

FIND YOUR HOME

A BUYERS GUIDE

Kelsey Smith
REALTOR®
Platinum Realty Specialists
306-552-7047
www.kelseysmith.ca

ARE YOU READY TO BUY?



elcome to my Buyers Guide to finding your dream home! This is a comprehensive and jam packed full of information package designed to provide you everything you need to know when buying a home. By the time you are done reading this, you will feel comfortable and educated on the home buying process. You can rest assured I am here to help. Together we can find you your dream home!

In here, you will receive information on the mortgage and financing process, how to narrow down what you want in a home, what to look for when viewing potential homes, services you may need and plenty of advice and information.

My wish is to help you in a way that no other Realtor can. I am here to represent you in the seamless purchase of your home and to always work in your best interests. I am available for you whenever you may need. I will spend the time and energy necessary to find you the best home, for the best price possible!

Kelsey Smith

THE HOME BUYING PROCESS

The home buying process can be confusing. This package contains 10 detailed sections about everything that happens at this time.

- > Are you ready?
- > Financing & The Mortgage
- > Hire a Realtor
- > Needs Assessment
- > The Search
- > Writing an Offer
- > Inspection & Financing Completion
- > Removing Conditions
- > Closing
- > Possession Day!

ARE YOU READY?

Buying a home will probably be one of the single largest investments of your entire life. It is a BIG deal. Buying a home is an unfamiliar process and it can be nerve wrecking. Before you buy a home, consider whether you are financially, emotionally and ecologically ready to take on this responsibility.

If you have been renting at \$1400 a month, have a steady job and plan on sticking around this city for a while you are probably ready to start investing in your future. If you are unsure whether or not you will be living here in 6 months, or are unsure whether your income will remain consistent in the future, hold off until you know your situation is stable.

- Does owning a home make sense for your life?
- Can you afford a mortgage?
- Do you have the right team & support system?

Think logically through this process, talk to friends and family. Ask your team for advice. Meet with a financial consultant. Figure out what area is the best for you to live in. You may need to decide between a house or a condo and which is the most practical for your lifestyle.

Whatever you may need to decide whether or not you are ready, this Buyers Guide will help you get ready to buy a home.

FINANCING & THE MORTGAGE

There are 4 main pillars when qualifying for a mortgage. Think of them like the legs of a table and that all legs must be even in order for the table to stand properly.

- Down payment
- Ability to repay the loan
- Credit
- Documentation

DOWN PAYMENT

You can't buy a home without a down payment, so saving's should be your main priority.

Accumulation- 5% down on the purchase price is the minimum. The rule behind the down payment is that the accumulated savings needs to have sat in your account for 90 days (no illegal money). CMHC charges their own insurance fee. If you are putting 5% down, CMHC charges 4% on the balance of mortgage. This fee is built into your total mortgage.

5% down - CMHC charges 4%

10% down - CMHC charges 3.1%

15% down - CMHC charges 2.8%

20% down - CMHC charges 0 additional fees

If you buy a house for \$300,000 with 5% down (15,000), then you are left with a mortgage of \$285,000. Plus CMHC fee of 4%, TOTAL mortgage \$296,400.

Gifted - If you are being gifted a down payment you can skip this 90 day period. The bank or lender will ask for current bank statements reflecting/proving the amount in your bank account and they will ask for a letter from the person who is gifting you the down payment. The 'gifter' must be a blood relative i.e. parent, sibling, aunt, uncle, grandparent.

RRSP's - RRSP's are a great way to accumulate a down payment. The RRSP must have the full amount of funds in it for 90 days. Talk to a financial consultant for more information on how to set up an RRSP.

Loans - There are programs or loans that will lend you a down payment and allow you to pay it back over time. These are great incentives for people who have good credit but haven't had the opportunity to save for a down payment. The only catch is that your credit has to be very good and the loan is usually built into your monthly payments as an additional bill.



