

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971

Home Seller's Resource Guide



Coldwell Banker – Love Realty

5489 Kingsway, BC V5H 2G1

Tel: 604.437.1123 ♦ Fax: 604.437.9077

Email: info@loverealty.net Website: www.lovealty.net



LOVE REALTY



Tel: 604.437-1123 ♦ Fax: 604.437-9077 ♦ Web: www.lovealty.net ♦ Email: info@loverealty.net

LOVE REALTY



Thank you for the opportunity to discuss the marketing of your property.

We understand that selling your house is an important decision for you. Our goal is to help you sell your property for the highest price possible, within the time frame that fits your plans, and to make the home selling process as efficient, stress-free and successful as possible.

The purpose of this Home Seller's Resource Guide is to help you understand the marketing process, to inform you of the current market activity in this area, and to explain how ***The Love Team - Coldwell Banker Love Realty*** can assist you in achieving the sale of your property.

We trust the following information will help you make this decision with ease.

Sincerely,

The Love Team

MEET THE LOVE TEAM



gary@loverealty.net
604.649-1467

Gary Love - Team Leader & Real Estate Professional

Gary's career in real estate started in 1971 with Block Bros, a prominent Real Estate company in North Burnaby. Within a few years, he was established as a Top Realtor® in the Lower Mainland and Western Canada. Year after year, he achieved being in the top 10% of Realtors®. After 25 consecutive years of such top sales, Gary earned the Lifetime Medallion Club Award Designation from the Real Estate Board of Greater Vancouver. He was also involved for over 7 years with the Professional Conduct Committee at the Vancouver Real Estate Board and the MLS Committee. In 1978, he incorporated his own Real Estate company, Love Realty, in partnership this past year with Coldwell Banker.

Today he is proud to work with his two sons, Derek and Carsten, who have joined him in this challenging yet rewarding career in helping people buy and sell Real Estate. His solid reputation and success is built on serving his clients as best he can, with integrity, personal service and a friendly, outgoing attitude! His life has been dedicated to Real Estate, helping people buy and sell homes.



derek@loverealty.net
604.728.3575

Derek Love - Real Estate Professional

Derek has been selling Real Estate since the age of 19 in all areas of the Lower Mainland since 1992. He is in the Top 5% of Real Estate industry in sales and a Medallion Club Member.

In 2007, he was elected for a 2 year term from the Burnaby/Tri-Cities/New Westminster Realtors® as Director - Vice President of the Division at the Real Estate Board of Greater Vancouver organizing many charities, golf tournaments, industry seminars and talks, and activities for Realtors®. His life is dedicated to the profession of Real Estate and the integrity of the business.

His business is not just real estate but focusing on building life-long relationships with his clients. He is 100% committed to providing them with the honesty, integrity and personal service they deserve in a Real Estate transaction.



carsten@loverealty.net
604.728.1470

Carsten Love - Real Estate Professional

Carsten's advantage of growing-up in a family of Realtors® and being taught from a young age to be outgoing and hard working, his inevitable career was destined for Real Estate. His most recent job was as a Sales Consultant at Southside Nissan where he spent 5 incredible years with them and ended up as one of the top 15 Sales Consultant in Western Canada! He began his exciting career in Real Estate in 2003 and is a Medallion Club Member.

His passions include outdoor activities, travelling and building a strong future in Real Estate by keeping current with on going education and a "can do" attitude. His absolute fundamental aim is to satisfy his clients and build life long relationships.



mayling@loverealty.net
604.617.6765

May-Ling Yuen - Licensed Assistant

May-Ling started her career in Real Estate as a licensed assistant since 2004 and became The Love Team's newest member in 2008 as our Licensed Assistant. She brings to the team experience as a licensed realtor and an extensive background in sales, marketing, computers and administration.

Prior to Real Estate, she graduated from BCIT - Tourism Marketing Management Diploma Program, which lead her to obtain a diverse background working in the hospitality, sales and marketing industry. Throughout her experience, she has also kept up with the latest technology and computer systems.

Her strengths are providing quality client care and detailed professional service while maintaining strong client relationships. She also believes in going the extra mile with a positive attitude exceeding all expectations.

HOW WE CAN HELP YOU

We will apply our knowledge and expertise to achieve the successful sale of your property. Here is what you can expect from us:

Your needs, interests and objectives will be our top priority. We want to learn what is important to you, so that we can help you attain your real estate goals.

We will give you reliable information and solid advice so that you can make informed decisions. Please do not hesitate to ask questions.

We will work for your best interest at every stage of the home selling process, from the development and implementation of a Marketing Plan, through the negotiation of purchase offers, to the final settlement of the transaction.

Communication is important. We will want to agree to a system of regular contacts (whether in person, on the phone, by mail, fax or email) so that we can keep you up-to-date on the progress of the transaction.

It is our hope that you will be so pleased with our service that you will turn to our team for advice on all your future real estate needs.

MISSION STATEMENT

"Our Mission is to lead the revolution in the way Real Estate is bought and sold, by making information and expertise available directly to the seller and buyer through top professional, personalized service combined with leading edge technology. This exchange of service and information empowers our clients to make sound Real Estate decisions which protects their interests and adds value to their investment."

Experience... Gary, Derek, Carsten, and May-Ling are effective and dynamic Realtors® who know the market and their profession. Gary's many years as a top professional Realtor® in the Lower Mainland with many hundreds of homes sold since 1971 combined with Derek's, Carsten's, and May-Ling's talent and honed skills of selling and marketing Real Estate lets you feel confident and comfortable during the sale or purchase of your home. *"Love for your Real Estate!"*

Service... Gary, Derek, Carsten, and May-Ling's easy confidence, mastered negotiation skills, plus the ability to listen and understand your needs, makes the selling and buying experience a pleasurable one! Your satisfaction is guaranteed with our services or you can cancel your contract with us immediately. "We have hundreds of satisfied clients and references available!"

Integrity... With uncompromising standards of integrity, honesty, trust, and service, (Gary, Derek, Carsten, and May-Ling) give their clients the confidence of knowing their transactions will go right. Their work ethics are based on solid principles. Gary had been serving on the Professional Conduct Committee at the Vancouver Real Estate Board for 7 years, and was involved with the Education Committee and the MLS Committee. Derek recently was Vice President & Director of the Division for the Real Estate board of Vancouver. Our reputation and success is built on serving our clients for life! *"You can count on us to do the job right!"*

Knowledge... Our many years of top quality service, expertise and success has given us a greater advantage over the competition. Our knowledge and expertise is #1. With Gary's years of experience and his education (B.A. Economics, R.I. (B.C.) Appraisal U.B.C.) along with Derek, Carsten and May-Ling's enthusiastic approach with innovative marketing ideas and exceptional service make this a top-notch Real Estate team you can count on. The Love Team!

THE BENEFITS OF USING A REALTOR®

You'll experience a variety of benefits when you hire a professional. Successfully selling a property is a complicated exercise, and Realtors® have the experience, resources and contacts to complete your sale quickly and smoothly.

Pricing

A Realtor® will set the selling price of your property at a level that accurately reflects its value in current market conditions and will not cost you missed opportunities.

Marketing

A Realtor® will have many useful suggestions on ways to improve the marketability of your property, including cosmetic repairs and other items that will create a favourable impression among buyers.

Your property will enjoy a wider exposure among buyers when you use a Realtor®. In addition to using flyers and organizing open house days, a Realtor's extensive contact list of former clients, newly qualified buyers and other industry professionals can significantly reduce the time your property is on the market.

A Realtor® will also allow you to tap into a highly productive and extensive industry network, such as Multiple Listing Service or other industry marketing system.

Advertising your property efficiently is another area where a Realtor® can play an important role. A Realtor's experience in deciding on the most appropriate type and frequency of advertising for your property can be invaluable. For example, placing too many ads can create the impressions that there may be something wrong with the property or that the seller is desperate.

Security

Security is a major consideration when showing your home. By using a Realtor®, you can rest assured that all showings will be pre-screened and supervised.

Negotiating

When negotiating a purchase, most buyers prefer to deal with a middleperson who is objective, unemotional and professional. Buyers will often feel more comfortable with a Realtor® than with the owner when they want to raise issues that need resolving before making an offer.

Monitoring, Renegotiating, Closing or Settling

A Realtor® will guide you through the minefield of potential problems associated with the appraisal, inspection and financing process, including the often complicated escrow instruction. In addition, your agent can meet and instruct any specialists or trades people who may be required for repairs or other issues that need to be completed before closing.

10 GOOD REASONS TO USE THE LOVE TEAM

In today's market, you get what you pay for and if you want the job done right, you use a professional. Today's complex market demands expertise and market resources are not available to the average citizen. Consider the following compelling reasons why you should enlist the professional services of **The Love Team**.

1. We will obtain you more net dollars for your property than if you tried to sell it yourself.
2. You will likely sell your home a lot faster.
3. Listing your home through **The Love Team** on the Vancouver Real Estate Board's Multiple Listing Service (MLS) and our popular website **www.loverealty.net** means you get the widest possible exposure for your home.
4. We have the skills, talents and resources to market your home effectively.
5. With over 65 years of combined experience, we know your neighbourhood: we assess market conditions and property values daily.
6. We have been educated on the complex laws and regulations in real estate and are trained to create a legally binding contract.
7. Negotiating price is an art. We will negotiate objectively in order to get the best possible price for your home.
8. We are on call and available seven days a week to show your home.
9. We are aware of many options available for financing the sale and have the latest information on mortgages.
10. Moving up or down? We can open the doors to thousands of properties through MLS and provide you with an up-to-date computerized list of homes suited to your needs, wants and budget.

