Your Guide To Buying A Home in Saskatoon

Finley Macfarlane

Hardest working Real Estate Professional in Saskatoon. Bold Claim? Read to see why.

Proud to be supported by the most tech-advanced brokerage in the world.

REAL Broker is one of the North America's fastest-growing brokerages, with more than 40,000 agents across every state and most provinces. REAL's core value is "work hard, be kind". This, paired with how ahead of the game all of the technology is, made it a perfect fit for me when we finally opened an office in Saskatchewan.

In all honesty: While it is amazing to be supported by such a powerful and influential brokerage, the only thing that really matters is the individual who will be working for you, and the team behind them.

About Me

MEET YOUR LOCAL ONE-STOP-SHOP FOR ALL THINGS REAL ESTATE

Hello, I'm

Finley Macfarlane (Fin)

Your Local Real Estate Professional

FIN MACFARLANE
REALTOR®

Since I was 15, I've been driven by two things: entrepreneurship and helping people. My first business — a home-service company I built as a teenager — still runs today. It taught me the value of hard work, consistency, and what it takes to earn trust so people call you back again and again.

That same drive is what fuels my career in real estate. From a young age, I understood that real estate isn't just about property — it's about building security, wealth, and opportunity. But more importantly, I know the only way my business grows into something I can one day pass down to my children is by turning every single client into a lifelong relationship. I don't treat transactions as "deals." I genuinely treat them as the start of something long-term. My goal is simple: to provide a level of service so complete that you'll never need to wonder who to call for anything real estate or home-related — because you'll already know it's me.

That's why I've built a vetted, trustworthy vendor list covering everything from renovations, staging, and cleaning to downsizing support, auction services, print shops, photographers, lawyers, even dog kennels and supplement stores. You name it, I have someone ready to help.

At the core of it all is one mission: to deliver such an exceptional experience that it creates clients for life — and friends for life. That's the foundation I'm building this business on, and the legacy I plan to pass down.

Outside of my business, I'm passionate about health and fitness, reading (particularly self-improvement and mindset books), hunting with my father, living life with my black lab X mastiff Ajax, and giving back (more to come on this).

Contact Details

https://linktr.ee/finleymacfarlane 306-370-2314 finmacrealty@gmail.com

YouTube

What Clients Say

See my reviews here: https://share.google/VJIlUgXHPJBNhaalx

★★★★★

Working with Fin has always been a great experience. He's incredibly knowledgeable about the market, and you can tell he's constantly learning and sharpening his craft. That commitment really shows in the way he guides his clients. He's laid-back in the best way, he takes the stress out of the process while still staying on top of every detail. He genuinely cares about the people he works with, and it shows from start to finish. It's always a pleasure to work with him! I recommend him to anyone starting their home buying journey!

-Colten S

★★★★★

Fin was awesome. he helped us out alot in finding the perfect house, very knowledgeable!

-Chad and Tiegan

★★★★★

Finley was fantastic to work with and helped us sell our house quickly in Rosewood, Saskatoon. His professionalism, market knowledge, and hard work made the entire process smooth and stress-free. We truly appreciate his dedication and highly recommend him. He was always responsive, clear in his communication, and guided us confidently at every step. Fin went above and beyond to ensure everything was handled on time and in our best interest. Working with him was a great experience from start to finish.

-Sajjad & Aqsa

★★★★★

"Fin helped me out a lot in buying my first place. Nice guy and easy to work with!"

-Ella H

Meet The Team

TO HELP GUIDE YOU IN BUYING YOUR HOME

Ashley Djokowich
Saskatchewan Broker

Meet Ashley — Saskatchewan's Provincial Broker with Real. With 10+ years in real estate and a background in construction, she brings hands-on experience, integrity, and strong support for agents across the province. She lives in Martensville with her family and loves snow, cozy boots, and a good latte.

Colten Swales
Mortgage Broker @ Nexgen Mortgages

Along with being the best photographer in the city (in my opinion), Colten is an extremely hungry and dedicated mortgage broker here in Saskatoon. Colten is amazing at shopping around countless lenders and finding the best mortgage product FOR YOU. Whether you're self-employed, new to Canada, or a long-time Saskatchewan employee, Colten will get it done.