ABILITY TO REPAY THE LOAN

Your employment must be in permanent, full time status. If you are self-employed, you must have recent Notice of Assessment or T4.

No more than 42% of your gross income can go towards paying off your monthly debt obligations. So, if you make 50K a year, which is a strong start to buy a home then you are making on average \$4,100 a month before taxes.

You want to buy a condo for \$180,000.00

Let's pretend you have a \$2,500 credit card with a monthly payment of \$30.00/month, a car payment of \$400.00/month, property taxes would be about \$190.00/month and your power bill would be about \$85.00/month, the mortgage payment would be approximately \$1000.00/month.
Total monthly payments= \$1,705.00/month

Your monthly debt ratio is 41%, which means you qualify!

Without that monthly car payment you can qualify for a purchase price of approximately \$250,000.00.

Reminder

Buy a house BEFORE you finance a vehicle, its way easier to finance a vehicle than it is to finance a mortgage.

CREDIT

In a perfect world, someone would have two 'trade lines' of credit with a minimum credit score of 620.

'Trade lines' meaning a credit card with a min. of \$2500, a cell phone, a line of credit or a car loan. You don't need large loans. Banks appreciate credit cards or lines of credit with loans of \$2500 or more.

They also like to see that the balances of credit sources have been kept below 70%, with the exception of car payments or cell phone bills. Just pay the bills on time! If you have a \$2500 credit card, try to keep the balance below \$1,250 and if you spend the \$2500 all at once, pay it down to \$1,450.00.

If you have no credit and you are planning on buying a house in the future, talk to a local mortgage specialist or financial consultant about the best way to safely build credit in a way that works for you.

DOCUMENTATION

If you qualify for a mortgage based on a strong credit score, a yearly income of 50k and the right amount of monthly debt, you will become “Pre-Approved.”

At this point, you may think you can go ahead and start looking for a house and possibly write an offer on the one you like.

You will still need to provide:

- Current letter of employment
- 90 day bank statements to prove your down payment is in the account or is accumulating
- 2+ most recent pay stubs
- Most recent year Notice of Assessment
- Most recent T4
- Any other mortgage statements if you own other property

Some of these documents can be provided after the initial ‘pre-approval’. However, if you haven’t filed your taxes for 2 years OR you make 90% of your income in cash jobs then you cannot provide proof of your income and you will not be able to obtain a mortgage even after pre-approval.

Current/updated documents will be required when you submit your Offer to Purchase

Now, with all that being said, ultimately lenders and banks do want people to qualify for mortgages. They are flexible in certain circumstances.

If one financial institution turns you down, try another. Don’t give up just yet!

Try one of the 5 big banks (TD, RBC, BMO, SCOTIA, CIBC), a mortgage broker and a Credit Union. If all three of those turn you down then you probably don’t qualify, but you never know unless you try.

Why would try other places if one turns you down?

I encourage people to look elsewhere because each lending institution offers a different product. Banks have their own product. Mortgage brokers and Credit Unions also offer their own products. Each institution has their own set of rules and requirements and each has the ability to bend rules differently.

What’s the difference between the bank and a Mortgage Broker?

Nothing, really. They do the same thing, they offer mortgages.

Banks offer their own products (mortgages). So a TD Canada Trust mortgage broker sells the type of mortgages that TD Canada Trust offers their customers. An RBC mortgage broker sells the types of mortgages that RBC offer their customers.

Mortgage specialists, or 'private' mortgage brokers i.e. Investors Group, TMG, Dominion Lending are able to sell almost any mortgage product that exists. Most have no loyalty to one financial institution over the other. If a bank has access to one product, then a private mortgage specialist has access to all 20 products.

This is why when the bank turns you down you should meet with a private mortgage broker to see if they can find a mortgage product that will work for you and your situation. They will explore ALL options.

WHY IS PRE-APPROVAL SO IMPORTANT?

As a realtor, I don't need you to be pre-approved in order to show you homes. In order for you to buy the house you end up liking, you will need to be approved for a mortgage. Being pre-approved also locks in the current interest rate, so regardless of if the rate increases during your search; you will get the lower rate.

