

# Buyer Checklist Package

A practical 27-point guide to help buyers prepare, search, offer, and close with more confidence.



The image contains two main components. On the left is a black square with gold text and graphics. At the top is a gold house icon. Below it, the name 'G KANG' is written in large, bold, gold letters. Underneath the name, it says 'REAL ESTATE PROFESSIONAL' in smaller gold letters. The phone number '778-922-2231' is displayed in large gold digits. Below the phone number is the email address 'GSOLDHOMES@GMAIL.COM' in smaller gold letters. At the bottom of the square is a gold rectangular box containing the website 'GSOLDHOMES.COM' in black letters. On the right is a portrait of a man with short dark hair, wearing a dark blue suit, a light blue shirt, and a dark tie. He is smiling. In the bottom right corner of the portrait, there is a logo for 'exp REALTY'.

## CONTACT

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**Important note:** This package is a starting point for planning and organizing your home purchase. Every buyer, property, lender, transaction and situation is different. Always review and be advised for your specific situation with the appropriate professionals before making decisions.

# How to Use This Buyer Package

Use this as a planning guide before showings, during the search, before writing an offer, and after an accepted offer.

<p><b>1. Prepare</b></p> <p>Budget, pre-approval, closing costs, must-haves, areas, and property type.</p>	<p><b>2. Search</b></p> <p>View homes, compare recent sales, track pros/cons, and watch resale factors.</p>
<p><b>3. Offer</b></p> <p>Review documents, title, inclusions, deposit, dates, and offer conditions.</p>	<p><b>4. Close</b></p> <p>Complete due diligence, legal work, insurance, utilities, moving, and possession prep.</p>

## Before You Rely on the Checklist

- Use this as a basic overview, not a substitute for personalized advice.
- Some steps may not apply to your situation, and some purchases may require additional due diligence.
- Rules, taxes, lending requirements, strata requirements, insurance requirements, government programs and other aspects can change.
- When in doubt, verify the item with the appropriate professional before removing conditions or committing to a decision.

## Key Professionals You May Need

Professional	Why they matter	Your contact / notes
Mortgage broker / lender	Financing, rate options, approvals, affordability, lender conditions.	
Lawyer / notary	Title transfer, legal documents, closing funds, adjustments, questions about legal risk.	
Home inspector	Property condition, systems, safety concerns, maintenance priorities.	
Insurance provider	Home insurance availability, cost, coverage, lender insurance requirements.	
Accountant / tax advisor	Tax questions, rebates, exemptions, investment or rental considerations.	

# 27-Point Buyer Checklist

Check off each item as you move through the buying process. Use the notes column for questions, deadlines, or professional follow-up.

## Before You Start Looking

Done	#	Checklist item	Notes / follow-up
<input type="checkbox"/>	1	<b>Get clear on your budget</b>  Know the monthly payment you are comfortable with, not just the maximum purchase price.	
<input type="checkbox"/>	2	<b>Speak with a mortgage broker or lender</b>  Get pre-approved before you start seriously viewing homes or writing offers.	
<input type="checkbox"/>	3	<b>Understand your down payment amount</b>  Confirm available funds, timing, source of funds, and whether any money needs to be moved or verified.	
<input type="checkbox"/>	4	<b>Estimate closing costs</b>  Budget for items like property transfer tax, legal fees, inspection, insurance, moving costs, adjustments and other costs based on your situation.	
<input type="checkbox"/>	5	<b>Check if you qualify for buyer programs</b>  Review any first-time buyer programs, exemptions, rebates, or incentives that may apply.	
<input type="checkbox"/>	6	<b>Avoid major financial changes</b>  Do not take on new debt, finance a vehicle, change jobs, or make large credit changes without speaking with mortgage broker or lender guidance.	
<input type="checkbox"/>	7	<b>Decide your must-haves</b>  Separate true needs from nice-to-haves so the search stays focused.	
<input type="checkbox"/>	8	<b>Choose your preferred areas</b>  Think about commute, schools, lifestyle, walkability, transit, family, and long-term resale.	
<input type="checkbox"/>	9	<b>Think about property type</b>  Decide whether you are focused on a condo, townhouse, half-duplex, detached home, suite potential, or another option.	

