

ASHLEY HEBERT
FEA
REAL BROKER



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CLIENT GUIDE



THE STORY BEHIND THE WORK

REAL ESTATE DIDN'T CHOOSE ME BY ACCIDENT. IT CHOSE ME BECAUSE I WAS BUILT FOR IT. I'VE BUILT A WORLD AROUND IT, AND AFTER 20+ YEARS IN THE INDUSTRY WITH DEEP ROOTS IN NEW HOME SALES, I'M STILL OBSESSED. FROM THE FIRST BLUEPRINT SKETCH TO THE FINAL THROW PILLOW PLACEMENT, I LIVE AND BREATHE EVERY SQUARE FOOT OF THE PROCESS, INCLUDING NEW BUILDS, SMART INVESTMENTS, AND EVERYTHING BEAUTIFULLY IN BETWEEN. I BRING EXPERIENCE, RELAXED CONFIDENCE, AND INTENTION TO EVERY SALE, WHETHER YOU'RE BUYING YOUR FIRST HOME OR GROWING A PORTFOLIO. I BELIEVE REAL ESTATE IS ABOUT THE BOTTOM LINE AND THE LIFE BEHIND IT. BECAUSE BOTH MATTER, AND TOGETHER THEY BECOME THE VERY THING YOUR LIFE IS BUILT ON. FOR ME, THIS WORK HAS ALWAYS FELT LIKE HOME. AND I'M HERE TO GUIDE YOU FROM THE GROUND UP, LITERALLY.

BUILT FOR THIS

BEING A MOM IS MY PURPOSE, AND IT'S WHAT DRIVES EVERYTHING I DO.

IN REAL ESTATE, THAT SAME INTENTION SHOWS UP FOR YOU.

WHETHER YOU'RE BUYING, FINDING YOUR NEXT HOME, OR SELLING THE ONE YOU'RE IN.

THAT'S EXACTLY WHY WE'RE BOTH HERE.



real

REAL BROKER

ASHLEY HEBERT
REALTOR
REAL BROKER

POSITIONED
TO FIND, BUILD & SELL



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REAL ESTATE TERMS

PRE-APPROVAL

A PRE-APPROVAL IS A PRELIMINARY EVALUATION CONDUCTED BY THE BANK OR MORTGAGE BROKER TO SHOW THAT THE BUYER HAS THE MEANS TO PURCHASE UP TO A CERTAIN AMOUNT. THIS IS EXTREMELY HELPFUL TO INCLUDE WHEN SUBMITTING AN OFFER.

OFFER

AN AGREEMENT BETWEEN A BUYER AND A SELLER TO PURCHASE A PIECE OF REAL ESTATE. THIS IS SOMETIMES REFERRED TO AS AN "OTP" WHICH STANDS FOR OFFER TO PURCHASE.

CONDITIONAL

WHEN AN OFFER IS ACCEPTED BY THE SELLER, BUT THERE ARE CERTAIN CONDITIONS THAT MUST BE MET BEFORE THE SALE IS FINAL OR FIRM.

CLOSING COST

THE FEES THAT ARE PAID AT THE END OF THE PURCHASE BY EITHER THE BUYER, SELLER OR BOTH. THESE INCLUDE PROPERTY TAXES, LAWYER FEES, INSURANCE AND LENDER EXPENSES.

DEPOSIT

ALSO KNOWN AS "GOOD FAITH" MONEY, THIS IS MONEY PUT UP BY THE BUYER INTO A TRUST ACCOUNT. THIS ACTION SHOWS THE BUYER IS SERIOUS ABOUT PURCHASING THE HOME. AN AVERAGE AMOUNT FOR A DEPOSIT IS \$10,000 AND WILL BE COUNTED AS PART OF YOUR DOWN PAYMENT.

TITLE SEARCH

A TITLE SEARCH PROVES THAT THE PROPERTY IS, IN FACT, OWNED BY THE SELLER. YOU CAN ALSO PURCHASE TITLE INSURANCE TO ENSURE YOU HAVE NO ISSUES LATER ON - PLEASE TALK TO YOUR LAWYER ABOUT THIS EARLY IN THE PROCESS.