COLTEN SWALES
Photographer/Videographer

Our professional photographer and videographer brings each listing to life with high-quality photos, cinematic video tours, and drone footage. Their work captures the true value of your home, creates emotional appeal, and helps it stand out online—attracting more buyers and driving better results.

Spencer Barber
Home Inspector

I'm a formally trained and experienced residential home inspector, as well as a residential and commercial contractor.

Meet The Team

TO HELP GUIDE YOU IN BUYING YOUR HOME

LILY ARVANITAS

Partner @ Scharfstein LLP

Lily brings 20+ years of business law expertise to Scharfstein LLP, representing businesses of all sizes in acquisitions, reorganizations, financings, and succession planning. She also advises on estate and tax planning, working with financial experts to protect client interests, and represents clients in residential and commercial real estate transactions.

SCOTT ZIEGLER

PERSONAL MENTOR

Born and raised in Saskatoon, Scott brings over 20 years of real estate experience to the team. His deep market knowledge, strong local network, and proven track record give our listings a powerful advantage. Scott helps ensure every detail is covered and every opportunity is maximized.

JACK BOUVIER

MENTOR

Jack is an investor-focused agent with an extensive knowledge of how our local market works due to his background of investing. Jack aims to help others create that same financial freedom and security through their real estate moves. Jack is who got me into Real Estate!

KIM AQUINO

TEAM REALTOR®

Kim is an ambitious, client-focused agent who goes the extra mile to get results. From canvassing neighbourhoods to making some of the best social media content in the city, he's committed to creating buzz around our listings and generating serious buyer interest. His work ethic and dedication make him an invaluable asset to our clients.

All About Us

Our Real Estate Story

1 Our Mission

My mission is simple: if I don't turn every client into a lifelong friend, I've missed the mark. Buying a home isn't just about finding a property — it's about building trust, confidence, and a plan that sets you up for long-term success. I'm here to help you find the right home at the right price, while protecting your best interests every step of the way.

2 My Values

I believe in transparency, integrity, and straight talk. My clients can always expect honest advice and clear communication, no sugar-coating. I'll tell you what you need to hear, not just what you want to hear — because the goal isn't just to buy a home, it's to make the smartest move possible.

3 Our Service

I work with buyers the same way I handle every deal — with precision, strategy, and care. From personalized property searches and off-market opportunities to negotiation and closing, I handle the details so you can focus on the excitement of finding your new home. My goal is to make the process clear, efficient, and stress-free while ensuring you get maximum value for your investment.

-Fin Macfarlane

Making A Difference

My Commitment

When you choose to work with us to sell/buy your house, you are also helping give back to the less fortunate in our own city. I take $100 from every single transaction to be donated directly to one of two options, or both:

Teen Challenge Canada (Saskatchewan Programs)	Charity of Your Choice
Teen Challenge Saskatchewan runs 12-month, faith-based residential programs for adults battling drug and alcohol addiction. With a Men's Centre near Allan and the Prairie Hope Women's Centre near Hague, they provide a structured, supportive environment where participants can heal, rebuild their lives, and gain the tools for long-term recovery. More than just treatment, Teen Challenge focuses on complete life transformation: restoring individuals, families, and communities. I have a personal connection to this organization, as I've had immediate family members go through this program, and seen first-hand the change it makes and how families are restored. Learn more @ https://www.teenchallenge.ca/	If you have a charity that you have a personal connection to, we can arrange for the donation to be sent there as well.

TEEN CHALLENGE

The Home Buying Process

Laying Down Exactly How We Do It – Before We Do It

THE HOME
Buying Timeline

Step One
Consultation
Deep dive into your needs, market education, creating a plan.

Step Two
Pre-Approval
Secure pre-approval to understand borrowing capacity and show seller readiness.

Step Three
The Search
The process of finding and viewing homes that fit your needs

Step Four
Make an Offer
Writing and negotiating a strong offer to secure the right home and protect you.

