

YOUR GUIDE TO A STRESS-
FREE HOME PURCHASE



BUYER GUIDE

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HELLO I'M Emily Olson



I work with clients across Calgary, Airdrie, Cochrane, and the surrounding areas to buy and sell homes with confidence and clarity. Whether it's your first purchase, a family move, or a change in lifestyle, I help make the process feel manageable and informed from start to finish.

With a strong understanding of these communities and a calm, straightforward approach, I focus on what matters most to you. No pressure. No noise. Just reliable guidance and real results.

LET'S CONNECT



587-205-0585



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@emilyolsonrealestate



UNDERSTANDING REPRESENTATION

It's essential to understand these different roles and discuss compensation arrangements with your agent upfront to ensure clarity and transparency. I am committed to providing clear and transparent representation with each and every client.

SELLER AGENT (LISTING AGENT)

ROLE: Represent the seller in marketing and selling their property.

WHY YOU NEED ONE: To maximize property value, attract qualified buyers, and handle the complexities of the selling process.

COMPENSATION: Typically, a commission is negotiated between the seller and the listing agent.

BUYER AGENCY (BUYER'S AGENT)

ROLE: Represents the buyer in finding and purchasing a property.

WHY YOU NEED ONE: To advocate for your interests, negotiate the best price and terms, and provide expert guidance throughout the transaction.

COMPENSATION: Typically negotiated between the buyer and buyer's agent and *may* be paid by the seller through the listing agent's commission or buyer concessions.

DUAL AGENCY

ROLE: Represents both the buyer and seller in the same transaction.

WHEN IT'S USED: When both parties agree and understand the potential conflicts of interest.

COMPENSATION: Typically split between the buyer and seller, but the specific arrangement should be clearly outlined and agreed upon by both parties.

IMPORTANT NOTE: IN ALBERTA, REPRESENTING BOTH A BUYER AND A SELLER IN THE SAME TRANSACTION IS CALLED LIMITED DUAL AGENCY. THIS PRACTICE IS STRONGLY DISCOURAGED BY THE REAL ESTATE COUNCIL OF ALBERTA (RECA) DUE TO INHERENT CONFLICTS OF INTEREST. WHILE POSSIBLE WITH INFORMED CONSENT, THE PROFESSIONAL ACTS AS A FACILITATOR, NOT AN EXCLUSIVE ADVOCATE FOR EITHER PARTY. MANY BROKERAGES AVOID LIMITED DUAL AGENCY TO ENSURE DEDICATED CLIENT ADVOCACY.

THE VALUE OF A BUYER'S AGENT

EXCLUSIVE REPRESENTATION FOR YOUR INTERESTS

Unlike going through a listing agent *who works for and represents the seller's interests*, a buyer's agent is solely dedicated to you, ensuring your needs and preferences are their top priority. They provide unbiased advice and support, guiding you through the buying process.

GUIDANCE THROUGHOUT THE BUYING PROCESS

From arranging showings to coordinating inspections and navigating closing procedures, your agent handles all the logistics and legal paperwork. This coordination is essential for a smooth and stress-free journey from house hunting to homeownership.

IN-DEPTH MARKET INSIGHT

Buyer's agents offer specialized knowledge of the local real estate market and possess a comprehensive understanding of local housing trends, pricing dynamics, and neighborhood information. This insight is invaluable for making educated decisions and spotting hidden gems.

SKILLED NEGOTIATION ON YOUR BEHALF

Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price but on terms and conditions, advocating for your best interests.

RISK MANAGEMENT

A buyer's agent's job is to protect you. They can assess and mitigate potential risks associated with the property, such as zoning issues, environmental concerns, title defects, and property disclosures, minimizing your exposure to unforeseen liabilities.

MY SECRETS TO HELP YOU SUCCEED

In today's dynamic real estate market, homebuyers face a variety of challenges. To ensure you have an exceptional experience, I have developed a strategic action plan of strategies and services designed to help my clients overcome obstacles and achieve success:

1

LENDER CONNECT

I work with various local lenders offering diverse loan programs, ensuring that I can connect you with the ideal lender tailored to your specific financial situation and circumstances.

2

WINNING OFFER STRATEGIES

Drawing from my extensive experience selling homes, I understand what it takes to get an offer accepted in a highly competitive market. I work to always provide unique strategies to help clients win offers in a competitive landscape, leveraging market insights, negotiation skills, and personalized approaches.

