



SPENCER MENGUAL
— REAL ESTATE —

Buyers Guide

REAL ESTATE

Enclosed you will find:

- A brief overview of who I am
- My commitment to you
- Roadmap to buying a home
- Potential costs to buying
- Directions for viewing a property
- Additional Information



COLDWELL BANKER
PRESTIGE REALTY



A little bit about me..

I have been helping clients buy and sell real estate since 2018. My experience spans residential, commercial, investment, and development properties, with current market knowledge in Vancouver and more than two decades of connection to Vancouver Island.

I earned a degree in Marketing and Management from Vancouver Island University. That background shapes how I prepare a property for market, explain value, negotiate, and guide clients through complicated decisions. I keep the advice direct, communicate clearly, and adapt the plan to the person and property in front of me. My goal is simple: give you the information, strategy, and personal support needed to make a confident decision without pressure.

Even though real estate keeps me busy, I still find time to work on my fitness through weight training at the gym, surfing, hiking, and my long-standing mission to find the best taco and burrito on Vancouver Island!

I take my role not only as a realtor, but also a trusted advisor very seriously. I am honoured to be chosen to work with all my clients, and strive to make sure I exceed their expectations.

Spencer Mengual

My Commitment To You

This page serves as my personal guarantee to you

1. Responses/Update

We are living in a technology based era. There is no excuse to get back to someone days later, especially when we are on our phones all day.

While I cannot guarantee a response immediately, I will get back to you in a timely manor with an update on what i'm working on for you. Communication is one of my core pillars, which means I strive to have my clients updated and informed on what i'm working through. As long as I am not with another client, and your message is sent within a reasonable hour, you will get a response and wont be left in the dark.

2. Honest and upfront

My job isn't to just sell you a home; it is to act in your best interest. Im not going to fluff up an issue with the home to get you to purchase it, i'm going to play devils advocate. I will point out certain features and "flaws" to ensure you are made aware of all material facts. This will allow you to to make an informed decision.

3. Your needs above my own

It's no secret I work solely on commission. Yes, I will earn more money on a \$3,000,000 home compared to a \$300,000 home. That still **will not** persuade me to push you into purchasing a more expensive home. I'm more interested in finding you the **right home** rather than increasing my commission cheque.

4. Additional support

I chose Coldwell Banker Prestige Realty because it provides the professional support, resources and network needed to serve my clients at a high level. When a situation calls for additional perspective or specialized knowledge, I have an experienced team behind me to help move things forward with confidence.

Your Home-Buying Roadmap

STEP
1

Meet & Plan

Review agency representation, FINTRAC requirements and the privacy agreement.



STEP
2

Mortgage Pre-Approval

Confirm your budget, financing options and purchasing power with a mortgage professional.

STEP
3

Buyer Strategy Session

Define your priorities, preferred neighbourhoods, timing and must-haves.

STEP
4

Tour Homes

View selected properties and create a focused shortlist of favourites.

STEP
5

Choose Your Home



STEP
6

Prepare Your Offer

Set your price, deposit, dates and subjects with a clear negotiation strategy.

STEP
7

Offer Accepted



Roadmap to Purchase your home!

STEP 8 Due Diligence

8

- Work through the subjects in your contract.

- Inspection
- Title search
- Speak to the city
- Property Disclosure statement
- Home and Fire insurance
- Enviromental

Review strata documents:

- Form B
- Strata minutes
- Bylaws and Rules
- Financial statements
- Engineers report
- Strata plan
- depreciation report



STEP 9

Remove subjects

Exciting day! your contract is now unconditional! start packing!

STEP 10

Closing with a Lawyer or Notary

Choose a lawyer or notary to prepare closing documents and complete the transfer of title.