It's important to be pre-approved and know what price range you can buy in so that you know that you can qualify for a mortgage. If you start looking at homes in the 300K range and write an offer but it turns out you can only buy a home in the 250K range, you will be disappointed. There is nothing wrong with houses listed in the 250K range, but they are different than the ones you were looking at in the 300K range. The overall condition is different, they are probably smaller and require a little more work. You may have to expand your criteria into condos or smaller homes.

Bottom Line: get pre-approved so you know exactly what you can and cannot buy. It will make the entire process much easier and less hectic.

I don't want you to be disappointed or discouraged during this time!



YOUR REALTOR AND YOU.

Your REALTOR® and You:

How to choose your Regina REALTOR®

Using a REALTOR® is a very important part of buying a home. When deciding how to choose your REALTOR® there are a few key things to consider.

1. Ask how often the REALTOR® communicates with their client.

Your REALTOR® should communicate with you quickly and effectively. You want a REALTOR® who is organized and can dedicate his/her time to you. You want an agent who can show you what is changing in the market, provide you with listings that just hit the market and can negotiate on your behalf. An agent that can provide you information is the best kind of agent!

2. Make sure the REALTOR® does market research before suggesting an offer price.

You wouldn't buy a car before checking out the competition, right? It's the same thing when you are buying a house. The REALTOR® is the only one who knows what other property is selling for in the area. As a way to ensure you are not overpaying for the property, make sure there is a Market Analysis prior to writing the offer. You need to know it's a fair price to pay for your potential home.

3. Check out the REALTOR®'s online presence.

Facebook & Instagram are practically the new resumes. Check out their online presence, search for reviews and experience. Do they provide positive content?

4. They should be actively working in your best interest & disclosing information.

Realtors see a lot of houses. If they see a defect, they should point it out to you. The REALTOR® you work with should demonstrate that they have knowledge about the process, industry changes and about houses in general.

5. Choose an Accredited Buyers Representative!

What's the difference between a regular agent and an ABR®?

Buying a home may be the largest and most complex financial transaction you ever undertake. If you're ready to buy a home, wouldn't you prefer to work with the most qualified real estate professional you can find?

As an Accredited Buyer's Representative, I have gone through additional training, have proven experience representing buyers and that extra edge you have been looking for. I am your Accredited Buyers Representative!

What makes an ABR® the right choice for you?

The ABR® designation is only awarded to licensed real estate professionals who complete specialized training that gives them the edge in understanding a buyer's perspective and protecting and promoting their buyer-clients' interests. Before earning the ABR® designation, buyer's reps must also demonstrate proven experience in representing buyers. Further, they are committed to maintaining their professional edge by staying current on the latest issues and trends in buyer representation.

In addition to knowing the dynamics of the local market, REALTORS® with the ABR® designation understand the special needs of buyers. They have additional knowledge and experience that takes them a step beyond an agent who only concentrates on listing property for sellers. An ABR® can provide you with valued assistance throughout the transaction and help you make informed decisions that will lead to a successful home purchase.

The Agency Relationship

When you hire a REALTOR® to advise you on market conditions, show you property or write an offer for you; you enter into an Agency Relationship with that Realtor.

"An Agency Relationship occurs when one party instructs the other to work on their behalf."

Realtors in a Buyers Agency relationship have 6 general obligations to their clients:

1. Obey all lawful instruction
2. Discover & disclose any relevant information that may alter your decision to purchase the property
3. Safeguard & protect all financial and personal information
4. Always work in your best interest
5. Maintain confidentiality even after the agency relationship ends
6. Exercise reasonable care and diligence

YOUR REALTOR
YOU'VE
ALREADY
FOUND.

YOUR REALTOR AND YOU.

WHAT DO I ACTUALLY DO?

A Buyer's Agent does everything and anything. I have a wide range of services I provide my clients, mostly depending on the needs of the client and situation.