## During the Home Search

Done	#	Checklist item	Notes / follow-up
<input type="checkbox"/>	10	<b>Set up a real-time listing search</b>  Make sure you see relevant new listings quickly, not days later.	

General information only. Review with the appropriate professionals for your situation.

Done	#	Checklist item	Notes / follow-up
<input type="checkbox"/>	<b>11</b>	<b>Track homes you like and dislike</b>	Write down patterns after showings so your search gets clearer over time.
<input type="checkbox"/>	<b>12</b>	<b>Compare homes to recent sales</b>	Do not judge value by list price alone; look at what similar homes actually sold for.
<input type="checkbox"/>	<b>13</b>	<b>Look beyond the photos</b>	Photos can make a property look better or worse than it really is.
<input type="checkbox"/>	<b>14</b>	<b>Pay attention to layout</b>	Square footage matters, but layout often matters more for day-to-day living.
<input type="checkbox"/>	<b>15</b>	<b>Check parking and storage</b>	Confirm parking spots, garage space, driveway space, lockers, bike storage, and general storage.
<input type="checkbox"/>	<b>16</b>	<b>Consider future resale</b>	Even if you plan to live there, think about how easy it may be to sell later.
<input type="checkbox"/>	<b>17</b>	<b>Look at neighbourhood fit</b>	Visit the area at different times if possible: daytime, evening, weekday, and weekend.
<input type="checkbox"/>	<b>18</b>	<b>Watch for renovation needs</b>	Cosmetic updates are different from major repairs like roof, drainage, electrical, plumbing, or foundation issues.

## Before Writing an Offer

Done	#	Checklist item	Notes / follow-up
<input type="checkbox"/>	19	<b>Review the property disclosure statement</b>	
		Look for known issues, past repairs, permits, water damage, insurance claims, or other concerns.	
<input type="checkbox"/>	20	<b>Review title and charges</b>	
		Check for easements, covenants, rights of way, liens, restrictions, or anything affecting the property.	
<input type="checkbox"/>	21	<b>Confirm included and excluded items</b>	
		Make sure appliances, window coverings, fixtures, sheds, hot tubs, and other items are clearly handled.	
<input type="checkbox"/>	22	<b>Understand the offer strategy</b>	
		Decide on price, deposit, dates, conditions, and negotiation approach based on the property and market.	
<input type="checkbox"/>	23	<b>Choose the right subjects or conditions</b>	
		Common subjects include financing, inspection, insurance, title review, strata document review, property disclosure statement review and sale of buyer property if needed.	
<input type="checkbox"/>	24	<b>Confirm deposit funds are ready</b>	
		Make sure the deposit can be delivered on time once required.	

## After an Accepted Offer

Done	#	Checklist item	Notes / follow-up
<input type="checkbox"/>	25	<b>Complete your due diligence</b>	
		Arrange inspection, finalize financing, review documents, confirm insurance, review anything else regarding subjects/conditions and ask follow-up questions.	
<input type="checkbox"/>	26	<b>Work with your lawyer or notary</b>	
		They complete the legal transfer, review signing documents, and handle closing funds.	
<input type="checkbox"/>	27	<b>Prepare for possession day</b>	
		Book movers, set up utilities, update your address, arrange keys, and plan a final walkthrough if applicable.	

# Buyer Planning Worksheet

Fill this out before showings so your search stays focused and realistic.

Target purchase range: _____	Preferred property type: _____
Comfortable monthly payment: _____	Preferred areas: _____
Down payment available: _____	Commute considerations: _____
Ideal possession date: _____	Important lifestyle needs: _____

## Search Priorities

Must-haves	Nice-to-haves	Deal breakers
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____

## Budget Notes

Estimated closing costs: \_\_\_\_\_

Expected moving costs: \_\_\_\_\_

Renovation / repair budget: \_\_\_\_\_

Emergency reserve after closing: \_\_\_\_\_

Questions for lender or broker: \_\_\_\_\_

# Property Viewing Notes

Use one box per property. Take notes right after the showing while the details are fresh.