Step Five
Under Contract / Due Diligence
Fulfill conditions in the offer to ensure the home is what it seems.

Step Six
Closing
Conditions are removed and a firm sale has occurred. Lawyers get involved.

Step Seven
Final Walkthrough & Possession Day
Move into your new home!

Step Eight
Post-Possession
Support and guidance after you've moved into your new home

This guide along with our consultation fully details every step so you are a seasoned professional before you even start looking!

The Consultation

The consultation is where we set the foundation for your home search. We'll meet to talk through your goals, budget, and timeline so we can create a clear plan that makes buying straightforward and stress-free.

Why it matters: A strong start reduces surprises later. You'll know exactly what to expect and how we'll work together, so when the right home comes along, you'll be ready.

What We'll Cover

- Your goals, timing, and critical dependencies How the process
- works from the consult to possession day (and beyond) in the current market How
- financing works and how to get ahead of the game Your
- preferred neighbourhoods, must-haves, nice-to-haves, and deal-breakers How the
- Saskatoon market is performing right now (in each neighbourhood)

This is without a doubt the most important step to assure success.

Finley Macfarlane

Consultation Continued

WHAT YOU'LL LEAVE WITH

- A defined search profile
- A clear path to determining budget comfort zone
- A shortlist of trusted vendors needed for the process
- A simple action plan for every step up until you move in to your new place

BUYERS' BIGGEST FEARS AND MY COMMITMENT

The four biggest fears that everyone has when buying a home are:

1. **Losing the home**
2. **Missing something**
3. **Paying too much**
4. **Something being wrong with the home**

My entire process is focused on eliminating these fears based on extensive data and research. You'll always know what's happening, what comes next, and what your options are. My role is to simplify the process, protect your interests, and keep you moving toward your new home with confidence. **But also:** I am under the strong belief that buying a new home needs to have some fun mixed in the process!

Phase 2: Pre-Approval

WHY PRE-APPROVAL MATTERS

Getting pre-approved is the most important step before shopping for homes. It tells you exactly what you can afford, gives you a clear monthly payment range, and makes your offer stronger when competing against other buyers. Sellers take pre-approved buyers more seriously, and in a fast-moving market, it gives you the confidence to act quickly.

HOW IT WORKS

When you connect with a lender, they'll review:

- Your income and employment
- Your debts (gross debt service ratio and total debt service ratio) and credit score
- Your down payment amount

1 Documents

2 Review

3 Pre-approval letter

From there, the lender confirms the price range you qualify for and what your payments would look like. Pre- approval usually takes just a short phone call and some basic documents, and it's valid for several months. You usually get a rate hold for those months as well, which is useful in case the rates go up afterwards.

Gross Debt Service ratio (GDS): The % of your income that goes to mortgage, property tax, heat, and half of condo fees.

➤ Most lenders want this under 39%.

Total Debt Service ratio (TDS): The % of your income that goes towards all housing costs *plus* other debts (loans, cars, credit cards, etc.)

➤ Most lenders want this under 44%.

Phase 2: Pre-Approval

MY ROLE IN THIS STEP

I'll connect you with trusted local lenders who are competitive, responsive, and make the process simple. The goal is to make sure you know your numbers before we start looking, so we're only touring homes that truly fit your budget and goals. Without getting pre-approved, you run the large risk of finding and falling in love with a home, only to find out it is out of affordability. Think going on a date with someone and it goes amazing, just to see them on the news for murder the next day.

	Bank	**Mortgage Broker**
Advantages	• Relationship benefits if you've banked there a long time Familiar brand trust •	• Shops multiple lenders for the best rate and terms access to • products banks don't offer More flexible with • unique situations (self-employed, new credit, etc .) No cost to you – the lender pays the broker •
Disadvantages	• only offers their own products and rates • limited flexibility for if your situation isn't the typical	Broker quality can vary, without a trusted referral

A good broker means more options, more flexibility, and often better pricing.