1. I send you property that suits your criteria through the Multiple Listing Services system
2. I will complete a 'needs assessment' to ensure I know exactly what you are looking for
3. I schedule all showings on your behalf so all you have to do is show up
4. I provide information about the property/area while we are in it
5. I handle ALL paperwork for you. I will send everything to the sellers, mortgage broker & lawyers
6. I schedule all home inspections on your behalf
7. I can provide other industry professionals for you. (Home inspectors, furnace cleaners, foundation specialists, lawyers)
8. I can provide quotes from different lawyers so you get the best rate
9. I will negotiate & communicate with the seller's agent on your behalf
10. I will help you on possession day
11. Help you figure out what to offer on the property
12. I will help with anything else you may need

NEEDS ASSESSMENT

You can fill out this checklist that helps determine what type of property you are looking for. This helps me to find what kind of homes I can send, for you to consider viewing. I need to know what are 'must haves' and 'must nots'!

Home Buying Checklist

Name(s)		
Current Address:		
Phone Numbers:	Home: _____ Work: _____ Mobile _____	Home: _____ Work: _____ Mobile _____
E-mail:		
Preferred contact method(s):	<input type="checkbox"/> Phone: _____ <input type="checkbox"/> Mobile: _____ <input type="checkbox"/> E-mail: _____	

Family Size: _____ Pets: _____

Currently: ☐ Own ☐ Rent ☐ Must sell to purchase?

Desired Possession Date: _____

Mortgage: ☐ Prequalified ☐ Pre-approved

Lender: _____

Ideal Price: _____

Ideal Location: _____

Lot Size: _____

Garage: _____ How Many Vehicles? _____

Parking Space: ☐ Boat ☐ Camper ☐ Bus/Truck ☐ _____

Age of Home: _____ Style: _____

Requirements

☐ Eat-in Kitchen

☐ Separate Dining Room

☐ Family Room

☐ Fireplace

☐ Workshop

☐ Home Office

☐ Home Business

☐ Finished Basement

☐ Fenced Yard

☐ Deck/Patio

☐ Pool

☐ Waterfront

Special Requirements

☐ Day Care Facilities

☐ Elder Care

☐ Cultural Activities

☐ School Requirements

☐ Sports/Recreation

☐ Public Transportation

The Ideal Home: _____

How long have you been looking for a home? _____

How have you been looking? _____

Did you see anything you liked? _____

What kept you from buying it? _____

If we cannot find everything in the price range and location you want, what would you consider compromising on? _____

Are some features "deal breakers" that you won't compromise on? _____

Is there anything else I should know about your requirements? _____

BUT KELSEY, WE LIKE LOOKING AT HOUSES!

Trust me, if I could get paid just to view houses all day I would work 24/7. Every time we schedule a showing, that seller is HOPING and PRAYING that you will be the buyer that wants to buy their house! It is important to only look at houses that suits your criteria as a way to respect everyone else who has goals in this industry.

If you dealt with a seller that didn't take you seriously because you are the 50th buyer that has been 'just looking,' they would be frustrated and difficult to negotiate with fairly. We always want the sellers to be eager and willing to negotiate. We have to respect the fact that they really want to sell their property and they only want serious buyers booking viewings.

We only view property that might work for you or there is no need to view it at all. We will work together to determine what is worth looking at and what isn't.



THE SEARCH



Pre-approved



Filled out the Needs Assessment Checklist



Start viewing houses!

Let me know what is the best time for you to view property and I will accommodate my schedule accordingly.

We may view anywhere from 1-5 houses during an outing. Viewing more than 5 properties at once has proven to be an ineffective strategy. The human brain can only remember 5 things at one time, plus or minus 3. So if we look at more than 5 houses, there's no way you will remember all the good stuff about the top 2.

What to watch out for when trying to find the best house!

