

Let's Get You Home



Make A Great Move
with less stress and more confidence.



Real Estate: It's Complicated.

Surfing listings is fun. But when it's time to get serious, you need expert help with your sophisticated financial and legal transaction. Buying or selling Real Estate is a huge decision, and the emotional stakes can be as high as the financial ones. You don't want to lose money or an opportunity for the perfect home. I believe you should feel more confident than stressed throughout the process.

A lot is riding on this move.

Unless pricing and negotiations are responsible, researched, and respectful, it's easy to miss an opportunity. Failure to accurately analyze and strategize will cost you - in more ways than one.

- Making a bad investment
- Missing out on your dream home
- Unexpected surprises
- A bad negotiating approach that shuts down a deal

Home is where you make your most important investments.

Your dream is on the other side of this process. Let's work together to make a great move.

- Find the home that's truly right for you
- Price & negotiate with confidence
- Know the details are taken care of
- Protect your finances
- Create security and comfort
- Experience less stress and more fun in the process

Let's Get You Home.

Joel Kern, CPA, Realtor (& Rollercoaster Enthusiast)

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My boys (now full-grown young men) and I still talk about family trips to Six Flags and Universal Studios, where we conquered fear, and thrill ruled the day. We were in it for the adventure, the bonding, and the story.

Real Estate can feel like a rollercoaster too. The big decisions bring waves of excitement, stress, and relief. The stakes are high. We want to get it right, and **we don't want to miss our best opportunity.**

A Realtor with a Particular Set of Skills

You know what they say, "You can take the Joel out of the Accounting world, but you can't take the spreadsheet out of the Joel." (Okay, maybe no one says that, but it's true.)

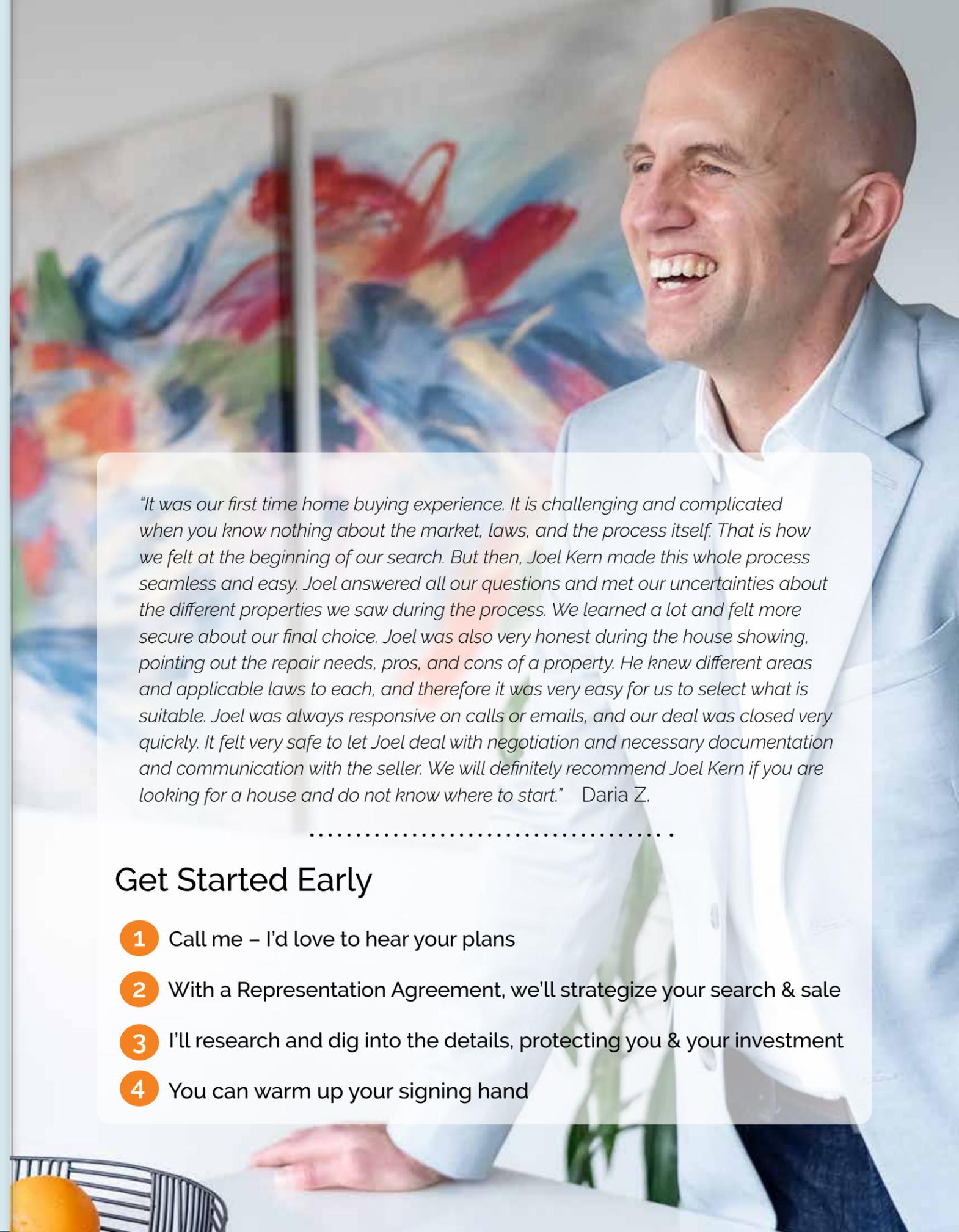
I've been a CPA for over 25 years. Analyzing a financial situation is my superpower. Successful pricing and negotiating require a deep understanding of the market, which can change on a dime. You don't need a salesperson to help you protect your investment. You need an analyst. Hire a real estate guide who will strategize with you, keeping your long-term financial and lifestyle goals in mind.

