

HOME BUYERS' Game Plan

A step-by-step toolkit to buy smart, live well, and feel confident.

Compliments of Tristan Boire | Park Realty



WELCOME — HOW TO USE THIS GUIDE

Hey there,

Buying a home is exciting, but having a plan makes it stress-free.

Use this Game Plan like a checklist: follow it step by step, check things off, and reach out to me anytime you want help or advice.

LET'S CONNECT



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CHECK OUT MY WEBSITE



<u>INSTAGRAM</u>



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STEP 1. GET PREPARED BEFORE YOU LOOK

- 1 Fully Underwritten Pre-Approval In Place not just a basic pre-qual. Talk to your mortgage pro about rate holds and how long it's valid.
- 2 Estimate your total closing costs
 lawyer fees, inspection, appraisal, and taxes. Set aside ~1.5%-4% of purchase price as a cushion.
- 3 Plan your moving & setup budget factor in movers, new furniture, or appliance upgrades.
- 4 Confirm your realistic max price & comfort just because you can spend \$600K doesn't mean you should. We'll strategize what fits your lifestyle + goals.
- Have key documents ready income letters, pay stubs, tax returns, recent bank statements. This makes your offer strong and speeds up conditions.
- 6 **Build your A-team**mortgage broker, trusted real estate advisor (me!),
 and a real estate lawyer lined up early.



STEP 2. KNOW WHERE & WHY

WANT	NEED	Kitchen:
		Updated appliances (e.g. refrigerator, stove, dishwasher, microwave) Ample counter space Plenty of cabinet storage Pantry Island or breakfast bar Quality flooring (e.g. tile, hardwood)
\cap		Living Room: Open floor plan
		Natural lighting Cozy fireplace Space for a home entertainment system Quality flooring (e.g. hardwood, carpet)
		Bedrooms:
		Sufficient space for a bed and furniture Walk-in closet Natural lighting Quality flooring (e.g. carpet, hardwood) Ensuite bathroom
		Bathrooms:
		Updated fixtures (e.g. shower, toilet, sink) Adequate storage Quality flooring (e.g. tile, stone) Good lighting Separate shower and bathtub
\Diamond	\cap	Outdoor Spaces: Backyard or patio
		Pool or hot tub Outdoor cooking area (e.g. grill, smoker) Outdoor dining area Low maintenance landscaping
		Other Rooms:
		Laundry room Storage space (e.g. attic, basement) Office or den Garage or off-street parking

STEP 3. BEFORE YOU FALL IN LOVE CONFIRM IT CHECKS OUT

Run through this quick list before you get emotionally attached — smart buyers check facts first!

- (test on Google Maps at rush hour)
- 2 Local traffic flow & street parking options
- Test mobile signal & Wi-Fi speed (If you work from home)
- $\stackrel{\frown}{4}$ Confirm school catchments & bus routes
- 5 **Walkability** (coffee, groceries, essentials)
- 7 Ask for an Active Comparables Summary (I'll show you how this home stacks up)
- 8 Review recent Sold Prices & list-to-sale ratios
- (9) Think ahead (does this home still fit in 5–10 years?)



WHAT HOMES REALLY SELL FOR VS. ASKING PRICE

Looking at active listings alone can be misleading. Here's an example comparing asking prices and final sold prices — this is what keeps you from overpaying or lowballing

Address	List Price	Sold Price	Days on Market
123 Maple St	\$475,000	\$482,000	7 days
456 Oak Ave	\$499,000	\$500,000	5 days
789 Pine Cres	\$520,000	\$518,000	21 days

What this tells you:

- Homes in this area under \$500k are highly competitive —Selling for list price and sometimes for more than asking, and with extremely fast timelines (be prepared to act quickly.)
- Homes over 500k in this neighbourhood sit longer and often sell for close to list.
- Knowing real sold prices protects your money and helps you offer smart, not guess.
- You can see if your targeting a home under \$500k, you're not likely to win offering under asking price

Address	List Price	Status
101 Birch Rd	\$515,000	Active
202 Cedar Ln	\$525,000	Pending
303 Spruce Pl	\$550,000	Active

Fit Your Home Into the Market Snapshot

• If it's priced close to recent SOLD homes → fair value → be ready to move fast.

(Example: Under \$500k homes moved quickly, for more than asking.)

• If it matches a current Active but is much higher than recent solds without additional value → watch for price drops or negotiate harder.

(Example: Spruce Pl at \$550K is above typical solds — overpriced for now.)

ullet If similar homes are Pending ullet that shows buyers accept that price range in this neighbourhood.

This helps you feel confident that your offer is realistic — not too high, not too low.

MAKE A SMART OFFER

Compare Active vs. Sold listings

is the list price realistic?

Micro Market Mood

are homes selling above list or sitting over 30+ days?

- Price Range: We pick a number based on current Sold vs Active not guesswork.
- Deposit: A bigger deposit signals strength & commitment sellers love this.

 (instead of the standard \$10,000 deposit on a \$500k home, consider \$15,000 \$20,000)
- Conditions: Finance & inspection short but solid, so you're protected and the seller sees you're not just tossing in conditions to back out later.
 - **Timeline:** A smart, short condition period makes your offer stand out in multiple bids you look serious, prepared, and ready to close if the house checks out.
- 5 **Terms:** We match the seller's preferred possession date if possible it costs you nothing but can beat out higher offers with less flexibility

These moves make your offer the one sellers say yes to

When sellers trust you're a serious buyer, they're more reasonable if repairs or credits come up — you win at the table and during negotiations after inspection.



DON'T FALL INTO THESE TRAPS

These are the most common mistakes I see first-time buyers make — here's how to avoid them and stay ahead.



Falling in love before confirming your real budget.

Solution: Always finalize your full pre-approval before getting attached.



Being unrealistic about wants vs. budget.

If you want a 5-bed, 4-bath dream house for \$300K, there's no data to back that up. Check what sells in your price range and shape your wish list around reality.



Trusting the list price blindly.

Check Active vs. Sold data — the list price is just a starting point, not the real value.



Ignoring comparables and under-offering on a fair deal.

A strong home, priced right, will sell fast. Lowballing can mean losing it — trust the data, not guesses.



Waiving the inspection just to win.

Keep conditions short & strong instead — never skip protection, without having your eyes wide open.



Forgetting your next 5-10 years.

Pick a home that fits likely life changes — not just today.



Not working with a true advisor.

You need more than a key-opener — you deserve a pro by your side.

Don't stress — I'm here to make sure none of these happen to you.

Questions or feeling unsure? Text me anytime



Tristan Boire



Thanks for reading! I hope this Game Plan helps you feel prepared, protected, and excited to find the right home.

Next Steps:

Get Pre-Approved

Book Your Buyer Consultation

Check Neighbourhood Comparables

Set Tour Days

Review Offer Scenarios

Text or Call Me Anytime

LET'S CHAT



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