



Buyer's Guide 2026

YOUR SUCCESS
STARTS WITH A PLAN!



Start your house hunting journey now!



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Let's face it, with so many options coming on the market every day, plus all the homes on the market from two months ago, it can be overwhelming. It would be best to get some clarity and get it quickly.

Buyers are worried that they could be overpaying for a property or that they aren't choosing the right home. Tanner will walk you through his process to make sure you don't miss anything, and don't overpay. The most important elements to a successful purchase are risk reduction, deep market knowledge, and strong negotiating skills.

It's not about what you want but WHY you desire to have it.



As a buyer, you are in the driver's seat and Tanner is here to guide you through the process. Tanner will advise you on home values in the area, help you minimize risk, and make sure nothing is wrong with the property. He has a thorough process called the "funnel process" which helps accomplish your goals.



THE 10 STEP HOME BUYING PROCESS

1. Get pre-qualified with a Mortgage Broker or Bank.
2. Find a Realtor® who is Right For You!
3. Buyer Consultation.
4. Become an Educated Buyer & Book Showings.
5. Make A Calculated Offer.
6. Prepare for Counter Offer & Negotiate.
7. Finalize Contracts & Final Signing.
8. Home Inspections, Satisfying Conditions & Waivers.
9. Preparing for Possession.
10. Closing Day - Final Walkthrough



Get Qualified for a Mortgage.

It is never fun to looking at homes to then realize that you cannot afford them, especially after spending hours looking in that price range. Rather than setting the standard too high, let's be realistic.

Knowing your approved price range is very important. The very first step you should consider before looking at any homes online is to consult with a Mortgage Broker or Financial Institution to file the required documentation to become pre-approved.

Keep in mind some, closing costs that are out-of-pocket expenses.

Costs of Purchasing a Home:

- Down Payment (Minimum 5% of purchase price)
- Deposit (Typically \$5,000-10,000)
- Home Inspection (\$500 to \$700)
- Condo Document Review (\$350 to \$600)
- Legal Fees (\$1,300 - \$2,400)
- Moving Costs (\$1,000 - \$6,000)

Documents Needed for Approval:

Salaried Individual

- Letter of Employment
- Most recent paystub
- Last 2 years T4s
- Last 2 years Notice of Assessments (NOAs) with proof of taxes paid/no balance owing



Self Employed (Sole Proprietor)

- Last two years T1 Generals
- Last 2 years of Notice of Assessments (NOAs) with proof of taxes paid or no balance owing
- 3 months of business bank statements showing ongoing income deposits

Self Employed (Incorporated)

- Last two years T1 Generals
- Last 2 years of Notice of Assessments (NOAs) with proof of taxes paid or no balance owing
- 3 months of business bank statements showing ongoing income deposits
- Articles of Incorporation
- Certificate of Incorporation
- Most recent annual corporate return
- Last 2 years of accountant prepared corporate financials

Additional income:

- Canada Child Tax Benefit (CCB) statement plus birth certificate for your child to confirm under 15 years old
- Notarized separation agreement to confirm child or, spousal support
- Lease agreement for any rental properties 3 months of bank statements confirming deposits (in all cases)

Down Payment

90 days of bank statements showing the source of your down payment fund. Any large transfers of funds between accounts require 90 days of transaction history for the source account. All statements need to show the name and account number. Gifted funds require a gift letter to be signed by the gifter (ask your mortgage broker). Bill of sale for any assets sold Cash cannot be used as it cannot be traced.



#2

It is vital that you understand whose interests the Realtor's are legally bound to during a typical real estate transaction.

The Listing Agent

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. A seller's listing agent can:

- Arrange a showing of the property.
- Provide details about the property.
- Explain all the forms and agreements related to buying the property.

It is important to note that they do not work for you - they work for the Seller. They have a contract with the seller and have the seller's best interests first. Even though they want to sell the home, they are contractually obligated to provide the seller with fiduciary duties, not you.

