

BUYERS

guide

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HOME BUYING PROCESS

**START
HERE**

PRE-APPROVED

You'll want to get this started ASAP. If you need Financing this step is crucial.

PICK AN AGENT

Choose someone who aligns with your personality and has the knowledge to guide your decision.

MAKE A DEAL

We may receive a counter offer. We will review the details and plan the best next steps.

MAKE AN OFFER

We write up an offer and negotiate on your behalf.

START THE HUNT

We pay close attention to the details that matter most to you, making your home search smoother and more focused.

DUE DILIGENCE

Ensure your financing is secured, you've consulted your lawyer, and all necessary paperwork is signed and complete.

FINAL STEPS

Once everything is in order, schedule the inspection, then decide whether further negotiation is needed or if you're ready to waive conditions.

**CLOSING
DAY!**

The home buying process involves several key steps, starting with determining your budget and getting pre-approved for a mortgage. From there, you'll work with a real estate professional to search for homes, make an offer, and negotiate terms. Once accepted, a home inspection and financing approval follow, leading to the final step—closing day, when ownership officially transfers to you.

WHAT TO DO FIRST?

HIRE A REAL ESTATE AGENT

A professional agent can guide you through the buying process, provide valuable market insights, and help you find homes that meet your needs, ensuring a smoother and more informed experience.

GET PRE-APPROVED FOR A MORTGAGE

Secure pre-approval to understand your budget and show sellers you're a serious buyer. This helps streamline the process and gives you a clear picture of what you can afford.

RESEARCH NEIGHBOURHOODS

Explore different areas to find one that suits your lifestyle. Consider factors like location, amenities, safety, community vibe, and potential for future growth to make an informed decision.

MAKE A LIST OF MUST-HAVES

Identify the key features you need in a home, such as the number of bedrooms, layout, and location. This helps you focus on properties that meet your essential criteria and narrow down your options.

CHOOSING A NEIGHBOURHOOD

PROXIMITY TO WORK AND AMENITIES

Living close to work and everyday amenities can save time and reduce stress. A shorter commute means more free time, while nearby shops, schools, and services add daily convenience. This makes your new home more practical and enjoyable.

SAFETY AND CRIME RATES

Safety and low crime rates are key when choosing a neighbourhood. Areas with a strong sense of security offer peace of mind and a better quality of life. Researching crime statistics helps ensure you feel comfortable and protected in your new home.

COMMUNITY AND LIFESTYLE

The right neighbourhood should match your preferred lifestyle and sense of community. Whether you value quiet streets, active social events, or family-friendly spaces, finding a good fit helps you feel connected and at home.

FUTURE GROWTH POTENTIAL

Choosing a neighbourhood with strong future growth potential can be a smart investment. Look for areas with planned developments, rising property values, and improving infrastructure, as these signs often lead to long-term benefits and increased home equity.

SCHOOLS AND EDUCATION

Access to quality schools is a major factor for families and future resale value. Neighbourhoods with strong education options often attract long-term residents and offer a supportive environment for children's development and learning.

WALKABILITY AND OUTDOOR SPACES

Neighbourhoods with good walkability and outdoor spaces promote a healthy, active lifestyle. Access to parks, trails, and nearby shops makes daily activities easier and encourages time spent outside, adding to overall well-being and community enjoyment.

DO I BUY OR SELL FIRST?

BUY FIRST WORKS BEST WHEN:

- When the market is highly competitive, with property prices continuing to climb.
- You can feel confident that your current property will attract strong demand in today's market.
- You have the option to negotiate or make your offer conditional on the sale of your current home.
- You're prepared to accept an offer that allows you to move forward, or arranging bridging financing if needed.

SELL FIRST WORKS BEST WHEN:

- Property prices are stable or trending downward.
- If you're looking for greater certainty about how much you can spend on your next home, knowing the sale price of your current property first can give you the clarity you need.
- If you're relocating to a different area with a slower market, selling first can give you more flexibility and confidence when purchasing your next home.
- If you negotiate a long settlement or are confident you'll find a home that meets your needs, buying first can be a practical option.

SHOWINGS & SCHEDULING

MAKE A LIST OF MUST-HAVES AND **NICE-TO-HAVES**

Creating a list of must-haves and nice-to-haves keeps your home search focused. Must-haves are essentials like location or number of bedrooms, while nice-to-haves are bonus features. This helps you compare homes and make confident decisions.

RESPECT SHOWING TIMES AND HOMEOWNER PRIVACY

Respecting showing times and homeowner privacy is important. Arrive on time, follow any showing instructions, and avoid taking photos or lingering too long to help leave a positive impression and to respect others personal property.

