

Essential Guide for finding your dream home

# BUYER GUIDE



# MEET OUR TEAM



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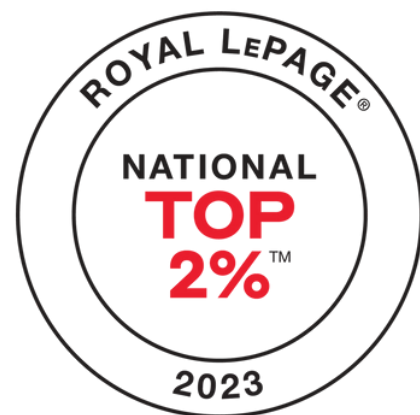
**SHARON MITTLESTEADT**

ADMINISTRATION

# WHO IS TEAM WARKENTIN?

Our team, consisting of three local agents, is dedicated to guiding you through every step of your real estate journey with integrity, trustworthiness, and unmatched expertise. We pride ourselves on our deep understanding of the market, personalized attention to clients' needs, and skillful negotiation, ensuring that whether you're buying, selling, or investing, you achieve the best possible results.

With a firm commitment to upholding the highest ethical standards and a passion for exceeding expectations, Team Warkentin Real Estate is your go-to partner for all your real estate needs.



# 7 STEPS TO BECOMING A HOMEOWNER

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# FIND A REAL ESTATE AGENT

In order for your home to get top dollar, it's imperative to work with an agent that does more than stick a sign in your yard. It is more than just a business transaction. This is about your life & goals. And it's important to us. That's why we work so hard to not only sell your home, but also handle every last detail of the process.

## OUR EXPERTISE

Our team possesses industry knowledge that goes beyond what's available to the general public. This specialized knowledge can help you find the right home at the best possible price, based on market trends and other factors.

## NEGOTIATING SKILLS

With our team's collective experience and expertise, we can guide you through the home buying process and help you make informed decisions. Our agents know how to navigate complex negotiations to ensure that you get the best value for your investment.

## PROFESSIONAL STANDARDS

Our team is held to the highest standards of professionalism. We undergo regular training and compliance checks to stay up-to-date on changes in legal and administrative procedures. This ensures that you receive reliable and accurate guidance throughout the buying process.

## CUSTOMER SERVICE

We believe that customer service is key. Our team is committed to providing exceptional service and answering any questions or concerns you may have. We treat our clients with the same level of respect and care that we would want for ourselves



# PREPARE YOUR FINANCES

## GET PRE-APPROVED FOR A MORTGAGE

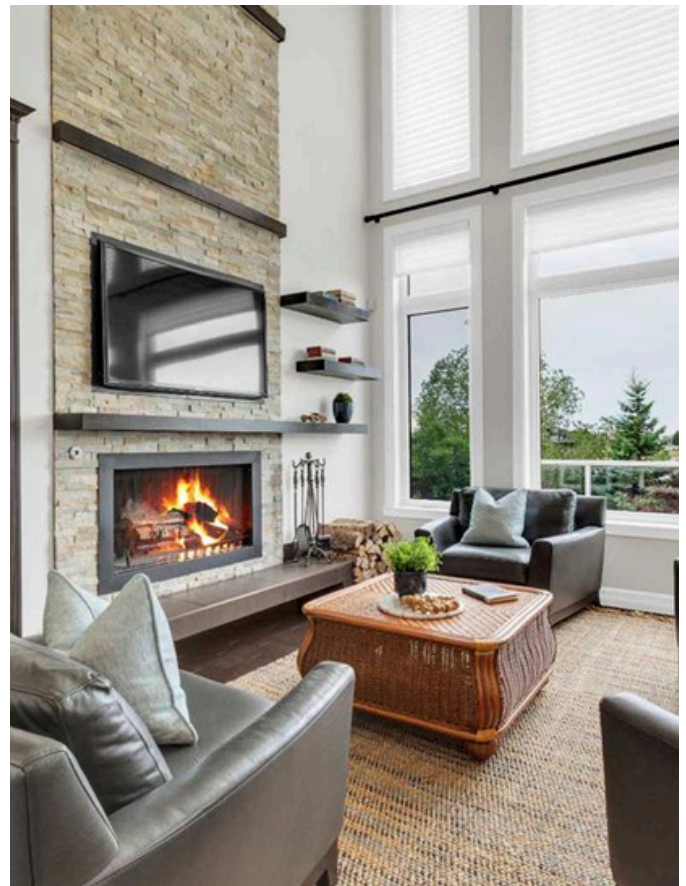
This will give you a clear idea of how much you can afford and will make the home buying process smoother. It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.

## DETERMINE A BUDGET

Determine how much you can & want to afford to spend on a home. Take into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

## DOWN PAYMENT

The down payment is the initial amount of money required to secure the mortgage. The down payment typically ranges from 5% to 20% of the home's purchase price.



# START YOUR SEARCH

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.



**BUDGET**



**LAYOUT**



**LOCATION**



**BEDROOMS**



**SIZE**



**BATHROOMS**



**GARAGE**



**BASEMENT**

## DETERMINE YOUR TIMELINE:

When is the ideal time for you to take possession? Not all properties will match your ideal timeline, some homes have tenants that require 90 days to vacate or have a set move out date.

# MAKE AN OFFER

Once you've found a property you're interested in, we will draft up & submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

## Price

Depending on market conditions, the offering price will most likely be lower than the listed price. I will guide you through the process & provide you information to make an informed decision regarding the offer & price.



## Earnest Money

Also known as the deposit & is a way to display good faith when making an offer & will form as part of your downpayment once the sale closes. The deposit can be 1-5% of purchase price. I will recommend appropriate amount at time of negotiations.