Buyer's Agent/Realtor

When you engage the services of a Buyers Agent, someone who is under contract to work solely in your best interests, you get all of the same benefits listed on the previous page, plus your personal Realtor provides:

- Confident assistance that addresses your needs first.
- Honest, loyal, and diligent care, free from any conflicts of interest.
- Access to all listings, including MLS, foreclosures, estate sales, off-market pocket listings, and even homes that were previously on the market where the seller may still be interested in selling (expired or withdrawn listings)
- Expert advice on practical clauses, such as home inspections, financing, and additional services to fully protect your interests.
- Professional negotiation of the purchase offer to achieve the best possible price and terms.
- Expert advice on market value, inclusions, location, as well as when you should walk away (more common than you think).
- Discovery and disclosure of all information about the property, including liens, warranties, disclosures, seller's motivations, as well as previous market activity and any community developments in the area.

As your Personal Realtor, my job is to ensure you are provided with all the help and care you need as a buyer in all aspects of your home buying process.



STEP #3

Buyer Consultation

It is vital that this meeting takes place prior to showings. You are in the process of buying one of the most significant assets in your life. The buying process does not begin at the first house you want to see; it starts with a meeting to share information and become informed about the entire purchasing process.

The first meeting in the buying process is to determine several goals, layout expectations, and to allow both the Realtor and Buyer to assess each other before committing to a service agreement. The outcome of having a signed service agreement, a clear understanding of your personal goals, understanding you're why, as well as the timelines that need to be taken into consideration, are crucial to starting on the right path.

Meeting Agenda:

GOAL 1: Are we a match?

This meeting is to share relevant information and see if we can work together to achieve the common goal of getting you into your new home at the best possible price and date. We will also discuss the systems I use to help my clients.

GOAL 2: Home Buying Goals

- What does your perfect home look like?
- What is your why?
- When will you be moving in?
- How will you be funding this purchase?
- What are your 5, 10, and 20-year goals?

GOAL 3: Reviewing A Few MLS Listings

- Show you my system and how I share information.
- Get you set up on my portal and download my app.

Recap of What Buyer Agents Do

- Initial Conversations with sellers.
- Market analysis to make sure you never overpay.
- Prepare, organize, and send the correct paperwork to the right people.
- Negotiate your best interests during difficult conversations.
- Figuring out solutions.
- Keeping you in line with realistic outcomes.

Modern Tech Used for Search

- Prospects® App allows me quick access to any past property information.
- Virtual Brokerage - Everything is Online, Simple, and Efficient for all parties.
- SunSeeker app to showcase where the sun will Rise & Set.
- Recorded Video - sharing information fast and efficient.
- Personalized Home Search App.



#4

My job as a Realtor is to help you find the right home in the right area. I want to make sure you don't miss any opportunities or pay too much. Above all, it is my responsibility to protect you and your best interests during the entire transaction. Once we create your portal/app with preferred criteria, we begin identifying properties that best suit your Why's.

I will begin to send you properties that are going to go through a funneling process. We will start with a wider criteria at first then work our way to slowly tighten it as we proceed. You will be able to easily mark the ones you like and don't like, allowing myself to get a better understanding of what will be the right fit.

We place all of these homes into the "portal" and start a simple process of elimination to remove the properties that don't work for you.

The process of elimination is less frustrating than the process of selection. This way you don't miss anything.

Our collective goal is to have a "top three" that could work for you. It could soon turn into a rolling top three. Once we have identified your favorites, I will do the market analysis showing you sold properties and probable price outcomes.

STEPS #5, 6, and 7

The constantly reflective communication and education you will receive from me will empower you to get the best possible deal on the home that you desire. Communication is by far the most important aspect to any business relationship. Upfront, honest communication will not only develop a great friendship but make sure we are aligned with your why's and on the right path to achieving your goals.

Let's not forget that buying a home is easy, but turning around and trying to sell that home quickly can be difficult if you do not choose the right Realtor.

But when we communicate, create the funnel, and utilize a process of elimination, you have a very high chance of finding a home right for you.





Placing an Educated Offer

I will start by conducting a detailed CMA (Comprehensive Market Analysis) complete with comparable active, expired, recently sold, and relevant historical data to determine the market value of that home. This process will surely empower you to make an informed decision.

I will then prepare an offer that actively protects you, follows your instructions, and matches your schedule and needs. I will explain the details of the offer, the terms, and suggest options for specialty clauses, ensuring you know exactly what you agree with.