COMPARATIVE MARKET ANALYSIS

Market Analysis Explanation

An impartial evaluation of market activity is the most effective way to estimate a property's potential selling price. A Comparative Market Analysis is divided into three categories:

1. **Comparable homes that are currently for sale.**
2. **Comparable homes that were recently sold.**
3. **Comparable homes that failed to sell.**

Are currently on the market

Looking at similar homes that are currently offered for sale, we can assess the alternatives that a serious buyer has from which to choose. We can also be sure that we are not under pricing your home.

Have sold in the recent past

Looking at similar homes that were sold in the past few months, we can see a clear picture of how the market has valued homes that are comparable to yours. Banks and other lending institutions also analyze these sales to determine how much they can lend to qualified buyers.

Failed to sell

Looking at similar homes that failed to sell, we can avoid pricing at a level that would not attract buyers.



COMMON SELLING MISTAKES

The selling and buying of a house can be a stressful and confusing process. Not only is it very expensive to 'learn from your mistakes', but very few people move often enough to gain the needed experience.

Although there is no substitute for doing your homework (start by asking your family and friends who have recently moved for their experiences) the following list of common pitfalls may be helpful.

Pricing Incorrectly (too high or too low):

Make sure you determine the market value of your home correctly: if your asking price is significantly higher than what the market is currently bearing, many potential buyers looking for your style of home will view similar but lower priced homes first. Not only does this limit the pool of potential buyers but it also increases the chances that your home will sell for less than its actual value. This is due to the "discount" often associated with properties that have been on the market for a longer than average time. Buyers are often overheard asking their Agent..."What's wrong with that home? It's been for sale forever". Alternatively, if your asking price is too low, you are literally giving away your hard-earned equity just because you did not know what the market would bear.

Failing to "Showcase" your home:

A little work can improve the first impression of your home a thousand-fold. First impressions are lasting impressions and can dramatically affect a property's perceived value.

Mistaking a Bank's appraisal or a new Tax Assessment as your home's actual market value:

These processes are based on general guidelines such as lot size and square footage, not the specific qualities and improvements of your home. Using either of these as a baseline could cause you to over- or under-price your property. It requires detailed background knowledge of all recent neighbourhood sales as well as homes currently for sale in order to estimate value accurately. Ask your REALTOR® for a detailed market evaluation.

Failing to take current market conditions/trends into account:

Is it a Buyer's market, a Seller's market, a balanced market? What do future trends look like? Ask your REALTOR® for a full analysis.

Using "Hard Sell" during showings:

No one likes being pressured. As well, buyers might wonder why you are so anxious to sell. Let your home speak for itself.

COMMON SELLING MISTAKES (Con't)

Choosing the wrong REALTOR® or choosing a REALTOR for the wrong reasons:

It is critical that you have full confidence in your REALTOR's experience and abilities. You want a REALTOR who can explain the whole selling process to you, has a good feel for the market, has access to potential buyers and offers sound advice on how to improve your chances of selling. Try to avoid choosing a REALTOR on the basis of which one gives the highest estimate of your home's value. In order to achieve the best sale price within a reasonable period of time, you need an accurate indication of the true market value of your property. Knowing this information allows you to properly price your home, thus maximizing your chances of selling and allowing you to make your future plans with the sure knowledge that your goals can be attained.

Not taking advantage of market fluctuations: The Big Picture...

Moving up in a market downturn? If your \$150,000 home has dropped 10% in value, so has your \$300,000 dream home. Yes, you lose \$15,000 on your current home, but you save \$30,000 on your next purchase! Always keep in mind the big picture.

Mistaking "Lookers" for "Buyers":

Many people who look at homes for sale may just be getting a feel for the market, seeing how others 'showcase' their homes, or even just looking for decorating ideas. Your REALTOR® deals with these situations on a full-time basis and has the experience needed to separate the "Lookers" from the actual "Buyers".

Relying too heavily on advice from the Buyer's REALTOR:

The interests of buyers and sellers are often opposing. In an agency relationship it is very difficult for one REALTOR to look out for the interests of both the buyer and the seller. You want to make sure you are familiar with Real Estate relationships and the difference between being a client or a customer before accepting advice from an agent or entering into any formal relationship with an agent.

Limiting the marketing and exposure of your property:

Part of what a good REALTOR does is to ensure that your property is showcased and marketed in the best and most productive manner possible. Not allowing a "For Sale" sign on the front yard or limiting viewing times can dramatically reduce the number of prospective purchasers seeing your home and have a serious impact on your bottom line.

HOME SELLING PROCESS

**Selling a house typically includes many of the following elements.
We will be your resource and guide every step of the way.**

Initial Consultation

- Determine your needs and priorities. Review “agency” choices and select appropriate working relationship
- Discuss Marketing Plan
- Establish Pricing Strategy

Design and Implement Marketing Plan

- Complete home enhancement recommendations
- Consult with our home stager
- Carry out scheduled marketing activities
- Order condo documents or real property report on your behalf
- Show the property to agents and prospective buyers
- Communicate with you on a regular basis
- Monitor results of marketing activities
- Modify Marketing Plan and Pricing Strategy as necessary



Review Offer and Reach Agreement with Buyer

- Buyer’s real estate professional presents offer
- Discuss and clarify proposed terms and conditions
- Negotiation; possible counter offers
- Reach final agreement

Complete Settlement Process (per purchase contract)

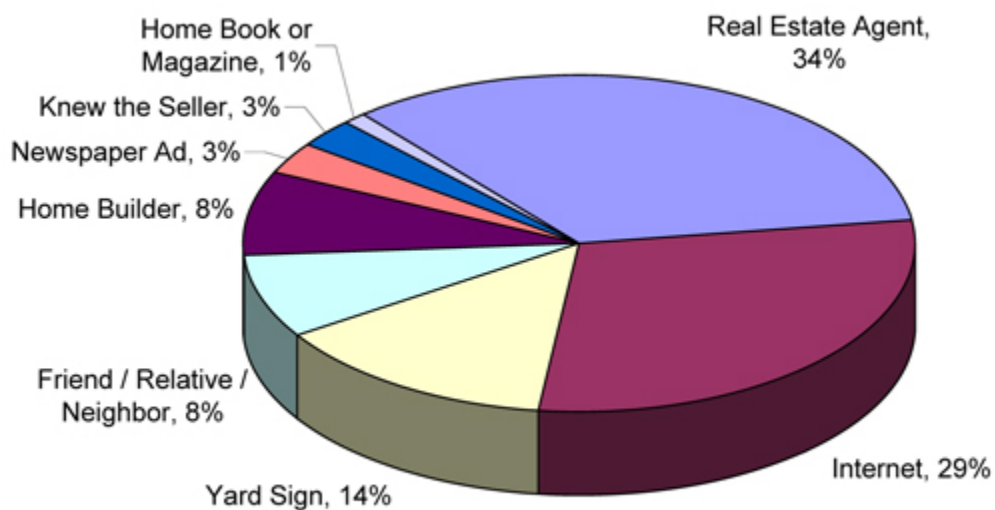
- Deposit of buyer’s earnest money
- Sign documents
- Title search, preliminary title report to buyer
- Inspections
- Removal of remaining contingencies
- Prepare conveyancing paperwork for your lawyer
- Buyer’s final walk-through of property
- Meet with your lawyer to sign off on final documents including paying out any remaining adjustments, condo fees, and mortgage
- Mortgage Funding/balance of funds from buyer
- Transfer of title
- Keys released
- Walk through inspection upon closing
- Relocation of seller; possession of property by buyer

After-sale Service

- Help you find your next home, as needed
- Assist you with relocations, as needed
- Provide resources for other after-sale homeowner needs

HOW BUYERS FIND THE HOME THEY PURCHASE

Homebuyers may use several information sources in their search process, but they are most likely to find the home they actually purchase through a real estate professional.

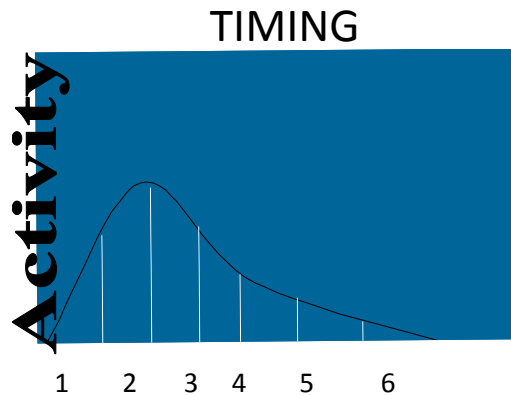


The real estate agent is, by far the most important source of buyers for anyone **selling** a home. Without an agent, and after calling friends and neighbours, the only viable sources of buyers for an individual are a “For Sale” sign in the yard and a classified ad in the newspaper— not enough.

THE IMPACT OF TIMING AND OVERPRICING

Market-sensitive pricing can be the key to maximum market exposure and ultimately, a satisfactory sale.

The *prime marketing* time occurs during the first few weeks.



A new listing is exciting, is shown more, and generally sells for a higher price. Later, fair or not, prospective buyers begin to wonder why it hasn't sold.