APPRAISAL

THE APPRAISAL IS THE VALUE GIVEN TO A PROPERTY BASED ON COMPARABLE PROPERTIES THAT HAVE RECENTLY SOLD. THIS IS TYPICALLY REQUIRED BY THE LENDER IN ORDER TO DECIDE IF THE REQUESTED LOAN AMOUNT IS IN ALIGNMENT WITH THE VALUE OF THE PROPERTY. NOT EVERY HOME REQUIRES AN APPRAISAL.

HOME INSPECTION

AN INSPECTION IS A PROFESSIONAL EXAMINATION OF THE PROPERTY'S CONDITION. WE CAN RECOMMEND QUALIFIED INSPECTORS FOR YOU. THIS TYPICALLY COSTS BETWEEN \$300 - \$600.

WAIVER

A WAIVER IS SENT WHEN THE BUYER HAS COMPLETED THEIR DUE DILIGENCE AND IS SATISFIED WITH THE INSPECTION, FINANCING AND DOC REVIEW. ONCE THIS IS SUBMITTED YOU HAVE PURCHASED THE HOME FIRM.

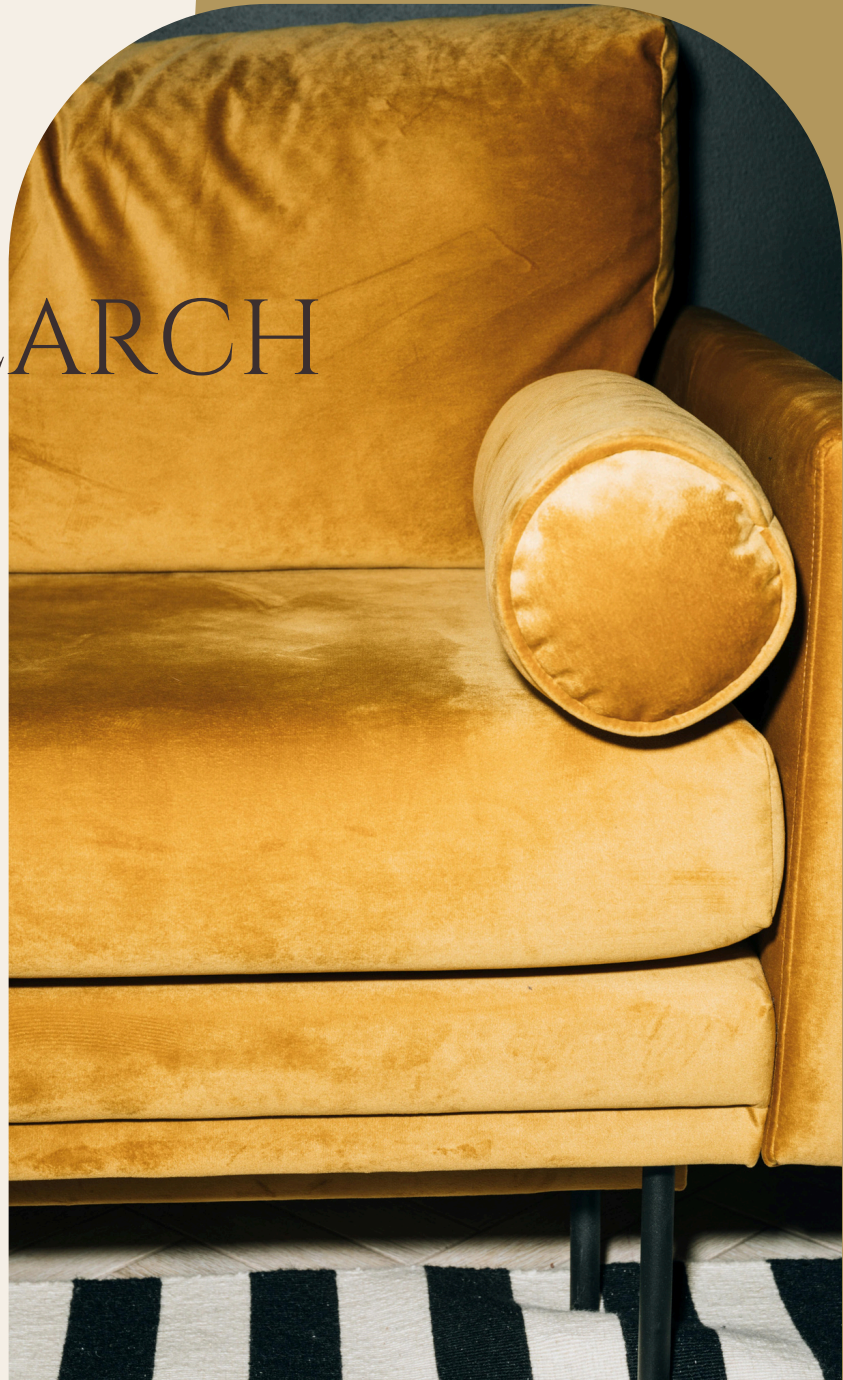
CLOSING

THIS IS THE FINAL STEP OF YOUR REAL ESTATE TRANSACTION. AT CLOSING THE FUNDS FROM THE BUYER ARE PROVIDED TO THE SELLER AND THE BUYER RECEIVES THE KEYS.

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FROM SEARCH TO KEYS

YOUR OVERVIEW
TO BUYING



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HOME BUYER'S ROADMAP

1

FIND AGENT

FIND A GREAT AGENT THAT YOU'RE COMFORTABLE WORKING WITH.

2

FINANCIALS

DETERMINE WHAT YOU CAN AFFORD, GET A CREDIT CHECK AND PRE-APPROVED FOR A LOAN.

3

SEARCH

START SEARCHING FOR AND TOURING HOMES.

6

WAIVER

REVIEW ALL DOCUMENTS AND PREPARE TO WAIVE CONDITIONS.

5

CONDITIONS

SET UP AN INSPECTION, DOCUMENT REVIEW AND FINANCING WAIVER.

4