3

TRUSTED VENDOR NETWORK

I collaborate with a network of tried-and-true vendors, including inspectors, lenders, and contractors, ensuring a seamless and reliable experience for my clients throughout the home-buying process (and long after).

4

OFF-MARKET LISTING LOCATOR

I can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. I work diligently to help find off-market listings for my clients through methods like mailers, door-knocking, social media posts and paid ads, and proactive outreach and networking. Have a specific neighborhood in mind? I'll go the extra mile to track down potential sellers for you!

5

EXCLUSIVE CLIENT RESOURCE LIBRARY

Explanation: "Beyond our conversations, I provide access to my exclusive client resource library. This curated collection includes comprehensive guides, checklists, and valuable tips on everything from mortgage planning and inspection insights to preparing for moving day, empowering you with information at every stage of your home-buying journey in Alberta.

THE PROCESS

AT A GLANCE



THE COSTS OF BUYING A HOME

UPFRONT & DUE-DILIGENCE COSTS

THESE ARE OUT-OF-POCKET COSTS THAT COME UP BEFORE OR DURING THE BUYING PROCESS:

1. DEPOSIT:
 - USUALLY \$5,000–5% OF THE PURCHASE PRICE
 - APPLIED TOWARD YOUR DOWN PAYMENT ON CLOSING
2. HOME INSPECTION(S): (OPTIONAL BUT RECOMMENDED)
 - GENERAL HOME INSPECTION (~\$400–\$600)
 - SPECIALTY INSPECTIONS (RADON, SEWER, MOLD, WELL/SEPTIC, ETC.)
3. APPRAISAL: (REQUIRED WITH MORTGAGE)
 - ~\$350–\$550
 - ORDERED BY LENDER, PAID BY BUYER
4. MORTGAGE PRE-APPROVAL & RATE HOLD:
 - NO COST, BUT ESSENTIAL TO SECURE A RATE AND SHOW SELLERS YOU'RE SERIOUS

FINANCING COSTS

1. DOWN PAYMENT:
 - 5% MINIMUM (INSURED MORTGAGE)
 - 20%+ TO AVOID CMHC INSURANCE
 - DUE ON CLOSING DAY
2. MORTGAGE DEFAULT INSURANCE (IF APPLICABLE):
 - REQUIRED IF DOWN PAYMENT IS UNDER 20%
 - ADDED TO YOUR MORTGAGE AMOUNT, NOT PAID UPFRONT
3. MORTGAGE SETUP/ADMINISTRATION FEE:
 - SOME LENDERS CHARGE ~\$200–\$400
 - CAN SOMETIMES BE ROLLED INTO THE MORTGAGE

CLOSING COSTS (DUE AT POSSESSION)

1. LEGAL FEES & DISBURSEMENTS:
 - ~\$1,200–\$1,800
 - COVERS LAND TITLE REGISTRATION, BANK TRANSFERS, ETC.
2. TITLE INSURANCE OR REAL PROPERTY REPORT (RPR):
 - SOMETIMES COVERED BY THE SELLER, BUT CONFIRM
 - LENDERS OFTEN REQUIRE ONE OR THE OTHER
3. HOME INSURANCE:
 - MUST BE ACTIVE ON CLOSING DAY
 - TYPICALLY \$600–\$1,200/YEAR
4. PROPERTY TAX ADJUSTMENTS:
 - REIMBURSEMENT TO THE SELLER IF THEY'VE PREPAID PROPERTY TAXES
5. UTILITY HOOKUPS:
 - SOME CHARGE CONNECTION FEES FOR NEW SERVICES
6. MOVING COSTS:
 - MOVERS, TRUCK RENTAL, OR TIME OFF WORK

POST-PURCHASE COSTS TO CONSIDER

THESE AREN'T CLOSING COSTS, BUT GOOD TO BUDGET FOR:

1. FURNITURE/APPLIANCES
2. PAINT OR MINOR RENOVATIONS
3. WINDOW COVERINGS
4. REPAIRS NOT CAUGHT IN INSPECTION
5. CONDO FEES OR HOA FEES (IF APPLICABLE)
6. UTILITIES (ESPECIALLY AFTER POSSESSION)

PLEASE NOTE- AN RPR WITH MUNICIPAL COMPLIANCE IS THE STANDARD IN ALBERTA; TITLE INSURANCE MAY BE PURCHASED TO PROTECT AGAINST CERTAIN TITLE DEFECTS OR IN LIEU OF AN RPR, IF ACCEPTED BY YOUR LENDER AND THE SELLER.

