

Searching for a new house? Thinking of selling your home?

I am here to help *you!*

I have 25 years of experience and achieved my first of 13 Gold Awards in 2003.

I support many charities with the proceeds of each sale, which include: The Children's Miracle Network, The Alzheimer's Society, and The Humane Society.

I am a Realtor you can trust! I stake my reputation on it!

Call today for your *Free Consultation*

Visit my website:
www.lindavandenbroek.com
for my
Tips & Strategies Video Series



Don't forget to check out my On-Line Listings

MAKING *Sense* of REAL ESTATE

Summer 2017

- Your Neighbourhood Statistics
- Featured Articles
- Household Tips

NEIGHBOURHOOD STATS

Year to Date Sales Activity January 1 - June 30, 2017

	West Kildonan	Riverbend, Rivergrove & Riverdale	Parkway Village	Garden City
# of Listings	199	65	87	39
Sales	142	44	48	31
\$ Volume	33,436,449	15,865,699	18,908,780	8,923,377
Average Sales Price	235,468	360,584	393,933	287,851
Average Days to Sell	21	19	22	20
% Sales to Listings	71	68	55	79

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PROPERTY DISCLOSURE STATEMENT vs HOME INSPECTION

Today we are going to discuss the Property Disclosure Statement vs the Home Inspection.

First ... Let's identify them:

The Property Disclosure Statement (PDS) is a statement referred to in paragraph 7 of the Offer to Purchase. It is a Questionnaire filled out by the Seller and is based on the Seller's actual knowledge and accuracy of his or her recollection. While the Seller is required to give true and accurate responses the responses do not constitute warranties as to the actual condition of the property.

The best way to describe a PDS is that it provides a history of the property, and any changes or alterations to the property that were made while the current owner has resided there. So...if the owner has only lived there for 5 years, the answers on the PDS will reflect that.

A Home Inspection provides a clear, unbiased evaluation of a home's condition. It is used to help a buyer make an informed decision and gives the buyer peace of mind and the ability to decide on whether or not to proceed with the purchase based on the findings.

Home inspections are paid for by the Buyer and are worded in the Offer to Purchase that they are to the "satisfaction of the Buyer".

Home inspections can be performed by a qualified home inspector or a person that the buyer chooses.

Once a buyer "removes" the condition of a satisfactory home inspection off the Offer to purchase, they are telling the Seller that they are satisfied with it's results.

When I write an Offer to Purchase on the behalf of a Buyer I suggest we ask for both the PDS and an Inspection. This way you, the Buyer, get a history and a current condition of the property and are better informed to decide on whether or not to proceed with the purchase.

When I list a home, I ask the Seller to fill out a PDS in advance so we can tell the Buyer about any deficiencies, or alterations made to the home during their ownership.

If you would like a copy of a PDS, please feel free to contact me via phone, email or social media and I will ensure you get a copy. There are 19 detailed questions on the Manitoba PDS.

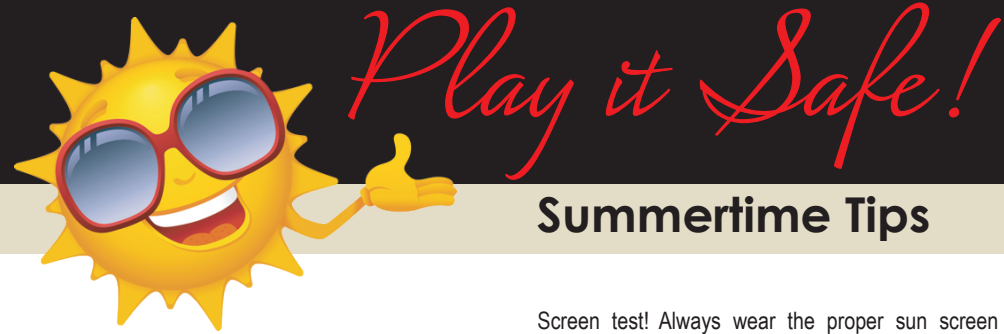


The information contained in this article are based on my own personal opinion combined with my many years of experience dealing with PDS's and Home Inspections.

current Mortgage Rates

	1 year	3 year	5 year
CIBC	2.84%	3.39%	4.79%
TD	3.04%	2.84%	4.84%
RBC	3.14%	3.65%	4.64%
Scotia Bank	3.29%	3.39%	4.64%
BMO	3.09%	3.59%	4.84%

All are closed fixed mortgage rates



Summertime Tips

With the dog days of summer upon us, and those hard earned vacations in full swing, we must keep in mind our safety, be it at home or while away.

If you and the family are travelling, either just to the lake or across country it is important to bring along a first aid kit. Contents should include such essentials as bug spray, after bite, bandaids, antiseptic towelettes, gauze pads, and hand cleansing wipes, along with your family doctors contact info, and in extreme cases an EPI pen.

Planning a Stay-Cation? Exercise caution after getting the deck or sidewalks wet when watering plants. And be sure to always have a second set of eyes around when you climb a ladder. Slip and fall incidents account for the most hospital visits during the summer months. The saying 'Break a leg' only means good luck in the theatre!

Screen test! Always wear the proper sun screen when exposed to the sun between the hours of 11am and 4pm when the rays are strongest. And pay attention to the weather forecast. It includes a heat index rating and the proper SPF number on your sunscreen is an important item to heed. As well, stay hydrated. A good rule of thumb to remember is if you get thirsty, you are already becoming dehydrated, so keep the cold water flowing. If you do get dehydrated, drink plenty of fluids and get to a cool place. Be sure you know the signs of heat stroke, and seek medical help immediately if symptoms occur.

Going biking? As simple as it sounds, please remember to wear your helmet. This rule also applies to roller blading, which should also include the use of elbow and knee pads.

Be safe out there, and enjoy every moment of your summer!