Phase 3: The Search

The search is about finding homes that fit your needs without wasting time. We'll combine MLS listings, off-market opportunities, For-Sale-By-Owners, and then use my funnel system so you never miss the right property. This matters because looking at random houses is inefficient. A focused system keeps you in control and ensures we only see the homes that truly match your budget and lifestyle. This way, we avoid the 4 biggest fears previously mentioned.

How We Search

I use a system called **Fin's Funnel Process** to make sure you don't miss opportunities and don't waste time on the wrong homes:

1. **Everything goes in** – We start wide. MLS listings, new builds, for-sale-by-owners, off-market homes (more to come on this), and anything else that could be a fit.

2. **Together**, we narrow down the list by removing homes that don't fit your budget, location, or must-haves. This process of elimination is easier and less stressful than trying to "pick" the one right home upfront.

3. **Top 3 Homes:** Once we narrow it down, we focus on your top 3-8 favourites. I'll provide market data on each so you know what's fair and can act with confidence when it's time to make an offer.

Result: You see everything that matters, nothing slips through the cracks, and you always feel in control of the search.

Phase 3: The Search

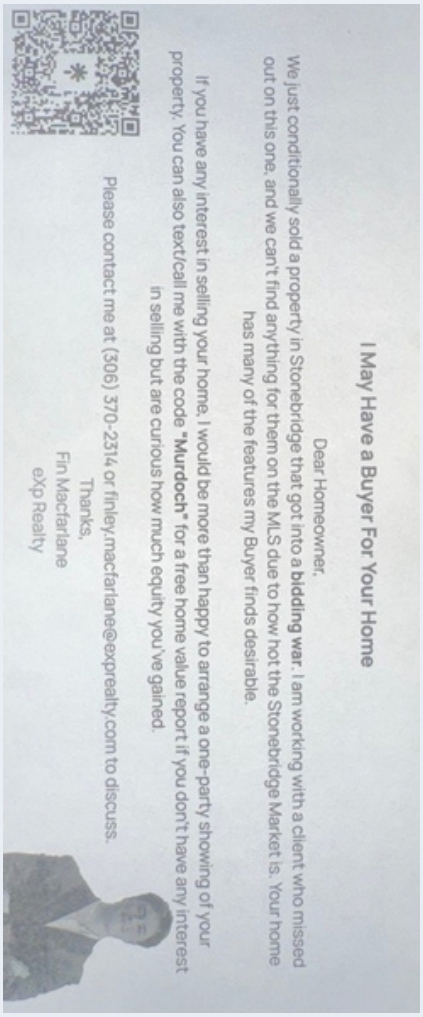
My Advantage in This Stage

Most agents and home-buyers rely only on the MLS. In a “Buyer’s Market”, this works great. And the truth is that almost always, this is where you will find your home. **However…** When you have very specific criteria, want to live in a certain neighbourhood with low supply, or it is a “seller’s market”: I believe there is a need for more than just looking on the MLS and opening doors for you.

Off Market Listings A direct-prospecting-heavy agent will have lists of homeowners who are considering selling but do not yet have their home on the market. There are also plenty of homeowners who state that they would sell their home for a certain number or reason, but don’t have enough desire to fully list.

When we can’t find anything on the MLS that meets your specific criteria, I make the commitment to go out and knock doors of homes that do. I spend hours every week doing this as a way to better serve my clients.

I have clients say that they feel like this is a burden for me: It’s really a win-win. Whilst doing this to serve you, I also am able to make connections with homeowners and grow my business at the same time.



I May Have a Buyer For Your Home

Dear Homeowner,

We just conditionally sold a property in Stonebridge that got into a **bidding war**. I am working with a client who missed out on this one, and we can't find anything for them on the MLS due to how hot the Stonebridge Market is. Your home has many of the features my Buyer finds desirable.

If you have any interest in selling your home, I would be more than happy to arrange a one-party showing of your property. You can also text/call me with the code **"Murdoch"** for a free home value report if you don't have any interest in selling but are curious how much equity you've gained.

Please contact me at (306) 370-2314 or finley.macfarlane@exprealty.com to discuss.