WEAR **EASY-TO-REMOVE** SHOES

Many sellers ask that shoes be taken off to protect their flooring, so slip-on shoes save time and effort as you move from home to home. It's a simple step that shows consideration and keeps the experience efficient.

BE **FLEXIBLE** WITH YOUR AVAILABILITY

Being flexible with your availability allows you to view homes as soon as they hit the market, especially important in competitive areas where properties can sell quickly. The more available you are, the better your chances of seeing the right home before it's gone.

DON'T LEAVE **ANYTHING** BEHIND

Don't leave anything behind during showings, including personal items, drinks, or trash. It's important to leave the home exactly as you found it out of respect for the sellers and to maintain a positive impression.

BE **OPEN-MINDED**

Being open-minded during showings allows you to see the potential in homes that might not check every box on your list. Sometimes a home may need a little creativity or renovation to become your ideal space, and keeping an open mind helps you consider all possibilities.

DIFFERENT TYPES OF MARKETS

SELLER'S MARKET

In a seller's market, homes sell quickly and often receive multiple offers, giving sellers the upper hand. Buyers need to act fast, write strong offers, and limit conditions to stay competitive.

BALANCED MARKET

In a balanced market, supply and demand are relatively equal, creating fair conditions for both buyers and sellers. Negotiations are more even, and offers can include reasonable conditions without significantly reducing competitiveness.

BUYER'S MARKET

In a buyer's market, there are more homes for sale than buyers, giving you the advantage. You'll have more choices, time to decide, and room to negotiate price, terms, and conditions to get the best value.

OFFER TYPES

WHAT DO I WRITE?

SELLER'S MARKET

In a seller's market, We write a strong, clean offer with a competitive price, minimal conditions, and flexible terms to align with the seller's needs, increasing the chances of acceptance.

BALANCED MARKET

We have the opportunity to write a fair offer with a competitive price, reasonable conditions, and flexible terms that create a win-win situation for both parties, ensuring a smooth negotiation and closing.

BUYER'S MARKET

In a buyer's market, there's more room to negotiate, allowing us to request a lower price, better dates to cater towards the buyer, or better contingencies, all helping you secure more value.

OFFER PROCESS

DRAFT THE OFFER

Drafting an offer involves setting a purchase price, choosing conditions like financing or inspection, and selecting dates for possession and closing, all tailored to reflect your goals while remaining competitive in the market.



ACCEPT



REJECT



COUNTER

Congrats! We're now moving forward with the conditions in the offer, like the home inspection and financing. Once that's done, we wait for closing, and then it's move-in time!

We'll ask the right questions to understand why and see if there's a way to strengthen the offer. If not, we move on and find the home that's truly meant for you.

We'll review the terms together and continue negotiating until we reach a mutual agreement, or decide it's time to move on.

HOME OPERATING COSTS

TAXES

Property taxes vary by location and can significantly impact your monthly budget. Understanding the local tax rate helps you estimate ongoing costs and avoid surprises after you move in.

Utility costs, including water, electricity, and heating, can add up over time. It's important to research the average utility expenses in a neighbourhood to help you budget accurately for ongoing homeownership costs. For specific rates or additional details, contact ATCO or ENMAX for further information.

UTILITIES

INSURANCE

Home insurance is essential to protect your property and belongings. Costs can vary based on factors like the home's value, location, and coverage options. Be sure to get quotes from different providers to find the best rate for your needs.

EXPECTED COSTS

BEFORE CLOSING

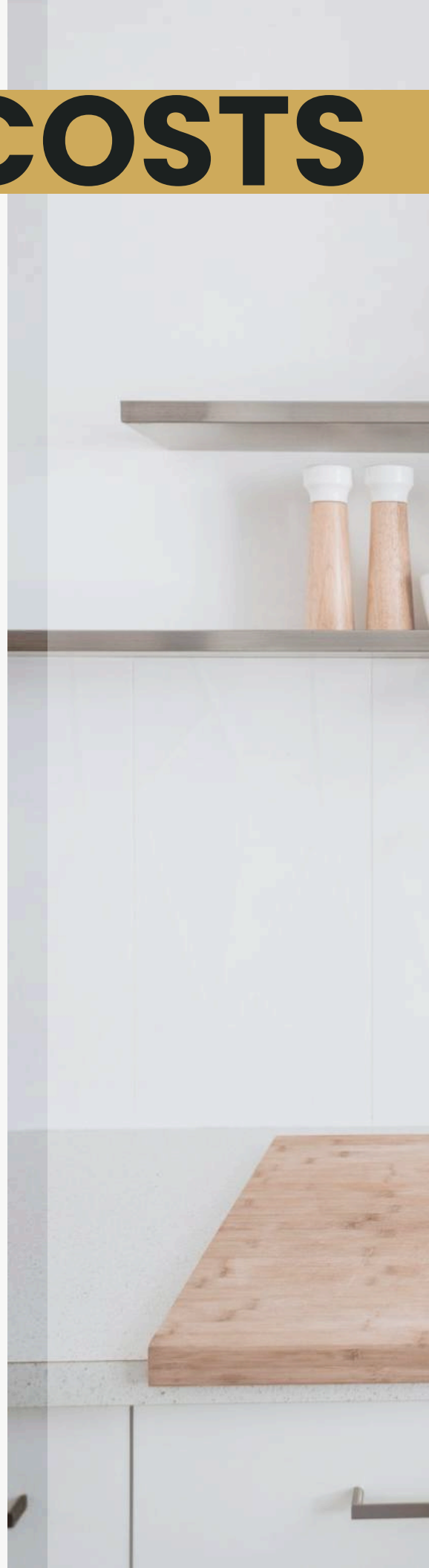
- Deposit
- Property appraisal
- Home inspection
- Condo documents (if applicable)