OFFER

MAKE AN OFFER AND NEGOTIATE WITH SELLER.

7

LAWYER

CALL AND SET UP YOUR FINAL SIGNING WITH YOUR LAWYER.

8

CLOSING

GET KEYS, MOVE IN AND CELEBRATE!



DISCLAIMER: USE THIS ROADMAP AS A QUICK OVERVIEW OF THE BUYING PROCESS. IF YOU HAVE ANY QUESTIONS, PLEASE REACH OUT TO ME.

403.829.4756

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HOME BUYER'S BLUEPRINT

FINANCIALS

- PRE-QUALIFY - MEET WITH YOUR MORTGAGE PROFESSIONAL TO GET A ROUGH IDEA OF WHAT YOU CAN AFFORD
- PRE-APPROVAL - FORMAL LETTER REQUIRED BEFORE TOURING HOMES
- MORTGAGE PROFESSIONALS COLLECT: T4'S, EMPLOYMENT LETTERS, PAY STUBS, CREDIT SCORE, AND DOWN PAYMENT VERIFICATION

TOUR HOMES

- WE'LL BUILD A NEEDS & WANTS LIST TOGETHER
- START WITH ONLINE VIEWINGS THROUGH YOUR PERSONALIZED SEARCH
- ONCE SHORTLISTED, WE'LL BOOK IN-PERSON SHOWINGS (PLAN 30 MINUTES PER HOME)

MAKE AN OFFER

- CONSIDER: CLOSING DATE, INCLUSIONS, ADDITIONAL VISITS
- NEGOTIATION IS DONE VERBALLY UNTIL BOTH PARTIES AGREE ON PRICE, CONDITIONS TERMS, AND DATES

THE DEPOSIT

- DUE WITHIN 24-72 HOURS OF ACCEPTED OFFER
- FULLY REFUNDABLE ON CONDITIONAL OFFERS
- PAYMENT METHODS: CERTIFIED BANK DRAFT, WIRE TRANSFER, OR EMAIL TRANSFER
- DEPOSIT COUNTS TOWARD YOUR DOWN PAYMENT

INSPECTION

- BUDGET \$350-\$650
- YOU HAVE 10 BUSINESS DAYS TO SCHEDULE AND COMPLETE
- ATTEND THE LAST 30 MINUTES TO ASK QUESTIONS

DOC REVIEW (CONDOS/APARTMENTS/ROW HOMES)

