

**kw**  
KELLERWILLIAMS<sup>®</sup>  
REALTYCENTRES  
Brokerage, Independently Owned and Operated

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# MEET MELISSA

I grew up in Newmarket and spent most of my 22 years living, working, and enjoying life in Newmarket, Aurora, and King City. My passion for horses instilled in me the values of hard work, dedication, and responsibility from a young age. After earning a Bachelor of Arts Degree from the University of Guelph and experiencing life in Toronto as well, I met my husband and we decided to move north.

Real Estate had been an interest of mine for years, and I was thrilled when I purchased my first home in 2013 in the picturesque town of Wasaga Beach. Living near the water and close to ski slopes has proven to be one of my best decisions. Currently, I reside in Wasaga Beach with my husband, two children, and our beloved fur children.

I have personally invested in and managed properties in the Southern Georgian Bay area, and now I'm exploring the world of vacation rentals on Six Mile Channel. I find great joy in helping people navigate the highs and lows of buying and selling homes, understanding well the excitement, stress, and emotional aspects involved.

Whether you're looking to buy, sell, or simply have questions about the market, I would be delighted to connect with you.



# THE MARKET

<b>ACTIVE LISTINGS</b>		<b>RECENT SALES</b>		<b>MONTHS OF INVENTORY</b>
<b>1419</b>	÷	<b>480</b>	=	<b>2.95</b>

**SELLERS MARKET= 1-3** | **BALANCED MARKET= 4-6** | **BUYERS MARKET= 6+**

**Real estate remains a powerful path for building wealth. Whether you're a first time home buyer, or repeat investor, the summer market brings lots of changes and new opportunities.**

## TERMS & DEFINITIONS

### ACTIVE LISTINGS

PROPERTIES CURRENTLY AVAILABLE ON TODAY'S MARKET

### SALES/SOLD/CLOSED

PROPERTIES THAT HAVE ALREADY SOLD AND ARE NO LONGER AVAILABLE

### MONTHS OF INVENTORY

A MEASURE OF ABSORPTION (EX. IF PEOPLE STOPPED LISTING HOMES TODAY, IT WOULD TAKE THIS MANY MONTHS FOR EVERYTHING TO BE SOLD)

### LIST PRICE VS SALE PRICE

THE LISTING PRICE IS WHAT THE PROPERTY IS CURRENTLY LISTED FOR AND THE SALE PRICE IS THE PRICE, AT WHICH, THE PROPERTY WAS PURCHASED

### DAYS ON MARKET (DOM)

THE NUMBER OF DAYS A LISTING/PROPERTY WAS AVAILABLE ON THE MARKET BEFORE ITS SOLD

### MARKET TREND

PERCEIVED TENDENCY OF THE REAL ESTATE MARKET TO MOVE IN A PARTICULAR DIRECTION OVER A CERTAIN PERIOD OF TIME

# THE BUYING PROCESS

I'm excited to help you navigate the home buying process! Let's start by meeting to discuss your wants and needs in a home. Understanding your priorities will allow us to focus our search effectively.

## Pre-Approval

Before we dive into house hunting, it's important to get pre-approved for a mortgage. This step gives you a clear understanding of your budget and shows sellers that you are a serious buyer.

When it comes to obtaining financing, you have two primary options: visiting a bank or working with a mortgage broker.

- **Banks** typically offer a limited range of products, and you'll work with one lender throughout the process.
- **Mortgage brokers**, on the other hand, can shop around multiple lenders to find the best rates and terms for your unique situation.

## How I Get Paid

Regarding my compensation, it's important to know that typically the seller pays my commission, so you won't have to worry about that cost. There are circumstances where this may differ, and I can explain those situations in detail when we meet.

If you have any questions or want to set up a time to chat, please let me know. I'm here to guide you every step of the way and make this process as smooth as possible!

# LETS GO SHOPPING!

Let's embark on your home-buying journey together! First, I'll set you up with a tailored market search that will send you listings matching your criteria—whether it's location, price range, or specific features you desire. Once we have a selection of homes to explore, we'll hit the road for in-person showings.

To make the most of our time together, here are a few etiquette tips for a smooth showing experience:

- 1.Limit Showings:** I recommend viewing 5-6 homes per day. This keeps our visits manageable and helps you remember the details of each property.
- 2.Take Notes:** Bring a notepad or use your phone to jot down your impressions and any standout features. This will help you compare homes later.
- 3.Ask Questions:** Don't hesitate to ask about anything that interests you or concerns you during our visits. I'm here to help!
- 4.Stay Focused:** Try to keep an open mind about each home we visit. It's easy to get sidetracked, but remember, each property can offer something unique!

Together, we'll find the perfect home that suits your needs. Let's get started!