I will present, negotiate, and work towards a collaborative win on your behalf. This will ensure that we can get the home that you want at the price and terms you need. We will prepare some potential outcomes in case of a counter offer - we can adjust price, dates, terms, or conditions to make sure we are staying competitive in the market.

Once we conclude we are happy with the outcome and both yourself and the seller are satisfied with the agreement, we will conduct a final signing.



#8

Once we negotiate the best possible terms, price, and move-in dates. Now, we need to satisfy the conditions. We need to add more people to your TEAM to allow us to get everything done promptly.

In most cases, this typically involves performing a home inspection by a licensed professional, getting the rest of your personal information and the property information to your mortgage broker or bank, and starting to think about which lawyer you would like to use to facilitate all the legal documentation.

I would be happy to recommend a list of reputable Property Inspectors as well as Professional Real Estate Lawyers who will provide you with quality service at a fair market price if you don't already have people in mind.

Both Inspectors, as well as Lawyers, are invaluable members of your team whose job is to ensure that you get what you are paying for and in accordance with the terms of the agreement of purchase.

At this point, I will personally help you make the necessary arrangements to ensure that the entire process runs smoothly before the intended deadlines.

Down Payments, Fees & Adjustments

Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require some additional time.

Down Payment and Closing Costs

Upon providing your lender with the full down payment, you need to make sure you have a bit of money saved up for the additional closing costs. Inspection, lawyer fees, tax differences, moving costs, and utility start ups - just to name a few.

Lawyers

We will send your lawyer the information about your purchase. You will need to provide the lawyer with some additional information: insurance, source of funds, ID.

Movers

Whether you are using professional movers, renting a truck, or getting a bunch of friends together, plan and organize it early.

Insurance

The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them. Call your insurance broker with the listing information. They might also want to know the age of the house, the condition of the roof, furnace, electrical system, and other general information.

Change of Address

It's time to start giving out your new address to everyone. It's strongly advised to leave a note at your old home so the new buyers/renters can contact you directly if new mail or questions arise.

Utilities

It is essential that you call the local utilities to change their services to your name including phone, internet, television, gas, electricity, water, and rental agreements.

* Remember to cancel any Subscription services at your old address *

STEP #9

Preparing for Possession

Typically, you will have anywhere from 30 to 90 days to get everything ready for your home. It can, however, be shorter or longer, depending on what you need and have agreed upon with the seller. The "closing date" is usually the same as your "move-in date" or "possession date"

It is a good idea to get things organized well before the closing date to reduce the stresses of moving. A moving checklist is a great way to keep on top of everything you need to accomplish during this potential stress period.





#10



If everything goes according to plan, between 10am - 3pm on possession day, the lawyers will call the selling Realtor to "Release the keys".

Sometimes there can be delays with fund transfers or minor complications that may delay this release. It's not too often that this happens but it is something to be aware of.

Once the keys have been released, we will perform a final walkthrough together. During this walkthrough, we will make sure to run all appliances, open and close doors, and be tedious to make sure nothing major is broken or missing.

If there is anything broken or something missing, we will be contacting your lawyer right away to ensure you can get these things fixed as soon as possible. It is vital to contact your lawyer right away if we notice anything significant so we can start the process.

Some clients request a walkthrough of the home 24 hours before the possession date to avoid conflict. This all dependent on how confident we are with a smooth possession day.



SO, WHY WOULD YOU WANT TO WORK WITH TANNER?

Driven. Transparent. Client-Focused.

Tanner brings professionalism, strong communication, and genuine care to every purchase. With a background in mechanical engineering, he approaches the buying process with precision, organization, and attention to detail. He's honest, straightforward, and keeps you informed at every step - breaking things down clearly and guiding you through each decision so you feel confident, supported, and fully in control from the first viewing to the final signature.

He understands what truly matters when choosing a home and helps you evaluate properties realistically while navigating any challenges calmly and efficiently. His work ethic, responsiveness, and commitment to going the extra mile make the experience smooth and stress-free. With thorough market insight, strategic guidance, and strong negotiation, you get a Realtor dedicated to helping you secure the right home at the right price.

Contact Tanner For Any Questions you Have!

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