Thanks,
Fin Macfarlane
eXp Realty

Phase 4: Making a Smart Offer

What an Offer is

An offer is a legal contract between you and the seller. It outlines the price, terms, conditions, and timelines of your purchase. This is where strategy matters — a strong, well-written offer can win the home even against higher bids.

Contract of Purchase and Sale

Price

- We base each offer on a comparable sale analysis, so you know what a home's true value is. This way we avoid overpaying for homes, but also avoid under-bidding: a common listing strategy currently is to list properties way below what they're really worth, and manufacture a bidding war that drives the sale price up to the actual value.

- The purchase price is divided into three parts: the earnest money deposit you pay up front (which becomes part of your down payment), the mortgage amount you're obtaining, and the remaining cash you bring on closing day to complete your down payment and cover closing costs.

- Deposits are usually 1–5% of the purchase price, held in trust; you get them back if conditions aren't met, but you can lose them if you walk away without a valid reason.

Terms

- Terms are the details of your offer beyond price — things like possession date, inclusions (appliances, fixtures), exclusions, and any special requests. Getting the terms right can make your offer more appealing to the seller, sometimes even more than price itself.

Dates

- Dates are simple: the date you are writing the offer, the date it is accepted, the dates for condition removals, inspections, appraisals, and finally closing & possession date.

Phase 4: Making a Smart Offer

Conditions

- Conditions are the most important part of the offer. They are how you protect yourself from any unexpected issues.
- When you put a condition in an offer, you are saying that the offer is "subject to" certain events/actions taking place. As an example, almost every offer has a mortgage final approval condition, as the lender has to finalize your mortgage and ensure that the property they are lending money for meets certain standards. This condition would look like: "This offer is subject to the buyers obtaining a mortgage of X amount by Y date".
- Other common conditions include various inspections, receiving and reviewing condo documents for a Condominium purchase, etc.

Important: When you put conditions in an offer, you have to agree with the sellers upon the dates by which they will be removed and the offer will become a firm sale. Two things can happen:

- You choose not to remove the conditions for a valid reason, and back out of the deal (mortgage doesn't get approved, home inspection goes wrong, etc.). In this case, your deposit funds will be returned for you.

- You remove all conditions and have a firm sale, and then walk away from the deal afterwards. In this case, the seller often keeps the deposit money, and can potentially even sue you for damages.

This is why it is extremely important that you have an agent write in the correct conditions to keep you protected.

Step 5: Under Contract / Due Diligence

This is the period between an accepted offer and condition removal or closing. It's when we confirm that everything about the property and your financing checks out.

So what happens here?

- Home Inspection – A licensed inspector reviews the property's structure, systems, and condition.
- Financing Approval – Your lender finalizes the mortgage based on the property and appraisal.
- Document Review – For condos: bylaws, reserve fund, minutes, and disclosure statements.
- Appraisal – The lender confirms the property's value supports the purchase price.
- Repairs or Negotiations – If issues arise, we negotiate solutions or credits.
- Condition Removal – Once everything is approved, we remove conditions and the sale becomes firm.

Why Does it Matter?

This is where we confirm that the home you've chosen is solid and worth what you're paying. It protects you from surprises and keeps your investment safe.

My Role in This Step

During the due diligence period, I coordinate every moving part so nothing falls through the cracks. I'll handle communication with your lender, inspector, and lawyer to keep everything on track and on schedule. I'll guide you through the inspection results, help evaluate any repairs or renegotiations, and make sure all conditions are satisfied or removed properly. My goal is to protect your interests, prevent surprises, and ensure a smooth transition toward closing.

Step 6: Closing

Closing is when ownership of your new home officially transfers from the seller to you. It is the legal and financial wrap-up of the purchase where mortgage funds are released, documents are signed, and the title is registered in your name.