STEP 11

Arrange for Insurance

- flood, fire, earthquake, etc

For strata:

- Contents Insurance as the strata corporation has an insurance plan for the exterior of the building

STEP 12

make moving arrangements
Speak to moving comoanies, friends and family to help you move



STEP 13

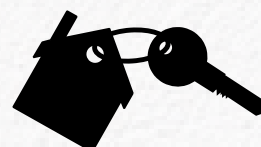
Completion day

Money and title are transferred from the sellers to you, the buyer and NEW OWNER!

STEP 14

Possession Day

Congratulations – it's time to collect your keys and make the home your own.



A background image of a man and a woman in a celebratory embrace, with the woman holding a champagne glass. The image is semi-transparent, allowing text to be overlaid.

BUYER CLOSING COSTS

1. Purchase price
2. Property Transfer Tax
3. GST (if applicable)
4. Property Tax
5. Lender appraisal
6. Legal Fees
7. Site survey or lot line survey
8. Title Insurance
9. Inspections (home, geotech, water tests, septic, environmental, WETT, etc)
10. Foreign Buyers Tax
11. Propane Tank/ Security System Leases
12. Property Home insurance & Premiums
13. Speculation Tax
14. Septic site approval on undeveloped land, if applicable

COSTS BORN BY THE BUYER
FOR THE PURCHASE OF
REAL ESTATE

*additional costs may be applicable based on your individual situation

DIRECTIONS FOR VIEWING

Scheduling



- Sellers generally prefer overnight notice to prepare their home for viewing and to ensure tidiness.
- Some sellers specify certain days/times for viewing which may be strictly observed
- **Tenants:** The BC residential Tenancy Act provides 24-hour notice to the tenant for all showings. Tenants may also specify certain days or times which must be adhered to.
- Vacant properties are generally easy to view however; agents may require notification with subsequent confirmation

"I like to be organized, I like to stick to my schedule. That's how I stay focused."

-Mitchell Trubisky

OTHER DIRECTIONS

- While viewing a home, try and keep comments (good or bad) to yourself. Most homes have security cameras. Last thing you want is to be discussing your offer strategy when an owner is listening.
- Is it respectful to remove footwear while inside a seller's property, in all weather conditions.
- Comfortable footwear that is easy to remove is recommended
- Please feel free to bring extra layers of clothing during cool weather or evening viewings.
- If a seller, their family members or tenants are present during a viewing, it is best to have me ask the questions on your behalf as to not divulge any information that may affect your negotiating position.



OTHER DIRECTIONS

- No smoking, please, in or around the homes we are viewing. This includes e-cigarettes, vapes, etc
- Due to privacy issues, digital photography requires approval by the seller or their agent. I can generally obtain permission prior to a viewing of the property
- I derive the majority of information from the Vancouver Island MLS system so I will not be able to answer such questions as the reason for selling. I would be pleased to gather such information at a later date for properties that are 'finalists'.



ADDITIONAL INFO

BUILDING INSPECTIONS

Hiring experts makes things easier

I strongly recommend the hiring of a certified professional Building Inspector for inspections of the finalist property.

Please note that family friends, carpenters or other trades may not be qualified to conduct a comprehensive inspection on the property. Professional inspectors provide added reassurance which a friend or acquaintance will not be able to give.



ADDITIONAL INFO

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Licensed real estate brokers can professionally and efficiently do the job - including pesky paperwork.

Solicitor for Closing

A lawyer or notary is needed to process the sale and transfer the funds on the Completion Date.

Recommendations can be provided upon request.





SPENCER MENGUAL

REAL ESTATE



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As a Vancouver-based Realtor, Spencer provides clients with strong market knowledge of Vancouver and its surrounding communities, while bringing years of real estate experience to every transaction. His business is built on dedication, communication, determination, and trust, with an ability to adapt his approach to each client's individual real estate needs.

As the Vancouver real estate market continues to evolve, Spencer remains focused on staying informed, adaptable, and ahead of the market to provide his clients with the highest level of service and guidance.

Spencer Mengual

Start your home
search today!



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