



# MACKENZIE VILLAGE

REVELSTOKE, BC

Mackenzie Village is a rare find in beautiful Revelstoke, BC. Spacious living in this new project development and conveniently located near the heart of Revelstoke. This is a unique opportunity to purchase new property for either investment or full time living. Just minutes from downtown Revelstoke and world renowned Mountain skiing and snowmobiling.

Cindy CIBC Mortgage Advisor Team will take the time to understand what you /clients are looking for and answer any questions you may have for all aspects of your mortgage needs.

Cindy, CIBC Mortgage Advisor Team will offer capped rates and offer current VRM pricing at the time of application that will be guaranteed until closing.

## SPECIAL PRODUCTS

- Equity program and foreign income program
- Purchases of three or more ownership
- We frequently work with foreign owners ownership purchasing
- Cashback mortgages up to

## ADDED VALUE

- Firm approvals – not just pre-approvals – will take a deal right through to closing. Not requiring clients to update information 30 days until closing, changing their financial situation may have changed requiring them to be re-approved.
- Approvals within 48 hours
- Free banking packages for each MA approved client
- Free appraisals and legal package assistance
- No cost MLI and MDI during construction on approved applications.
- Assist with deposit requirements – Clients with an existing home needing to draw out equity, we can do a refi or an HPP to do a LOC behind an existing mortgage, all to draw out equity now to make the deposit to the builder.

**CINDY ROBBESON**

CIBC MOBILE MORTGAGE ADVISOR

CELL 250 878 3507 **TOLL FREE** 1-855-656-2538

MOBILE MORTGAGE CHANNEL



CINDY ROBBESON, AND HER TEAM ARE AVAILABLE DIRECT CONTACT 7 DAYS A WEEK, EVENINGS AND WEEKENDS. **WE ARE YOUR MORTGAGE SPECIALIST TEAM.**



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There are costs associated with buying any home, and buying a home in Revelstoke is no exception. Here is a brief summary of the costs associated with buying a home.

- Mortgage cost: lawyer or notary fees, and land title registration fees.
- Property Transfer Tax This is a B.C Provincial Government Tax that applies to all transfers of real estate and is payable on the completion date. The rate of the tax is 1% on the first \$200,000 of the purchase price, 2% on the next \$1,800,000 of the purchase price, and 3% of the purchase price that exceeds \$2,000,000. There are some exemptions for first-time homebuyers.
- Goods and Services Tax (GST) a 5% tax that applies to the purchase of new construction.
- See the 'Finance & Taxation' page for more information on the GST rules
- Buyers are required to arrange insurance on single-family residential accommodations, and liability and contents insurance on strata-titled properties.

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