What Happens Here

- Lawyer's Role: Your lawyer reviews all legal documents, ensures the title is clear, handles the transfer of funds, and registers the property in your name.
- Lender's Role: The lender releases your mortgage funds to your lawyer once everything is verified and signed.
- Your Role: You meet with your lawyer to sign final documents and provide the remaining down payment and closing costs.
- **Closing Costs:** Usually range between 1 to 2 percent of the purchase price and can include:
- Legal fees and disbursements (around $1,000 to $1,500)
- Title insurance (protection against title or ownership issues)
- Property tax adjustments (reimbursing the seller for prepaid taxes)
- Land title transfer fees
- Interest adjustments or lender fees (if applicable)

Why It Matters

Closing ties together all the legal, financial, and administrative steps. Understanding the costs and timeline ahead of time prevents surprises and keeps your possession day smooth.

How I Help

I coordinate with your lawyer and lender to make sure every document, fund transfer, and signature happens on schedule. I review your closing statement with you, explain what each cost means, and confirm possession details. My goal is for your closing to be stress-free and on time.

Step 7: Final Walkthrough and Possession Day

The final walkthrough is your last opportunity to inspect the property before taking ownership. It confirms that the home is in the same condition as when you made the offer and that all agreed-upon items are included. Possession day is when the sale becomes official and you receive the keys to your new home.

What Happens Here

- Final Walkthrough: Usually done within 24 hours of possession. We check that the home is clean, empty, and that no damage has occurred since the offer was accepted.
- Key Release: Once your lawyer confirms that funds have been transferred and the title has been registered, the keys are released.
- Utilities and Insurance: You arrange home insurance before closing and transfer utilities into your name for possession day.
- Move-In: Once keys are released, you officially own the home and can move in.

Step 8: After Possession and Ongoing Support

My job doesn't end when you move in. Once you've settled into your new home, I stay available as your long-term resource for everything homeownership-related.

Contractors, Vendors, and Home Support

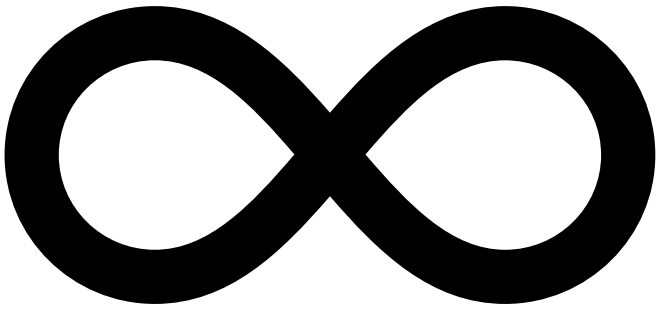
My commitment doesn't end at possession. I have a trusted list of local contractors and vendors for every need, from repairs and maintenance to full renovations, Lawyers, photographers, supplement stores, on and on and on. If you ever need work done or a recommendation for anything Saskatoon-related, I'll connect you with reliable professionals who deliver quality results.

Home Value and Market Updates

Homeownership is a long-term investment. I provide an bi-annual check-in with a full report on your home's market value so you always know how your property is performing and what opportunities might exist. Also, I have monthly Saskatoon newsletters, that cover everything from Real Estate to niche Saskatoon news. Not to mention weekly email market snapshots, which by taking 3 minutes to read, will make you sound like a Real Estate Mogul to your friends.

Referrals and Ongoing Relationship

If friends or family are thinking about buying, selling, or investing, I'll give them the same level of service and care you received. My goal is to be your **lifelong** investment, homeownership, and real estate **consultant and advisor** — someone you can always count on for guidance, support, and trusted advice.



Housewarming Party

Moving into a new home is a big milestone and it deserves to be celebrated. As a thank you for trusting me with your purchase, I offer to host a housewarming party for you and your friends or family once you are settled in.

You tell me when you want it, what kind of food and drinks you would like, and who you want invited. I handle everything from setting up and inviting everyone to cleaning up afterward if needed.

It is a simple way to bring the people you care about together, show off your new home, and create lasting memories. You worked hard for this and it is my way of saying thank you and officially welcoming you home.

The only catch? I have to be invited!

Fin Macfarlane

Local Real Estate Professional

FIN MACFARLANE
REALTOR®

real

THANK YOU

Thank you for your consideration for being able to help you find your new home. I look forward to a lifetime of working with you to help you achieve your real estate goals.

Contact Details
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finmacrealty@gmail.com