It is my job to point out issues within a property that a Buyer doesn't know they should be looking for. I'm always on the lookout for defects. While we are inside the home I will point out a number of things:

- Condition of the shingles, siding, doors, windows, floors etc.
- Observe whether or not any major items needs repair/replacement (shingles, windows, furnace)
- Observe the structural integrity
- Observe the overall condition of the home based on your pre-determined criteria
- Look for water damage

DISCLOSURE-I am NOT a Home Inspector and I do not claim or pretend to be one. My intention is to point out the latent defects that a Buyer may not notice so that you don't pay a Home Inspector \$400.00 every time you have questions.

WRITING AN OFFER

YOU FOUND THE ONE!

Don't worry, I will handle this for you.

First, we have to do a market analysis on the house to determine what amount we should offer for the home. We need to know if the home is worth what the sellers are asking.

I don't know if the agent who listed the property did a complete market analysis before they put the house on the market. I don't know why the sellers have the home priced the way it is. Maybe the price is way too high, maybe the property is already listed pretty low. Doing a market analysis for the purpose of writing an offer will provide you better insight as to what other houses in the area are selling for and it will provide a range for the initial offer.

As a REALTOR®, I have access to all currently listed homes and all previously sold homes in the area. Below is a list of qualities I take into consideration when comparing properties:

- Style of home
- Square footage of the home
- Square footage of the lot
- # Bedrooms
- # Bathrooms
- Finished basement vs unfinished basement
- Garage vs no garage
- Quality of the finishes
- Age of windows, roof, furnace, flooring, kitchen etc.
- Overall condition of the home
- Upgrades
- Location (your neighborhood & street)

I will complete a market analysis as part of my service to you, to ensure that you are paying fair value for the home.



THEN, WE WRITE AN OFFER

WHAT IS AN OFFER TO PURCHASE?

An Offer to Purchase is the three page legally binding contract that outlines the terms and conditions of property you want to buy. Once accepted, Buyers & Sellers are obligated to complete the terms or conditions stated within.

Our offer has a clear price, possession day, terms & conditions and anything else you might want. The sellers will look it over with the guidance of their own agent. They will either accept, counter offer or entirely decline the offer.

Terms (or Conditions): Terms of an Offer to Purchase can include any of number of things. Terms are the items that must be completed or agreed to by both buyer & seller in order for conditions to be removed. A Gas Line search, Surveyor's Certificate, receipt of the Property Condition Disclosure Statement, financing and inspections are the usual terms among plenty of other things that can be written into the contract. We can also include carpet cleaning, seller repairs, fees etc.

Offer Price: We will work on this together and ensure you are offering what is a fair amount for the property. We will also make sure the home is entirely affordable for you.

Deposit: You will have to provide a deposit for the property. It can be \$500-50,000. You must have some funds available to form your Deposit. If you are pulling from a Tax Free savings account or RRSP's, make you have access to that money before you write an offer on the property. The deposit acts as a 'hold' on the property you want to buy, until possession day when it goes to form part of your down payment. The deposit must be placed in the Buyer's Brokerage Trust account no later than 48 hours after acceptance of the offer. Prior to possession day, it will sit in the Buyer's Brokerage trust account until the lawyers request it. To be clear, the deposit is a portion of your down payment that you put forth when you write an offer that eventually forms part of your down payment.

Conditions Removal Period: This is a 7-10 day window that allows you enough time to have all your inspections completed, obtain approval of the mortgage or to have an appraisal done. You cannot lose your deposit within this time frame.

Reminder

If you write an offer and provide a Deposit for the property but the home inspection is really bad and you decide you don't want to buy that house anymore, you get your deposit back; in full without penalty. The conditions removal period allows you time to complete the conditions or terms without having to worry about being stuck with a house that may not be what you thought it was and no money will be lost.

Possession Day: We will negotiate a possession date that works for you. If you have to give notice for your apartment or you have a specific timeframe to work with, we will negotiate a possession date that best works for your schedule.

Inclusions: Everything is negotiable! We can include the lawn mower, wall mounts, TV's, appliances and window treatments in our offer.

