

Todd Skoby

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Todd Skoby PRESENTS



***YOUR COMPLETE
Buyers Package***



What's inside?

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Meet The Team...

Mortgage Team

I work closely with mortgage brokers who are happy to meet with you to assist you in your necessary financing. These relationships will help lower your rates and put more money in your pocket. Please ask me for a referral.



Condo Document Review



Buying a condo? Having Condo Documents reviewed is as important as a Home Inspection. I will connect you with industry leading professionals in Document Reviews.

Legal Team



When it is time to transfer your title I can put you in touch with legal services including advice that won't break the bank!



Inspectors



Whether buying or selling a home inspection is always a good idea. Knowing if work is needed will certainly help negotiations to sell your home!



About Me and My Company

I've been in the service industry for over 14 years now, 12 of which I have been a Realtor. Not only have I completed my Real Estate education with the Calgary Real Estate Board I am also an Assistant Manager at CIR and a Mentor to a group of Realtors at CIR Realty. I have also attended Fanshawe College in London Ontario, during which time I participated in the Sales and Marketing Program. I have always been interested in my own business and have found my passion in assisting clients buy and sell their homes by being a full time REALTOR®. Whether selling your first home or buying your dream home I am happy to serve you. It is service to my clients that has become my passion in Real Estate. I have a passion to succeed, strong business ethics and an unwavering commitment to excellence, these continue to be my guiding principles. Negotiations surrounding your home are serious and important. I also believe that our time together should be enjoyable...and perhaps we can even have some fun!

“Making Dreams Happen!”

As your REALTOR®, I will earn your long-term loyalty and trust by providing you with exceptional, personalized customer service. I will do so by putting your needs first and caring for the outcome of your negotiations. I take your satisfaction personally, I will provide you with the most comprehensive real estate service available and I will back it with my service guarantee.

Thank you in advance for choosing me to be your REALTOR®!



CIR REALTY Leading the Industry

Real estate is mostly about the local market and that is why many strong independent companies dominate. CIR REALTY's journey began in 1983. Today, we hold claim to the second largest market share in Calgary. With over 700 REALTORS® and staff, we are proud to be one of Canada's largest and most successful real estate brokerages. To achieve these accomplishments we credit our strict adherence to important fundamental principals including integrity, sincerity and value. By focusing on our REALTORS® needs we help them to be successful in all markets. We deliver outstanding value to our REALTORS® so they can do the same for their clients. CIR REALTY is always 100% committed to the success of their REALTORS®.



Visit cirrealty.ca

Testimonials...

What others clients are saying about me...

"With Sincere Appreciation"

Todd, Thanks for being a very honest, patient and fun REALTOR®. Home search was the funnest business I've ever done. Keep up the great work and come over anytime for a BBQ and a swim.

Daigo Kobayashi

"Helped me find a house"

Todd, Today is going to be the big moment when I receive the keys to my new house. What a Christmas present! However, it also means that our teamwork is coming to an end. At this occasion I would like to thank you so much for your great assistance in helping me find this beautiful home. I appreciated very much the way you handled the whole transaction from start to the end.

Marianne Vogt

"Thanks for going the extra mile"

Todd, many, many, many thanks for all your hard work during the sale of our existing home and of course the purchase of our new home. You certainly did go that extra mile for both. Many thanks for "Todd's Tips for Selling". We used most of your suggestions and we truly believe that this helped sell our home for what we wanted! We always received positive feedback on the showing of the home and this was from great help from you. Many thanks once again.

Steve and Rebecca Dalakoudis

"Todd, thank you so much from both of us for being so honest"

Todd, Thank you so much from both of us for being so honest and actually caring that we found our perfect house. It was incredibly tough trying to find something we really loved seeing as how it was our first home. The time and effort you put in was what really allowed us to find the home which we still love today. The "personal touch" as we tell our friends is what mattered. You wanted us to have our dream home as much as we did! Here's to you bud!