BUYER'S AGENT COMPENSATION

HOW ARE BUYER'S AGENTS COMPENSATED?

OPTION 1: SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically, and still commonly in Alberta, the seller, through their Listing Agreement with their agent, offers a portion of the total commission to the Buyer's Agent upon successful completion of the sale. This amount is typically advertised on the Multiple Listing Service (MLS) for cooperating brokerages.

OPTION 2: SELLER OFFERS PARTIAL, OR NO, COMPENSATION; BUYER PAYS DIFFERENCE (OR FULL AMOUNT)

In certain situations, the seller may offer a commission to the Buyer's Agent that is lower than the agreed-upon compensation rate in our Buyer Representation Agreement, or in rare cases, they may not offer any compensation at all.

- **NEGOTIATION: I WILL FIRST ATTEMPT TO NEGOTIATE WITH THE LISTING AGENT (ON YOUR BEHALF) TO SECURE FULL COMPENSATION FROM THE SELLER.**
- **INCREASE OFFER PRICE: ALTERNATIVELY, WITH YOUR CONSENT, WE MAY FACTOR THE DIFFERENCE INTO YOUR OFFER PRICE TO COVER THE COMPENSATION GAP, IF MARKET CONDITIONS AND YOUR BUDGET ALLOW.**
- **DIRECT PAYMENT: IF FULL COMPENSATION CANNOT BE SECURED FROM THE SELLER, OR IF THE SELLER OFFERS NO COMPENSATION, YOU AGREE TO PAY THE DIFFERENCE BETWEEN THE SELLER'S OFFERED COMPENSATION (OR ZERO, IF NONE) AND THE AGREED-UPON COMPENSATION RATE DIRECTLY TO MY BROKERAGE AT THE TIME OF CLOSING. THIS AMOUNT WILL BE CLEARLY OUTLINED AND AGREED UPON IN YOUR BUYER REPRESENTATION AGREEMENT. IN ESSENCE, THE BUYER REPRESENTATION AGREEMENT ESTABLISHES YOUR MAXIMUM COMPENSATION OBLIGATION, AND ANY AMOUNT PAID BY THE SELLER REDUCES YOUR DIRECT PAYMENT.**

Buyer Representation Agreement: Your Buyer Representation Agreement is a legally binding contract that outlines the scope of my services, our mutual responsibilities, and the agreed-upon compensation structure.

Advocacy: Regardless of the compensation method, my commitment is to advocate for your best interests, negotiate on your behalf, and provide expert guidance throughout your home-buying journey in Alberta.

THE MORTGAGE & LOAN PROCESS

The very first step of the home buying process is to get a pre-approval letter from a mortgage lender stating how much you are qualified as well as the loan program.

QUESTIONS TO ASK POTENTIAL LENDERS:

1. What type of mortgage do you recommend for me—and why?

There are different types in Alberta—fixed, variable, open, closed, insured, or conventional. Ask your lender which one suits your financial situation and long-term goals.

2. Will my down payment change depending on the mortgage I choose?

Yes. Down payment minimums in Alberta are:

- 5% for homes up to \$500,000
- 10% on the portion between \$500,000–\$999,999
- 20% for homes over \$1M or for rentals
- Some mortgage types may require more, so clarify early—especially if cash flow is tight.

3. What's the interest rate and the APR (Annual Percentage Rate)?

The interest rate is what you pay to borrow. The APR includes that plus lender fees, giving a better picture of your true borrowing cost.

4. Can I lock in my interest rate? If so, for how long?

Yes—most Alberta lenders offer rate holds for 90 to 120 days, which can protect you if rates rise before you buy or close.

5. What are my closing costs? Are they rolled into the mortgage or paid upfront?

In Alberta, closing costs are typically paid in cash on closing day and include legal fees, title insurance, and tax adjustments. Expect 1.5% to 2.5% of the purchase price. These are not usually included in your mortgage.

MY RECOMMENDED LENDERS

YOU ARE FREE TO USE WHOMEVER YOU'D LIKE - THESE ARE A FEW OF THE LENDERS I KNOW AND TRUST.

