The Real Estate
REPs
RE/MAX KEY
Independently Owned & Operated
Buyer's Guide / Finding Your Dream Home
the-reps.ca
587·316·2000

PHASE ONE

Identifying Your Goals

- What is your motivation to buy?
- What is your ideal price range?
- What is your desired move in date?
- What are your must haves?
- What are you looking for in a neighbourhood?

Planning & Preparation

- Discuss objectives and process with your Realtor®
- Select a lender and begin loan approval process
- Obtain a loan approval letter
- Sign exclusive buyer-broker agreement

Knowing The Market

- Analysis of active, pending and sold transactions
- Review contracts and timelines
- Personal timing and seasonal considerations
- Supply v. demand, macro v. micro

PHASE TWO

Finding Your Home

- Browse and narrow down online listings
- Notification of new & off-market properties
- Book exclusive home tours with your Realtor®

Offers & Negotiation Strategies

- Knowing the Purchase Contract
- Presenting your offer to win
- Negotiate to optimize price and terms
- Define offer acceptance criteria
- Review and approve title

PHASE THREE

Inspections & Disclosures

- Schedule all desired home inspections
- Review all disclosures and reports
- Approve/negotiate repairs based on inspection
- Review/approve all seller and provincial required disclosures
- Meet deadlines & remove contractual conditions

Closing Process

- Starting the closing process immediately
- Defining what money is due when
- Notify lender to begin loan process and appraisal
- Contact insurance regarding homeowner coverage

PHASE FOUR

Closing

- Schedule final walk-through prior to close
- Review the closing statements with your lawyer (7-10 days prior to possession)
- Meet to sign loan documents with you lender and/or lawyer
- Arrange down payment & closing costs with your lawyer
- Transfer utilities to new home
- Closing, key delivery and celebration
- Move in to the property
- Move-in checklist

Continuing the Relationship

- Staying in touch and keeping you informed
- Second homes and investment properties
- Providing resources and introductions
- Referrals and reviews