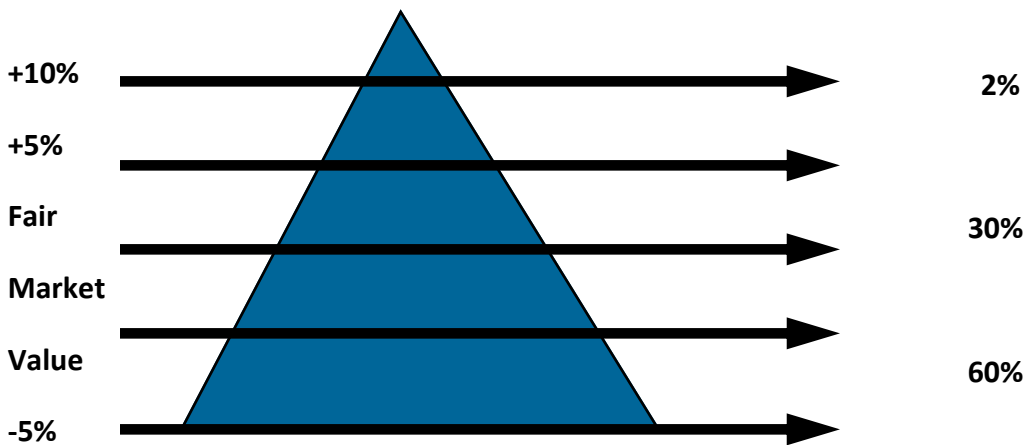
Make sure your property is priced right from the beginning.

Properties priced *too high* have a difficult time selling.

Percent of Buyers Who Will View Property

Asking Price in Relationship To Fair to Market Value

% of Prospective Buyers Who Will Look at Property

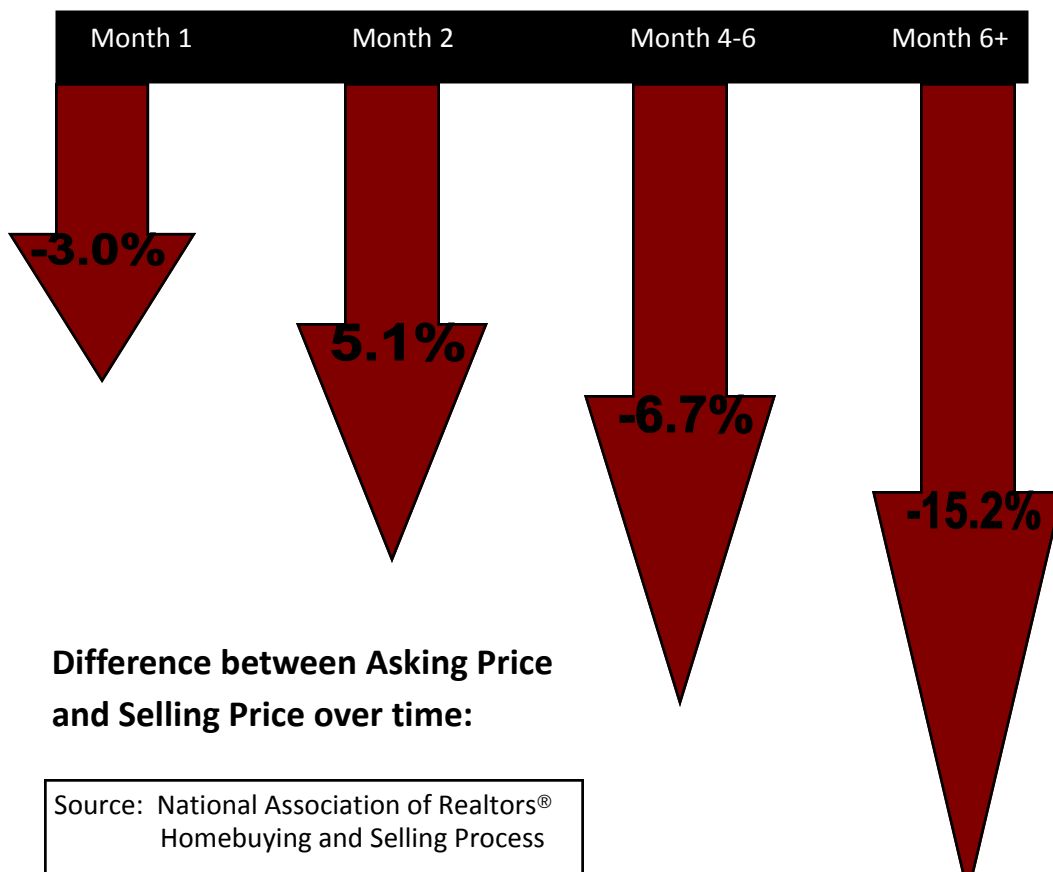


Properties priced *within market range* generate more showings, offers and sell in a shorter time period.

THE DANGERS OF OVER PRICING

An asking price that is beyond market range can adversely affect the marketing of a property.

- ⇒ Fewer buyers are attracted and fewer offers received.
- ⇒ The property attracts “lookers” and helps competing houses to look better by comparison.
- ⇒ If it does sell above the true market value, it may not appraise and the buyers may not be able to secure a loan.
- ⇒ Marketing time is prolonged and initial marketing momentum is lost.



Don't miss your prime marketing period by setting a price higher than justified by the Comparative Market Evaluation..... you risk

HOW LONG DOES IT TAKE TO MARKET A PROPERTY

The length of time it takes to market a house will vary. Some properties will sell in just a few days, others may require several months. Following are some of the key factors that influence the length of time it takes to sell a property.

COMPETITION

Every buyer makes his decision about which home to buy and how much it is worth by his other choices at the time he buys. The supply of other choices the buyers will compare with your home is constantly changing each week and month. The current competition always affects the buyer's opinion of your property and what he thinks it is worth. So the question is: What will be the buyer's choices at the time they are shown your property?

PRICE

If the property has not sold after a reasonable length of time, but other similar properties have sold, then the price may need to be reduced. If this is true and the price is not reduced, a sale may be delayed or prevented.

PROPERTY

If the property should show poorly or have major defects which cannot be, or are not corrected, a sale may not occur until the defects are corrected or the price is adjusted to compensate for them.

FINANCING

The current cost of mortgage financing plays an important role in affordability to most prospective buyers. If these costs are too high, then the financing may cause a delay or prevent the sale.

TIMING

Timing is the condition of real estate market at the time of the sale. Supply and demand are the factors influencing whether it is a Seller's or Buyer's market. Neither the seller nor the listing agent can change the market condition at the time the property is for sale. It must be accepted for what it is.

MARKETING

Marketing techniques are being constantly tested and updated for the best results. Even expert marketing has limitations because marketing cannot overcome any of the first five factors if they are out of balance and remain uncorrected. We will supply you with a constant flow of updated information to help you determine the marketability of your property.

“FOR SALE BY OWNER” PITFALLS

Some owners think they can save money by selling their home on their own. However, their limited knowledge of the complexities involved in real estate transactions puts themselves at a severe disadvantage and typically ends up costing them several thousands of net dollars.

Most Difficult Tasks for “By Owner” Sellers

Understanding paperwork	30%
Preparing home for sale	26%
Getting the right price	19%
Having enough time to devote to all aspects of the sale	14%
Attracting potential buyers	7%



SELLER'S CHECKLIST

If available, please provide the following items and information as soon as possible

- Property Survey
- Mortgage lenders name, address, phone, contact person, mortgage account number. I will be wanting to know your present balance, interest rate, term, amortization period and payout penalty.
- If you are aware of any other loans, mortgages or charges against the property, please provide details.
- If there are any easements or right-of-ways on the property, please provide copies of the charges.
- Your lawyer or notary public's name, address and phone number.
- House keys.
- You and your spouse's work, cellular and fax numbers.
- Average cost of utility bill.
- Names and addresses of nearest elementary and high schools
- Attractive exterior photos of your home in other seasons.
- Receipts/warranties on roof, furnace, hot water tank, appliances and permits for any major improvement(s) done on your home.
- Fixtures or chattels (i.e. appliances, drapes, lighting fixtures etc.) that are not included in the sale. This list should be minimal.
- Your thoughts on special features of your home or community.
- Oil tank verification
- Approximately measurements
- If your property is strata titled-(condominium/ townhouse) you will require the following before a firm sale is made:
 - Information Certificate (Form "B")
 - Current Bylaws, Rules & Regulations.
 - Current Financial Statements.
 - A copy of the last Annual General Meeting and any extraordinary or special meetings.
 - A copy of any special levies.
 - Parking stall and locker number(s)
 - 1-2 year's supply of the strata council's minutes of the monthly meetings.
 - Name, address and phone number of strata council president and strata management company (if there is one)

If you are selling a property that is rented, whether whole or in part, the following will be required:

- Full names and phone number of existing tenants.
- When each rental period began and copy of the rental contract.
- What the damage deposit is.
- What the current rent(s) are. When are they due? Does the rent include utilities?
- Date of last rental increase.