INDIMORTAGE

ALICIA KENNEDY

MORTGAGEWITHALICIA.COM

ALICIA@MORTGAGEWITHALICIA.COM

403-999-4458

RBC

HINA SHAH

HINA.SHAH@RBC.COM

587-586-3777

INDIMORTAGE

SIMRAN KAINTHRAI

SIMKMORTGAGES@GMAIL.COM

587-574-4466

THE DO'S & DON'T'S OF THE LOAN PROCESS



There are certain “Do’s and Don’ts” which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until The time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents.

MAKE SURE THAT YOU **DO NOT**:

- Don’t buy a car
- Don’t get married or divorced
- Don’t change professions or start your own business
- Don’t change bank accounts
- Don’t buy ANYTHING! (appliances, furniture, etc.)
- Don’t throw away documents
- Don’t get lazy with monthly bills and incur any late payments
- Don’t let anyone run your credit or apply for any credit cards

MAKE SURE THAT YOU **DO**:

- Do keep all accounts current, including mortgage, car loans, credit cards, etc.
- Do contact both your lender anytime a question may arise
- Do make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan
- Do have any lender-required money/funds to your loan officer within 72 hours after the home inspection is complete
- Do return phone calls from your agent, loan officer, Settlement Company, or anyone else involved in your transaction ASAP!

YOUR HOME SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins!

I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent directly to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any changes you need.

SOME QUICK TIPS

- **USE THE SEARCH FILTERS BUT NOT TOO MUCH.**

You don't want to narrow your search so much that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search.

- **IF YOU FIND SOMETHING THAT CATCHES YOUR EYE, CHECK OUT THE GOOGLE STREET VIEW (OR DO A DRIVE-BY)**

Online pictures can be deceiving, so a virtual 'walk' down the street will give you a better sense of the house and surrounding area.

- **REMEMBER, YOU CAN'T CHANGE THE LOT OR THE LOCATION, SO MAKE SURE YOU LOVE BOTH.**

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

- **DON'T LET YOURSELF GET DISTRACTED BY DECOR OR STAGING.**

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

- **TAKE YOUR TIME.**

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

QUESTIONS TO ASK BEFORE HOUSE HUNTING:

1. WHERE DO YOU WANT TO LIVE?
2. IS THERE A SPECIFIC SCHOOL DISTRICT YOU'D LIKE TO BE IN?
3. ARE YOU INTERESTED IN NEW CONSTRUCTION OR A RESALE HOME?
4. WHAT STYLE HOME WOULD YOU PREFER?
5. ARE STAIRS ACCEPTABLE?
6. DO YOU WANT A GARAGE?
7. WHAT SIZE LOT WOULD YOU PREFER?
8. DOES IT MATTER IF YOU ARE IN AN HOA?
9. DOES HAVING A BASEMENT MATTER?
10. WHAT 3 FEATURES OF A HOME ARE MOST IMPORTANT TO YOU?

DETERMINE YOUR WANTS VS NEEDS

Write down everything you'd like to have in your ideal home

Next, prioritize each of these on a scale of 1 (nice to have) to 10 (absolutely essential)

In the column to the right, check off what is a want and what is a need based on your rankings (remember, a need should be non-negotiable)

[illegible]

THE OFFER AND NEGOTIATIONS

So you think you've found "the one" and are ready to make an offer that will be irresistible to sellers. Let's discuss making an offer that stands out.

PRE-APPROVAL OR PROOF OF FUNDS

TO WRITE AN OFFER, YOU'LL NEED TO PROVIDE EITHER A MORTGAGE PRE-APPROVAL LETTER OR PROOF OF FUNDS IF YOU'RE PAYING CASH. THIS SHOWS THE SELLER THAT YOU'RE FINANCIALLY QUALIFIED AND READY TO MOVE FORWARD WITH THE PURCHASE.

OFFER PRICE

WE'LL DETERMINE A FAIR AND COMPETITIVE OFFER PRICE BASED ON RECENT COMPARABLE SALES AND CURRENT MARKET TRENDS. IN MANY CASES, IT'S BEST TO LEAD WITH YOUR STRONGEST NUMBER, AS SELLERS MAY CHOOSE NOT TO COUNTER IF THEY RECEIVE MULTIPLE OFFERS.

DEPOSIT AMOUNT

YOUR DEPOSIT IS TYPICALLY \$5,000 TO 5% OF THE PURCHASE PRICE AND IS DUE WITHIN A FEW DAYS OF OFFER ACCEPTANCE. IT WILL BE HELD IN TRUST AND APPLIED TO YOUR DOWN PAYMENT ON CLOSING DAY.