Chuck and Leslie

"Trustworthy Person"

I had worked in a real estate office and had gotten to know a lot of REALTORS®, and Todd always stood out as a genuine, trustworthy person - when my husband and I were ready to start looking for our first home, I knew who I would call. Todd was always very professional and approachable, we felt comfortable telling him our honest opinion about the properties we looked at. He went above and beyond to help us find the perfect home, never pressured us in any way, and is always patient and supportive as we made our decision. Beyond that, he was genuinely excited for us when we found the right place! From start to finish, Todd helped to guide us through the maze of mortgage brokers, real estate lawyers, and paperwork - we would have been lost without him! We have recommended him to all of our family and friends and will continue to do so! Thank you Todd.

Sincerely, Diana and Dan

"You went above and beyond our expectations"

Todd, thank you so much for your help with the purchase of our first home. Sean and I would have been lost without your support and guidance. Your knowledge, professionalism, and great sense of humor made us feel comfortable from the beginning. You went above and beyond our expectations and helped us find our dream home. We will gladly recommend you to our friends and family in the future.

Jodi & Sean



Because a Great Experience Begins with a Great Agent.™

Testimonials...

What others clients are saying about me...

“Knowledgeable of the Calgary Real Estate market”

Todd is friendly, courteous and very professional. Todd is also very knowledgeable of the Calgary Real Estate market and particularly the NW (the area within which we hired Todd as agent to buy and sell our home). Todd went well beyond our expectations on numerous occasions, always finding time for us with his very busy schedule. Using Todd as our agent made the overall experience (both buying and selling) an extremely positive one and we would most definitely recommend his services to anyone looking for a Real Estate professional in the Calgary Real Estate market.

Thanks again,
SM

“Professional and Very Knowledgeable”

Todd and I have know one another for about a year now and when I decided to sell my house, it was without question I was going to use Todd as my REALTOR®. Todd is very professional in all aspects of his job. He goes above and beyond when gathering the facts. He made sure I understood everything I was doing, every step of the way. Todd is very supportive and made me feel very comfortable. He is a wonderful person who knows his job and always strives for excellence. I highly recommend Todd to anyone looking for that "perfect" REALTOR®. Thanks Todd for making the sale of my house effortless!

Tom Jinjoe

“He made a really stressful task seem easy.”

It was such a pleasure working with Todd, he made a really stressful task seem easy. Buying our first home was a huge deal to us and Todd made us feel like it was also important to him. He worked hard to make sure we found our dream home and it truly does feel like a dream come true. I would recommend Todd to anyone I knew that was looking for a realtor because I know he would do an amazing job. Thanks Todd!

Brandon and Ashley Whiteside

“I never felt pressured...”

I really appreciated working with Todd as a first time home buyer. I met Todd through a mutual friend and his low-key approach and impressive listening skills helped me feel that Todd knew what I was looking for and wasn't wasting my time looking at places that weren't a fit. I never felt pressured to buy quickly and Todd's attitude of wanting to get me into a place I felt fantastic about was the key. During negotiations, Todd helped me manage to get the condo I wanted for a significantly lower price than I expected to pay. I highly recommend having Todd on your side during any real estate purchase! Thanks Todd for making the process so much fun!
Amie.B



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Testimonials...

What others clients are saying about me...

"Helped us buy from a new home builder."

I have known Todd for 4 years and when the opportunity came to purchase our first home Todd was the first to come to mind. Todd was very professional, understanding, knowledgeable and nothing but a pleasure to work with. Buying a home can be stressful and scary and through this process our experience was stress-free and enjoyable. The best part of this journey was knowing that Todd was on our side and patient with us the whole way. You are an amazing individual. Thank you for all your hard work and personal touch we will be telling all our friends and family about you!

Rob Gallant & Kathy Burrows

"We will forever recommend you to all our friends and family and the occasional random stranger"

Hello Todd,

Well, it's been three weeks since we moved in to our wicked awesome home and I'm sorry it's taken us so long to send out this thank you.

As first time home buyers, we were definitely apprehensive about the whole process. This was mainly because we were both uneducated in real estate and therefore had to put our trust into a complete stranger. Amazingly, you really stepped up to the plate. Your knowledge and expertise about the Calgary market was made clear after our very first meeting. However, it wasn't this that sold us. For me it was your high ethical standards and moral values that stood out. I could tell that you took your work seriously and would never let us get in over our heads, or settle for less for that matter. For Candace, it was your down to earth personality and eagerness to make our dream happen. I think most importantly, it was the ability for us to feel 100% comfortable and therefore we were able to honestly speak our minds. This is a very rare quality, not just for a Realtor, but for anyone.