Once the seller accepts our Offer to Purchase, then we schedule your home inspection and start working on your financing.

INSPECTION & FINANCING COMPLETION

You
need more
information in order
to make a decision, I know!

A home inspection is a visual examination of the physical condition of a home (or other building).

A home inspection will include an examination of the foundation and basement, roof, attic, heating and water systems, electrical and plumbing systems, as well as the general condition of the structure itself. An inspector will look for poor construction practices and make note of any repairs that might be required or any general maintenance issues. Importantly, they will also make note of any fire and safety issues that need to be addressed.

Home Inspections are not conducted on a pass or fail basis; they provide a report that shows an itemized list of the condition of the home or building and any work that should be done. An inspection is conducted in about 95% of all real estate home transactions.

If the home inspection goes well and you are completely comfortable, great! If there are a few things you would like the seller to fix, we can work on that. If it was a total train wreck and you can't stand the thought of living in that particular house, we revoke your offer and continue looking.

Regina Basements

Regina has a bad reputation for having major basement issues due to the type of soil we have here. I can arrange a Foundation Inspection at no charge to you. A foundation inspection will simply provide more information about the structural integrity and current condition of the basement walls.

You always have the final say.

“A HOME INSPECTION IS A
VISUAL EXAMINATION OF
THE PHYSICAL CONDITION
OF A HOME (OR OTHER
BUILDING).”

THEY WILL INSPECT:

-  Roof
-  Plumbing
-  Appliances
-  Attic insulation
-  Mechanical issues
-  Structural issues
-  Any pre-existing water damages
-  Overall quality of the home

BACK TO THE MORTGAGE!


After you have an accepted Offer to Purchase, the Mortgage Broker will then need to submit the offer and all your documents to the bank/lender for revision. This is the time to have all of your current documents ready. When financing is approved they will issue a 'Commitment Letter,' which outlines the terms of your mortgage.

The terms of your mortgage meaning weekly, bi-weekly or monthly payments and what account your payments come from, on what day etc.

Once the terms of your mortgage are in place and you have received 'approval of financing' for the home you have chosen, then we can keep working towards Removing Conditions.

In the real estate world, "Removing Conditions" means SOLD! If you approve the Home Inspection, are satisfied with all other terms and have obtained approval of financing then you are set to buy the home. You will sign a document called 'Notice to Remove Condition(s) on Residential Contract of Purchase and Sale.' If and when you sign this, it means that you fully commit to purchase this property.

You will forfeit your deposit if you remove conditions and cannot take possession of the home on closing day.

 **THIS IS THE TIME TO HAVE
ALL OF YOUR CURRENT
DOCUMENTS READY.** 

CLOSING

+

TO BE SAFE, SET ASIDE
AN ADDITIONAL 1.5% OF
YOUR PURCHASE PRICE TO
ACCOMMODATE CLOSING
COSTS & ANY
OTHER UNEXPECTED
EXPENSES.

You found the house you love and now it's time to get ready for possession day. From here on out, you have to set up all utilities for the house. They must be connected for possession day. You can visit this website for easy utility hook up. www.regina.ca/visitors/new-property/moving-in

Insurance

You will need Fire Insurance. As soon as you remove conditions, go get fire insurance. Local Knight Archer, Harvard Western or whoever you get your insurance from are all suitable vendors to look for fire insurance. The lawyers will require you to have this insurance on the property prior to you taking possession. They will not authorize the keys to you unless insurance is in place.

Rates do vary from insurance company to insurance company. Even though this is a priority, don't be hesitant to explore options and find out which place offers the best product for you.

COSTS

Closing costs will be costs you will be required to cover over and above your down payment.

- 🏠 LEGAL FEES: \$2,000.00
- 🏠 HOME INSPECTION: \$500.00
- 🏠 INSURANCE: \$200.00
- 🏠 MOVERS/MOVE IN COST: \$600.00
- 🏠 COST OF A REALTOR: \$0.00
- 🏠 COST OF A MORTGAGE BROKER: \$0.00

TOTAL: \$3,300.00

POSSESSION DAY!

