between Signing and Closing	Page 4
I. After Your Offer is Accepted	Page 4
J. Once the Mortgage is Approved	Page 5
K. Notes on Purchasing a Property	Page 6
L. Costs Involved in Buying a Home/ Closing Costs Guidelines	Page 7
M. Confirmation of Criteria and Service	Page 8
N. Notes	Page 10



What Every Home Buyer Should Know

A. Pre-Approved Mortgage

What's the greatest benefit of having a **pre-approved mortgage**? Simply put, it will allow you to know exactly what you can afford.

Getting pre-approved for a mortgage is an easy process. Before starting the process of looking for a home (from anywhere in Canada), just visit your bank's web site or call a local, trusted Mortgage Broker.

To help get the best services and rates available, our Team works with the best Mortgage Brokers in the business and we would be pleased to refer you to a local expert.

B. Choosing Your Agent

Buying or selling a home is significant process – but one that can be an exciting and rewarding journey. Choosing a real estate agent to work with is one of the first steps on this journey, and they will act as your guide and representative throughout the home buying process.

When choosing an agent, look closely at their experience. Experience is one of the most important assets a real estate agent and team can possess, and this experience will prove invaluable for you in the long run. Finding your home is an intensive process, so it is very important to work with an agent you can trust and who has **your** best interests at heart. This will ensure that your home buying experience is as stress-free as possible.

The Bagogloo Team has that experience. We have been a RE/MAX Platinum or better award-winning Team every year since 2000; we are one of the Top Two RE/MAX Teams in Nova Scotia. Our Team has also been honored with a RE/MAX Lifetime Achievement Award and has been inducted into the RE/MAX Hall of Fame. Over 85% of our business consists of referrals from satisfied clients, so you can be confident we will work our hardest to make your real estate dreams come true. It won't take long to see that we are Passionate About Service!

C. List of Priorities

Make a list of your wants and needs. For example, if you have children, schools and bus transportation are factors to consider. Proximity to recreation and shopping facilities might be important to you. Will the furniture you currently own work in your new home? Will a growing family need to be accommodated?

This list will form the foundation for your search. Prioritize your needs and wants, with the ability to adapt for the future. Making a list helps to keep your priorities in the forefront. This will also help your agents find homes that will suit your needs.

D. What to Have Ready Before Your House Hunting Begins

1. Pre-approved mortgage certificate. (If you have one)
2. Letter of Employment. (Confirming salary)
3. Deposit for your Offer to Purchase. When writing an Offer to Purchase, you will be required to submit a deposit as a sign of good faith which will form part of the down payment on the property. The amount can range from \$1000 - \$5,000, depending on the area, comfort level of the seller and purchase price of the property.

What Every Home Buyer Should Know

D. What to Have Ready Before Your House Hunting Begins Continued

4. Measurements. Bring a measuring tape and a list with the size of your furniture (dining room, kitchen appliances, beds, etc.). This will help to give you an idea of the space in a new home.
5. Wardrobe. Wear comfortable clothing and easy to remove footwear, especially during winter months.
6. Money for Incidentals. There will be extra costs involved, such as the appraisal fee, inspection fees, water tests, etc. Your agent and your lawyer will be able to give you a list of the costs that apply.

E. Making an Offer on the Home You Have Decided You Want

When you have decided on a home or property that you would like to purchase, it is now time to “make an offer”. Think about what you want to offer for the property and if there is any other items or conditions that you want to include in the purchase price. This, sometimes, can be an involving procedure and we are fully qualified to get you through it without any complications.

Once your offer has been accepted, a deposit cheque will need to be written. The deposit is usually between \$1000 and \$5,000, depending on the area, purchase price of the property and the comfort level of the sellers. You should also have a lawyer available for assistance, if you do not have one, we will be happy to refer you to an expert in Real Estate law to help you through the transaction.