We will forever recommend you to all our friends and family and the occasional random stranger so please keep up the good work, we don't doubt that you will.

Thanks again Todd,

Ryan and Candace

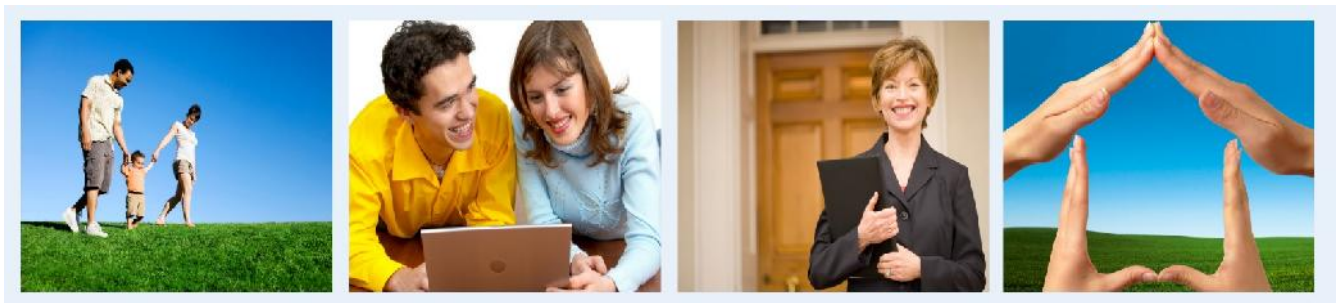
P.S. I think we're finally over the throwing-up stage. Thanks for holding our hair back.



Because a Great Experience Begins with a Great Agent.™

My commitment to you...

- ✓ I will represent you through the buying process. For many this may be the largest and most important purchase of their lives.
- ✓ I will provide council on important topics such as location, taxes and financial options.
- ✓ You will have access to my referral network of Lawyers, Mortgage Brokers, and qualified Property Inspectors.
- ✓ I will negotiate the best purchase price for you and keep your bargaining position confidential.
- ✓ I will keep you up to date on listings in your price range and comparable sales in your chosen neighbourhoods.
- ✓ I will prepare contracts and a binding offer.
- ✓ I will oversee the complete buying process with you and answer all of your questions along the way.
- ✓ Most importantly, I will find you an amazing home and keep in touch even after you have moved in!



Agency & Legalities



As your REALTOR® and representative, your best interest is always my first priority and as such I owe you 6 important legal duties:

[Undivided Loyalty](#)

[Confidentiality](#)

[Full Disclosure](#)

[Obedience](#)

[Reasonable Care & Skill](#)

[Full Accounting](#)

As a consumer, your interests are further protected through our regulating bodies to ensure your transaction is handled in a professional manner:

CREB – Calgary Real Estate Board

The Calgary Real Estate Board is the primary resource for Buyers and Sellers in the Calgary and area real estate market. One of the main functions of CREB® is the operation of the Multiple Listing Service (MLS®) System.

RECA – Real Estate Council of Alberta

The Real Estate Council of Alberta is an independent non-government agency responsible for the regulation and licensing of Alberta's Real Estate Brokers, Mortgage Brokers, and Real Estate Appraisals.

CREA – Canadian Real Estate Association

The Canadian Real Estate Association is one of Canada's largest single-industry trade associations representing more than 96,000 real estate Brokers and Salespeople working through more than 100 real estate Boards and Associations.

CREA owns the MLS® and REALTOR® trademarks which signify a high standard of service and identify members of CREA.

PIPA – Personal Information Protection Act of Alberta

Deals with how companies can collect and use personal information.

PIPEDA - Personal Information Protection and Electronic Documents of Canada

Deals with consumer privacy.

FINTRAC - Financial Transactions and Reports Analysis Centre of Canada.

Deals with protection from Money Laundering and Terrorist Financing.



