



Buyer's Guide



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Nicole Matthews

Royal Service Real Estate

"A Bit About Me"



I have been a Real Estate Agent since 2016 , I am a single mom of 2 beautiful Adult girls , which I will say is my biggest accomplishment in life as they are wonderful human beings. I became a single mom when my girls were 3 and 5 years old. Yes it has been tough, but with hard work and never giving up we have persevered through so many obstacles. I wouldn't change any of it as it made us who we are today!

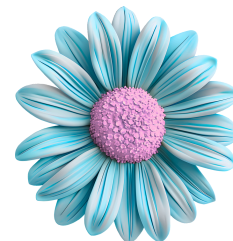
I grew up in a small town called Campbellford, my Dad was a mechanic and my mom was a stay at home mom . My mom would always be waiting with a snack when we got off the bus. That was always comforting to know she was there. My dad worked hard making sure we had what we needed and was the perfect example of good work ethic.

Once I turned 19 I decided to move to Peterborough and have lived here ever since. I do have to say Campbellford will always be my Home.

My entire career since moving to Peterborough has been preparing me for this wonderful career in Real Estate .

I managed retail stores for 15 plus years, Customer service was a huge part of my life and keeping my staff motivated and setting my staff up for success was my goal.





After having my second daughter there was no way I was going to miss out on my girls Firsts, first step, first word all those amazing things. So I started a daycare in my home. I was going to do it until my girls were both in school full time but in a blink of an eye it had been 13 years. In the 11 th year of my home daycare, a Real estate agent approached me putting a bug in my ear about becoming a Real estate agent.

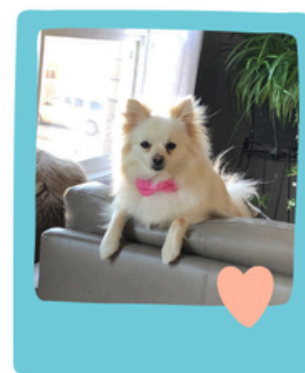
She wanted me to join her Team. It was scary to even think about going to school as I had been out of school for quit some time. Fast forward, 2016 I had completed my courses with many struggles but I wasn't giving up as my hope was to give my girls a better life and help people along the way.

This career I have to say was one of the best decisions I have made, as the joy it brings me helping people fulfill their dreams fills my bucket. I am so Grateful for my past and present clients for having faith in me to help them with their real estate journey as buying or selling a home is one of the biggest investments people will have.

I have designed my "home sweet home guide" with families in mind. It is about providing you with a stress free, chaos free real estate journey. My goal is for me to take some of your stress off your shoulders while achieving your dreams!



My World, My
everything, My Girls!



Buying Process



1) Have your down payment saved in the bank!

2) Reach out to a Mortgage Broker or your Bank!

You are now applying for a mortgage that is called a Pre Approval ,this process will inform you of buying power you will have in buying a home.

If you are In need of a mortgage broker I have worked with a few that I would Highly recommend!

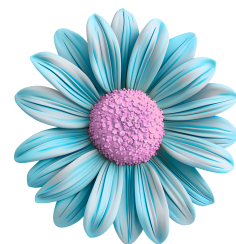
3) Wait for a Pre Approval before you start looking

once we get the pre approval amount then the search begins.

4) Request a Pre Approval letter,

It is important to request a approval letter from your Mortgage broker/ bank so we can submit it with your offer . It shows financial strength in your offer. Usually that approval is good for 120 days. If it takes us longer then 120 days to find your home its important to stay in contact with your bank/broker.

Something very important is once you get that pre approval you don't make any new big purchases (New Car, or rack up your credit cards, loans or line of credits as that can affect your approval.



5) Get a list together of your must haves,

example: 3 Bedrooms,
2 bath, garage,
location you would like to live,
large lot etc

6) Provide me with your email address

With your email address and your list of your criteria I will then set you up on an auto email platform so you will receive listings as they come on the market that meet your criteria.

7) When a Home catches your eye and ticks all the boxes

I will book a showing and we will check it out together.
We will search and view homes until we find your

"Home Sweet Home"



8) Fast Forward we have found the Home you Love!

9) This is when we make a plan together, many things to consider.

Is there any other offers?

These are a few things we will look at before to evaluate if we feel we need a
home inspection

:Signs of water in the basement

:Age of windows

:Age of furnace

:Roof age

:Foundation condition

*We will Check all Big ticket items!

If we feel good about all these then we can move forward with our Offer !

That is when my Negotiating Skills come in !



10) We are ready to make our offer :

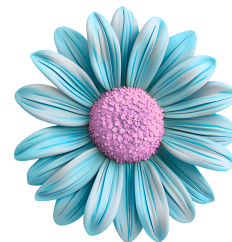
A strong Deposit is helpful as it shows the seller that you are financially Stable. We will ask what closing day the seller prefers for our offer , We will then discuss what conditions are needed in our offer . inspection, financing , water sample if its a country home etc.