FINANCING DETAILS

WE'LL INCLUDE THE AMOUNT YOU INTEND TO FINANCE THROUGH YOUR MORTGAGE AND HOW MUCH YOU'RE PUTTING DOWN AS A DOWN PAYMENT. THIS HELPS THE SELLER UNDERSTAND THE STRENGTH OF YOUR FINANCING.

POSSESSION DATE

IF YOU'RE USING A MORTGAGE, POSSESSION IS USUALLY SET FOR 30 TO 45 DAYS AFTER THE OFFER IS ACCEPTED. WE'LL ALSO CHECK WITH THE SELLER TO SEE IF THEY HAVE A PREFERRED DATE AND AIM TO ACCOMMODATE IT WHERE POSSIBLE.

CONDITIONS

MOST OFFERS INCLUDE A FEW STANDARD CONDITIONS. A FINANCING CONDITION TYPICALLY GIVES YOU 5 TO 10 BUSINESS DAYS TO SECURE FINAL MORTGAGE APPROVAL. A HOME INSPECTION CONDITION ALLOWS 7 TO 10 DAYS TO COMPLETE INSPECTIONS AND EITHER MOVE FORWARD, RENEGOTIATE, OR WITHDRAW IF MAJOR ISSUES ARE DISCOVERED. IF YOU'RE PURCHASING A CONDO, WE'LL LIKELY INCLUDE A CONDOMINIUM DOCUMENT REVIEW CONDITION AS WELL.



INSURANCE

TITLE INSURANCE

The title company can conduct a title search... A title insurance policy protects lenders and owners against certain claims or legal fees that may arise over ownership of the property. In Alberta, a Real Property Report (RPR) with municipal compliance is typically the standard for property transfers. Title insurance may be obtained in addition to an RPR for enhanced coverage, or may be accepted by lenders and parties as an alternative to a current RPR in certain circumstances. It is a valuable tool to discuss with your lawyer to determine if it is appropriate for your specific transaction

HOMEOWNERS The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents

HAZARD Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events

FLOOD Protects against damage caused by a flood

WINDSTORM Protects against damage caused by events such as tornadoes, hurricanes, or gales.

MY TRUSTED INSURANCE AGENTS

KEVIN HUANG
INSURELINE
(403) 470-7288

INSPECTIONS

During the condition period, buyers in Alberta have the right to hire a licensed home inspector to assess the property's overall condition. This is an important step in protecting your investment, as it helps uncover any issues that might not be visible during showings.

A standard home inspection in Alberta typically includes a thorough review of the home's roof, attic, insulation, foundation, structure, electrical system, plumbing, heating system, air conditioning (if applicable), windows, walls, ceilings, floors, and doors. After the inspection, you'll receive a written report outlining the findings. I always recommend that you attend the inspection in person—you'll gain a clearer understanding of the home and can ask the inspector questions on the spot.

Optional Inspections You May Want to Consider

Radon Test: Radon is a naturally occurring radioactive gas that can accumulate in homes—especially in basements—and is known to increase the risk of lung cancer. Health Canada recommends testing for radon in all homes, especially in Alberta, where levels can be higher than average.

Sewer Scope or Septic Inspection: If the property is not connected to municipal sewer, or if it's an older home, a sewer line or septic system inspection is recommended. This helps ensure the system is functioning properly and there are no costly issues underground.

Well Water Test: For rural properties that use well water, a water quality test will check for bacteria, contaminants, and safe mineral levels. Ensuring the water is potable and the well system is in good condition is essential.

WETT Inspection: If the home has a wood-burning fireplace or stove, a WETT (Wood Energy Technology Transfer) inspection may be required by your insurance company to ensure it's installed and functioning safely.

Asbestos or Lead Paint Testing: If the home was built before the mid-1980s, you may want to test for asbestos in insulation or building materials. Lead-based paint is less common in Alberta than in the U.S., but can be tested in older homes upon request.



MY RECOMMENDED INSPECTORS

BRYCE MEDEIROS
3PEAKPROPERTIES.CA
BRYCE@3PEAKPROPERTIES.CA
(403)200-6415

ALEX PINTEA
GHIINSPECTIONS.COM
GUARDIANHOMEINSPECTIONSINC@GMAIL.COM
(403)471-9610

PREPARING TO CLOSE!

WHAT HAPPENS ON CLOSING DAY?