F. Main Features You Will Find on the Listing Cut

- | | |
|--|--|
| 1. Address | 20. Wood Stove or Fireplace |
| 2. Street Name | 21. Garage |
| 3. Property List Price | 22. Driveway |
| 4. MLS # For Real Estate Board | 23. Type of Flooring |
| 5. Description & Directions For Property | 24. Foundation Type & Construction |
| 6. Map Area (See MLS map provided) | 25. Municipal Water |
| 7. Property Zoning | 26. Type of Water/Septic |
| 8. Number of Rooms & Sizes | 27. Assessment |
| 9. Number of Bedrooms | 28. Taxes |
| 10. Number of Bathrooms | 29. Assessment & Tax Year |
| 11. Age of Property | 30. Betterment Charges (sometimes indicated) |
| 12. Lot Size | 31. Condo Fees |
| 13. Main Living Area (above grade) | 32. Remarks on Property |
| 14. Style of Property | 33. Items Excluded From Home |
| 15. Building Size | 34. Property Condition Disclosure Statement (PCDS) |
| 16. Finished Basement Area | 34. Owners Name |
| 17. Exterior Construction | 36. Listing Broker |
| 18. Bathrooms | 37. Listing Salesperson |
| 19. Type of Heat | 38. Possession Date |



What Every Home Buyer Should Know

G. Buyer's Checklist

Chattels:

1. Appliances
2. Shed
3. Wood Stove or Propane Stove
4. Fireplace and Equipment
5. Central Vacuum and Equipment
6. Security System and Equipment
7. Air-Heat Exchanger and Equipment
8. Garage Door Opener and Remote Control(s)
9. Light Fixtures
10. Mirrors
11. Shelves
12. Environmental Recycling Containers
13. Curtains, Valances, Rods and Attachments & Some Blinds
14. _____
15. _____

Leases:

(specify whether certain items are leased, rented, owned, or financed)

NOTE: Some common items that may be leased, rented or financed are:
Hot Water Heater, Appliances, Security System, Propane Tank, and Furnace.

When encountering a home with leased equipment, consider the following:

1. Should it be paid out by seller before closing date?
2. Should the purchaser assume payments on day of closing?
3. Company and monthly cost of unit
4. Obtain a copy of the lease agreement to review
5. Sign the lease on or before day of closing but make sure you are approved by the company, ideally prior to the firm-up date on your offer to purchase.

Miscellaneous:

1. Betterment Charges (if applicable) i.e. road paving
2. Location Certificate/Survey
3. Signed PCDS (Property Condition Disclosure Statement) Form
4. Water Test (if not on Municipal water)
5. Electric & Heating Bills
6. Date of the Last Septic Pump Out (if applicable)

What Every Home Buyer Should Know

H. Ten Things Buyers Should Do Between Signing and Closing

1. Choose a lawyer and arrange for the signed offer to be delivered to him/her as soon as possible. Review the fees and disbursements, any anticipated adjustments, Municipal Deed Transfer Tax, mortgage deductions and other closing costs.
2. Satisfy any outstanding conditions within the time frame set by the offer. Be sure you fully understand how to keep the contract alive, or cancel it if any conditions cannot be met. Always give notice in writing if you are not satisfied with any conditions.
3. Once your mortgage application has been approved, have the mortgage commitment sent to your agent and your lawyer.
4. Only funds on deposit for at least 90 days can be withdrawn from your RRSP under the Home Buyer's Plan. Make the maximum contribution to your RRSP as soon as possible.

Note: The portion of your RRSP encumbered by an RRSP Loan cannot be withdrawn.

5. Renters must cancel their lease or sub-lease on their current premises, if permitted. Check with your lawyer to see how much time is required, and discuss with your landlord.
6. Arrange insurance coverage to take effect on closing. Be sure your insurance agent provides your lawyer with the appropriate documentation including the name of the insuring company, the amount of coverage, the expiration date, and the name, if any, of lenders in the loss payable clause. Coverage should be for the full insurable value of the building only (not the land), on a guaranteed replacement cost basis.
7. Contact the power, water and fuel companies to have new accounts set up in your name. Don't forget Canada Post, telephone and cable as well. Some utilities can take longer than others to arrange a connection. Please allow for a few weeks to arrange for appointments.
8. Arrange for your move as early as possible. Remember, packing will take more time than you might think. We'd be happy to recommend some trusted moving companies.
9. Organize who to notify about your upcoming change of address - refer to attached list called "Remember to Notify".
10. Plan to meet your lawyer at least a day or two before closing to review and sign all closing documents. At that time you should deliver the balance required for closing, in certified funds, payable to your lawyer's law firm in trust.