ON CLOSING

- Property tax
- Mortgage insurance (if applicable)
- Lawyers fees
- Insurance

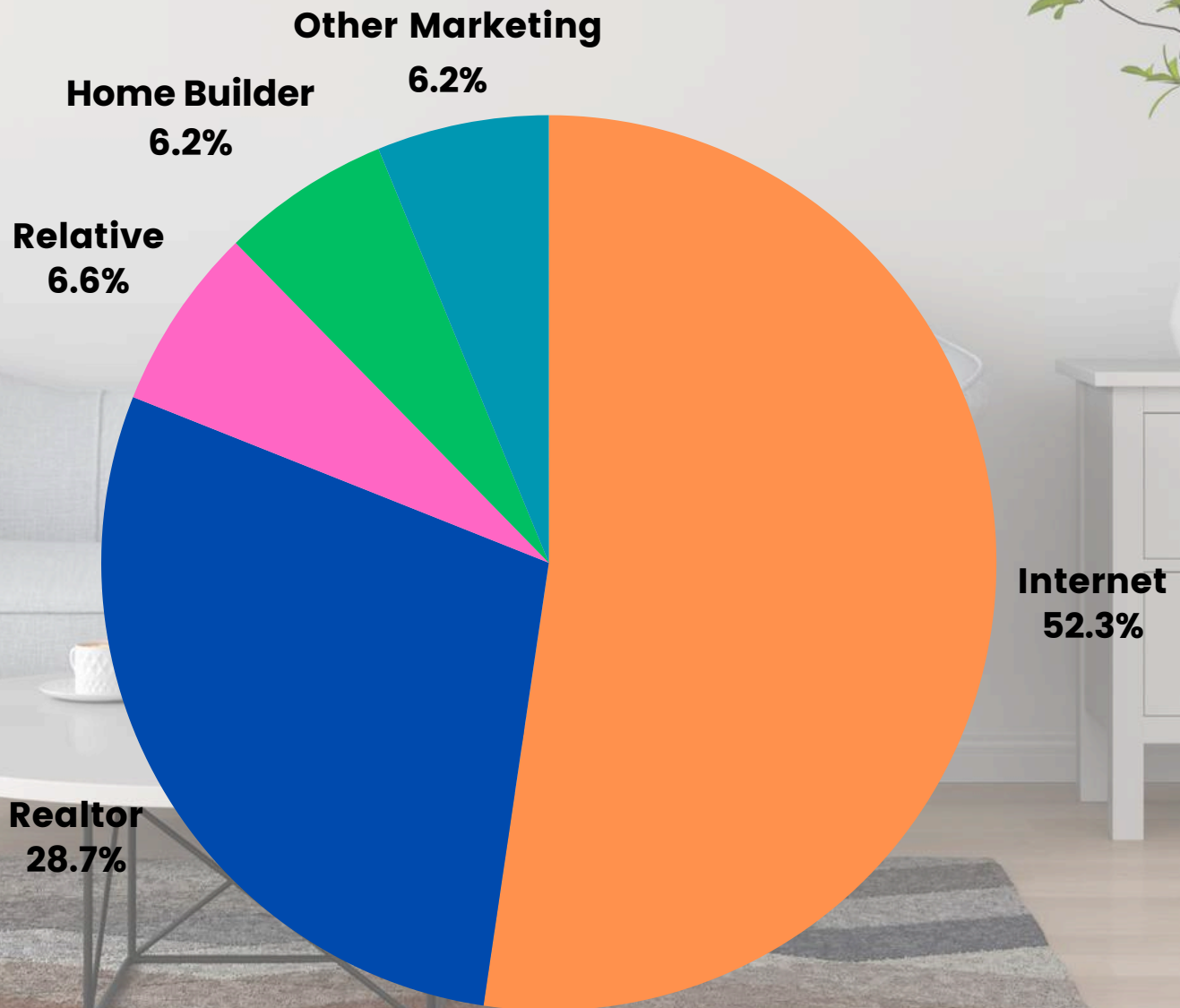
AFTER CLOSING

- Moving expenses
- Utility connections
- Renovations
- Immediate repairs
- Maintenance



WHERE DO HOME BUYERS FIND THEIR HOME?