Step by Step Guide to Buying

Step 1 – Get Educated

It is so important to get educated on the real estate process and industry. We are talking about one of the biggest investments of most people's lives; a little time to empower yourself will go a very long way. There are several resources you can turn to for information.

The Internet – The internet is truly the information super highway. If it isn't on the internet, it probably doesn't exist . . . yet.

Libraries or Bookstores – There are thousands of books written on real estate. If you are still hungry for knowledge, stop by your local library or favorite bookstore. Try to stick to something that is pertaining to the country or area you reside in, as the laws and procedures can be dramatically different.

Book a Meeting with your REALTOR® – It is important that you understand how the current real estate market will affect your particular situation and circumstances.

Step 2 – Initial Meeting or Consultation

After selecting your agent, you will want to schedule a sit down meeting. At this time you can officially meet (if you haven't already).

You don't want to skip this step. It will be virtually impossible to properly represent you without having actually sat down to discuss things as they fit your unique situation. The real estate market is constantly changing and you must be aware of where you stand. Once you have assessed your situation, this is where you will express your goals and determine an appropriate action plan so you can confidently move forward.

Step 3 – Determine How I Will Pay

There is nothing but options when it comes to financing, but you should have a good idea of how you will purchase your next home before you get too committed to looking. There are three main sources of financing.

Traditional Banks – If you already have a great rapport with your current bank, this is a good option. Usually you will be able to get pretty good terms on your mortgage.

Mortgage Brokers – They have the most options. They can use most of the major banks, plus many other

option lenders. They will be your best bet to truly finding the best for your particular situation.

Creative Financing – The options here are endless and are great for investing, or if you cannot access a mortgage through the banks or mortgage brokers.

Step 4 – Start the Search

Now this is when most of the excitement really starts to happen. You already know the type of home you're looking for and the price you can afford. A property search will have to be set up to notify you (typically via email) when a new property enters the market that matches your criteria. Once you have identified some potential properties, it's time to hit the pavement.

This is where you really want to keep the goal you set during the initial meeting top of mind; it will make this process a whole lot easier, not to mention less stressful. During your showings, if you visit a property that isn't inline with your goal, it is easy just to erase it from your mind. However, if it is inline, you can easily add it to your shortlist or even write an offer. Quickly identifying a property which is inline with your goal will save you the headache of viewing hundreds of homes and getting discouraged.

Step 5 – Write the Offer

Once you have found a home that will suit your needs, the next step is to prepare and present an offer. There are several steps that have to be taken when you write your offer.

Property Research – This is where you investigate the selling history of the home and also where the price is relative to the market. To do this, an assessment of the current homes on the market and properties which have recently sold will have to be done. This is where you will get most of your fire power for determining your offer price.

Terms – Terms are the clauses that make up the contract. These are the items that are agreed to and will be upheld, otherwise there is a breach of contract. In addition to the standard terms that will be reviewed with you when preparing the offer, you can add in whatever else you need to, however, these are open for negotiation.

Conditions – Conditions, on the other hand, are clauses in the contract that must be fulfilled for the are for the home inspection, or for the buyer to be approved for financing. The buyer or seller is then given a few days to fulfill



Step by Step Guide to Buying cont'd

the conditions (typically 7 to 10). This is what it is meant by a property status that is listed as pending (P) or conditionally sold (C/S). If something happens where either the buyer or seller are not satisfied with the results of their trying to satisfy their conditions, then they may walk away from the contract at no cost and with no further obligation (deposit cheques are returned). Conditions are most commonly for the buyer, but you may have a seller's condition as well.

Deposits – In order to write an offer, you will need a cheque and some available money for a deposit. This is initially a show of good faith in a transaction and is fully refundable if the conditions on the purchase are not removed. After the conditions are satisfied and removed in writing, the deposit becomes the seller's security that you will complete the purchase (non refundable).

Price – There are only two things that are negotiable in a real estate transaction, price and terms. Once you know what terms and conditions you would like on the contract, and have completed your property research, you can now effectively determine the appropriate offer.

The offer price will be determined based on all the variables affecting this specific property. What terms do we need? How many offers are there? How long has the property been on the market? And many, many more. We will not be discussing negotiating strategy here, but remember this: What unique way can we meet the seller's needs and still achieve our goals. This isn't always strictly involving price.