- PROFESSIONAL REVIEW OF ALL MINUTES, AGM NOTES, FINANCIALS, AND BYLAWS
- BUDGET \$350-\$500 (HIGHLY RECOMMENDED)

APPRAISAL & LOAN APPROVAL

- LENDER MAY REQUIRE A HOME APPRAISAL BEFORE FINALIZING YOUR MORTGAGE LOAN
- HOMEOWNERS INSURANCE IS REQUIRED BEFORE THE MORTGAGE IS FINALIZED
- A TITLE SEARCH CONFIRMS THE SELLER IS THE LEGAL OWNER

SCHEDULE YOUR MOVE

- BOOK MOVERS AND AVOID SCHEDULING YOUR MOVE AND CLOSING ON THE SAME DAY
- SET UP UTILITY TRANSFERS FOR CLOSING DAY

CLOSING

- TAKE A FINAL WALK-THROUGH 24-48 HOURS BEFORE CLOSING
- CLOSING PROCESS AND PAPERWORK WITH LAWYERS
- KEYS ARE RELEASED - CONGRATULATIONS!



HOME TOURING CHECKLIST

NICKNAME/ADDRESS: _____

OVERALL RATING



EXTERIOR

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

INTERIOR

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

PRICE

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

SIZE

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

NEIGHBORHOOD

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

KITCHEN

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

BEDROOMS

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

BATHROOMS

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

BASEMENT

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

FURNACE/HWT/ROOF

1	2	3	4	5
DISLIKE		NEUTRAL		LOVE

ADDITIONAL NOTES: _____

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FROM LISTED TO SOLD

YOUR OVERVIEW
TO SELLING



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HOME SELLER'S ROADMAP

FOLLOW THIS ROAD MAP TO HELP YOU UNDERSTAND THE STEPS TO SELLING YOUR HOME!



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HOME SELLER'S BLUEPRINT

ESTABLISH A PRICE

- SETTING THE RIGHT LISTING PRICE
- WE'LL DISCUSS YOUR PRIORITIES, TIMELINES AND SALE PRICE
- I WILL PREPARE A COMPARATIVE MARKET ANALYSIS (CMA) TO DETERMINE YOUR HOME'S VALUE

PREPARE YOUR HOME

- CLEAN, DECLUTTER & DEPERSONALIZE
- REPAIRS & CURB APPEAL
- STAGE, PHOTO READY & SHOW READY

LISTING

- YOUR HOME IS NOW OFFICIALLY LISTED FOR SALE
- YOU WILL RECEIVE A LINK TO YOUR MLS LISTING (REVIEW CAREFULLY AND REPORT ANY ERRORS)
- YOU WILL RECEIVE WEEKLY UPDATES (SHOWING FEEDBACK AND RECENT COMPARABLE SALES)

MARKETING

- EVERY LISTING RECEIVES ITS OWN UNIQUE, CUSTOMIZED MARKETING PLAN
- OUR AGENT NETWORK WILL PROMOTE YOUR LISTING TO ENSURE MAXIMUM VISIBILITY AND THE RIGHT AUDIENCE

SHOWINGS

- KEEP YOUR CALENDAR FLEXIBLE
- BOTH PRIVATE VIEWINGS AND OPEN HOUSES WILL BE SCHEDULED
- MAKE ARRANGEMENTS FOR PETS AND CHILDREN DURING ALL SHOWING TIMES TO REDUCE STRESS

OFFERS & NEGOTIATIONS

- WHEN AN OFFER COMES IN, YOU CAN: ACCEPT, COUNTER-OFFER, OR REJECT
- IF MULTIPLE OFFERS COME IN, I WILL GUIDE YOU THROUGH NEGOTIATIONS TO ACHIEVE YOUR BEST POSSIBLE OFFER
- ALL INFORMATION PROVIDED TO BUYERS MUST BE ACCURATE, TRANSPARENT, AND UP TO DATE

UNDER CONTRACT

- THE BUYER BECOMES LEGALLY BINDING ONCE BOTH BUYER AND SELLER AGREE ON ALL TERMS
- BEFORE CLOSING CAN PROCEED, THE FOLLOWING MUST BE COMPLETED: HOME INSPECTION, TITLE SEARCH, AND FINAL WALKTHROUGH WITH THE BUYER