Side Notes:

- Re/MAX Realtor since 2017
- Extensive experience in the development industry & local government
- 22+ years of living in and loving West Kelowna
- 5* Google Reviews
- Re/MAX Network with advanced notice on price reductions and new listings

Stress-Reducers:

- Timely, clear, detailed communication
- Respect & confidentiality
- Highly detail-oriented
- All the time I save on my hair goes straight to working for you



"It was our first time home buying experience. It is challenging and complicated when you know nothing about the market, laws, and the process itself. That is how we felt at the beginning of our search. But then, Joel Kern made this whole process seamless and easy. Joel answered all our questions and met our uncertainties about the different properties we saw during the process. We learned a lot and felt more secure about our final choice. Joel was also very honest during the house showing, pointing out the repair needs, pros, and cons of a property. He knew different areas and applicable laws to each, and therefore it was very easy for us to select what is suitable. Joel was always responsive on calls or emails, and our deal was closed very quickly. It felt very safe to let Joel deal with negotiation and necessary documentation and communication with the seller. We will definitely recommend Joel Kern if you are looking for a house and do not know where to start." Daria Z.

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Get Started Early

- 1 Call me – I'd love to hear your plans
- 2 With a Representation Agreement, we'll strategize your search & sale
- 3 I'll research and dig into the details, protecting you & your investment
- 4 You can warm up your signing hand

Get a Head-Start on a Great Move

Sellers

Answer these questions early in the process - need help? I'd be happy to consult.

What's impressive about my home?

Let's identify what sets your home apart from other listings. Neighbourhoods, features and upgrades all add value and create interest for buyers.

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What are the challenges with my home?

No home is perfect and identifying possible obstacles is essential. Clarity about the pros and cons of your home will help you set your expectations.

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What repairs or upgrades are needed before listing?

Make a list of repairs or upgrades you intend to do before you list your home. **Sometimes, it's hard to know which items are worth the effort and expense - I'd be happy to help you weigh the pros and cons of any items on your list.*

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What about my current mortgage?

You want to avoid unpleasant surprises by knowing where your mortgage stands. Early in the process, ask a mortgage professional about your options.

- Is my current mortgage portable?
- Are there penalties to consider if I sell now?
- Is there a way to have any penalties waived?

**If you don't have a preferred mortgage specialist, I'd be happy to recommend trusted professionals.*

Buyers

1. Have you talked to a mortgage broker? Don't know one? I can introduce you.
2. Consider your lifestyle, family plans, and long-term financial goals. Determine what type of home is going to suit you, not just today but tomorrow.
3. Prioritize your lists of "Musts, Dreams & Deal Breakers."

Investors

1. Talk to a mortgage broker - know where you stand financially before considering your investment options.
2. Assess the rental market. Before investing your money, invest your time. Get clear about what types of properties are in demand and the current rental income ranges. Home size, age, condition, location, and demand are factors to consider.
3. Understand all the costs associated with your purchase (strata fees, insurance, property taxes, property management, etc.)

Relocating

1. Have you talked to a mortgage broker? Find out about qualifying or whether you can move your mortgage with you. It's always best to know where you stand *before* you start shopping for your home.
2. The Okanagan offers many exceptional areas to call home. Narrow down the neighbourhoods that will best suit you. Get familiar with the "Neighbourhood Videos" on my website, or ask me anything, anytime.
3. Prioritize your lists of "Musts, Dreams & Deal Breakers."

<i>Musts</i>	<i>Dreams</i>	<i>Deal Breakers</i>
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Protect Your Money and Your Dreams.

You want to feel confident about buying and selling real estate. That assurance comes when your move is great for your lifestyle and your bank account. The problem is real estate is a complicated financial and legal transaction. It's understandable that with all the fun and excitement comes a fair share of stress. But I believe it doesn't have to be so stressful.

I've been where you are and understand that a lot is riding on this decision. I can relate to the financial implications and the emotional ones. Whether you're purchasing an investment property or the place you'll call home, this is one of the most important decisions you'll ever make.

The stakes are high, and that's why I love guiding people through the process. With a deep understanding of the local market and my 25+ years as a CPA, I analyze and strategize with clients for a confident decision and a smooth process.

Don't risk your money or your dreams. Give me a call, and let's get you home.



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