

BUYER'S GUIDE

Clarity, Strategy & Confidence — From First Showing to Keys in Hand



COLDWELL BANKER
EXECUTIVES REALTY

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ABOUT MONIKA

I have called South Surrey and White Rock home for 17 years — and there is no place I would rather be. Living at the beach, with my two rescue dogs and a deep love for this community, I understand exactly what makes this area so special to the people who live here.

My path to real estate is anything but ordinary. I studied marketing and communication in Munich and hotel management in Europe, then spent years working across Mexico, Europe, and Canada — building a career in sales and hospitality that spans over 30 years. I know how to read people, understand what they need, and communicate value clearly. That background shapes everything I do.

My father was a builder. I grew up surrounded by architecture, craftsmanship, and a deep appreciation for spaces — how they are designed, how they feel, and what makes them special. That eye for detail is something I bring to every listing and every search.

As a Realtor for the past 6 years, I have built my business across the Fraser Valley on one simple belief: every home has a story. And I know how to tell it right.

I am also a proud animal advocate — because how we treat the most vulnerable says everything about who we are.

WHY WHITE ROCK & SOUTH SURREY?

After 17 years of living here, I can tell you with certainty — this is one of the most special places in Canada to call home.

White Rock and South Surrey offer a rare combination: the beauty and calm of coastal living, with the convenience of a thriving urban community just minutes away. The beach, the pier, the tree-lined streets, the restaurants, the parks — it is a lifestyle that people move here for and never want to leave.

From the established neighbourhoods of South Surrey to the waterfront of White Rock, this area attracts buyers who value quality of life, strong long-term investment, and a true sense of community.

The Fraser Valley as a whole offers exceptional value compared to Vancouver — with more space, more variety, and some of the most beautiful scenery in the province. Whether you are moving here for the first time or upgrading within the region, this market rewards buyers who are prepared and well-advised.

I know these streets, these neighbourhoods, and this market intimately. That local knowledge is something I bring to every search.

BUYING A HOME IS ONE OF THE MOST IMPORTANT FINANCIAL DECISIONS YOU WILL MAKE.

It's exciting — but it also comes with contracts, timelines, and decisions most buyers have never navigated before.

My role is to guide you through all of it — clearly, strategically, and without pressure — so you always understand what you are doing and why.

BEFORE WE START (DON'T SKIP THIS)

You may qualify for first-time buyer advantages — even if you owned before. You may qualify if:

- you have not owned and lived in a home in the last 4 years
- one partner qualifies
- you are purchasing after separation

If this might apply, review the First-Time Home Buyer Guide for programs, incentives, and preparation.

WHAT DOES IT COST TO BUY?

Most buyers focus on the purchase price — but there are additional costs to plan for. Knowing these upfront means no surprises at closing.

- Property Transfer Tax (PTT) — 1% on first \$200,000; 2% on \$200,000–\$2,000,000; 3% above \$2,000,000. First-time buyers may qualify for an exemption.
- Legal fees — budget approximately \$1,200 to \$1,500 for a lawyer or notary.
- Home inspection — typically \$400 to \$600. One of the most important investments you can make.
- Title insurance — approximately \$150 to \$300.
- Moving costs — local moves typically \$1,000 to \$3,000.
- Property tax and strata fee adjustments — you reimburse the seller for any prepaid amounts at closing.

As a general rule, plan for closing costs of 1.5% to 4% of your purchase price on top of your down payment. I will walk you through a clear estimate before you make any offer.

STEP 1

FINANCING & PREPARATION — YOUR FOUNDATION

Before looking at homes, you need to understand your numbers:

- purchase price range
- monthly payment comfort
- down payment
- closing costs

I work closely with trusted mortgage brokers who review your full financial picture, structure your financing strategically, provide strong pre-approval, and prepare you to act quickly when needed. Together, we position you properly — not just approve you.

STEP 2

DEFINE YOUR STRATEGY (NOT JUST WHAT YOU LIKE)

We clarify location, lifestyle, property type, must-haves vs nice-to-haves, and long-term goals. This avoids wasted time and emotional decisions.

STEP 3

YOUR HOME SEARCH — SMART, NOT OVERWHELMING

You can access my home search engine directly at www.monikaherzighomes.com, which provides significantly more detailed and up-to-date information than most public platforms. You'll see listings as they come to market, access complete property details, and filter based on your exact criteria.

Alongside that, I will pre-screen properties, attend all showings with you, and guide you on value and risks. This keeps your search focused, informed, and efficient.

STEP 4 UNDERSTANDING VALUE BEFORE YOU OFFER

We review comparable sales, market conditions, property condition, and resale potential. This ensures you make a smart decision.

STEP 5 THE OFFER PROCESS — HOW IT WORKS

We prepare a Contract of Purchase and Sale, including price, deposit, completion and possession dates, included items, and subject conditions.

In competitive markets, strategy is critical. I guide you to stay competitive, avoid overpaying, and protect your interests.

THE DEPOSIT — WHAT YOU NEED TO KNOW

The deposit is not the same as your down payment — and this surprises many buyers. When your offer is accepted, you will typically be required to provide a deposit within 24 to 48 hours. This amount — usually 5% of the purchase price — is held in trust and forms part of your down payment at closing.

Make sure your funds are in a liquid, easily accessible account before we start writing offers. I will remind you of this at the right time.

STEP 6 SUBJECTS (CONDITIONS) — YOUR PROTECTION

Typical subject period: 5–10 days. This covers:

- Financing — final lender approval
- Inspection — professional property review by a licensed BC home inspector
- Strata documents (if applicable) — financials, bylaws, depreciation report, meeting minutes
- Insurance — confirm insurability

This is your safety net. I guide you through every condition so nothing is missed.

STEP 7 SUBJECT REMOVAL

Once satisfied: deal becomes firm, deposit is secured, legally binding contract.

STEP 8

CLOSING

Your lawyer or notary prepares the Statement of Adjustments, outlining purchase price, deposit, adjustments, and final balance. They handle legal transfer, funds, and registration.

STEP 9

COMPLETION & POSSESSION

Completion = ownership transfer. Possession = keys.

YOUR BUYING TIMELINE — WHAT TO EXPECT

- Week 1: Mortgage pre-approval, strategy conversation, search criteria defined
- Weeks 2–6: Viewings, market education, shortlisting properties
- Offer & Negotiation: When the right property appears, we move quickly
- Subject Period: 5 to 10 days — financing confirmed, inspection completed
- Subject Removal: Deal becomes firm, deposit secured
- Completion: Typically 30 to 60 days after subject removal
- Possession Day: You get the keys

From first conversation to keys in hand: most purchases complete within 60 to 90 days.

COMMON MISTAKES

- not preparing financially
- underestimating costs
- rushing decisions
- missing red flags

HOW I SUPPORT YOU

- personal showings
- step-by-step guidance
- clear explanations
- strong negotiation
- trusted professionals
- ongoing support

READY TO START?

No pressure, no commitment — just clarity on where you stand and what's possible.

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