SCHEDULE YOUR MOVE

- BOOK MOVERS AND AVOID SCHEDULING YOUR MOVE AND CLOSING ON THE SAME DAY

CLOSING

- OWNERSHIP OFFICIALLY TRANSFERRED TO THE PURCHASER
- ALL FINANCING, INSURANCE, AND LEGAL DOCUMENTS EXCHANGED
- PURCHASE PRICE PAID AND ALL FEES (INCLUDING COMMISSIONS) SETTLED
- YOU SOLD YOUR HOME - CONGRATULATIONS!



PREPARE YOUR HOME

THESE ARE BIGGER TASKS AND SHOULD BE COMPLETED WELL BEFORE YOU ARE READY FOR PROFESSIONAL PHOTOS AND LISTING YOUR HOME. COMPLETE THESE TASKS WELL IN ADVANCE OF WHEN YOU WANT TO LIST YOUR HOME.



- WALK THROUGH EACH ROOM & CRITIQUE FROM A BUYER'S PERSPECTIVE
- REPAIR CRACKS AND HOLES IN WALLS
- REPAINT THE HOME IN A NEUTRAL COLOURS IF NEEDED
TIP: PALE BLUES AND GREENS ARE GOOD FOR BATHROOMS
- LOOK INTO STORAGE OPTIONS IF NEEDED
- FIND ARRANGEMENTS FOR PETS AND/OR CHILDREN DURING SHOWINGS
- REPAINT OR RE-STAIN ANY PORCHES, ENTRY WAYS, AND DOORWAYS
- REPAIR OR REPLACE ANY BROKEN DOORS, WINDOWS OR SCREENS
- PAINT THE HOME'S EXTERIOR, INCLUDING TRIM, DOORS AND SHUTTERS IF NEEDED
- CLEAN GUTTERS AND DOWNSPOUTS
- POWER WASH SIDING AND WINDOWS
- REFRAIN FROM SMOKING IN GARAGES/SHEDS (DEFINITELY NOT INSIDE)
- SELL, DONATE OR TRASH ANYTHING YOU DON'T NEED
- HIRE A CONTRACTOR TO HANDLE ANY MAJOR PROJECTS AND KEEP ALL RECEIPTS

PARTNERS

LAWYERS

STRINGAM LAW 403.905.0336
4015 #235 UNIVERSITY AVE NW, CALGARY

J. PACO PAREDES LAW 403.932.1678
118 1 AVE 2ND FLOOR, ROOM 206, COCHRANE

MORTGAGE BROKERS

ASHLEY DUCEY 403.333.9143
SCOTIA BANK
ASHLEY.DUCEY@SCOTIABANK.COM

DANIELLE DI MARCO 403.969.0233
MORTGAGE LINE BY MORTGAGE ARCHITECTS
DANIELLE@DANIELLEDIMARCO.COM

CONDO DOC REVIEW

KELLY
403.909.2760
KELLYPULS@HOTMAIL.COM

BERNIE WINTERS . CONDO CHECK
403.509.2462
RRASMUSEN@SHAW.CA

INSPECTORS

NOOK & CRANNY - MARTY KEOGH
587.703.4441
MARTY@NOOKCRANNYHOMEINSPECTIONS.COM

GUARDIAN HOME INSPECTIONS- ALEX PINTEA
403.471.9610
GUARDIANHOMEINSPECTIONSINC@GMAIL.COM

SURVEYOR (RPR'S)

HORIZON LAND SURVEYS INC.
403.719.0272



RESOURCES

HOME ORGANIZATION

NATASHA LECLAIR
506.866.9421

PAINTER

PETER MISKOLCZY
AM PM CONSTRUCTION SERVICES
403.390.9300

WILLS & ESTATE PLANNING

LISA ELLE
ELLEMENTS FINANCIAL GROUP
403.875.0123

HOME STAGER

KARISSA SCHEMONICHEK
PLEIADIAN HOME
403.404.3303

CLEANER

JANE BISHOP
204.997.6632

LANDSCAPER

GRANT GRIFFIN - UPPER DECK
403.931.6464

COLLECTOR SERVICES

THE JUNK MOVEMENT
587.830.5865

WINDOW WASHER

ANDREW - GENIE CLEAN INC.
403.863.4036



CONTRACTS

AGENT AGREEMENTS



THE BELOW LISTED CONTRACTS ARE ATTACHED WITH SAMPLE COPIES FOR YOUR REVIEW. THESE ARE THE REPRESENTATION AGREEMENTS YOU WILL BE REQUIRED TO SIGN BEFORE WE MOVE FORWARD TOGETHER.