I. After Your Offer is Accepted

1. Give the deposit cheque to your agent. The cheque must be cashable upon issue.
2. Set the appointment with your bank to arrange your mortgage. Make sure to have the following:
 - a) Copy of the Agreement of Purchase and Sale
 - b) Description of the property (listing cut)
 - c) Photo of the property (usually on the listing cut)
 - d) Cheque for the CMHC Application Fee - includes bank appraisal, if necessary



What Every Home Buyer Should Know

I. After Your Offer is Accepted

3. Set up an appointment with your lawyer and advise your agent of your lawyer's name and phone number.
4. If water tests are required, arrange with your agent to perform the water test. Your agent may have water bottles or they can be picked up at the QEII Health Sciences Lab.
5. If a building inspection is required, call to arrange for an appointment with the appropriate inspector. Some other things to consider are the assumption of the hot water and propane tank leases (if applicable) and any other contracts.

J. Once the Mortgage is Approved

1. Advise your real estate agent. Have the approval letter sent from your mortgage officer to your real estate agent's office.
2. Advise your lawyer.
3. Contact your insurance company and get their homeowner's package. Phone your lawyer with the policy number. Have the approval/verification for your home insurance sent to your real estate agents office.
4. Arrange for water, power, telephone and cable connection, where applicable.

Important Dates in Every Real Estate Transaction: Every real estate transaction has three key dates. These dates are very important and are clearly detailed in the offer. Failing to meet the time frames set out in the offer can put the deal in jeopardy.

The first is the **irrevocable date**; the date by which the seller has to answer the buyer's offer.

The second is the **requisition date**; any issues arising from the title search must be reported to the buyer's lawyer by this date.

The third date is important to both buyers and sellers; **the closing date**. This is when money, title and keys change hands.

Whenever possible, it is recommended to avoid closing on a Friday, near the end of the month, or before a long weekend. When closing at these times, there can be delays in getting the keys or even higher moving bills. Also, sellers discharging mortgages can face a higher bill because of the weekend.

When and where will I get the keys? Usually the keys are sent to your lawyer's office. However, your agent may make arrangements to have the keys delivered to you, or they may be obtained directly from the seller.

When can we move in? There is no guarantee that any closing will be complete by a certain time on the closing date, so it is always prudent to plan your move for the day following the closing date to be safe.

What Every Home Buyer Should Know

K. Notes on Purchasing a Property

Deed Transfer Tax

This is the tax that must be paid to the Municipality in which the property is located. It is 1.50% of the purchase price in the Halifax Metro area (i.e. tax on \$100,000 is \$1,500). The tax is payable before the Deed is registered - and the purchaser must plan to have that extra amount available on closing.

Tax Credit

An adjustment will be made for taxes as of the closing date. The total amount of taxes for the year is divided by the number of days in the year. The seller is then charged for their share of the taxes and the purchaser is charged for their share. A purchaser must often pay an additional amount on top of his purchase price to reimburse the seller for taxes already paid. It may also be necessary to advance the mortgage company a portion of the taxes expected for the next year, so that they can accumulate enough to pay your taxes for you when they are due.

Fuel Adjustment

A fuel adjustment is often made at closing. Usually the seller fills the oil tank on the day of, or day before closing and gives the top-up slip to their lawyer and then it is passed on to the Buyer's lawyer for payment on closing. This is the usual procedure that is followed and is intended to help both parties get exactly what is due to them. It saves trying to guess how much fuel was in the tank on closing day.

Recording Fees and Disbursement

These are the fees payable to the Registrar of Deeds for registering your Deed to the property, and if applicable, your mortgage(s). These fees include: Mortgage and Deed Recording Fees, the Tax Certificate, and courier, fax and miscellaneous charges.

Legal Fees

These are the fees payable upon closing for the legal work involved in representing your interests in this matter. They include all aspects of the transaction, including search fees, photocopying, preparation of all documents, ordering all statements and the preparation of the final adjustments. These costs are estimates only and may change on an ongoing basis.

Title Insurance

Title insurance can be purchased through your lawyer for approximately \$ 275.00 that replaces the tax certificate and covers you for potential issues with the title to the property (such as existing encroachments onto adjoining properties). It should be noted that the Title Insurance does not take the place of a Survey/Location Certificate if you plan to make changes to the property such as building a fence, garage, or addition.