## Property #1

Address: \_\_\_\_\_

List price: \_\_\_\_\_

Beds / baths: \_\_\_\_\_

Parking / storage: \_\_\_\_\_

First impression: \_\_\_\_\_

Biggest positives: \_\_\_\_\_

Biggest concerns: \_\_\_\_\_

Questions to follow up on: \_\_\_\_\_

Rating out of 10: \_\_\_\_\_

## Property #2

Address: \_\_\_\_\_

List price: \_\_\_\_\_

Beds / baths: \_\_\_\_\_

Parking / storage: \_\_\_\_\_

First impression: \_\_\_\_\_

Biggest positives: \_\_\_\_\_

Biggest concerns: \_\_\_\_\_

Questions to follow up on: \_\_\_\_\_

Rating out of 10: \_\_\_\_\_

# Offer & Due Diligence Tracker

Use this page after you find a property you may want to offer on or after you have an accepted offer.

Property address: _____	Accepted offer date: _____
Offer price: _____	Subject removal date: _____
Deposit amount: _____	Lawyer / notary: _____
Completion date: _____	Lender / broker: _____
Possession date: _____	Insurance provider: _____

## Due Diligence Items

Done	Item	Who you could confirm with	Notes / deadline
<input type="checkbox"/>	Financing approval	Mortgage broker / lender	
<input type="checkbox"/>	Home inspection	Home inspector	
<input type="checkbox"/>	Insurance availability	Insurance provider	
<input type="checkbox"/>	Title and charges review	Lawyer / notary	
<input type="checkbox"/>	Property disclosure follow-up	Realtor / seller / professionals	
<input type="checkbox"/>	Strata document review, if applicable	Realtor / lawyer / strata reviewer	
<input type="checkbox"/>	Permit or renovation questions	Municipality / inspector / lawyer	
<input type="checkbox"/>	Deposit delivery	Realtor / brokerage	
<input type="checkbox"/>	Final walkthrough, if applicable	Realtor	

# Closing & Possession Prep

Use this as a simple move-in tracker once subjects are removed and the purchase is moving toward completion.

Before completion	Before possession
<input type="checkbox"/> Sign closing documents	<input type="checkbox"/> Update mailing address
<input type="checkbox"/> Arrange closing funds	<input type="checkbox"/> Plan key handoff
<input type="checkbox"/> Confirm home insurance	<input type="checkbox"/> Arrange internet
<input type="checkbox"/> Set up utilities	<input type="checkbox"/> Prepare move-in supplies
<input type="checkbox"/> Book movers or rental truck	<input type="checkbox"/> Confirm garbage/recycling details
<input type="checkbox"/> Confirm lender conditions are complete	<input type="checkbox"/> Take photos or meter readings if needed
<input type="checkbox"/> Confirm lawyer/notary has what they need	<input type="checkbox"/> Complete final walkthrough if applicable
<input type="checkbox"/> Keep emergency funds available after closing	<input type="checkbox"/> Save important home documents

## Move-In Notes

Utility account notes: \_\_\_\_\_

Insurance notes: \_\_\_\_\_

Moving notes: \_\_\_\_\_

Items to buy before possession: \_\_\_\_\_

Questions before keys: \_\_\_\_\_

# Important Disclaimer

Please read this page before using or relying on this package.

**General information only.** This buyer package is intended as a basic educational summary and organizational checklist. It is not a complete guide to every possible issue that may arise in a real estate purchase.

**Every situation is different.** Your needs, financing, property type, risk tolerance, legal situation, tax situation, and timelines may be different from another buyer. Some checklist items may not apply, and other steps may be needed.

**Not professional advice.** This package is not legal, financial, tax, mortgage, insurance, engineering, appraisal, inspection, accounting, investment advice or any type of advice. Review your specific situation with the appropriate qualified professionals before making decisions.

**Verify current rules and costs.** Real estate rules, lending requirements, insurance requirements, taxes, exemptions, rebates, strata requirements, municipal rules, and government programs can change. Confirm current information before relying on it.

**No guarantee of outcome.** Following this package does not guarantee that a property is suitable, that financing will be approved, that an offer will be accepted, or that issues will not arise before, during or after closing.

**Agency and representation.** This document alone does not create an agency relationship, client relationship, or duty of representation. Any real estate representation should be confirmed separately in writing if required.

**Do not rely on this alone.** Before removing subjects or committing to a purchase, make sure you understand the risks, have reviewed the available information, and have received any professional advice you need.

**Acknowledgement:** I understand this is a basic summary only and that I should review my own situation with the appropriate professionals before making decisions.

## Questions about buying or selling?

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