PREPARING FOR SHOWINGS

Just a few suggestions for creating a favorable first time impression:

“Love at First Sight”

- ◆ Plant flowers, weed, and edge gardens
- ◆ Mow lawn and trim hedges and shrubs
- ◆ Clean driveways and sidewalks of dirt, leaves, snow
- ◆ Water lawn extensively, well in advance of selling
- ◆ Remove old lawn ornaments, toys and play sets
- ◆ Clean and repair rain gutters and siding
- ◆ Touch up exterior paint
- ◆ Clean out garage, pick up any litter

Cleanliness is a Virtue

- ◆ Make mirrors glitter and appliances sparkle
- ◆ Wash and polish all floors
- ◆ Clean and freshen bathrooms
- ◆ Clean/shampoo all carpets
- ◆ Clean all windows, walls, doors and trim

This Place Looks Neat and Tidy

- ◆ Clear all countertops
- ◆ De-clutter all heavy traffic areas
- ◆ Store surplus furniture to reduce feeling crowded
- ◆ Put seasonal clothing into storage
- ◆ Clear halls and stairs of clutter
- ◆ Make all closets neat and tidy (and only half-full, even if this means moving items to another storage area)

It Certainly is Well-Maintained

- ◆ Touch up interior paint and paper
- ◆ Repair cracked plaster
- ◆ Tighten door knobs and cupboards latches
- ◆ Oil any squeaky doors
- ◆ Repair leaky plumbing (taps, shower heads, toilets)
- ◆ Repair seals/caulking around bathtub and sinks
- ◆ Replace burnt-out light bulbs/install brighter bulbs
- ◆ Clean furnace and humidifier
- ◆ Repair any other minor flaws

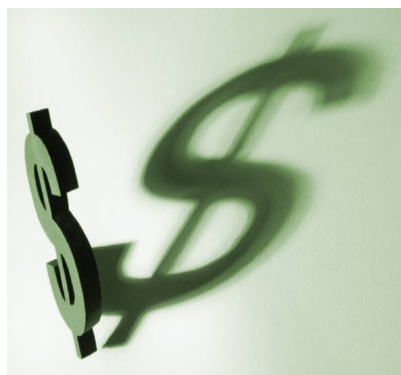
The Presentation

- ◆ Turn on all lights and open all drapes in the daytime
- ◆ Play quiet background music
- ◆ Turn on air-conditioning or light fireplace
- ◆ Keep pets outside during showings (or better yet, at a friend's)
- ◆ Have as few people in the house as possible. If you can, be absent during any showings as potential buyers often feel awkward and rush through if they think they are inconveniencing the owner.



TOP DOLLAR MARKETING PROGRAM

- ◆ Submit your home listing for exposure to over 8000 active agents in Greater Vancouver via Multiple Listing Service databases.
- ◆ Present copies of your home listing to our company's active agents who each day work with bona fide buyers.
- ◆ Utilize PROVEN Professional advice on dressing your home to show it exceptionally well and to sell for the highest possible price.
- ◆ Create publicity flyers about your home for personal distribution to active agents in the community.
- ◆ Promote your home to our company-exclusive "Top Selling Agents" PERSONALIZED mailing list.
- ◆ Maximize showing exposure through professional signage – ALSO specifically designed with proven strategies to motivate buyer calls.
- ◆ Enhance convenience of buyer viewing yet maintain security for you and your family by placing your home on a key safe.
- ◆ Promote your home through public Open Houses.
- ◆ Promote your home by distributing flyers, brochures and newsletters (both hard copy and on-line).
- ◆ Educate you and your buyers on the numerous financing plans to make buying your home EASY!
- ◆ Suggest constructive changes to your home to make it more appealing. A higher-priced sale more likely to interested buyers. Many of my suggestions can capture up to \$10 for every \$10 invested!
- ◆ Keep you educated and up to date on listing and selling market conditions in your area.
- ◆ Update you on all activity regarding your home: agent showings, open house attendance, agent tours, sign inquiries, etc.
- ◆ Ensure your home security by tracking all home showing agents and the public using special sign-in sheets and key safes.
- ◆ Follow-up on all agent showings to answer questions and motivate interested buyers to pursue your home.
- ◆ Ensure that any offers from buyers are prequalified and capable of closing on the purchase – thus saving you time and money from unqualified buyers.
- ◆ Actively represent YOU in contract negotiations with buyers to help get the highest selling price for your home and minimize any stress incurred selling your home.
- ◆ Coordinate financing and closing activities on your behalf to ensure a smooth, hassle-free closing.



TESTIMONIALS - Gary Love

Just a wee note to express our thanks to you, Derek & Carsten for the most professional and "thought-full-of-caring" job in the sale of our house. Your kindness is so appreciated - our good neighbour and dear friend - the lads too.

Sheena S., Burnaby

For years we thought of possibility of selling our house and that you would an excellent job. We are very fortunate to have you as our realtor. You did not let us down. You came through 100%. You're a tremendous sales person with a "warm personality". Thanks. Best Wishes.

Len S., Burnaby

I would like to thank you for being so generous and kind to our family. The microwave oven is perfect in size and colour for our new kitchen. With almost every 'ding', we are reminded how pleasant it was to do business with you. Gary, we are pleased that the sale of our old house went so smoothly and quickly; it was difficult to move from such a well loved home and neighborhood. Thank you also for the wonderful print. It is a perfect souvenir and will always remind us, with nostalgia, of our happy times living in Burnaby. We wish you and your family much health and happiness and hope we will be lucky enough to be seeing more of you all in the future.

Steve and Phylis Siu, Coquitlam

Just wanted to thank you so much for all your hard work in selling our West Vancouver home. We appreciated your support through it all. I'm sorry that it was such a messy situation with the tenants. You are a wonderful Team and we felt very confident in working with all three of you. Best wishes.

Jan & Laura , Burnaby

Just want to drop you this note to let you know how much we love this home and how grateful we are for your assistance. We appreciate your part very much. As you know, we are first time buyers.

I believe that God has used you in a way to help us work through many hurdles. As His servant, I always find Him leading us all the time. Every morning when I wake up, I open my blinds and the sun just shines right in. I praise Him for this wonderful place. I drive by your house and I thank God for you!

Keep up your good work. See you around!

Edwin & Daisy Kong / Francis & Emily, Port Coquitlam

TESTIMONIALS - Derek Love

It was awesome working with you this year in helping us sell our condo on Edmonds in Burnaby. We had it for sale for 2 months with another Realtor who let us down and then you were referred to us by a friend, and you sold our condo in less than 2 weeks. I would recommend you in a heart beat! Thank you for all you did for us, putting confidence in us and putting up with all our stress! Thanks again.

Jackie, Burnaby

We are so happy that we bought the house on Schoolhouse in Nov. 2005, and especially happy that you helped make it happen. Ruth is renovating her apartment and we hope to call you in about a month to sell it for us. We have started to move things including plants and trees. The garage is being gutted and the whole top floor will be re-done as well, including the kitchen. Thank you so much for all that you have done for us.

Ruth and Dirk, Coquitlam

Recently, we had the privilege of enjoying the services of Derek Love in the sale of our home as well as in the purchase of a new home. Derek was unfailingly punctual and courteous. He selected many properties for our viewing based on our wishes and desires. The result was an excellent selection from which we chose a new 2 bedroom and den condominium development.

His recommendation made our choice an easy one. He was also invaluable in the sale of our home in Burnaby. His participation in a number of open houses and showings played a large part in the eventual successful sale of our home. We liked Derek, his approach and manner made our sale and subsequent purchase a very pleasant experience. We wish him the very best in all his future endeavors.

Perry & Enid Knight, Port Moody

We couldn't be more grateful for the services we received from Derek. We really appreciated his ability to listen and his thoughtfulness in choosing properties for us to view. When it came time to negotiate on our behalf, he did so with professional skill and determination. I so appreciate the advice he was able to give us. It was the kind of advice a realtor only gets from experience, from knowledge about the area and of the real estate business. I really felt like he was "in our corner".

Judi and Lew McQueen, New Westminster

Thanks for everything you've done for me recently. This is the 3rd transaction my family and I have done with you in 2005 and fall 2006. Although I know it is part of your job, to me you went above and beyond. Your honesty, diligence, thoughtfulness, and friendship makes me all the more proud I have you for a Realtor and most of all a friend.

Albert A., Vancouver

TESTIMONIALS - Carsten Love

Thank you very much for selling our house. We were very impressed with how you worked with us in developing a game plan and then followed it through to make it happen just as planned. That was incredible! We have never had that happen with our 3 previous houses we sold. We credit this success to the fact that hiring you was like hiring 3 different Realtors® and because of the way the three of you worked together, it provided the best strategy and opportunity for selling our house. If we were to sell our house again, we would definitely ask you!

Warren and Pat, Burnaby

Thank-you so much for all you've done. Ash and I couldn't be happier with our new home! We have great respect for the job you've done for us. We truly feel that there are two things you need to have with your realtor and that is: trust and confidence. We felt so confident in your abilities and we completely trusted you with such a financial commitment and the proof is in the pudding.

You got us almost our asking price (the highest so far in the complex) in a record time and for more than assessed value and you got us our new home for less than we thought we would have to spend, for less than assessed value and for a house that was more than we hoped for. Thank you again, we are incredibly grateful!

Jen and Ash Engele, Port Coquitlam

Thank-you for all your hard work! You truly made "house hunting" fun!! We have both enjoyed working with you and look forward to buying more houses with you!

Robin Noble and Rajesh Kumar, New Westminster

Thank you so much for a great first experience in real estate!! You've been a wonderful help from the beginning to (first) end, and I look forward to setting up home in my new place.

Tam Sze Yeow, Burnaby

I can't thank you enough for helping me find my first apartment. Everyday I fall more and more in love with the location and my home. Even as the economy continues to drop, I am trilled with the price that I paid and thus your incredible negotiating skills! I look forward to working with you again.

Laura, Vancouver

TESTIMONIALS - *May-Ling Yuen*

Buying your first home is not exactly rocket science but it's close. If you are looking for a real estate agent that is up to this challenge, look no further, May-Ling makes for an excellent choice. Right from the beginning when I started to survey the market to the final steps of closing the deal and beyond. May-Ling has provided me with exceptional service. Instead of trying to close a deal quickly, she never tired showing another home. Yet, when I found the perfect place, May-Ling was there to make that offer and negotiate the best possible price. I have been very satisfied with May-Ling services as my real estate agent. It has been a pleasure to work with her. I always carry a couple of her business cards in my wallet, so that I may pass on her contact information to anyone looking to purchase a home. Thank you, May-Ling.