# THE OFFER PROCESS

Once you've found a home you want to make an offer on, we'll dive into the offer process together. Here's a breakdown of the key steps and components involved:

**1. Market Research:** We'll conduct thorough market research on the property to determine a competitive offer price. This includes analyzing recent sales of similar homes in the area, the home's condition, and current market trends.

**2. Down Payment vs. Deposit:** It's essential to understand the difference between your down payment and the deposit:

- **Down Payment:** This is the portion of the purchase price that is needed to secure a pre-approval, typically expressed as a percentage (e.g., 5%, 10%, or 20%). The down payment is deducted from the total price of the home and can influence your mortgage terms.
- **Deposit:** This is a smaller amount submitted with your offer to demonstrate your seriousness. It is typically held in trust until closing and then applied toward your down payment.

**3. Typical Conditions:** Most offers will include certain conditions that need to be satisfied before the sale can proceed. Common conditions include:

- **Financing Condition:** This ensures that you secure the necessary mortgage financing to purchase the home. **Insurance Condition:** This condition verifies that you can obtain homeowner's insurance, which is often required by lenders. **Home Inspection Condition:** This allows you to conduct a professional inspection of the property to identify any potential issues. If significant problems are discovered, we can negotiate repairs or adjustments to the offer.

After we gather all this information, I'll help you craft a compelling offer that aligns with your goals. If you have any questions or need further clarification about any part of the process, feel free to reach out! I'm here to guide you through every step.

# FIRM SALE TO CLOSING

Congratulations on getting your offer accepted! Once all conditions are fulfilled and you're satisfied with the terms, it's time to move forward to closing. Here's an overview of what to expect during this important phase:

**1.Choosing a Lawyer:** You'll need to select a lawyer to handle the closing of your transaction. This legal professional will ensure all documents are in order and that the transaction complies with local regulations. If you need recommendations, I can help!

**2.Document Management:** I will handle all the paperwork on your behalf, coordinating with mortgage experts, lawyers, and any other parties involved to ensure a smooth process. You won't have to worry about the details; I'll take care of that for you.

**3.Walk-Through Visits:** You'll typically have 2-3 walk-through visits scheduled between now and the closing date, depending on your agreement. These visits are important to confirm the property is in the agreed-upon condition and that any negotiated repairs have been completed.

**4.Insurance Policy:** It's crucial to set up a homeowner's insurance policy before closing. This is often a requirement from your lender, and you'll need to provide proof of insurance on the closing date.

**5.Avoid Large Purchases:** During this period, refrain from making any large purchases or taking on new debt. Significant changes to your financial situation can impact your mortgage approval and delay the closing process.

As we approach the closing date, I'll keep you informed and guide you through each step to ensure everything goes smoothly. If you have any questions or need clarification on anything, feel free to reach out. I'm here to support you!



# CLIENT TESTIMONIALS

**“My brother and I had very limited knowledge of leasing an investment property in Wasaga Beach. We were not familiar with the area. We met Melissa Bachmann in August 2023. With her experience and expertise, she was very patient, knowledgeable, and professional. A number of people were interested in our property. She kept us posted every step of the way. She responded to our questions promptly and worked diligently to ensure we got the best tenants possible. She went above and beyond to look after the property when it was being advertised for leasing. For example, taking the garbage bins out, ensuring that the patio door was securely locked, making sure that the property was professionally clean before the new tenants moved in. We could not have asked a better agent. We would highly recommend Melissa Bachmann to anyone who is looking for a great real estate agent.”**

**"Melissa helped my partner and I purchase our first home earlier this year. Our search for a first home took quite awhile as we navigated multiple interest rate hikes and a hot real estate market. I can't thank Melissa enough for her help, patience and understanding as we went through the process. She was always available to answer any questions and shared our excitement when we found the right home. I'm looking forward to working with her on future home sales and purchases. I highly recommend Melissa if you are looking for a real estate agent!"**

**“I was very happy having Melissa help me with my recent home purchase. Melissa was always approachable and available. She gave us room to make our own decisions, but offered good advice when we asked for it. She led us to a trustworthy building inspector, and helped me navigate some online processes! Melissa was excellent, 5 stars!”**

**“Melissa has been an invaluable asset across various aspects of our real estate endeavours. From property acquisitions to securing suitable tenants for our rental units, her unwavering professionalism and exceptional customer service consistently exceed our expectations. Doing business with her is not only a pleasure but also an assurance of quality. Furthermore, Melissa's network extends beyond her own expertise. She has connected us with a diverse portfolio of skilled professionals, including a recommended lawyer who exemplifies the same level of dedication. This comprehensive support network enhances our confidence in navigating the complexities of real estate transactions. We truly value our partnership with Melissa and eagerly anticipate continuing our successful collaboration.”**

# THANK YOU

Thank you for the opportunity to work with you on the purchase of your home!