Survey Certificate

A purchaser is strongly advised to obtain, at least, a Certificate of Location, if not a detailed boundary survey from a qualified surveyor. Your Lawyer can only advise if there is a good root of title to the metes and bounds description to your property. A Certificate of Location is essentially a surveyor certificate that the building(s) on the property are located entirely within or not entirely within the boundaries as described in your metes and bounds description. A full survey involves the surveyor doing a detailed study and report on the property in question and the properties adjoining it. You should consider this carefully and advise your lawyer whether you wish to obtain one.



What Every Home Buyer Should Know

L. Costs Involved in Buying a Home/Residential Closing Costs Guidelines *

The following are the estimated of costs involved in buying a property. The total amount needed for "closing costs" is usually between 3% - 4% of a total purchase price and are in addition to the down payment, and will vary with each property.

Activity	Timing	Approximate Cost (HST extra)	Cost Estimates
1. Down payment –(for anyone buying a personal home)		0 - 5% of the house value	_____
2. Legal Fees & Disbursements:		\$1000-\$1250	_____
- Record Deed			_____
- Record Mortgage			_____
- Tax Certificate			_____
- Title Search Fee			_____
- Title Insurance			_____
- Copy, Courier, Fax			_____
3. Property Tax Adjustment	(Depending On The Time Of Year)	(Usually up to 6 months)	_____
4. Appraisal Fee (if independent of bank appraisal)		\$250.00	_____
5. Mortgage Application Fee and/or Property Appraisal	At Application	\$165.00	_____
6. A) Fuel Oil Adjustment	At closing	\$800. - \$950. (900 L tank)	_____
B) Condo Fees		Approx \$250 - \$400 [#]	_____
7. Survey/Location Certificate	2-3 Weeks before Closing (Or as Per AP&S)	\$350. to \$800.	_____
8. Home Insurance	Before closing	\$400. - \$1000.+	_____
9. Municipal Deed Transfer Tax	At closing	1 ½ % of purchase price in HRM	_____
10. Water Test (if on well)	As Per AP & S	\$100. - \$300.	_____
11. Home Inspection	2-5 days or As Per AP&S	\$300. - \$400.	_____
12. Mortgage Insurance (This is applicable if the loan is more than 80% of Purchase Price for Single Family Homes) and is usually added to the mortgage.	When Mortgage Funds are Released	Between 2.75% and 3.1% of Mortgage. (Decreases with more money down. With more than 20% down, typically no CMHC fees)	_____
13. Miscellaneous: Hook-up Charges for Power, Phone, Cable, Water, Moving Costs, Change Locks, Appliance Connections. For condos there may also be costs for reimbursing seller-reserve and contingency funds	At time of Closing	Variable	_____

*These are estimates only and are subject to change without notice. Information is not warranted.

* In the Purchase and Sale Agreement, if the Seller is not willing or able to transfer the title to the Land Registration Act, then the Buyer may be responsible for an approximate cost of \$500-\$1000

* With 5% down, rate is 2.75%, with \$0 down, rate is 3.1%, subject to change by CMHC at any time. Please Note: HST is extra.

* These figures are accurate at the time of printing, but may change without notice. Please consult a member of The Bagogloo Team to confirm these figures. All costs are approximate and should only be used as an example of possible costs.

Will vary depending on the purchase price of the condo, services and maintenance offered by the condo corporation.



What Every Home Buyer Should Know

M. Confirmation of Criteria and Service

Areas To Be Researched
(i.e. Bedford, Dartmouth –
Please refer to the MLS
Map for Area #'s)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Price Range

Minimum _____
Maximum _____

If Pre-Approved Mortgage Has Been
Obtained, Please State the Institution

Age Of Home

Minimum _____
Maximum _____

Style Of Home Preferred

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Lot Size (Rural Or City)

Services (Well And Septic)

(Municipal Water And Sewer)

Number Of Bedrooms

Number Of Bathrooms

Heating Type

Garage- Style and Size

Basement (Finished)
(Unfinished)
(Walkout)



What Every Home Buyer Should Know

M. Confirmation of Criteria and Service

Personal Information

Client Name(s): _____

Current Mailing Address:

Contact Info:

Phone: _____

Fax #: _____

Email: _____

Level/Type of Schools Needed:

Other Personal Criteria:

Work Places: (For Proximity and Travel Time Research)

Note: Please consider your criteria carefully. Being too specific will limit your options, but being too broad will overwhelm you with homes that might not meet your needs. Identify your list of "must-haves" and build your criteria. We will work our hardest and send you homes that meet your criteria via email on a daily basis.