The Offer Presentation and Acceptance Procedure – After the offer is written and signed, it is the REALTOR's® job to present the offer to the seller. This will typically happen one of two ways:

First, if the seller is available, the offer can be presented in person or directly to the owner of the home. The listing REALTOR® will be there to represent their client, however this is a good opportunity to meet the seller and present your case in person (much more intimate and effective).

An alternative method is by faxing the offer. This means that you will need to be accessible by phone for negotiations to occur. Once a counter offer is received, or the offer is accepted, all parties will now need to sign the documents.

Step 6 – Satisfy Conditions

Once the offer is accepted, it is time to proceed with satisfying your conditions. This process usually involves arranging and performing a home inspection, getting all your personal information and the property information to your mortgage broker or bank, or simply doing research to gather whatever information is required. As REALTORS®, we play a huge role in gathering this information and making the necessary arrangements to ensure the process continues to run smoothly.

After the necessary information is verified, a decision to proceed (or not) is made, and the appropriate written notice is provided to the seller and their agent. Once the conditions are removed, the sale is considered "firm" and the property will be marked "sold" for advertising purposes (changed from C/S or Pending to Sold).

Step 7 – Preparing for Possession

Typical possessions are 30 - 60 days, however they may be quicker. . . much quicker. Get the following items completed as fast as possible, as this will alleviate a large amount of stress.

Lawyers – You may have already chosen your lawyer at this point, however if you haven't, it is now mandatory that we know who will be handling the transaction. Once you have a lawyer chosen, they will need all the required paperwork prior to you meeting with them. This is usually handled by your REALTOR® to ensure they get absolutely everything they need. You will be meeting with the lawyer about a week before you take possession and will need to provide your insurance information, the balance of your down payment, payment of fees, payment of any adjustments or taxes, sign documents, and finalize anything else that is required before you own the home.

Down Payment – If your down payment is not readily available, make the necessary arrangements to obtain it. You may need to transfer money, cash in bonds/stocks, or move money in another way. It is important to note that liquidating certain assets can take upwards of 30 days, be sure to consult your bank or mortgage broker about this.

Movers – If you are using professional movers, book early. Possession dates commonly fall on the 1st, 30th, or 15th of the month. Movers fill up their schedule very fast, so call ahead and make the arrangements early.



Step by Step Guide to Buying cont'd

Insurance – When you actually meet with the lawyer they will ask to see a copy of your insurance, as it is a requirement of the mortgage. No insurance, no money. This step usually involves a simple phone call and/ or a lengthy survey. Have a copy of the listing available with all of the specifications of the home on it. Be prepared to answer questions regarding the age of the house, furnace, electrical system and roof, as well as general questions regarding square footage and the features.

Utilities – When you take possession of your new home it is very important to change your utilities over to your address in advance. This includes your phone, cable, internet, power, water, and gas services. Also, don't forget to cancel the utilities at your previous residence.

Mailing Address – This is the least favorite of all the steps, but it is a necessary evil. Gather all of your bills, statements, tax information, healthcare information, anything you make automatic payments on, any subscriptions, any clubs or organizations in which you belong, etc. Sit down and make a big list of these things early, because you will forget at least three. . . guaranteed. Then pick up the phone and begin giving out your new mailing address and the date you will be taking possession or moving in. You might also want to have your mail forwarded, through the post office, for anything you may have missed.

Step 8 – Possession Day

Typically, possession happens at 12:00 pm on the agreed upon day. The seller's lawyer will contact your REALTOR® to notify them when keys can be released to you and to provide you with permission to access the property. From time to time, your REALTOR® can negotiate (at the offer stage) to have a walk-through of the property completed a few hours before, or the day prior to possession. If you and your REALTOR® discover any problems during the possession, these are communicated to the lawyer who will then advise on the next best course of action. It is good practice to not schedule your entire move at 12:00 pm on the possession day as small delays are not uncommon.

This day can be very exciting and very stressful, so proper planning of your move well in advance is critical. Congratulations, you are officially the owner of a new home!

