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CENTURY 21

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BROKERAGE

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HOME BUYING GUIDE

Everything you need to know about the buying process.



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The CENTURY 21® team and your REALTOR® are committed to helping you acquire the property that's right for you. We deliver the gold standard - you can expect extensive market knowledge, proven real estate marketing savvy, and strong negotiations skills. We offer a full-service program to develop a customized program that reflects your personal needs.

☐ **Buyer Information Session**

At this meeting, we will perform a detailed needs assessment to learn what is important to you throughout the home buying process.

☐ **Buyer Agency Alternatives**

We will discuss alternatives for agency representation that are available to you, and your representations of your customer interests in the different agency relationships

☐ **Buyer Representation Agreement**

We will present and explain to you the buyer representation agreement and the special services and benefits it offers.

☐ **Home Buying Process**

We will explain the entire home buying process to you in advance and guide you through every step along the way. This step ensures all your questions are answered so that when you find the 'right' home you are prepared to make an informed decision.

☐ **Financial Pre-approval**

We will offer to arrange a pre-qualification or pre-approval appointment with a reputable lender/broke to identify your range of affordability (comfortability), discuss what mortgage products are available to you and to increase your negotiating strength.



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HOME BUYING GLOSSARY

AMORTIZATION PERIOD
The number of years it takes to repay the entire amount of the financing based on a set of fixed payment.

APPRAISAL
The process of determining the market value of a property.

CLOSED MORTGAGE
A mortgage that cannot be prepaid or renegotiated for a set period of time without penalties.

CLOSING DATE
The date on which the new owner takes possession of the property and the sale becomes final.

COLLATERAL
An asset, such as term deposit, Canada Savings Bond, or automobile, that you offer as security for a loan.

DEPOSIT
A sum of money deposited in trust by the purchaser on making an offer to purchase. When the offer is accepted by the vendor (seller), the deposit is held in trust by the listing real estate broker, lawyer, or notary until the closing of the sale, at which point it is given to the vendor.

EQUITY
The difference between the market value of the property and any outstanding mortgages registered against the property. This difference belongs to the owner of that property.

MORTGAGE
A mortgage is a loan that uses a piece of real estate as a security. Once that loan is paid-off, the lender provides a discharge for that mortgage.

TERM
The period of time the financing agreement covers. The terms available are: 6 month, 1,2,3,4,5,6,7,10 year terms, and the interest rates will be fixed for whatever term one chooses.

☐ **Closing the Sale**

We will monitor and inform you of the progress of the purchase agreement, including the satisfaction of all contingencies and condition during the entire transaction.

☐ **After Sale Service**

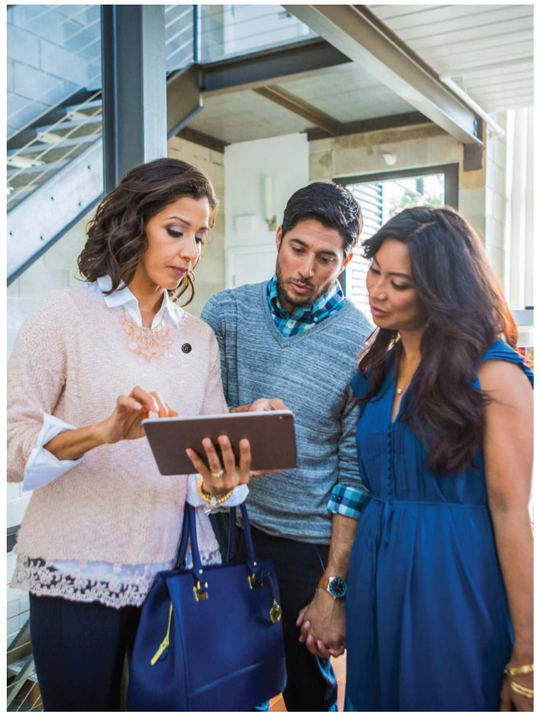
We will contact your after the closing to follow up on remaining details or service needs.

☐ **Service Satisfaction Survey**

We will provide you with a confidential opportunity to give an evaluation of our services.

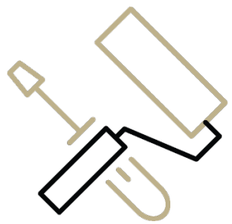
☐ **Follow up service**

From time to time we may contact you with information pertinent to your purchase or the real estate market in general. Please feel free to contact your Realtor should you have any questions regarding your property or those in your neighbourhood.



EVEN MORE SERVICES

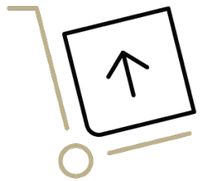
Here for you, every step of the way.



Renovation



Financing



Moving

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Once we are all on the same page and decide the best path forward, our CENTURY 21® Realtor can guide you through the process of finding the best home for your needs.



ACCESS TO ALL AVAILABLE PROPERTIES.



LOCAL EXPERTISE

☐ **C21 Network**

With more than 118,000 network members worldwide we are connected! We will use our network of contacts to help find your property. Our goal is to show you properties, when possible as they debut or before they hit the market.

☐ **Property Showing**

We will show you properties that meet the search criteria (and with your permission we will show you some options you may not have thought about) and offer a unbiased view of each property.

☐ **Property Evaluation**

We will discuss the features of each property that may affect its value and future resale.



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MINIMIZE STRESS

Keeping track of all the small (and big) details when buying a home can be stressful. CENTURY 21 Realtors have the training and experience to make sure nothing falls through the cracks including:

☐ **Property Inspections**

We will recommend that you obtain a professional property inspection to address basic construction issues of the home, including electrical, insulation and heating.

☐ **Property Disclosure**

We will review with you all inspections reports and other documents pertaining to the condition of the property, and answer all questions regarding physical defects of the property which are known to us.

☐ **Review of Written Seller's Disclosure**

We will thoroughly review with you any seller's written disclosure statement to enable you to accept or specify the remedy for each fault disclosed. Remedies for any disclosed faults should/could be addressed in the offer to purchase.

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☐ **Appraisal Contingency/Conditions**

We will explain to you the options of adding an appraisal condition to your offer to purchase.

☐ **Home Warranty**

We will explain to you the option of a home warranty (if available) plan to reduce your risk of incurring repair costs after purchasing a property.

☐ **Estimate of Funds Required**

We will provide you with a preliminary estimate of closing costs and down payment requirement anticipated in the transaction.

☐ **Offer Preparation**

We will prepare a written offer on the property you choose to purchase, with terms and conditions approved by you.

☐ **Negotiation Strategy**

A key role in any purchase, we're effective negotiators who will work hard to get the best price for you.

☐ **Offer Presentations**

We will endeavour to present your purchase offer directly to the seller, where appropriate, in the presence of the listing representative.

☐ **Walk Through**

We will accompany you on the thorough walk-through of the property (if one is provided for the in the sales contract) before closing and we will assist you in dealing with any problems discovered during the walk-through.