Our Promise: The Bagogloo Team strives to provide the fastest and most detailed research based on your above information. We will be completing daily searches on your behalf to ensure that you stay on top of today's market, more importantly, that you do not miss out on your dream home. Please keep us up to date with any change in your criteria to allow us to provide the best research possible. As you probably know, as a buyer there will be no charge for our detailed and professional service for you. We will be able to walk you through the entire home buying process step by step and our Team is capable of answering any questions you will have.

Thank you for choosing The Bagogloo Team (Thomas, Terry, Matt, & our Client Care Managers).

I / We _____ & _____ verify that the information given is
(print) *(print)*

correct and hereby wish for The Bagogloo Team to commence the search for our real estate needs.

Signature _____ Date _____

Signature _____ Date _____



LOCAL HOME INSPECTION

Remember to Ask the Inspector:

1. Are you bonded?
2. What do you cover if there is an error?
3. What is your fee?
4. Do you carry insurance?



SafeGuard
Home Inspections

Sam Lorefice
Proprietor

Tel: 902-446-0511 (24 hrs)
Cell: 902-441-4470
Email: llorefice@eastlink.ca



AMERISPEC[®]
HOME INSPECTION SERVICE
Number One in North America

Darren Smith, PHI

Dartmouth, NS
Tel: 902-469-1119
Email: dsmith@amerispec.net



Professional Home Inspection
Pillar To Post[®]

Dave Hunt

Halifax, NS
Tel: 902-499-8700

Brian Hutchinson, RHI

Dartmouth, NS
Tel: 902-452-8858



AMERISPEC[®]
HOME INSPECTION SERVICE
Number One in North America

Glen Strang, RHI

Dartmouth, NS
Tel: 902-469-1119
Email: gstrang@amerispec.net



LOCAL PHONE NUMBERS

Water Hook-Up	HRM Water Commission	490-4820
Electricity	Nova Scotia Power	428-6230
Telephone	Aliant (MT&T)	800-565-6188
	Eastlink	453-2800
Change of Address	Canada Post	800-267-1177
Schools	HRM School Board	464-2000
Public Transit	Metro Transit	421-6600
Garbage Collection	HRM Solid Waste	490-4000
Cable/Satellite TV	Eastlink	453-2800
	Star Choice	888-554-7827
	Express-Vu	433-1600
Health Insurance	MSI	468-9700
Emergency Rooms	Halifax	473-2043
	Dartmouth	465-8333
	Bedford/Sackville	864-0234
	IWK Children's Hospital	428-8050
Poison Control		428-8161
Help Phone		421-1188
Animal Control		468-9219
HRM Tax Office		490-4000
HRM Planning		490-4393
Water Testing	Dept of Environment	473-8466
Land Zoning	Halifax	490-5560
	Dartmouth	490-4435
	Bedford/Sackville	869-4380
License/Registration	Access Nova Scotia	424-5200