You have reached Possession Day!

I will call the lawyers on your behalf and make sure your keys can be released. I will pick them up and meet you at your new home where we will do a quick walk through just to make sure the house is exactly how it's supposed to be.

Our journey is over. I will keep in touch and I wish you absolute pure bliss and happiness in the future!

YOU BOUGHT A HOUSE! CONGRATULATIONS!

Review of Services from previous Buyers.

"Kelsey was professional even when I told her that I was interviewing others. Ultimately the way Kelsey handled herself was exactly what I was looking for in a realtor."

~ Merv M

"When I met Kelsey at a local open house, we were just starting to look for a new home. Kelsey was very energetic and knowledgeable. She worked very hard to find our new home, and we are so grateful for it.

Kelsey was always available for our questions, which were many throughout the whole process. She put our fears to rest very quickly, and when we needed an extension on the conditions she was there right away to make sure it got done."

~ Jon D

"I highly recommend Kelsey Smith for the purchase of your next home! She always had loads of listing to send to us. When we found one we wanted to look at, she would get a time booked in right away. Everything went so smoothly, we couldn't of asked for a better experience buying our first house.. Not even mentioning the smoking deal Kelsey got us!!"

~ James & Taylor

"We have bought and sold homes before with different agents, but when we decided to move again, we knew Kelsey would be the right fit for us. She loves this profession, and works incredibly hard for the seller, to get the best offer for their house."

~ Terra & Justin K

"I am so glad that I made the choice to use Kelsey Smith as my agent. She went above and beyond all of my expectations in every way possible. She worked tirelessly to make sure I got see all the houses I needed to see (which was a lot!), going through more than 5 offers on different houses, and had endless patience to help me find my perfect home. I have never seen anyone with more patience and willingness to work hard to make sure my needs are met. Even after the sale was 100% complete, she is still helping with different aspects of owning my home! This shows how much she cares about her clients. She has an extremely high level of knowledge, and her integrity and professionalism are second to none. She always had my best interests in mind, even if it meant advising me to walk away from a sale. She held my hand through every step of buying a new house, so I didn't have to worry about a thing as she was on top of everything. Even helping me with the fears of buying and owning my first home! I would recommend Kelsey Smith to anyone, as I know they will be taken care of and in good hands. Thanks to Kelsey, I own my dream home and I am so happy!"

~ Kelli K



Who Is Kelsey Smith?

My name is Kelsey, I am a Real Estate Agent in Regina and I focus on helping buyers reach their home owning goals.

Aside from selling Real Estate, I have a love for learning that will always allow me to better service my clients. I recently completed my Neuro-linguistic Programming practitioner training. I am also an Accredited Buyers and Sellers Representative Specialist.

I am a mentor with Big Brothers Regina. I mentor a beautiful 7 year old little girl who is super sassy and I am so lucky to have her. I am a video host for The Inside Regina Project and an avid reader.

When I'm not out saving the world one little girl at a time, I hang out with my Chihuahua and relax as my life allows.

I look forward to getting to know you!



My Qualifications

- Building for Success
- Sellers Representative Specialist Course (SRS)
- Real Estate Negotiations Expert Designation (RENE)
- Accredited Buyers Representative Designation (ABR)
- Certified Neuro-Linguistic Practitioner (NLP)
- Anatomy of a Blog Workshop
- How to SEO Workshop
- Simple Keyword Search Hacks Workshop
- Generate Titles & Headlines for your Blog Topics Workshop
- Instagram Research & Hacks Workshop
- How to Write Listicles Workshop
- Building a Social Media Campaign
- Optimize Webpages for SEO

ONE STOP SHOPPING

Referral sources

*I assume no responsibility for these services/contractors. This is simply a list of services to provide you ease of access when outsourcing services.