J. Wendland, PhD, Burnaby

I would like to formally thank you for your outstanding performance as my agent for the purchase of my first condo. I am thankful to have found you, as I am sure that most agents would not be willing or able to provide the level of service I received from you. There is seldom any traffic on the extra mile! The level of service and dedication you provided made this process as simple as it possibly could have been, and the property that we found met all of my needs, and fit into my budget, no easy task. You certainly went above and beyond what I had expected from a realtor, I consider your contributions invaluable and your manner to be at the highest level of professionalism. Please expect referral business from my colleagues in the near future.

Zac W., Port Coquitlam

After voicing aloud the idea that it might be time for me to upgrade to a larger condo, I had the good fortune to be introduced to May-Ling. In spite of the fact that I had yet to firm up the decision in my mind, May-Ling took the trouble to explain the process to me. Carefully detailing what I should expect and all of the things that I should be looking out for. She then waited patiently while I made the decision to move forward. Throughout the whole process, I never felt pressured or rushed, but always found May-Ling to be available and ready to see yet another condominium. When I finally found the place that I felt was right for me, May-Ling stepped up the pace with more Open Houses and call backs to other Realtors® that had qualified buyers, having expressed some interest in my place. Do to May-Ling's persistence we finally complete the sale late one evening and just in time for me to withdraw the conditions on my offer to purchase my new place. With the paper work done and May-Lings commission well earned, she might have been forgiven for moving on to her next sale. However, I found May-Ling to be consistently available to help with questions and concerns, well past my moving in date. Even helping to quickly and effectively clear up my deficiency list, in my new condo.

Colin M., New Westminster



Marketing Materials Gallery

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971

News Release

April 2009



Property sales strengthen in current market cycle

VANCOUVER, B.C. – April 2, 2009 – The Metro Vancouver housing market experienced a movement away from volatility and toward stability to start the spring season.

Home sales in March 2009 returned to levels witnessed at the beginning of the decade, with 2,265 sales recorded across Metro Vancouver for the month, a 53 per cent increase over February but a 24.4 per cent decrease over March 2008, when 2,997 sales were recorded.

Since 1999, March sales have increased 31 per cent, on average, over the month of February. March 2009 marks the second consecutive month that sales have outperformed the ten-year average for this month-over-month comparison.

“There’s more confidence in the housing market today than we were seeing late last year. Sales activity is rising to more typical levels given the season, and the number of homes being listed for sale is levelling off,” said Scott Russell, president of the Real Estate Board of Greater Vancouver (REBGV).

New residential listings on the MLS® declined 22 per cent in March 2009 to 4,385 compared to March 2008. This is the fifth month in a row that new listings have decreased year-over-year and the third consecutive month where those declines exceeded 20 per cent.

Despite these trends, total active listings at the end of March 2009 had still reached 14,579, a 19 per cent increase compared to the end of March 2008.

“REALTORS® are seeing an increasing level of interest from first-time buyers who are attracted to low interest rates, good supply of housing, greater affordability, and a considerably lower overall cost of servicing a mortgage compared to recent years,” Russell said.

Sales of detached properties in March 2009 declined 19.6 per cent to 897 from the 1,116 units sold during the same period in 2008. The benchmark price, as calculated by the MLSLink Housing Price Index®, for detached properties declined 15.1 per cent from March 2008 to \$649,342.

Sales of apartment properties declined 28.8 per cent last month to 976, compared to the 1,370 sales in March 2008. The benchmark price of an apartment property declined 13.5 per cent from March 2008 to \$337,099.

Attached property sales in March 2009 decreased 23.3 per cent to 392, compared with the 511 sales during the same month in 2008. The benchmark price of an attached unit declined 11.2 per cent between March 2008 and 2009 to \$420,563.

Peanut Butter Eggs Recipe

- 1 jar (28 oz.) peanut butter
- 2 sticks butter
- 2 lbs. powdered sugar
- 12 oz. pkg. semi-sweet chocolate chips



Soften butter, allow to cool. Mix peanut butter, butter and powdered sugar together, shape into eggs or round balls. Allow to harden slightly on a cookie sheet. Melt the chocolate chips and dip the candy to cover completely, place on wax paper to cool and harden. Refrigerate if you plan on keeping them a long time.

Recipe makes about 6 dozen eggs.

Happy Easter!



Magic Wronski

Tel: (604) 961-0068

Terms	Bank Rates	Our Rates
6 Months	5.20%	4.45%
1 Year	5.00%	3.25%
2 Years	5.00%	3.80%
3 Years	5.20%	3.90%
4 Years	5.44%	4.14%
5 Years	5.79%	3.99%
7 Years	7.00%	5.15%
10 Years	7.35%	5.25%



Tel: 604.437.1123 | Web: www.loverealty.net | Email: info@loverealty.net

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971.

Do you know a buyer for this home?

JUST LISTED!



**1530 Hatton Avenue
\$698,800**

Burnaby North, Simon Fraser University

- 4 bedroom, 3 bath family home in quiet cul-de-sac
- Spotless & move in condition w/ newer roof, furnace, paint, blinds, floors & updated bathrooms.
- Rare 4 large bedrooms on top floor w/ updated 3 pce ensuite bathroom & walk-in closet. Jetted tub in updated main bathroom.
- Formal livingroom w/ wood f/p & huge diningroom.
- Family room off open kitchen with French doors out to aggregate patio & covered awning.

We are always working with buyers interested in your neighborhood. Call **The Love Team** for a free, no obligation consultation and market value update on your home or discuss your plans on buying or selling!

*Visit our website
for more photos and information:
www.loverealty.net*



LOVE REALTY

604.437.1123

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971.

Gary Love - Your Burnaby Specialist for Over 37 Years



3550 Piper Avenue

PRICE: \$740,000

MLS: V717816

BDRM: 5

BATH: 2

SQ FT: 2,600

LOT: 164 x 73

YEAR BUILT: OT



8248 Lakeland Drive

PRICE: \$780,000

MLS: V706647

BDRM: 4

BATH: 3

SQ FT: 2,225

LOT: 8,825

YEAR BUILT: 1975



3428 Dalebright Drive

PRICE: \$795,000

MLS: V729875

BDRM: 4

BATH: 3

SQ FT: 3,130

LOT: 152 X 90

YEAR BUILT: 1984



3530 Colter Court

PRICE: \$959,000

MLS: V731601

BDRM: 5

BATH: 4

SQ FT: 2,800

LOT: 124 X 75

YEAR BUILT: 1972

We are always working with buyers interested in your neighborhood.
Call **The Love Team** for a free, no obligation consultation and market value update on your home.

Visit our website
for more photos and information:
www.loverealty.net



LOVE REALTY

604.437.1123

Federal budget a boost for new buyers

\$50,000 buys more than \$40,000, especially when a residence falls in price



PETER SIMPSON
SPECIAL TO WESTCOAST HOMES
CONSTRUCTIVE THOUGHTS

"The best things in life are free. But you can keep 'em for the birds and bees. Now give me money, that's what I want, that's what I want."
— Berry Gordy, Janie Bradford and Barrett Strong, Money (That's What I Want), 1959

In the federal government's recent budget, entitled Canada's Economic Action Plan, was some carrot money for homeowners and first-time buyers. Faced with rapidly rising home prices during the last few years, first-time home buyers had a devil of a time climbing onto the first rung of the property ladder. The financial barriers were worrisome to those who wanted to put down roots, perhaps start a family — my eldest daughter included.

That step towards homeownership has become a little easier. Prices and mortgage rates have dropped and inventory has expanded. So young folks can take care choosing a home that matches their needs, taking into account key considerations such as location, value and builder reputation.

First-time buyers who have squirreled away cash in their registered retirement savings plans can now withdraw, tax free, up to \$25,000 to purchase their first home.

Couples jointly purchasing a home may together withdraw \$50,000. This \$5,000 increase for individuals and \$0,000 for couples is the first adjustment in the withdrawal limit since the plan rolled out in 1992. Nice, and about time.

Also, more relief for first-timers is offered in the form of a 15-per-cent tax credit to help defray closing costs such as legal fees, property transfer tax and other disbursements. This credit is applied on closing costs up to \$5,000, which equates to a maximum tax savings of \$750. Again, a winner.

Both those tax-adjustment components are laudatory and helpful, and they follow on the heels of the feds reducing the GST to five per cent last year, easing the load for buyers of new homes.

But the one budget disappointment for me is the government's reluctance to adjust the GST rebate threshold on new homes, a fairness proposition the home building industry has advanced for years.

The threshold at which the GST new housing rebate begins to be phased out is \$50,000, then disappears at \$40,000, the level where buyers of new homes must remit a hefty \$22,500 in GST.

Since the GST was introduced in 1991, Statistics Canada's New House Price Index has increased by 55 per cent. Had the rebate thresholds been adjusted, as promised, to take into account this increase in value, the rebate thresholds



Every year, the Greater Vancouver Home Builders' Association sponsors a seminar for first-time home buyers (above). And every year attendance grows. This year, both recessionary sentiment and the first increase, in a decade

and a half, in the federal government's first-time-buyer incentive mean new buyers need to be better informed than ever. To register for the free seminar, visit gvhba.org on the Internet or call the association at 604-588-5036.

would today be from \$540,000 to \$700,000, not from \$380,000 to \$450,000.

Anyway, I have commented on the current GST rebate system numerous times in the past, but I am like a dog with a bone. At least first-time buyers, who are an integral link in the purchase chain, now have more financial tools to assist them in the purchase of a home. And there are some extraordinary deals to be had on both new and resale homes at the moment.