Ambulance, Police, Fire, RCMP: 911



REMEMBER TO NOTIFY

- | | |
|--|--|
| <input type="checkbox"/> Post Office | <input type="checkbox"/> Dry Cleaner |
| <input type="checkbox"/> Veterans Affairs | <input type="checkbox"/> Housekeeping Services |
| <input type="checkbox"/> Income Tax | <input type="checkbox"/> Doctor |
| <input type="checkbox"/> Child Tax Credit | <input type="checkbox"/> Dentist |
| <input type="checkbox"/> Old Age Security | <input type="checkbox"/> Lawyer |
| <input type="checkbox"/> Canada Pension Plan | <input type="checkbox"/> Broker |
| <input type="checkbox"/> Employment Insurance | <input type="checkbox"/> Power Company |
| <input type="checkbox"/> Maternity Benefits | <input type="checkbox"/> Gas Company |
| <input type="checkbox"/> Health & Hospital Insurance | <input type="checkbox"/> Water Commission |
| <input type="checkbox"/> Vehicle Registration | <input type="checkbox"/> Garbage Collection |
| <input type="checkbox"/> Driver's License | <input type="checkbox"/> Telephone |
| <input type="checkbox"/> Schools | <input type="checkbox"/> Appliance Service |
| <input type="checkbox"/> Church | <input type="checkbox"/> Cable TV |
| <input type="checkbox"/> Library | <input type="checkbox"/> Fuel |
| <input type="checkbox"/> Newspapers | <input type="checkbox"/> Water Treatment |
| <input type="checkbox"/> Magazines | <input type="checkbox"/> All Meters Read |
| <input type="checkbox"/> Book & Record Clubs | <input type="checkbox"/> Furnace Turned Down/Off |
| <input type="checkbox"/> Alma Maters | <input type="checkbox"/> Oil Tank Filled |
| <input type="checkbox"/> Banks | <input type="checkbox"/> Lights Turned Off |
| <input type="checkbox"/> Financial Companies | <input type="checkbox"/> Windows/Doors Shut & Locked |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Keys Left as Agreed |
| <input type="checkbox"/> Charge Accounts | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Department Stores | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Real Estate Agency | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Service Stations | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Dairy | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Baker | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Laundry | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Diaper Service | <input type="checkbox"/> _____ |



Thomas Bagogloo, B.Comm, RRS, CLHMS - Team Leader

For over a decade, Thomas Bagogloo and The Bagogloo Team have been recognized locally, nationally and internationally as a proven top performer for RE/MAX in the Maritimes. Thomas has been acknowledged with the RE/MAX award for Lifetime Achievement, as well as the RE/MAX Chairman's and Platinum Club, and the RE/MAX Hall of Fame. But it's not just awards that set The Bagogloo Team apart – its six professionals that are **PASSIONATE ABOUT SERVICE** working to give their clients the best real estate experience possible.

What distinguishes Thomas within his market and contributes to his Team's ongoing success is his broad network of contacts throughout North America and worldwide, as well as in-depth market knowledge and insight into trends affecting his local area. Educated at McGill and Harvard Universities, attaining a Bachelor of Commerce degree with majors in Finance, Accounting and Real Estate Analysis, Thomas leverages his education along with his 16 years of experience to benefit his clients and gain a competitive edge as well as provide a comprehensive and personal level of service. In 2007, Thomas was well received as a Featured Speaker at the RE/MAX Netherlands Conference, where he gave presentations on Referral Marketing and Agent Branding, as well as being a Featured Panelist for the Canadian RE/MAX Conference in recent years. Combining these strengths, he is able to provide a comprehensive and personal level of service. Many of Thomas' clients are second and third time home buyers and sellers.

Thomas takes a proactive approach to marketing and technology. The overwhelming majority of home buyers and sellers use the internet as a resource, and The Bagogloo Team uses the web to provide home buyers with up-to-date, daily research on property searches.

For home sellers, we have an integrated marketing plan that combines print and electronic material, and a family of audience-specific web sites including HalifaxMetroHomes.com, MyHalifaxTeam.com, MoveToHalifax.com, HouseHuntingTrip.com, HalifaxRealEstateWeb.com and our blog <http://HalifaxRealstate.typepad.com>.

Thomas has been awarded the **Certified Luxury Home Marketing Specialist** designation from The Institute for Luxury Home Marketing. The CLHMS designation is awarded after extensive training for luxury properties, having documented performance in the TOP 10% of their markets, and after having successfully demonstrated their expertise in the luxury home and estate market. Thomas has also achieved the designation of **Senior's Real Estate Specialist** (SRES).

Thomas and The Bagogloo Team are active members of the Nova Scotia Home Builders Association and the Nova Scotia Urban Development Institute. The Bagogloo Team is not only involved with residential real estate sales, but also new construction, land development, condominiums and investment property opportunities throughout Metro Halifax. They have a diverse background in the real estate industry, and are well-suited to partner with the development community and bring value-added experience and expertise to any project.

