

**schmidt**  
realty group inc



**HOME BUYER'S GUIDE**  
Your path to a  
smart purchase.

Use this as a checklist to see where you need more info and where you're good to go! That way we can personalize the process and get you the answers you need.



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# GET THE TIMING RIGHT!

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	YES	NO
<b>Do you have a deadline for moving into your new home?</b> Maybe you're starting a new job or you want to move in before the school year starts.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have a lease you're tied into?</b> We can help you create a plan now so you're ready to go when your lease is up!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have a house to sell first?</b> If you answered YES to this one, no worries! We have a plan for that too!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you plan to stay in your next home for 2 years or less?</b> This is a huge factor for us when we represent buyers. Timing is everything!	<input type="checkbox"/>	<input type="checkbox"/>

*Asking the right questions now will save you time and money!*



	YES	NO
<b>Do you have a down payment saved?</b> That's step #1. You'll need at least 5% of the total purchase price.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have cash available to write a deposit?</b> The seller will expect you to put funds in Trust to show you're serious! And don't worry, this can come from your down payment!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have funds set aside for other costs, like legal fees?</b> There are more costs to buying than the house. We have a list to share with you!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you met with a lender to secure satisfactory financing?</b> Finding out how much you qualify for is just the start. What payments can you live with?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you considered what your needs are, not just your wants?</b> Don't worry if you don't have this sorted out yet! We're experts at this!	<input type="checkbox"/>	<input type="checkbox"/>



*It's never too early to start the conversation!*



	YES	NO
<b>Have you spoken with more than one agent before choosing who to hire?</b> A confident professional is always happy to interview for the job!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you confirmed they offer an EASY EXIT agreement?</b> Contracts can be intimidating. This way you are always in control!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do they have a LOVE IT OR LEAVE IT guarantee??</b> We have a plan to help you out if you change your mind about the house you choose!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you know who will look after you if your agent is not available?</b> Working with a team ensures someone will be there when you need them!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you find an agent who insists on sitting down for an in-depth consultation?</b> Viewing homes is not the first step. You've need the right plan to find the right house!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do they have a proven system to ensure you find the best home for you?</b> Buying a home is too important to take casually. You need a professional you can rely on.	<input type="checkbox"/>	<input type="checkbox"/>

*Take your time! This is an important relationship.*



	YES	NO
<b>Do you have a basic understanding of the current real estate market?</b> We can help you get the lay of the land, fast!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you understand the steps involved from offer to moving day?</b> House-hunting is more fun (and safer!) when you know what to expect!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have a realistic goal?</b> We can help you evaluate your options to focus your search on the best homes for you!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you understand the pros and cons of different types of ownership?</b> Condos and homes both have their advantages. What suits you best is what matters!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you know what terms and conditions you'll want in your Offer to Purchase contract?</b> Deciding this in advance sets you up to write an offer that protects your interests.	<input type="checkbox"/>	<input type="checkbox"/>



*Being well informed  
will give you  
peace of mind.*



	YES	NO
<b>Can you set aside a day to go out and see a lot of homes to get started?</b> Seeing a lot of homes in one day helps your agent understand what you like!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Can you be available on short notice to see hot new listings?</b> Even in a slower market, some properties will sell in a day!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you willing to consider “outside the box” options?</b> An experienced agent can often see solutions you might never have considered!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is it alright if we keep asking you questions?</b> The more we listen to you the better job we can do making sure you get the best home!	<input type="checkbox"/>	<input type="checkbox"/>

*Because you’ve got a clear goal, you’ll know it when you see it!*



GET YOUR PEN OUT AND WRITE AN OFFER!