Property rookies, should they still be looking for a home six weeks from now, might want to consider attending the 15th annual seminar for first-time home buyers, presented by the Greater Vancouver Home Builders' Association on the evening of March 24.

The free seminar has been popular

through the peaks and valleys of housing cycles over the years. Attracting more than 800 attendees, it is the largest seminar of its kind in North America.

With so much attention on real estate these days, there are many questions to be answered. A panel of industry experts will help prospective first-time buyers to complete their homework by investigating all available options and issues before they take that important first step into homeownership.

Corporate sponsors include Canada Mortgage & Housing Corporation, Genworth Financial Canada, Homeowner Protection Office, Shaw Cablesystems, Real Estate Board of Greater Vancouver, TD Canada Trust, The Province and The Vancouver Sun.

And here's another nugget that can be

mined from the federal budget by first-time buyers — all Canadian homeowners, actually. There is a time-sensitive Home Renovation Tax Credit available.

The 15-per-cent tax credit will apply to eligible home renovation expenditures for work performed, or goods acquired, before Feb. 1, 2010. The credit may be claimed on the portion of improvements exceeding \$1,000, but not more than \$10,000, meaning the maximum tax credit for a married couple is \$1,500. However, unmarried individuals such as, say, sisters who share joint ownership of a home can each claim a tax credit.

Eligible work includes painting, finishing the basement, building a deck or fence, replacing kitchen cabinets, installing laminate flooring, and a host of other materials and contractor labour. Not eligible are such items as the purchase of tools, homeowner labour (without a business tax number), and maintenance contracts such as lawn care, furnace cleaning or snow removal.

Skilled tradespeople displaced by the slowdown in new home construction are exploring opportunities in home renovation, as B.C. homeowners are expected to spend \$7 billion renovating and improving their homes this year. Home renovators can now hire the best of the available tradespeople, then take on projects they previously turned down due to the tight labour supply.

With so much money at play, opportunists will surely try to take unfair advantage as homeowners, eager to cash in on the tax credit, start discussing their home-improvement plans with contractors.

The underground economy is flourishing, particularly when folks are looking to save a few bucks these days. It is important that homeowners resist the temptation to participate in the cash-only economy. They expose themselves to significant emotional and financial distress if things go wrong.

Because homeowners will not be eligible for a tax credit without receipts for materials purchased or services performed, I am hopeful the renovation tax credit will discourage participation in the underground economy. That was a deftly calculated move by the Canada Revenue Agency.

Homeowners concerned about opportunistic contractors should visit gvhba.org to check out Renomark, a program that helps homeowners differentiate the renovation pros from the schmoozes. To remain in the program, Renomark members must abide by a 10-condition code of conduct.

From time to time, problems between renovators and clients do occur, and although we do not offer a mediation service, we urge resolution of these issues through communication and compromise.

When it comes to homes, there is never a dull moment out here in Lotusland-by-the-Sea.

Peter Simpson is chief executive officer of the Greater Vancouver Home Builders' Association. E-mail: peter@gvhba.org

Lessons learned from tough times

Opportunities can disappear quickly



BOB RANSFORD
SPECIAL TO WESTCOAST HOMES
REAL ESTATE MATTERS

It is often said that the best lessons are learned during the toughest times. Well, during this, the fourth cyclical downturn in housing prices and sales in the last quarter century, let me share with you some lessons I have learned about living through the housing market doldrums.

First, some of the best opportunities seem to become lost opportunities when we let the fog of doom and gloom cloud rational decision-making. If you want to buy a home because it's that time in your life to put your stakes down and invest in a roof over your head, then waiting for the market to bottom-out may mean missing the perfect opportunity today.

If you are searching for your perfect new home, you should understand that the farther away the market is from its last peak the less product there is available in the market.

The lesson? You may not be able to find your perfect home at the best price if you wait too long for the market to hit rock bottom.

The second lesson I've learned during housing market downturns is that you will end up finding the best customer service and the most attentive sales people, developers, service staff, mortgage brokers and all of the other professionals connected with the housing business when times are tough. It's the old adage that tough times never last but good people do. Hungry sales people provide the best service.

The third lesson learned during tough times is that a contract is a contract. You better think twice if you believe that the only risk you are exposing yourself to by walking away from a contract of purchase and sale is your initial deposit on the home you agreed to purchase.

In most pre-sale contracts, you are agreeing to buy a home at a future date regardless of where the price of that home is at when the purchase is to be completed. If you decide that you are not going to complete the transaction you contracted to complete then you should know that you are still generally obligated to the seller for the full contracted value of that home. With most contracts, sellers have the right to pursue buyers and collect the difference between the actual value generated by disposing of that home and the original contracted price.

The same caution about a contract being a contract holds true for developers. Developers are generally obligated to deliver a new home at the contracted price on a specific date unless a contract has specific provisions within it about construction cost escalations or completion delays. A developer walking away from a project before it is completed is no more acceptable to a buyer failing to complete on a purchase when the new home is ready for occupancy.

Let me add one disclaimer to this last lesson. I am not a lawyer and there are exceptions to every rule, just as there are exceptional clauses in every contract of purchase and sale.

There could be specific circumstances and specific contract provisions that provide for deviations from this last lesson. That brings me to another lesson — read the fine print in any contract you sign.

One final lesson learned during tough times in the housing market. A house is a home. You buy a home to live in it. A home is shelter.

It may be the biggest single investment you make during your lifetime but it shouldn't be your biggest roll of the dice. Speculating or gambling with real estate — especially the home you plan to live in — is a dangerous game.

The housing market shouldn't be a game. Oh, one more lesson. Through four downturns over the last 25 years, I've learned that the market always comes back. Hold on for the next boom.

Bob Ransford is a public affairs consultant with CounterPoint Communications Inc. He is a former real estate developer who specializes in urban land-use issues. E-mail: mransford@counterpoint.ca

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971

604.437.1123

#102 - 8823 Premier St, Burnaby
Townhome style detached w/ spacious patio + garage, granite, hardwood in area w/ open. Separate ground level 2 storey, 1 bath on main floor. Full sunny kitchen w/ full of windows & natural light. Alarm built-in security building.

\$298,800

#209 - 38 7th St, New Westminster
2 storey + 2 bath detached. Over 800 sq ft. Chief's 10th w/ breakfast bar. Large entry LR w/ gas ft leads to covered balcony. Master bath w/ 2 ensuite. Separate still in effect. 1 parking stall & 1 storage locker from this package.

\$329,800

#1208 - 1420 W Georgia St, Vancouver
Spacious 1 storey + 1/2 bath w/ 2 bedrooms in "The Georgia". Posh free concrete slab, upgrades - granite counter tops, built-in microwave. Located on quiet side of strip, 2 parking, amenities, + extras allowed.

\$364,900

#102 - 8823 Premier St, Burnaby
Open House Sat Feb 7th 2-4pm

\$500,000

Open House Sun Feb 8th 2-4pm

\$649,900

Open House Sun Feb 8th 2-4pm

\$659,000

7481 Kraft Cres, Burnaby
Well built fully 5 storey family home on an 48 x 110 ft parcel in popular Kraft Rd area. 100% Renovated main floor, granite, stainless steel kitchen, hardwood floors, new roof, air conditioning, alarm, 2000. Spacious walk out basement w/ 2 storey suite.

\$698,800

8248 Lakeland Dr, Burnaby
4 bdrm + 2 bath home on 8025 sq ft lot in popular Glenhurst Rd area. 100% Renovated main floor w/ updated kitchen + gas ft. In living rm. South facing sunroom w/ kitchen view. Backing onto green grassy park.

\$809,000

7532 Mark Cree, Burnaby
Updated 1 1/2 storey home on 4000 sq ft lot in newer roof, all glass windows, clean lines, steel top garage entrance. Super location w/ 3 updated baths (new 3/4 ensuite), opening oak floors through.

\$1,088,800

1530 Hutton Ave, Burnaby
4 bdrm, 2 bath family home in quiet cul-de-sac on a 7625 sq ft lot. Spacious & move in condition w/ new roof, laminate, granite, stainless steel kitchen, formal living room, open w/ wood floor & large dining room w/ family room w/ 2 storey suite.

\$698,800

2050 Rivergrove Pl, North Vancouver
Solid, well maintained, updated home w/ 4 bdrm + 3 bath. Located in quiet + beautiful Lower Seymour CDS. \$100 sq ft lot, 132 sq ft. New doors, windows, carpet in dining room. 2 gas ft. + large storage area in laundry.

\$809,000

#2106 - 1228 Marinaside Dr, Vancouver
Rare 3 bdrm, 2 bath 1570 sq ft corner unit w/ unfurnished 1st full bathroom, views of False Creek, granite & tile on the 2nd floor. Floor to ceiling windows in living room, logg'd back porch & blinds in the luxurious Denham Club in West Vancouver.

\$1,088,800

Call the Love Team for a free, no obligation consultation & market value update on your home.

Visit our website for more information & photos.