ALL CONTRACTS WILL BE DIGITALLY SIGNED AND SENT DIRECTLY TO YOU BY SECURE EMAIL.

1. CONSUMER RELATIONSHIP GUIDE - OUTLINES MY RESPONSIBILITIES TO YOU AS YOUR AGENT AND YOUR RESPONSIBILITIES TO ME AS CLIENTS.
2. EXCLUSIVE BUYERS/SELLERS REPRESENTATION AGREEMENT - THIS OUTLINES MY RESPONSIBILITIES TO YOU AS A CLIENT, FEES (TO BE PAID BY THE SELLER), LISTING DETAILS (SELLER AGREEMENT), CONFIDENTIALITY, OBLIGATIONS AND TERMINATION OF THE AGREEMENT.
3. FINTRAC - YOU WILL BE REQUIRED TO SUBMIT PHOTO IDENTIFICATION AND ANSWER FEDERALLY MANDATED QUESTIONS. I WILL SEND YOU A SECURE LINK FOR COMPLETION. FOR MORE INFORMATION PLEASE SEE [HTTPS://FINTRAC-CANAFE.CANADA.CA/INTRO-ENG](https://fintrac-canafe.canada.ca/intro-eng)

SERVICE PACKAGES

FULL SERVICE LISTING

INCLUDES:

- COMPARATIVE MARKET ANALYSIS (CMA)
- 3 HOURS OF RESOURCE SERVICES
*UP TO \$500 TOTAL VALUE.
- PROFESSIONAL PHOTOGRAPHY & VIDEO
- RESIDENTIAL MEASUREMENT SERVICE (RMS)
- PROFESSIONAL FLOOR PLAN
- FOR SALE SIGN INSTALLATION & REMOVAL
- LOCKBOX SERVICE
- MULTIPLE LISTING SERVICE (MLS) / REALTOR.CA
- MARKETING & ADVERTISING
- SHOWING MANAGEMENT
- OPEN HOUSE
- NEGOTIATION/CONTRACTS & LEGAL PAPERWORK

BUILDER LISTING

INCLUDES:

- MULTIPLE LISTING SERVICE (MLS) / REALTOR.CA
- RESIDENTIAL MEASUREMENT SERVICE (RMS)

ADD ON'S AVAILABLE:

- PROFESSIONAL PHOTOGRAPHY
- FOR SALE SIGN RENTAL (INSTALLATION & REMOVAL)
- LOCKBOX RENTAL
- SHOWING MANAGEMENT
- OPEN HOUSE
- MARKETING & ADVERTISING
- NEGOTIATION/CONTRACTS & LEGAL PAPERWORK

FOR SALE BY OWNER

INCLUDES:

- MULTIPLE LISTING SERVICE (MLS) / REALTOR.CA
- RESIDENTIAL MEASUREMENT SERVICE (RMS)
- PROFESSIONAL FLOOR PLAN
- PROFESSIONAL PHOTOGRAPHY

ADD ON'S AVAILABLE:

- FOR SALE SIGN RENTAL (INSTALLATION & REMOVAL)
- LOCKBOX RENTAL
- SHOWING MANAGEMENT
- OPEN HOUSE
- MARKETING & ADVERTISING
- NEGOTIATION/CONTRACTS & LEGAL PAPERWORK

INTERIOR DESIGN

A LA CARTE SERVICES:

- WALL PAPER
- RENOVATION MANAGEMENT
- MARKET READY STYLING
- IN HOME ORGANIZATION
- DECORATING
- STAGING & DESIGN
- NEW HOME DESIGN REVIEW
- COLOR CONSULTATION

READY TO GET STARTED? CONTACT ME FOR CURRENT PRICING.

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