Thomas is also an active member in the community. Currently, he is serving on the Board of Directors of The Halifax Club, and is formerly the Chair of the Membership Committee. Thomas served as a senior real estate consultant to the Halifax 2014 Commonwealth Games Bid. The Bagogloo Team proudly supports various charities including The Children's Miracle Network and The Canadian Breast Cancer Foundation, as well as sponsoring several local athletic teams and being a supporter of the Nova Scotia Sports Hall of Fame.

Give Thomas Bagogloo a call today at 902-830-9006
Or Toll-Free in North America 1-866-430-9006

Or send Thomas an email: Thomas@HalifaxMetroHomes.com



Terry Campbell, Team Partner

Terry Campbell is passionate about service, and helping his clients find the right home in the right neighbourhood. For over eleven years, Terry has been a valuable member of The Bagogloo Team – RE/MAX nova, and he has helped hundreds of families take the exciting plunge into home ownership. His experience instills confidence in his clients and works to get them the best homes possible.

Born and raised on Cape Breton Island here in Nova Scotia, Terry attended Riverview High School and furthered his education at Cape Breton University. It was at CBU where he met his wife Wendy in 1992, a fellow Atlantic Canadian from Newfoundland.

Terry spent several years proudly serving in the Canadian Forces with The Nova Scotian Highlanders infantry division. During his military service, along with his regular duties, Terry was selected as one of the Top Marksmen for The Royal Canadian Rifle Team.

In addition to his military service, Terry has spent time in the private sector, and his professional career includes time in retail management with Metropolitan Stores Ltd. in Sydney and Windsor Nova Scotia, and Toys "R" Us in Dartmouth.

When he's not helping his clients purchase or sell a home, Terry enjoys an active lifestyle, spending time with his wife Wendy, his god-daughter and niece Emily, and taking care of Tugger, their Newfoundland dog. Terry also likes to keep in shape at Nubody's Fitness Center, tae kwon do training, and hitting the open road on his ZX 14 sports bike.

Through the efforts of RE/MAX, Terry is a proud sponsor of The IWK Children's Wish Foundation and The Canadian Breast Cancer Society.

Terry's philosophy in over eleven years of business is simple, but effective:

In Real estate, be precise; negotiate hard, but fair; advise clients as if they were family; treat everyone as a friend - "as we all have room in our lives for another friend".

Call Terry Campbell today at 902-830-2267 - he's Passionate About Service.

Or send Terry an email: Terry@HalifaxMetroHomes.com



Matt Welch, B.Comm, Team Partner

Matt Welch is passionate about real estate. As a member of The Bagogloo Team, that means making sure his clients have the best possible experience during the buying or selling process, and long after the deals have closed. Matt strongly believes in building long-term relationships; they're an important aspect to the real estate process. Getting to know a family, their likes and dislikes, their needs and requirements – it all helps Matt to provide better service to his clientele now, and in the future.

Matt brings an extensive background in sales and client service to The Bagogloo Team, and an education that includes marketing, advertising and business. During his time at the University of King's College and Dalhousie University, Matt completed a Major in Marketing Management and also studied Journalism, helping him gain a unique insight into marketing and advertising for the real estate industry.

Matt has a passion for local architectural history and its influence on housing design in the Halifax Regional Municipality. Matt believes that to understand the future of housing, you must understand its past, including the various construction techniques and styles employed around Halifax through the years. He is always looking to expand his knowledge on trends in home design and construction, and stays current on new building materials, techniques and styles that play a part in the ever-changing Halifax area market. Matt has a keen interest in homes from the mid-century and atomic eras, as well as all the stylistic elements and furniture/decor that were common from the late 1940s to the 1960s.

Along with Team Leader Thomas Bagogloo and Team Partner Terry Campbell, Matt stays up-to-date on the issues that affect the housing market in Halifax and Nova Scotia. The Team annually attends the CMHC Housing Outlook Conference, and studies a variety of industry reports and other market indicators such as the RE/MAX Quarterly Market Update, publications from the Nova Scotia Home Builders Association, Urban Development Institute, and CMHC, as well as local MLS Trend Reports. The Bagogloo Team is your Team of market experts, bringing insight, professionalism, and expertise to the table.