Step 9 – Follow Up

After you take possession, the transaction is complete. But, questions may still arise after the fact. Who should I contact about this? Or what should I do about that? After a few days in the property you will receive a follow up call to ensure things are in order. Write down your questions so you will be prepared for the follow up call.



Pricing Considerations

There are a number of factors that will affect a home's price.



Market Conditions

Buyers or Sellers market?

Quantity of inventory?

Average days on market?

Area Influences

What is the area doing?

Are there any special considerations?

What is the highest and best use of the property?

Condition of Home

Necessary repairs?

Additional repairs?

Value differential

Buyer perception

Economic & Social Influences

Interest rates

Political environment

Labour market

Vacancy rates

Foreign ownership appeal



In return I hope you will...

✓Write all offers with me- All Real estate Brokerages cooperate with each other. If you want to see a property listed by another agent that's fine...I can show it to you!

✓Phone me- If you see a home or advertisement that you are interested in, call me and I can get you the information. After all that's my job!

✓Open houses- If you are planning to visit any open houses please advise the hosting Agent that you are working with Todd Skoby of CIR Realty....again if you need any additional information feel free to call me and I will get it for you!



Remember, I am working for YOU
and take my job seriously.
I am excited about working with you
and finding you your dream home!!

Relax...let's have fun... you are in good hands!



Next Action Steps



Mutual Decision to Work Together

It is important that we to work together because you choose to and never because you have to. I would like to be the number one choice for all your friend's, family and your own personal real estate needs for years to come. It is also important that you understand how I am compensated for the services that I provide to you. These funds typically come from the transaction and the seller's proceeds, however other options are available depending on the structure of our relationship.

Solidify Financing

Understanding how you will be funding the purchase of your house well in advance will strengthen your negotiation position and give you opportunity to make smart decisions suitable to your lifestyle. I have great relationships with financial experts who will be able to assist you in discovering your options.

Begin Reviewing Homes

I have access to some of the most cutting edge technologies available to refine your search and narrow down our options before we get out to look at the homes. This is designed to save you time and ensure that you view the very best matches suited to your criteria.

Book Appointments for Viewing

This is the fun part of the home hunting process. We get to head out in the communities of your choice and look at the top properties that we have selected together to find the one to become your home.

Write An Offer & Satisfy Conditions

Once we find a home we like, we can work with the seller to get an offer accepted. Typically, most offers once agreed upon are still conditional or subject to the buyer verifying information such as a home inspection or getting a financial commitment from a lender.

Move In

Crack the champagne and invite over friends for the moving party. You are finally home!



Thinking of Buying a New Home?

Why should I use a Real Estate Agent when I build a new home?

The advantages of having me help you with a new home build are the same as a resale home. I can provide you with valuable insight into the market conditions and pricing. I can provide assistance in contract writing, negotiation and closing. The builder has a professional salesperson looking out for their best interests and you deserve the same **expert representation** watching out for YOUR interests! It is very important that your interests be professionally represented when entering into a contract.

Building a new home can be a bit more time consuming than buying a re-sale home. I have assisted many families with the building process and I have experienced the building process personally many times.

Is there any disadvantages of using a REALTOR® with a new home purchase?

No-There is no financial advantage for you to buy directly from the builder. Just as with a re-sale home the seller pay's the Real Estate Agents fees. In addition just like a re-sale home the prices may be negotiable.



Remember Builders require that I accompany you on your first visit to the builder's sales office or show suite...so give me a call....I will even bring the coffee!!



Foreclosure Myths

An Urban Myth: Foreclosures Are Always a Bargain

For Canadians, it's mind-boggling to hear about the prices foreclosures are going for in the United States. Fifty thousand dollars for a 5-bedroom, 3-bathroom, single-family, semi-detached home with enough closet space to hold fifty thousand pairs of shoes... Where do I sign?!

Busted!

Typically, foreclosures aren't as glorious in Canada as they are south of the border.

Why?

In Canada, there are two methods for lenders to recover mortgage debt:

1. Judicial Sale – Lenders must receive the court's permission before they can sell the property.
2. Power of Sale – Lenders can sell the property without the court's involvement.

Judicial sale is the primary debt-recovery method used in Alberta.