Tel: 604.437.1123 | Web: www.loverealty.net | Email: info@loverealty.net



MAY-LING YUEN
Licensed Assistant
to Love Team
袁美蓮

THE LOVE TEAM

Gary, Derek & Carsten Love

A dedicated family of Realtors since 1971

Happy Chinese New Year! 恭喜發財 Year of the Ox



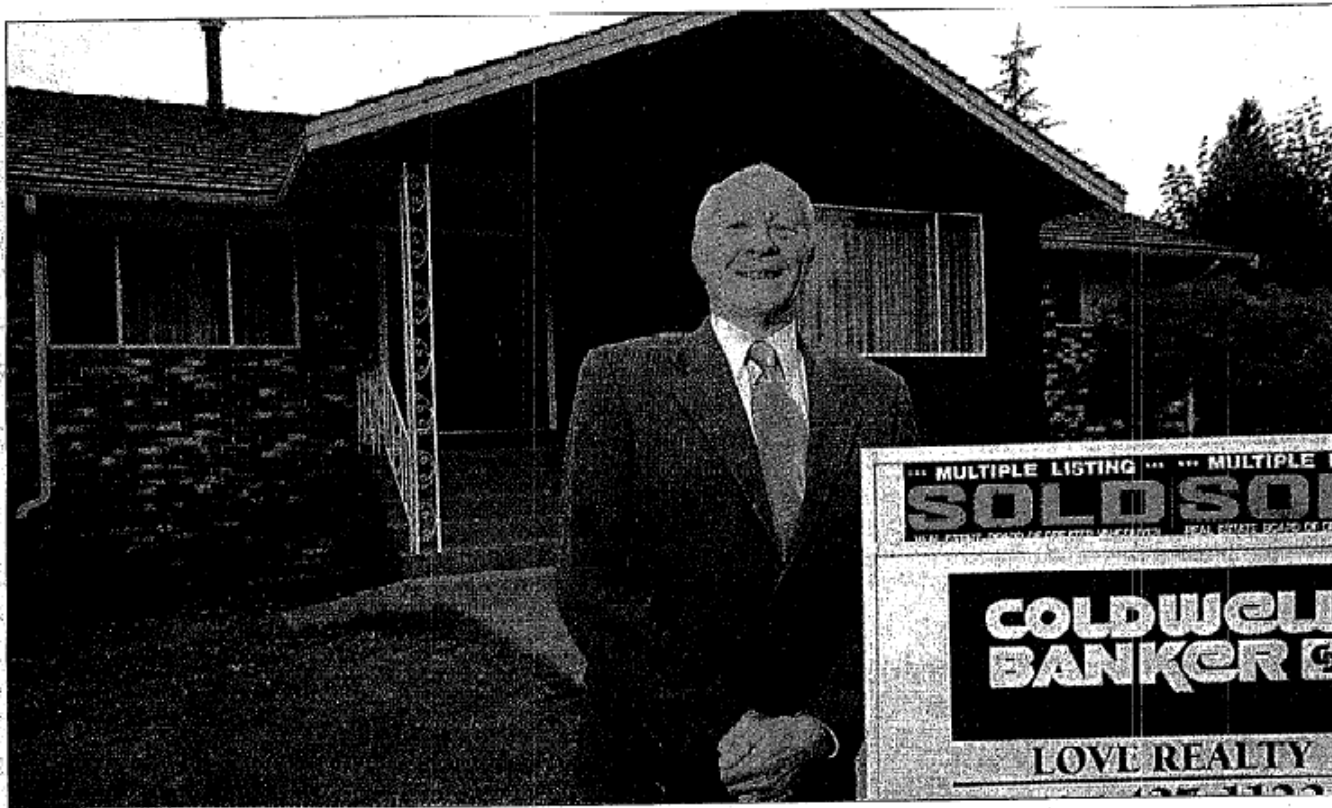
<p>NEW PRICE!</p> <p>\$475,900</p> <p>11824 227th St, Maple Ridge 3 bed + den/1.5 bath + 2 full bath rancher/bungalow w/ unfinished basement. Great 9500 sq ft fully fenced lot w/ panoramic East + Mt Baker views. 815 sq ft on main w/ 12 ceilings + dbl height unfinished basement w separate entrance.</p>	<p>NEW PRICE!</p> <p>\$379,900</p> <p>4121E-1420 W. Georgia St. Vancouver Spacious 1500m² + 088 in "The George". Prouden free concrete 05g. Upgrade - granite counter tops, built-in microwave. Located in quiet side st. 01g, 2 parking, amenities + rentals allowed.</p>	<p>NEW PRICE!</p> <p>\$329,900</p> <p>4209-33 7th Ave, New Westminster 2 bdrms + 2 bath condo unit. Over 980 sq. ft. Chef's kitchen w/ breakfast bar, granite, subway tile w/ gas FP leads to covered balcony. Master suite w/ 4 pc ensuite. Warranty still in effect!</p>	<p>NEW PRICE!</p> <p>\$298,300</p> <p>7481 Merril Ct, Burnaby Semi, well built local 3 bdrms luxury home on 1/4 acre sq. ft. fenced lot. 1 1/2 car garage, main floor - spacious living room, dining room & eating area (kitchen). Double 400 glass windows, hardwood + new roof in 2002. Spacious walk out basement with 2 bdrms suite.</p>	<p>NEW PRICE!</p> <p>\$259,000</p> <p>4301-3262 University Cr, Burnaby Spacious 1 bdrms unit. Private + elegant custom designed open-plan living. Fully polished + well cared for. Open plan concept. 1 1/2 car, large balcony, balance of 2-1/2-10 year warranty. Owners have use of facilities at SFU.</p>	<p>NEW PRICE!</p> <p>\$548,000</p> <p>548 Chapman Ave, Coquitlam 59 x 132 piecelot 6889 sq ft for private or like setting but w/ excellent views + natural settings of Stony Creek in the Coq West area. Can build 3 level home w/ approx 1900 sq ft per level.</p>	<p>NEW PRICE!</p> <p>\$655,900</p> <p>3357 Lakeside Ave, Burnaby Move in condition, fully updated 4 bdrms luxury home. 75 x 129.6 or 870 sq ft or quieter cul-de-sac street in popular 50+1 RM area. Stone-tile-bathrooms w/ treated spacious maple kitchen w/ electric area, spacious living room with ocean view/balcony. 3 bdrms w/ 1 bdrms master's suite plus laundry room.</p>
<p>NEW PRICE!</p> <p>\$475,900</p> <p>3550 Piper Av, Burnaby Great value! Over 1/4 acre (12,000 sq ft) level lot in very popular Government Road area of high end homes. Full 2000 sq ft home to build your dream home of up to 6500 sq ft. Present home is off the value and is likely to be a 1.75 car home looks in area of over 50 million and 0.7 rates of near 1 million.</p>	<p>NEW PRICE!</p> <p>\$659,000</p> <p>1970 Piper Ave, Burnaby One-owner, well maintained, solid 4 bdrms home on best 75 x 120 lot in prime cul-de-sac street. 1600 sq ft in the main w/ large formal living + dining room. Original HW under carpet. Fyrt, dbl door in front + huge unfinished rec room, games room + laundry room.</p>	<p>NEW PRICE!</p> <p>\$659,000</p> <p>3550 Piper Av, Burnaby Great value! Over 1/4 acre (12,000 sq ft) level lot in very popular Government Road area of high end homes. Full 2000 sq ft home to build your dream home of up to 6500 sq ft. Present home is off the value and is likely to be a 1.75 car home looks in area of over 50 million and 0.7 rates of near 1 million.</p>	<p>NEW PRICE!</p> <p>\$659,000</p> <p>3550 Piper Av, Burnaby Great value! Over 1/4 acre (12,000 sq ft) level lot in very popular Government Road area of high end homes. Full 2000 sq ft home to build your dream home of up to 6500 sq ft. Present home is off the value and is likely to be a 1.75 car home looks in area of over 50 million and 0.7 rates of near 1 million.</p>	<p>SOLD NOVEMBER!</p> <p>1970 Piper Ave, Burnaby One-owner, well maintained, solid 4 bdrms home on best 75 x 120 lot in prime cul-de-sac street. 1600 sq ft in the main w/ large formal living + dining room. Original HW under carpet. Fyrt, dbl door in front + huge unfinished rec room, games room + laundry room.</p>	<p>SOLD NOVEMBER!</p> <p>1970 Piper Ave, Burnaby One-owner, well maintained, solid 4 bdrms home on best 75 x 120 lot in prime cul-de-sac street. 1600 sq ft in the main w/ large formal living + dining room. Original HW under carpet. Fyrt, dbl door in front + huge unfinished rec room, games room + laundry room.</p>	<p>SOLD NOVEMBER!</p> <p>1970 Piper Ave, Burnaby One-owner, well maintained, solid 4 bdrms home on best 75 x 120 lot in prime cul-de-sac street. 1600 sq ft in the main w/ large formal living + dining room. Original HW under carpet. Fyrt, dbl door in front + huge unfinished rec room, games room + laundry room.</p>
<p>NEW PRICE!</p> <p>\$379,900</p> <p>4121E-1420 W. Georgia St. Vancouver Spacious 1500m² + 088 in "The George". Prouden free concrete 05g. Upgrade - granite counter tops, built-in microwave. Located in quiet side st. 01g, 2 parking, amenities + rentals allowed.</p>	<p>NEW PRICE!</p> <p>\$649,900</p> <p>8048 Lakehead Dr, Burnaby 4 bdrms + 3 bath home on huge 9,255 sq ft lot in popular Government Rd. area. HW floors thru-out main floor w/ vaulted ceilings + gas FP in living rm. South facing backyard of which level looking private grassy yard.</p>	<p>NEW PRICE!</p> <p>\$819,990</p> <p>4393 Hurley Ave, Burnaby 4 bdrms 2 bath home on a 61x125 corner lot across from school. HW floors under carpet on the main floor, open kitchen eating area + large terrace upstairs. Best has 1st floor, 2 pc bath, 2 bdrms & the room w/ wood FP.</p>	<p>NEW PRICE!</p> <p>\$819,990</p> <p>4393 Hurley Ave, Burnaby 4 bdrms 2 bath home on a 61x125 corner lot across from school. HW floors under carpet on the main floor, open kitchen eating area + large terrace upstairs. Best has 1st floor, 2 pc bath, 2 bdrms & the room w/ wood FP.</p>	<p>SOLD JANUARY!</p> <p>467335 Westside Dr, Burnaby 3 bdrms, 3 bath, 2 level 1410 sq ft upper 17K. Open kitchen w/ big dining room w/ huge living room to adjacent to balcony. Never updated kitchen cabinets & counters. Well maintained complex with newer roof.</p>	<p>SOLD JANUARY!</p> <p>467335 Westside Dr, Burnaby 3 bdrms, 3 bath, 2 level 1410 sq ft upper 17K. Open kitchen w/ big dining room w/ huge living room to adjacent to balcony. Never updated kitchen cabinets & counters. Well maintained complex with newer roof.</p>	<p>SOLD JANUARY!</p> <p>467335 Westside Dr, Burnaby 3 bdrms, 3 bath, 2 level 1410 sq ft upper 17K. Open kitchen w/ big dining room w/ huge living room to adjacent to balcony. Never updated kitchen cabinets & counters. Well maintained complex with newer roof.</p>
<p>NEW PRICE!</p> <p>\$298,300</p> <p>7481 Merril Ct, Burnaby Semi, well built local 3 bdrms luxury home on 1/4 acre sq. ft. fenced lot. 1 1/2 car garage, main floor - spacious living room, dining room & eating area (kitchen). Double 400 glass windows, hardwood + new roof in 2002. Spacious walk out basement with 2 bdrms suite.</p>	<p>NEW PRICE!</p> <p>\$590,000</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>
<p>NEW PRICE!</p> <p>\$298,300</p> <p>7481 Merril Ct, Burnaby Semi, well built local 3 bdrms luxury home on 1/4 acre sq. ft. fenced lot. 1 1/2 car garage, main floor - spacious living room, dining room & eating area (kitchen). Double 400 glass windows, hardwood + new roof in 2002. Spacious walk out basement with 2 bdrms suite.</p>	<p>NEW PRICE!</p> <p>\$590,000</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>	<p>NEW PRICE!</p> <p>\$599,300</p> <p>2650 Rivergrove Place, North Vancouver Solid, well maintained, spaciouse home w/ 4 bdrms + 3 bath. Located on a quiet + beautiful Lower Seymour CDS. 4130 sq ft / 186415 sq ft, low doors, windows, skylight in dining room. 2 gas fps + 1 storage area in dry.</p>

