



BUYER'S PACKAGE

REALTYONE REAL ESTATE SERVICES INC.



NIKKI MCCALL
REALTOR

Nikki was born in Regina and raised on an acreage just outside the city. She is passionate in all things that she does. She has a Bachelor of Business administration and after 12 years of working in the finance field decided to make a change. She is a mom of two very active girls whom she shares with her husband Kelcey. When not assisting people with Real Estate she teaches and competes in country ballroom and line dance.

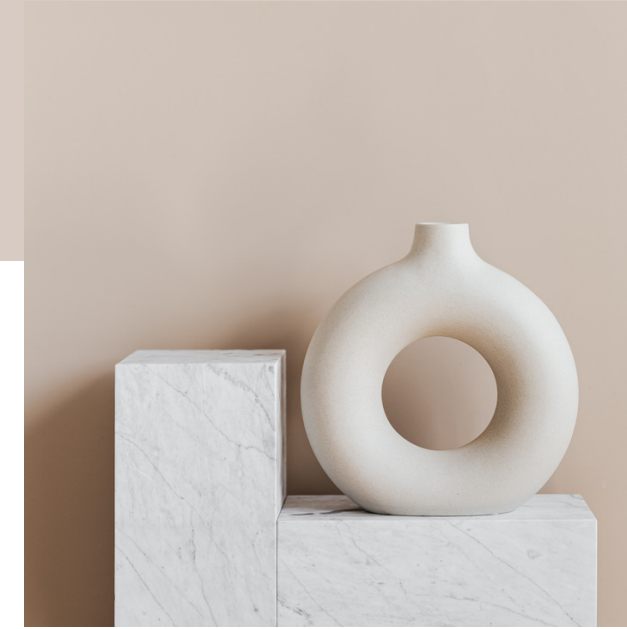
INTRODUCING

A realtor is a licensed professional who assists individuals or businesses in buying, selling, or renting properties. They are knowledgeable about the real estate market and can provide guidance on pricing, marketing, and negotiating deals. A good realtor will work closely with their clients to understand their needs and preferences, and provide them with personalized service. Whether you are a first-time homebuyer or an experienced real estate investor, a realtor can help you navigate the complex process of buying or selling a property. With their expertise and experience, they can help you achieve your real estate goals and make the most of your investment.

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BUYERS PROCESS

The real estate buying process can be complex and overwhelming, especially for first-time buyers. It involves several steps, including identifying your budget, finding a real estate agent, searching for properties, making an offer, obtaining financing, and closing the deal. Each of these steps requires careful consideration, research, and planning. However, with the right guidance and support, the process can be much smoother and less stressful. In this guide, we'll provide an overview of the real estate buying process to help you better understand what to expect and how to navigate each step successfully.

CHOOSE A REALTOR

When choosing a realtor, it's important to do your research and find someone you trust to help you with the process of buying or selling a property. Look for a realtor with experience in your local market and who has a good reputation. Consider their communication style and availability, as well as their fees and commission rates. Don't be afraid to ask for references and interview multiple realtors before making a decision. Ultimately, choosing the right realtor can make a big difference in your real estate transaction.



FINANCES

Before you start looking for a house, it's important to determine how much you can afford. This involves assessing your current financial situation, including your income, expenses, and savings. Once you have a clear idea of your budget, you can then seek pre-approval for a mortgage. This process involves a lender evaluating your financial history and credit score to determine how much money they are willing to lend you for a home purchase. Having a pre-approval letter can make you a more attractive buyer to sellers and can also give you a clearer idea of what homes are within your price range.

DETERMINE YOUR NEEDS

When determining your needs for purchasing a home, it is important to consider various factors such as your budget, desired location, size of the house, number of bedrooms and bathrooms, and any additional features or amenities that are important to you. You should also consider your long-term goals and whether the home will meet your needs in the future. It is recommended to create a list of must-haves and nice-to-haves to help narrow down your search and make the process more manageable. Additionally, working with a reputable real estate agent can provide valuable insights and guidance throughout the homebuying process.



VIEW HOMES

To view homes, you can work with a realtor who will assist you in finding properties that meet your criteria and schedule appointments for you to visit them. Realtors have access to multiple listing services (MLS) that contain information about homes that are for sale, including details about their location, price, and features. By working with a realtor, you can save time and ensure that you are seeing properties that fit your needs and budget.

MAKE AN OFFER

When making an offer on a home purchase, it is important to consider factors such as the current market conditions, the seller's asking price, and any other offers that may be on the table. It is also important to have a pre-approval letter from a lender to show the seller that you are a serious and qualified buyer. Your offer should include the purchase price, any contingencies (such as a home inspection or financing), and a proposed closing date. It is important to be prepared for negotiation and to work with a real estate agent or attorney to ensure that your offer is competitive and legally sound.



DEPOSIT

A deposit is commonly required when a buyer makes a real estate offer to purchase. This deposit is a sum of money that shows the buyer's commitment to the purchase and is held in trust by the real estate brokerage. The amount of the deposit can vary, but it is often a percentage of the purchase price. If the sale goes through, the deposit is applied towards the purchase price. If the sale falls through for certain reasons outlined in the contract, the deposit may be returned to the buyer.