- Internet
- Realtor
- Relative
- Home Builder
- Other Marketing





BEFORE YOU MOVE CHECKLIST

Setup your home insurance before possession. Ensure you send a copy of proof of your insurance to the lawyer before the closing day. Home insurance should begin on the day of possession.

GARBAGE & RECYCLING BINS

- You can call 3-1-1 and get a new account under your name.
- They will also list the day of the week that garbage & recycling is collected.

HEAT, ELECTRICITY & WATER

- Call ENMAX or ATCO

CITY OF CALGARY TAX DEPARTMENT

- 403-234-7480
- www.calgary.ca
- To pay taxes monthly to the city, you can go on the TIPP (Tax Installment Payment Plan)

CHANGE YOUR ADDRESS & PHONE

- All workplaces (For T4 & Mail Outs)
- Alberta Health Insurance is 310-000 → 780-427-1463 & Blue Cross or other plans if applicable.
- Bank, RRSP, Mutual Funds, Other Investments or loans.
- Update Driver's License, Registration and vehicle insurance.

CREDIT CARDS & AIR MILES

- Separate long distance accounts (If existing) & Cellular accounts
- Income Tax - 1-800-959-8281 & GST Credit/Canada
- Child Benefit (1-800-387-1193) or Canada.ca
- Gym membership, recreational groups (sports, hobbies, alumni)
- Doctor, Dentist, Optometrist, Veterinarian, any specialists
- Family & Friends subscriptions

MAIL SERVICES

- Go to → www.Canadapost.ca → "Personal" → "more" → "change your address online"

GETTING YOUR MAILBOX KEY

- Go to → <https://www.canadapost-postescanada.ca/cpc/en/personal/mailboxes-and-lockers/community-mailboxes.page>
- Select "Get New Keys" and fill in required details. You will need photo ID and proof of possession to receive new keys

ABOUT THE COMPANY



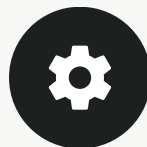
In navigating Calgary's ever-changing real estate market, Lynx Real Estate Group personifies professionalism and expertise. We provide specialized solutions that go beyond simple transactions by paying close attention to every little detail and being committed to providing the best services we can offer. Our dedication to properly understanding your distinct goals offers an easy path to buying or selling your property, led by honesty, quality, and efficiency at every turn!

WHY CHOOSE US?



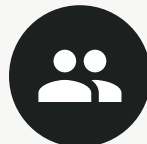
PERSONALIZED APPROACH

Tailoring our approach to your unique needs ensures a custom experience that surpasses expectations.



EXPERTISE AND GUIDANCE

With extensive experience and market knowledge, we provide expert advice to guide you through every step of the process.



INTEGRITY & TRANSPARENCY

Our commitment to honesty and ethical practices ensures a trustworthy partnership focused on your best interests.

TESTIMONIALS

It was a wonderful opportunity working with Mitchell Raymond with the Lynx Real Estate Group! He had taken his time to get to know my situation and showed that he truly cared to make things as easy as possible for me. He offered top of the line advice regarding what the best plan of action was and how to properly pursue each hurdle. If I ever had any questions or concerns he was always quick to answer! I can say he is incredibly passionate about his work and helping others! I had an amazing experience working with him in selling my home and would highly recommend Mitchell for anyone looking to either buy or sell!

Chris Stefanich



Mitchell and the Lynx team are an absolute delight to work with. We had the pleasure of purchasing our first home through Mitchell, and he was with us every step of the way to answer questions and recommend contacts for us through the whole process. He absolutely goes above and beyond in every possible way!

Cole Powers



We had a fabulous experience with Mitchell as our realtor and highly recommend him. He was very professional and dynamic, has great communication and negotiations skills. He was always available to answer our many questions and went the extra mile... We're SOLD! Thank you Mitchell, it's been a pleasure working with you.

Jess Dingman



It was wonderful working with Mitchell to buy our first home! He was patient and so helpful with our many questions. He provided great references for home inspections and insurance as well!

Alyssa Bailey



Mitchell Raymond

REAL ESTATE ADVISOR

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