Sign all necessary documents and pay the remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

THE FINAL WALKTHROUGH

We will perform a final walkthrough on the day of settlement to confirm that the seller made the agreed-upon repairs and to ensure that no issues have arisen while the property was under contract.

WHAT SHOULD I BRING TO SETTLEMENT?

A photo ID and a cashier's check to pay any closing costs. Your agent will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

CLOSING CHECKLIST

- ☐ TRANSFER ALL UTILITIES INTO YOUR NAME (GAS, ELECTRIC, WATER, SEWER, ETC.)
- ☐ REVIEW THE CLOSING SETTLEMENT STATEMENT A FEW DAYS BEFORE CLOSING TO ENSURE YOU HAVE THE FUNDS FOR CLOSING COSTS
- ☐ FINAL WALK-THROUGH
- ☐ WIRE FUNDS TO YOUR REAL ESTATE LAWYER, OR GET A CERTIFIED CHECK FROM YOUR BANK
- ☐ BRING YOUR DRIVER'S LICENSE OR PASSPORT TO THE CLOSING TABLE
- ☐ TAKE YOUR KEYS, POP THE CHAMPAGNE, AND MOVE IN!

OTHER IMPORTANT THINGS TO KNOW

REASONS WHY NOT TO CALL THE AGENT ON THE SIGN

The listing agent has a fiduciary duty to the seller by signing a contract with them first; you, as a buyer, are a second interest. If you went to court, would you use the other person's attorney? Of course not. You want an experienced agent working for you to get the best price and terms that are best suited for you, not all one-sided for the seller!

YOU SHOULD HAVE AN AGENT WHEN BUYING NEW CONSTRUCTION

I can negotiate better terms or upgrades in your new home that the builders often do not tell buyers because they have the builder's best interest and profit in mind, and not yours. I can also recommend which upgrades to do now with the builder, and what would make more sense to do after you move in. Not to mention, if anything were to go wrong during the process, you would definitely want someone representing YOU and your best interest, which is not the sales rep, as they work for the builder.

FORECLOSURE/BANK-OWNED PROPERTIES

Though many foreclosure homes are perceived as excellent investments due to lower-than-average pricing, there are a few stipulations to consider. Many foreclosed homes are in a rough condition due to previous owners being forced out of their homes. With this in mind, the properties are rarely left in "move-in" condition and are always sold as-is with an extremely rare chance to have the home fixed prior to purchase. While typical time to possession is 30-45 days, due to the complicated nature of the loans, closing periods take a minimum of 90-120 days to close and receive keys.

MOVING CHECKLIST

4-6 WEEKS BEFORE

- ☐ Declutter, discard & donate
- ☐ Collect quotes from moving companies
- ☐ Locate schools, healthcare providers in your new location
- ☐ Secure off-site storage if needed
- ☐ Choose a mover and sign contract
- ☐ Create a file of moving-related papers and receipts
- ☐ Contact homeowner's insurance agent about coverage for moving
- ☐ Contact insurance companies to arrange for coverage in new home

3-4 WEEKS BEFORE

Notify the following about your change of address:

- ☐ Banks + Post Office
- ☐ Credit Card Companies
- ☐ Insurance Companies
- ☐ Family + Friends

Notify utility companies of date to discontinue or transfer service

- ☐ Electric
- ☐ Gas
- ☐ Water
- ☐ Internet
- ☐ Trash
- ☐ TV

2-3 WEEKS BEFORE

- ☐ Notify DMV of new address
- ☐ Discontinue additional home services (housekeeper, gardener/lawn service)
- ☐ Start using up things you can't move, such as perishables
- ☐ Close/open bank accounts
- ☐ Arrange for child and pet care on moving day
- ☐ Notify HOA about upcoming move, reserve elevator usage

1 WEEK BEFORE

- ☐ Confirm final arrangements
- ☐ Arrange transportation for your pets and plants
- ☐ Review your moving-day plan with moving company
- ☐ Take a picture in your home
- ☐ Pack an essentials box for quick access at new home
- ☐ Label moving boxes with the contents inside

THANK YOU!

Thank you for trusting me with the purchase of your home! **I am honored to represent you and guide you through the process.** My goal is to ensure that you are comfortable every step of the way.

Have more questions? I'm always available to help! Helping my clients buy their dream home is what I am passionate about!

I'm always here to answer your questions.



CONTACT INFO



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