We will build this plan together .

11) Fast Forward: They have accepted our offer :)

** * * We Now Celebrate * * **

If we have conditions to Fulfill then we do our work to get those Fulfilled by the condition date. ex: Financing condition we will contact bank or your broker and I will send them the paper work for the offer , book home inspection if it is a condition , and I will send the paperwork to your lawyer as well . Once all the conditions in your offer have been met then we can remove those conditions and our Deal will be firmed up! The home is now Yours on closing date :)



12) Your Bank and Lawyer will start the process for you!

Before closing we will have 2 times to revisit the home. This will allow you to do any measuring of rooms etc and to get a better idea of where you will be placing everything as this a very exciting time for you :)
It is also time to arrange for a moving truck if needed and contact all bills that you need to change to your new address!

Now we wait until closing day!

Start packing :)

Your lawyer will call you and make an appointment, the appointment is usually 3 days before closing to sign all the paperwork for your



Closing Day!

The Day you have been waiting for !! Unfortunately we never have a specific time that we know when you will get the keys. Each closing is a bit different so we need to try and be patient. We can chat about that more in person.

Your Lawyer will be in contact to let you know when the deal has officially closed.

The lawyer will then give you the go ahead to proceed with moving your stuff in.

Congratulations!!!

Collaborate

I'm incredibly fortunate to work alongside 2 Amazing colleagues who we truly collaborate and work seamlessly together in Real Estate . 🏠

We support one another every step of the way, share the same values, and are all committed to providing confident, professional, and informative service.

If I'm ever not available, you can feel completely at ease knowing you're in the capable hands of one of my colleagues—each one works with the same dedication, knowledge, and care as I do.

It's truly like working with me, just with another trusted professional by your side. 🌸



Crystal Ronca
Realtor ®



Nicole Matthews
Realtor ®



Nicole Wilson
Realtor ®

Client Review



FABULOUS service from Nicole. She went out of her way to visit multiple properties with us, even though she barely knew us. Relentless, patient, good natured. We love our new home. I would highly recommend Nicole to anyone who will listen. Thanks Nicole!

Sincerely

Scott & Doreen

Client Review



Nicole went above and beyond. She dropped off boxes, when I ran out. She drove me all over to view houses and helped navigate this crazy market! If you want to work with someone who really cares about you, Nicole is the one you should call. Thank you, Nicole for being such a kind, and friendly person.

Sincerely

Sheila

Client review



Nikki is genuinely a kind hearted person. Nikki used to care for my Mom with Dementia before we moved my Mom into long term care. Patient, loving and dedication are some words I would use to describe Nikki. The care and attention to every detail of my Mom's needs were not only met but our expectations were exceeded. Nikki cared for my Mom as though she was part of her own family. Nikki always was able to pivot to what my Mom's ever changing needs and moods were. Always with a smile and positive outlook. Nikki focused on giving my Mom as much autonomy as she could with the progression of her Dementia. So much respect and love always allowed us to feel relieved and supported my Mom was in very good hands. We are forever grateful that our paths crossed with Nikki on this journey, she helped us more than words can express.

Sincerely Jenn

Client Review



We cannot say enough great things about our real estate agent Nicole. After the heartbreak of losing out on another offer, she worked tirelessly to help us secure our dream farm while also guiding us through the sale of our first home at the same time.

She is incredibly outgoing, easy to talk to, and truly makes the entire process feel less stressful. No matter the time of day, she was always there to answer questions, explain every step, and advocate for us. Her dedication, knowledge, and genuine care made all the difference for our family.

If you're looking for someone who is professional, responsive, and genuinely invested in helping you find the right place, we couldn't recommend her more highly.

Kindly

Peter & Amanda

Client Review



Nicole was awesome to work with, she went above and beyond to meet all the criteria I looked for in my new home. She was extremely patient and helped me every step of the way. Would highly recommend her

Sincerely
Lisa

Client Review



Nicole was so easy to work with when purchasing my home. She was so attentive, kind and present throughout the entire experience. She also presented me to the sellers in a way that got me the home amongst many potential buyers. It would be in anyone's best interest to work with Nicole!

Kindly Leyla

Client Review



Nicole is a wonderful and professional agent. She's fun, smart and knows her stuff. Nicole has shown me a number of properties and I trust her observations and judgement. I still haven't found my 'place' but I know she will be part of the journey and steer me in the right direction. I highly recommend Nicole and her team.

Kindly,

Beverlee Ann

Client Review



I have sold and bought 2 houses now with Nicole. Highly recommend using her. Always goes over and beyond for her clients! She made the process of buying and selling so easy and stress free.

Sincerely

Erin