Call The Love Team for a free, no obligation consultation & market value update on your home. Visit our website for more photos and information.

Tel: 604.437.1123 | Web: www.loverealty.net | Email: info@loverealty.net



CITY HOUSE GOES FROM \$40,000 TO \$750,000 IN 36 YEARS



Sign of the times: Realtor Gary Love at a Dalebright Drive home that he has sold five times in the past 36 years, watching it grow in value from \$40,000 to \$750,000.

Larry Wright/
BURNABY NOW

Realtor sells bungalow five times

Brooke Larsen
staff reporter

It's a tidy bungalow with a gleaming front lawn and something Gary Love calls "street appeal."

He should know — he's sold it five times.

Since he started as a realtor in 1971, Love has weathered the highs and lows (or, as he calls them, "dipsy-dos") of Burnaby's housing market.

He's seen the Government Road farms cut up into neat suburban lots and beamed when his sons' faces joined his own on local bus benches.

But he feels a special connection to 3393 Dalebright Dr., whose path he first crossed 36

years ago.

"One of the nicest homes in Lakedale," the original listing raved. "Many deluxe features," including a roomy corner lot and a self-cleaning oven.

Love, then new on the job, was nailing the For Sale sign to a telephone pole when a young couple pulled up for a look.

They bought the house for \$40,000.

"I thought, 'Oh boy, this business is easy,'" Love recalls.

He didn't know it then, but Love and the house on Dalebright would meet again. And again. And again.

Growing families, job transfers and divorce kept bringing it back, offering a new snapshot of Burnaby's changing market

each time.

In 1975, the young couple who snatched it up so quickly sold it and moved to Prince George, getting double what they paid.

Almost a decade later — the low point in B.C.'s real estate crash — Love managed to sell it for \$175,000.

He wasn't involved in the next sale in 1994, and for a decade, the house suffered under absentee landlords. The yard grew mangy and the once-gleaming house seemed to droop from neglect.

So when the phone rang in 2004, the bungalow on Dalebright was the farthest thing from Love's mind.

"And then, by gosh, one of

the ... owners listed it with me," Love recalls.

Although it was in rough shape, B.C.'s now-hot market ensured it sold in just two days — for \$467,000 — to a young family with four children.

These owners set to work adding granite counters and a swanky new kitchen, records show.

Earlier this year, Love got the call. He sold the house a fifth time — for a whopping \$750,000.

"It's pretty typical of how the market has moved and property has sold and resold," Love added.

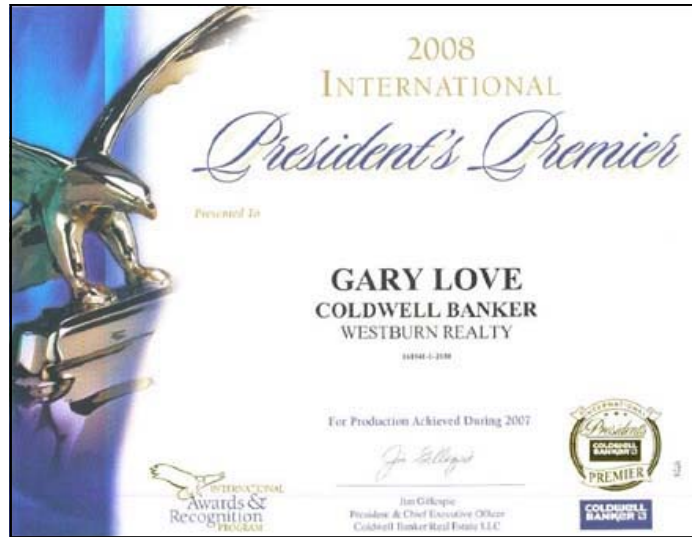
"I've done very well by it, that's for sure — I owe it a lot."

blarsen@burnabynow.com



Awards

AWARDS - For 2008



AWARDS - For 2008 (Con't)

COLDWELL BANKER **Westburn Realty**
604-437-1123 604-298-8777

Arthur Ng, Managing Broker, is proud to present the Medallion & Office Award Winners for 2008

 Terry Gardiner 22 Years	 Thomas Lee 18 Years	 Keenan Neilly 14 Years
 Gary Love Lifetime Member	 Derek Love 6 Years	 Carsten Love 1 Year
 Kevin Perra 12 Years	 Tina Mak 10 Years	
 Alana Bertini	 Kim Cheng	 Arif Chunara
 Michael Dickie	 www.westburn.com	 Nam John

*includes Coldwell Banker affiliates operating from the offices of Westburn Realty.

SERVICE PROVIDERS

Following is a list of recommended SERVICE PROVIDERS. These are vendors we have worked with in the past and that have been recommended to me by satisfied customers. These are only recommendations. These recommendations are made on an informational basis only and are offered as a convenience to you.

I) MORTGAGE BROKERS:

Maciek (Magic) Wronski
Dominion Lending
Cell: 604.961.0068
Fax: 604.909.5150
Email: www.magicmortgages.ca

Barrett Eng
Royal Bank
Cell: 604.813.3200
Fax: 604.648.9035
Email: barrett.eng@rbc.com

II) MOVING COMPANIES:

Purely Canadian Movers
16 - 91 Golden Drive
Coquitlam, BC V3K 6R2
Tel: 604.522.7222
Fax: 604.552.7241

Williams Moving & Storage
2401 United Blvd.
Coquitlam, BC V3K 5Y3
Tel: 604.941.9411
Web: www.williamsmoving.com

III) NOTARIES/LAWYERS:

Rose Miller
Notary Public
104—2849 North Road
Burnaby, BC V3J 1R6
Tel: 604.420.6671
Fax: 604.420.6691
Email: rose@rosemillier.ca
Web: www.rosemillier.ca

Bell Spagnuolo (Head Office/Mailing Address)
300 - 906 Roderick Avenue
Coquitlam, BC V3k 1R1
Tel: 604.572.4242
Fax: 604.527.8976
Email: info@bcrealestatelawyers.com
Web: www.bcrealestatelawyers.com
*refer to website to find an office nearest you.

Cobbett & Cotton Barristers & Solicitors
300 - 410 Carleton Avenue
Burnaby, BC V5C 6P6
Tel: 604.299.6251 Fax: 604.299.6627
Email: mail@cobbett-cotton.com
Web: www.cobbett-cotton.com

IV) HOME INSPECTORS:

Steve Beliveau
Inspect International
C: 604.258.8852
Email: s-beliveau@shaw.ca
Web: www.inspectinternational.com

John Schiffer
Quality Home Inspections
Tel: 604.271.7177 Fax: 604.271.7192
Email: quality!qhi.ca
Web: ww.qhi.ca

Gary Brisebois
AmeriSpec Inspection Services
Tel: 604.430.0343
Email: amerispec@telus.net
Web: www.amerispc.net/canaspec

Cliff Neyedli
Can-Am Home Inspection Services Inc.
Cell: 604.290.7296 Tel: 604.522.6833
Email: cliffn@direct.ca
Web: www.can-amhome.com