Perhaps you're looking for a vacation home, relocating to- or from- another province, or need advice on adding an investment property to your portfolio; The Bagogloo Team can help.

Whether you're a first time home buyer or you've been through the process many times before, The Bagogloo Team can bring a fresh and professional perspective to your real estate experience. They're Passionate About Service, and they're the team to make your purchase or sale of a home as smooth and stress-free as possible.

Matt Welch is Passionate About Service – give him a call today at 902-209-5594.
Or send Matt an email: Matt@HalifaxMetroHomes.com



Passionate *About* Service Checklist

Your Home Team: Thomas, Terry & Matt

- ✓ **Top 2 RE/MAX Team in Nova Scotia**
- ✓ Three full-time top performing agents
- ✓ Complete property tour list including improvements, staging and top buyer's expectations.
- ✓ Dedicated to negotiating, promoting, and selling your home.
- ✓ Over 30 Years of combined real estate experience
- ✓ Registered Relocation Specialist, Senior's Real Estate Specialist, Certified Luxury Home Marketing Specialist



Your Support Team:

- ✓ Three full-time Client Care Managers
- ✓ Personally will manage administrative details of your home sale regarding showings (children, pets, work, and special time frames), feedback, advertising and documentation.
- ✓ Local office open six days a week

Your Company: RE/MAX nova

- ✓ RE/MAX agents sell 3 times more properties than the average agent¹
- ✓ RE/MAX is the #1 choice on the web for adult internet users; 57% choose RE/MAX²
- ✓ RE/MAX is chosen nearly 3:1 the best firm to list with over the competition³
- ✓ RE/MAX spends more money advertising listings than our 6 largest competitors combined⁴
- ✓ RE/MAX is located in 70 countries on 6 continents with a strong International Network
- ✓ No one in the world sells more residential real estate than RE/MAX⁵
- ✓ Approximately 35% of all residential real estate is sold by RE/MAX in Canada³
- ✓ RE/MAX is a major supporter of the Canadian breast Cancer Foundation and Children's Miracle Network

Your Service Team: Preferred Partners

- ✓ Lawyers & Insurance Professionals
- ✓ Bankers & Mortgage Brokers
- ✓ Home Stagers & Movers
- ✓ Contractors & Water Treatment
- ✓ Cleaners & Home Inspectors
- ✓ Extensive agent network for out-of-town relocations

Your Marketing Plan: Our Strategy to Sell

Internet Advertising & Marketing:

- ✓ HalifaxMetroHomes.com
- ✓ MyHalifaxTeam.com
- ✓ MoveToHalifax.com
- ✓ HouseHuntingTrip.com
- ✓ HalifaxRealEstateWeb.com
- ✓ Top Google Ranked "Halifax Real Estate Blog"
- ✓ Eight strategic web sites including Realtor.ca
- ✓ Property Slideshow – Dynamic vs Static
- ✓ Google Property Location Map
- ✓ Part-time professional web designer
- ✓ Online Brochure for Selected Properties

Print & Television Advertising & Marketing:

- ✓ The Real Estate Book - "exclusivity for inside cover"
- ✓ The RE/MAX Review - exclusive to RE/MAX nova
- ✓ The Yellow Pages – Book and Web
- ✓ Transaction Magazine
- ✓ DND LookOut Magazine
- ✓ The Home Guide
- ✓ Community Directories
- ✓ The Chronicle Herald
- ✓ The Real Estate Channel

Your Guarantee: Peace of Mind

- ✓ Interior and exterior photos
- ✓ Descriptive property write-up
- ✓ Follow-up and feedback
- ✓ Top negotiating skills to protect your home value
- ✓ Accountability service report on property activities
- ✓ Accessibility and communication
- ✓ North American Toll-Free Phone Numbers

Our Passion for Service: In Writing

- ✓ Full service report documenting all of the above, On Demand!

We're passionate about service and would be honoured to have your business.

(1) Based on MLS sales. (2) Based on most popular real estate brands from Ipsos-Reid Online Homebuyers Survey. (3) Based on Compass research with homesellers. (4) Based on audited total spending combined on tv, radio, outdoor, magazine and newspaper as measured by Neilson Media Research, nationally. (5) Arthur Anderson audit of International Real Estate organizations.

Not intended to solicit properties currently listed for sale.