Your Home Buying Journey Starts Here

Welcome to your comprehensive guide to purchasing a home in Airdrie and the greater Calgary area. Let me guide you through every step of this exciting journey with expertise, transparency, and personalized service.



Meet Your Trusted Real Estate Partner



Rob Campbell

Your dedicated realtor serving Airdrie and Calgary. With a focus on building genuine relationships and providing exceptional service, I'm committed to helping you find your dream home.

What sets me apart: Direct communication, honest advice, and a client-first approach. You'll work directly with me throughout your entire home buying journey—no junior team members, just personalized expertise.

My priority is ensuring you have the time, attention, and guidance you deserve to make the best real estate decision for your future.

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My Client-Focused Model

- Direct access to me throughout the entire process
- Priority placed on great relationships and clear communication
- Goal: Help you buy the right home for the best price in the shortest time
- Personalized attention with no handoffs to junior team members



The Big Box Team Approach

- Focus on listing volume to generate online leads
- Often involves less experienced team members
- Longer market times can benefit their lead generation
- Process-driven rather than relationship-focused

The choice is clear: work with someone who prioritizes your success above all else.



My Commitment to Your Success

Dedicated Hard Work

I will work tirelessly to help you achieve your real estate goals, providing expert guidance every step of the way.

Direct Communication

You'll have my direct contact information and I'll be your single point of contact throughout the entire buying process.

Honest Transparency

I will **always** tell you the straight-up truth—no exaggerations, no sales tactics, just honest, reliable advice you can trust.

No Pressure Approach

I will never exaggerate or mislead you to get your business. Your informed decision-making is my priority.

Comprehensive Services as Your Buyer's Agent



Expert Guidance

Providing professional real estate advice, market knowledge, and educating you on home ownership responsibilities including maintenance and lifestyle considerations.



Strategic Negotiation

Negotiating the best offer on your behalf, including seller concessions and multiple offer strategies to secure your ideal property.



Financial Expertise

Guiding you through pre-approvals, downpayment options, deposit requirements, and understanding what happens if plans change.



Dream Home Discovery

Helping you find your perfect home with detailed neighborhood insights and identifying potential issues before they become problems.



Professional Network

Connecting you with trusted lawyers, home inspectors, mortgage brokers, and trades to ensure a smooth transaction.



Zero Cost Service

Explaining the buyer representation agreement and why using a realtor costs you nothing—the seller's brokerage compensates me.

Understanding Today's Real Estate Market

There are three primary market conditions in real estate, each affecting your buying strategy differently.





Seller's Market

Fewer homes available than buyers.

Highly competitive with multiple offers, often above list price. Less than 3 months of inventory.

Balanced Market

Supply meets demand with 3 months of inventory. Homes typically sell 1–3% under list price with moderate competition.

Buyer's Market

More homes than buyers with over 3 months of inventory. Increased negotiating power and more time for decisions.

Current Market Dynamics

Understanding where we are today requires looking at both short-term activity and long-term trends. Market conditions vary by community, home style, and price point. Seasonality plays a role—spring typically brings the strongest activity while winter tends to slow.

Long-term perspective: Real estate remains a solid long-term investment. September 2025 data shows Calgary's market experiencing significant shifts with inventory at 6,916 units (36% higher than last year) and months of supply reaching 4 months for the first time since early 2020. Calgary's benchmark price varies by property type: detached homes at \$749,900 (down 1% from last year), while apartment condos have adjusted to \$322,900 (down 6% year-over-year). In Airdrie specifically, the benchmark price is \$526,000 (down 5% from last year). Despite recent adjustments, home values remain well above prepandemic levels, and year-to-date prices still show growth in many segments, demonstrating the market's long-term resilience.

Your Investment: Buyer Costs and Expenses

Understanding the financial responsibilities beyond your down payment helps you plan effectively.

Home Inspection

Cost: \$400-\$700+ (varies by home size and complexity, such as septic systems)

Safeguards you against unexpected expenses and provides peace of mind about your investment.