→Plumbers

JAYS SEWER & DRAIN SERVICE
306-737-5242
www.jaysdrains.com

BANSHEE PLUMBING & HEATING
306-737-4728
www.facebook.com/Bansheep plumbing

ATLAS SEWER SERVICES
306-924-1098
www.atlassewer.ca

→Foundation Specialists

AAA SOLID FOUNDATION
Travis- 306-596-2998
Steve- 306-536-2656
<http://aaasolidfoundation.com/>

GROUND UP FOUNDATIONS
306-551-6605
<http://www.groundupfoundations.ca/>

JS BASEMENT WORKS
306-337-1850
<http://www.jsbasementworks.com/>

→Concrete

BOUSS CONSTRUCTION INC.
306-530-6904
www.boussconstruction.com

HEPTING CONCRETE LIMITED
www.heptingconcrete.com
306-536-1788

SAFRANE CONSTRUCTION LTD.
306-541-7950
www.safrane.ca

→Furnace & Duct Cleaning

FULL THROTTLE FURNACE & DUCT CLEANING
306-570-1483
www.full-throttle.ca

DUSTY'S FURNACE & DUCT CLEANING
306-352-3878

KLEAN KING VAC LTD
306-781-6097
www.kleankingvac.com

→Appliance Repair

HURST APPLIANCE REPAIR
306-791-0123
<http://www.hurstappliance.ca/>

A A ABLE APPLIANCE REPAIR
306-757-6499
<http://m.mysask411.com/a-a-able-appliances-regina/>

SHAUGHNESSY APPLIANCE SERVICE
306-721-7077
<http://www.shaughnessyappliance.com/>

→Handyman & Carpenter

LEO KYRIAKIS
306-737-9687

→Stagers

APPELQUIST INTERIOR DESIGN
306-585-9219
www.appelquistinteriordesign.ca

HOUSE ENVY INTERIORS

306-737-6487

www.housenvy.ca

ERICA HONOWAY INTERIORS

306-527-0072

www.ericahonoway.com

→Photographers

JAMES CUDMORE- MY VISUAL REAL ESTATE

306-529-8756

www.myvisuallistings.com

LINDSEY KAUTZ

www.lilyfieldphotography.ca

CRYSTAL DE LA SABLONNIERE

306-530-3287

www.revealedphotography.wordpress.com

→Home Inspectors

CURTIS BEAUDRY- CAPITAL HOME INSPECTIONS

306-520-3946

www.capitalinspections.ca

TIM KELLY-A BUYER'S CHOICE

Home Inspections Regina

306-539-2209

reginasouth.abuyerschoice.com

GLOBAL PROPERTY INSPECTIONS REGINA

306-545-2613

www.globalpropertyinspections.ca

→Movers

BROS HAULING & MOVING

306-450-1488

www.facebook.com/BRos-Hauling-Moving

TWO SMALL MEN WITH BIG HEARTS

306-352-1329

www.twosmallmen.com

REGINA MOVING

306-988-0442

www.reginamoving.ca

→Cleaning services

PRO MAIDS

306-519-7883

www.pro-maids.ca/regina-cleaning-services

COMPLETE CLEAN

306-580-1013

www.completecleanregina.ca

→Utility Hook up

www.regina.ca/visitors/new-property/moving-in

→Canada post

www.canadapost.ca/mailforward

→Garbage removal

BROS HAULING & MOVING

306-450-1488

www.facebook.com/BRos-Hauling-Moving

→Lawyers

Tarissa Peterson LL.B

LINKA HOWE LAW OFFICES

306-352-9676

www.linka.ca

Bill Johnston

NOBLE JOHNSON LAW OFFICE

306-949-5616

www.noblejohnston.com

Brandon Hicks

MCDUGALL GAULEY LLP

306-565-5156

www.mcdougallgauley.com

I AM HERE TO HELP
WHENEVER **YOU'RE** READY.



Kelsey Smith
REALTOR®
Platinum Realty Specialists
306-552-7047
www.kelseysmith.ca