CONDITIONS

A real estate contract typically includes a set of conditions that both the buyer and seller must agree to before the sale is finalized. These conditions may cover a range of topics, such as the purchase price, closing date, property inspections, and financing arrangements. Other conditions may relate to contingencies such as the buyer being able to sell their current home or obtaining a satisfactory appraisal. It's important for both parties to carefully review and agree to these conditions before signing the contract to ensure a smooth and successful transaction.

OPTIONS

A real estate purchase contract typically includes several options for the buyer and seller to consider. Some common options may include the amount of the purchase price, financing terms, contingencies that allow the buyer to cancel the contract, and the closing date. Other options may include items such as repairs to be made, appliances or other personal property to be included in the sale, and the allocation of closing costs. It is important for both parties to carefully review and negotiate these options to ensure a fair and successful transaction.

MEET WITH A LAWYER

A lawyer assists with closing a real estate contract. They review the contract, negotiate any necessary changes, and ensure that all legal requirements are met. The lawyer also assists with the transfer of funds and the recording of the deed. It is important to have a lawyer involved in the closing process to ensure that the transaction is legally binding and protect your interests as a buyer or seller.



POSSESSION DAY!

Possession day in real estate refers to the day when the buyer officially takes possession of the property they have purchased. Possession day can be an exciting and stressful time for both buyers and sellers, but with proper preparation and communication, it can go smoothly.

BUDGETING

When budgeting for a real estate purchase, it is important to consider several financial costs. Some of the most significant costs include the upfront costs, ongoing costs, and major repairs costs. It is important to factor these costs into the budget to ensure a successful real estate purchase.



UPFRONT COSTS

These costs can include the down payment, appraisal fees, inspection fees, closing costs, and title insurance. The down payment is usually a percentage of the purchase price and is due at the time of the sale. Appraisal and inspection fees are paid to professionals who assess the value and condition of the property. Closing costs cover various expenses related to the sale, such as legal fees, transfer taxes, and recording fees. Title insurance protects the buyer and lender against any disputes over ownership of the property.

ONGOING COSTS

Ongoing costs related to real estate purchase may include property taxes, insurance, maintenance and repairs, homeowner association fees, and utilities. It is important to consider these costs when budgeting for a real estate purchase to avoid unexpected financial burdens. Additionally, ongoing costs may vary depending on the location and type of property, so it is important to research and understand the specific costs associated with a particular purchase.

MAJOR REPAIRS

Budgeting for major home repairs is an important aspect of homeownership. It's crucial to plan ahead and set aside funds for unexpected repairs such as a leaking roof or a malfunctioning HVAC system. By being proactive and budgeting for major home repairs, you can help prevent financial stress and ensure the longevity of your home.



MOVING CHECKLIST

Moving homes can be a stressful and overwhelming process, but creating a checklist can help ensure that nothing important is forgotten. Some important items to include on a moving homes checklist include:

1. Researching and hiring a reputable moving company
2. Decluttering and getting rid of items that aren't needed
3. Packing belongings carefully and labeling boxes appropriately
4. Notifying important parties of the change of address, such as the post office, utility companies, and banks
5. Cleaning the old home and preparing it for the next occupants
6. Arranging for any necessary repairs or maintenance in the new home
7. Making arrangements for transportation and lodging during the move, if needed.
8. Pack a first-night bag with essentials for your first night in your new home, such as toiletries, a change of clothes, and any necessary medications

By following a comprehensive moving checklist, the transition to a new home can be smoother and less stressful.



TRUSTED PROFESSIONALS



LAWYERS

TARA TALBOT

1-306-522-2032

taratalbot.com

CJEM LAW OFFICE

1-306-949-5616

cjemlawoffice.ca



MORTGAGE BROKERS

CANDACE CARR

1-306-531-6880

candicecarr.ca

CLAIRE O'DONNELL

1-306-581-5111

claireodonnell.com



HOME INSPECTORS

CAPITAL HOME INSPECTIONS

1-306-520-3946

capitalinspections.ca

ADMIRAL HOME INSPECTIONS

1-306-527-6083

admiralhomeinspections.com

CONTACTS

SASKPOWER

1-888-757-6937
saskpower.com

CITY OF REGINA

1-306-777-7000
regina.ca

REGINA PUBLIC SCHOOLS

1-306-523-3000
info@rbe.sk.ca

GOVERNMENT OF CANADA

EI 1-866-274-6627
CPP 1-800-277-9914
OAS 1-800-277-9914
CRA 1-800-959-8281
www.canada.ca/en/government/change-address.html

SASKENERGY

1-800-567-8899
saskenergy.com

EHEALTH SASK

1-800-667-7551
ehealthsask.ca

REGINA CATHOLIC SCHOOLS

1-306-791-7200
rcs@rcsd.ca



NOTES

This image shows a blank sheet of white paper designed for writing. It features a series of evenly spaced horizontal blue lines across its entire width. A single vertical red line runs down the left side, creating a narrow margin. The paper appears to be part of a bound notebook, as a sliver of the previous page is visible on the far left edge. There are no markings, text, or drawings on the page.



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