## Terms & Conditions

When submitting an offer you will want to include conditions that must be satisfied before the agreement becomes finalized. These may include: Financing, Inspection, Sale of a home, Reviewing Condo Docs etc.



## Inclusions & Exclusions

Before making an offer & when going through the house during the showing it is wise to make a list of items not attached to the home you want to see stay or leave when you take possession. Such as: Appliances, Fixtures, Window Covering Etc.

## Possession

We will want to negotiate a possession that works best with your current living situation.





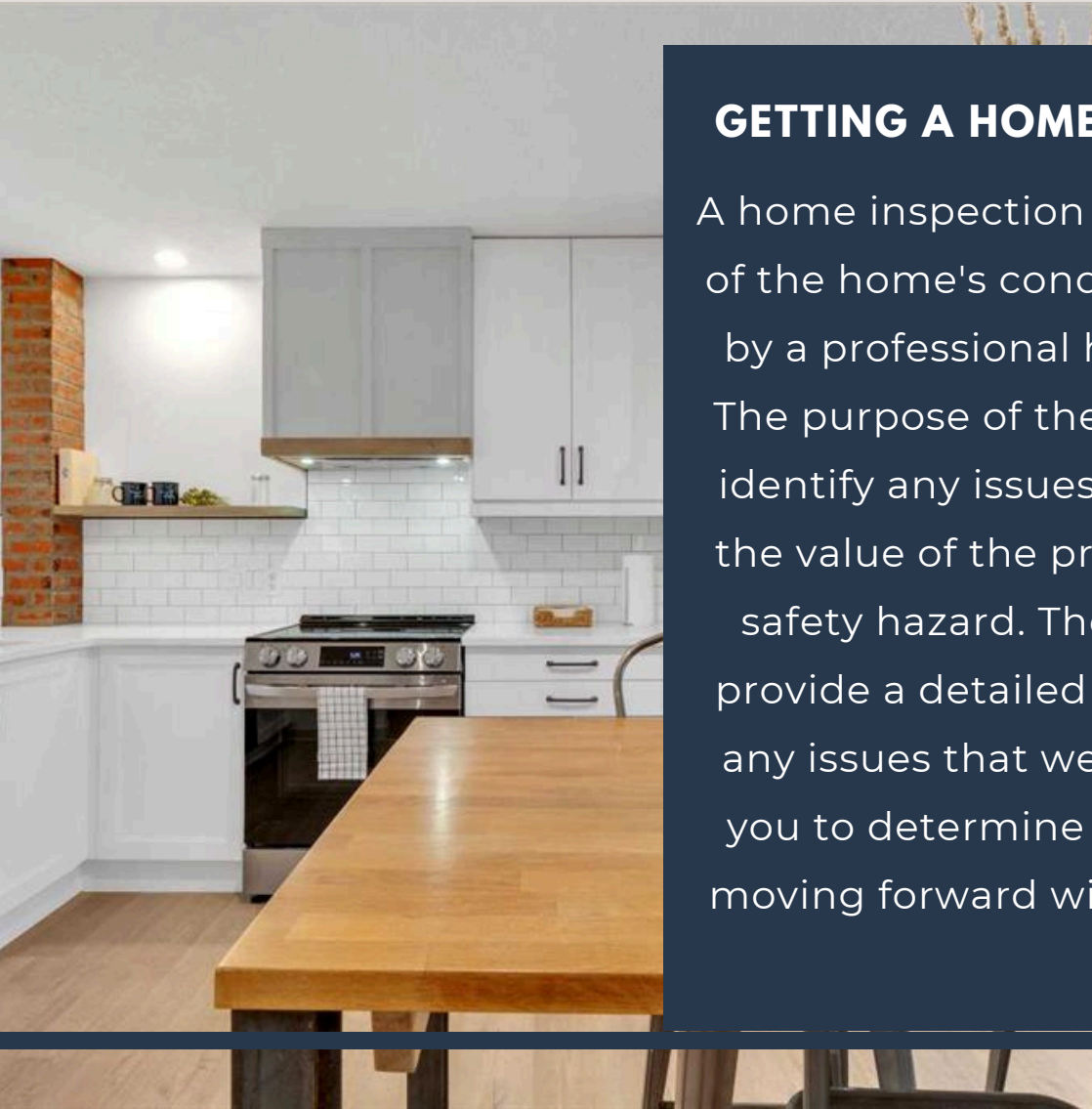
# WORK ON YOUR CONDITIONS

## FINANCING

Although you may have already got a pre-approval there will be more steps to solidify your mortgage. The lender may require more documents & an appraisal to determine the value of the offer is comparable to the market value.

## GETTING A HOME INSPECTION

A home inspection is an assessment of the home's condition & structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard. The inspector will provide a detailed report outlining any issues that were identified for you to determine your comfort in moving forward with the property.



# PREPARE FOR POSSESSION

## **FIND A LAWYER TO SIGN CLOSING DOCUMENTS**

The lawyer you choose will handle the land transfer & mortgage funds in preparation for the possession day. If you don't have a lawyer in mind we have many professionals we can recommend you too.

## **SET UP HOME INSURANCE & UTILITIES**

Your mortgage may require proof of home insurance to release funds on possession day. Make sure to get this done ahead of time to avoid any delays. You will also want to arrange for water, gas & electric to be on for move in day.

## **SCHEDULE CONTRACTORS OR CLEANERS**

If there is any work you plan on hiring out for possession day we can help you line things up. We recommend booking for the afternoon or the day after possession.

# MOVE IN

## CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood



# CONTACT US



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