Two other important factors differentiate Canadian foreclosures from those in the United States. In Canada:

- ❖ Properties cannot be sold under market value
- ❖ Properties must be accompanied by an appraisal.

Risks

Aside from the likelihood that the foreclosure isn't a great bargain, purchasers of foreclosure properties face several other risks. For example, banks have the ability to sell or dispose of property "as is". This means that, before putting a property on the market, banks don't have to remediate or repair structural defects, environmental or health hazards, or homes that have been condemned.

The Bottom Line :

Before packing their shoes or reaching for their wallets, buyers should be advised to seek professional assessments. It's never wise to buy something sight unseen. And if profit is the motivation behind purchasing foreclosures, Canadian buyers may be disappointed.

Wish List...



What is your biggest motivation for buying? _____

What type of home are you looking for? (eg: bungalow) _____

How many bedrooms do you require (desire)? _____

What other rooms are important to you? _____

What is your ideal floor plan (eg: open concept)? _____

Is a yard a requirement? (perfect home vs yard) _____

What is important about the location of your home? _____

What recreational amenities are important to you? _____

Are you willing to do a little work (renos, repairs, develop basement)? _____

Do you currently rent, own or lease? _____

Is the age of the home important? If so, what age? _____

Ideally, when would you like to take possession? _____

Is there a vacancy date which needs to be considered? _____

How much do you intend to put down? _____

Have you been pre-approved for your mortgage? If so, from whom? How much? _____

What are your concerns about purchasing a new home? _____

Who needs to be present during showings? _____

What is the most important quality you look for in a Real Estate Associate? _____



Mortgage & Lawyer

The following checklist is a guideline to help you to finalize your mortgage and provide all necessary information and documentation to your Mortgage Broker and Lawyer. Specifics of documents will vary depending upon the lender and conditions.

For the Mortgage

<input type="checkbox"/>	Signed mortgage commitment	<input type="checkbox"/>	Closing costs
<input type="checkbox"/>	Signed consent form	<input type="checkbox"/>	Self-employed income verification
<input type="checkbox"/>	Signed acceptance or waiver of the life/disability form	<input type="checkbox"/>	Purchase agreement
<input type="checkbox"/>	Employment letter	<input type="checkbox"/>	MLS listing
<input type="checkbox"/>	Current paystub	<input type="checkbox"/>	Lawyer information
<input type="checkbox"/>	Down payment verification	<input type="checkbox"/>	Void cheque

For Your Lawyer

<input type="checkbox"/>	Insurance confirmation with all purchaser names	<input type="checkbox"/>	Bank draft
<input type="checkbox"/>	Void cheque	<input type="checkbox"/>	2 pieces of identification – 1 with photo



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Moving Checklist

***Congratulations, on the sale and/or purchase of your new home!
Now it's time to move, this checklist will help expedite a smooth
Moving Day!***

- Mark your moving day on your calendar! Decide if you will use a moving company or rent a truck.
- Contact and book your moving company. Remember! Book this early (up to 2 months in advance to secure your moving day. Remember, weekend moves may be more costly and tougher to book)
- If moving yourself ensure that you confirm and book a moving truck, notify your friends and family to assist the day of your move.
- Begin to remove and sort clutter (start with the basement, attic, garage, and other storage areas). Decide what you will move and what you will sell or donate to charity.
- Get moving boxes and packing materials, don't forget to pack!
- Reminder if moving yourself, dismantle beds and other large furniture. (this may also save you time and money if using movers). Mark boxes with contents and rooms for easy placement in your new home. (your friends will love you for this one!)
- Contact the post office to redirect your mail and fill out change-of-address cards, to send to friends and family.
- Schedule disconnection of all utility services (i.e.: hydro, phone and cable) at your old home, and connection of them at your new one. Be sure to disconnect the day after you leave and connect the day before you arrive. Reminder to note all utility meter readings, on moving day for your records.
- Contact your insurance company to add/change or update your home insurance. Check with your insurance to see that your belongings are covered during the move. If you are moving in or out of an apartment, arrange for use of the elevator. Notify creditors, employer, Doctor, Dentist etc of address change.
- Cancel newspaper delivery.