Legal Fees

Cost: \$1,200-\$2,500 (includes title transfer, document review, and legal representation)

Your lawyer handles the title transfer and protects your interests throughout the purchase process.



Condo Document Review

Cost: \$400-\$650 (when purchasing a condo, includes reserve fund study and bylaw review)

Ensures the condo corporation and board are financially healthy, protecting you from future expenses.



Appraisal Fee

Cost: \$350-\$450 (required with 20%+ down payment, may be higher for unique properties)

Confirms the property value. With less than 20% down, CMHC often covers this expense.



CMHC Insurance

Cost: 0.6% to 4.5% of mortgage amount (one-time premium, can be added to mortgage or paid upfront)

Required if your mortgage exceeds 80% of the purchase price, protecting the lender.

Good news: Mortgage brokers and real estate agents cost you \$0. Your mortgage broker finds you the best rates, and the seller's brokerage compensates me for bringing a qualified buyer.

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Initial Consultation

We meet to discuss your goals, timeline, budget, and must-haves. I'll explain the process and answer all your questions.



Mortgage Pre-Approval

Get pre-approved to understand your budget and strengthen your negotiating position. I'll connect you with trusted mortgage brokers.



Sign Buyer Agreement

The Exclusive Buyer
Representation Agreement
formalizes our partnership. It
can be terminated at any
time if you're not satisfied.



Active Home Search

I'll set you up on a Market
Watch system and we'll tour
properties together,
discussing neighborhoods
and identifying the right fit.



Make an Offer

We'll craft a strategic offer covering price, deposit, conditions, terms, closing date, and included items.



Negotiation & Conditions

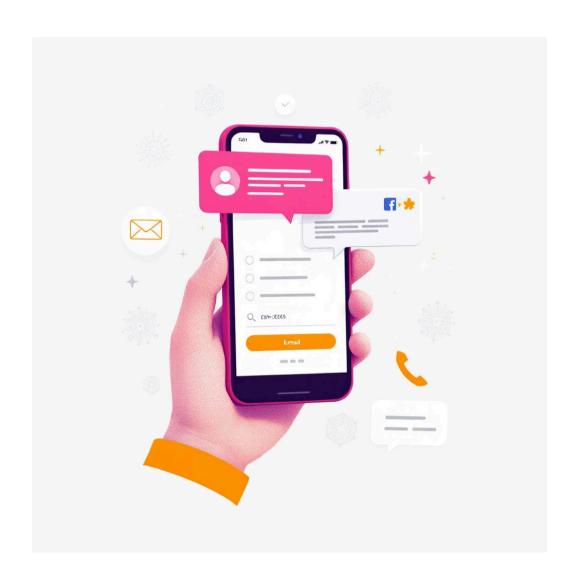
I'll negotiate on your behalf, then we'll complete home inspections, finalize financing, and review any condo documents.



Closing Day

Your lawyer finalizes the paperwork, you get the keys, and you move into your new home. Congratulations!

Communication: Staying Connected Throughout



My Communication Plan

Agent Feedback

I'll reach out after showings to provide any useful feedback from listing agents—something most realtors don't do.

Market Updates

I'll notify you immediately of any market changes requiring your attention or creating new opportunities.

Automated Alerts

You'll receive automatic emails for new listings, price changes, and sales in your search area.

Accessibility

I'm available via email, phone, and text. I work to reply promptly, though other obligations may affect response time. My workday ends at 7pm, with after-hours messages returned the next day.

Let's Start Your Home Buying Journey

Ready to take the next step?



What Clients Are Saying

"Working with Rob was an absolute pleasure. His knowledge of the Airdrie market and dedication to finding us the perfect home made all the difference. Highly recommended!"

Find more testimonials **here**.

Contact Information

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Connect on Social Media

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Facebook: <u>@robcampbellrealtygroup</u>

Google Reviews: Read what clients say

Thank You!

I'm excited to work with you and help you find your dream home in Airdrie or the greater Calgary area. Let's make your homeownership goals a reality.