

Other Real Estate Services

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1. Title Transfer

There are many important tax, estate planning, and family law considerations when transferring title of a home to a family member, friend, or arms length parties, separate from those facing individuals involved in buying or selling real estate on the open market. For example, did you know there is a six month residency rule for transfers between parents and their children in order for there to be an exemption from the Property Transfer Tax. To ensure that you know your financial risks and legal obligations, and to facilitate a smooth transfer, please contact Iven K.S. Tse when considering your title transfer needs.

2. Refinancing or Borrowing Against your Home Equity.

Do you need to do some major renovations on your home, and require a new mortgage or line of credit secured against your home? Perhaps the amount loaned under an existing is not enough and an increase is needed to be borrowed. Iven K.S. Tse has extensive experience in dealing with numerous banks and other lending institutions to ensure that you get your money safely and securely, and ensuring that you understand your obligations as a borrower.

3. Private Home Purchase or Sale

If you are interested in purchasing a home that is not on the open market, or if you are selling a home privately without a real estate agent, you need an experienced lawyer who can negotiate important terms and draft a real estate purchase contract that will fully protect your interests whether you are a seller or buyer, while advancing your real estate objectives. Iven K.S. Tse has successfully represented many individuals in their private sale or purchase of residential or investment property.

4. Private Mortgages

If you are lending substantial amounts of monies to individuals and want the assurance of a registered mortgage on title as collateral for your loan with enforceable terms and conditions, even if there is an existing first mortgage registered on title, contact Iven K.S. Tse to prepare and register your private mortgage. Private loan documentation includes lending agreements that contain carefully drafted payment, interest, default and foreclosure provisions to fully protect your loan.

5. Building Contracts and Consultation

Are you a builder, contractor, or a property owner considering building a new home and need help in drafting or reviewing a building contract? Perhaps a construction mortgage is needed and necessary lien checks and opinions on title are

needed to allow the lending institution to advance your loan during each stage of the building process. Building or substantially renovating a home is fraught with many legal obstacles and pitfalls, including genuine and fraudulent builder's liens that can delay or hold up the building process. Consult with Iven K.S. Tse to take care of the details so that you can proceed with your work with confidence.

“Thank you for always doing an amazing job with my clients”
– Jessica Chen, Realtor, ReMax Real Estate Services, Vancouver