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	YES	NO
<b>Does this house meet at least 80% of your wants/needs/goals?</b> Fantastic! 80% is a very achievable goal!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Does it fit within your financing options?</b> Staying within your budget will keep you happy today and in the future!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you feel fully informed about the contract you're signing?</b> Ask us as many questions as you like! That's what we're here for!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is there anything you NEED to know about this home to be 100% comfortable with the purchase?</b> You may want to investigate further. Let's revisit your options for conditions!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Can you picture yourself living there?</b> This is so important! This isn't just a piece of real estate... it's your future home!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you exfrighted???</b> Buying a home is exciting... and also a little frightening! It's normal to be exfrighted!	<input type="checkbox"/>	<input type="checkbox"/>



*Sure, it's a big step!  
But you're ready!*



	YES	NO
<b>Are you willing to put in the time it takes to get to “YES”?</b> It takes patience and determination to get a deal that’s right for you!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Can you keep your eye on the “big picture”?</b> Buyers who win in the long term focus on the long game.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you know where you’re flexible and where you’re firm?</b> Re-visiting your “must-haves” will help you negotiate a deal you’re truly happy with!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is it alright if the seller and you are both happy with the outcome?</b> With any luck, what you want is what the seller wants too!	<input type="checkbox"/>	<input type="checkbox"/>

*Stay focused and  
keep your eye  
on the prize!*



	YES	NO
<b>Can you devote the time needed to satisfying your conditions?</b> Inspections and lender meetings take time.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you budget for an inspection, condo check and other condition removal items?</b> We'll make sure you're more than ready to handle all this!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have access to email and text for quick communication?</b> Timelines are frequently tight. Fast communication is vital to protect your interests.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you able to use Docusign or other online signing software?</b> It's easy and can save you a lot of time! We can show you how in 2 minutes!	<input type="checkbox"/>	<input type="checkbox"/>



*Now's the time to ask  
all your questions!*



# GET EXCITED... 'CUZ YOU'RE SOLD!

YES

NO

You've removed your conditions! Are you ready to celebrate?  
We hope so! Because you just became a homeowner!!!



**CONGRATULATIONS!!!**  
*You did it!*

	YES	NO
<b>Do you have recommendations for at least two movers to get quotes from?</b> Costs vary and services vary between companies. We can recommend a few to call.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you arranged for your home insurance?</b> Your lender won't transfer funds to your lawyer until you do, so it's kind of important ;)	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you contacted utility companies for hook-up?</b> You don't want to be without power on possession day... or Netflix!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you submitted a change of address with Canada Post?</b> Looking after these details now will make your move a lot more manageable.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you investigated options for moving boxes?</b> There are "green" options for rentable bins or you'll need to buy or collect boxes.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have a packing plan?</b> Moving day will come fast! Starting early and packing a bit each day makes it easier!	<input type="checkbox"/>	<input type="checkbox"/>

*Make a plan and work it!  
You'll thank yourself  
come moving day!*





	YES	NO
<b>Do you have your moving truck coming the day after possession day?</b> Sometimes there are delays with lawyers and lenders. Plan for next day move-in. It's expensive to have moving trucks wait overnight with all your stuff! The same thing goes if you've got contractors coming for renovations. Schedule them to start a day or two after possession, just in case!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Does your agent know how to reach you as soon as the keys are available?</b> It's an exciting day! You'll want to get the keys as soon as possible!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have a great pic to spread the news on social media?</b> Ask your agent to get a photo of you crossing the threshold!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is everything as you expected?</b> There are clauses in the Offer to protect you if there are any surprises at the property.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have your favourite take-out spot on speed dial?</b> The first meal at your new place is always fun – even if your table is a box ;)	<input type="checkbox"/>	<input type="checkbox"/>



*Today's the day you start building memories!*

GET YOUR FAMILY & FRIENDS OVER  
FOR THE HOUSEWARMING!

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	YES	NO
<b>Have you picked a date for the housewarming?</b> Getting together with the people you care about in your new home will feel great!	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you invite your agent?</b> OK, maybe that was a hint ;)	<input type="checkbox"/>	<input type="checkbox"/>



*Cheers to you and your new home!*

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## Things I *want* in my new home:

What would make your new home amazing?

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## Things I *need* in my new home:

What are your "must-haves"?

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Feel good about the choice you make.