

BUYER'S

Guide



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ABOUT ME



Hello! I'm Monique Green.

I am a mother of four and have been in Real Estate for 15 years. I fell in love with real estate the very first day. I am dedicated to providing you with the highest quality service possible. My personal knowledge of the local real estate market is vast and I am always upgrading to stay up with current trends.

I have the expertise and experience to help you find your dream home, whether you're a first time or seasoned buyer. My goal is to make this journey stress free and fun!

@moniquegreenrealtor



FINDING *a Great agent* 01

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Your agent will be working with your best interests in mind and can help guide you through all the stages of home buying.



INDUSTRY KNOWLEDGE

I have access to a wide variety of resources that is not readily available to the public.

SMART NEGOTIATING

With experience and expertise, I can help you negotiate the best price to pay for your new home.

PROFESSIONAL EXPERIENCE

As a professional Realtor I must undergo annual training and compliance to ensure that I am up to date on any changes in legal or administrative paperwork.

CUSTOMER SERVICE

I am dedicated to helping answer any questions in a very timely manner and here to make the buying process stress free and fun.

Home Buyer's ROADMAP

1

FIND YOUR AGENT

Match with an agent
that you feel
comfortable with

2

FINANCIALS

VISIT YOUR BANK OR
MORTGAGE BROKER
AND GET YOUR PRE-
APPROVAL

3

SEARCH
YOUR AGENT
WILL SET UP A
CUSTOMIZED
SEARCH

6

VISIT LAWYER

Visit your lawyer
to get all the
final paperwork
in order

5

OFFER

Once you have
found your
perfect home,
make the offer
with your agent.

4

VISIT HOMES

Start visiting
homes with your
agent and open
houses.

7

SCHEDULE MOVE

Schedule your
move date and
arrange for
movers

8

CLOSING

Get your keys and
celebrate your
new home!
Remember to
take pictures of
all the meters

MONIQUE GREEN

REAL ESTATE
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Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONDITIONS

A condition on an offer to purchase must be satisfied by the purchaser in order to make the deal final. Eg, subject to financing or home inspection.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: land transfer tax and lawyer fees. Can cost from 1.5% - 3% of purchase price.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

PROPERTY DISCLOSURE (PDS)

The disclosures related to a property will include everything that the sellers know about the property to the best of their knowledge, including any areas that need repairs.

Financials



DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determine your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, land transfer tax, and renovation costs.

HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 5% - 20% downpayment is the most common!

Have a discussion with your banker to determine what works best for your scenario.



Find a Home



TOUR *Homes*

HOME SEARCHING TIPS

- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to make a list of your must haves, wants and don't cares. As you go through the viewings, make sure you check off all your must haves..



Once you find a house you love, you can make an official offer to the seller.

MAKE *an Offer*



When we have found the perfect home, I will write up an offer to purchase for the home and go through it step by step with you. I will then submit the offer on your behalf..

NEGOTIATE *an Offer*

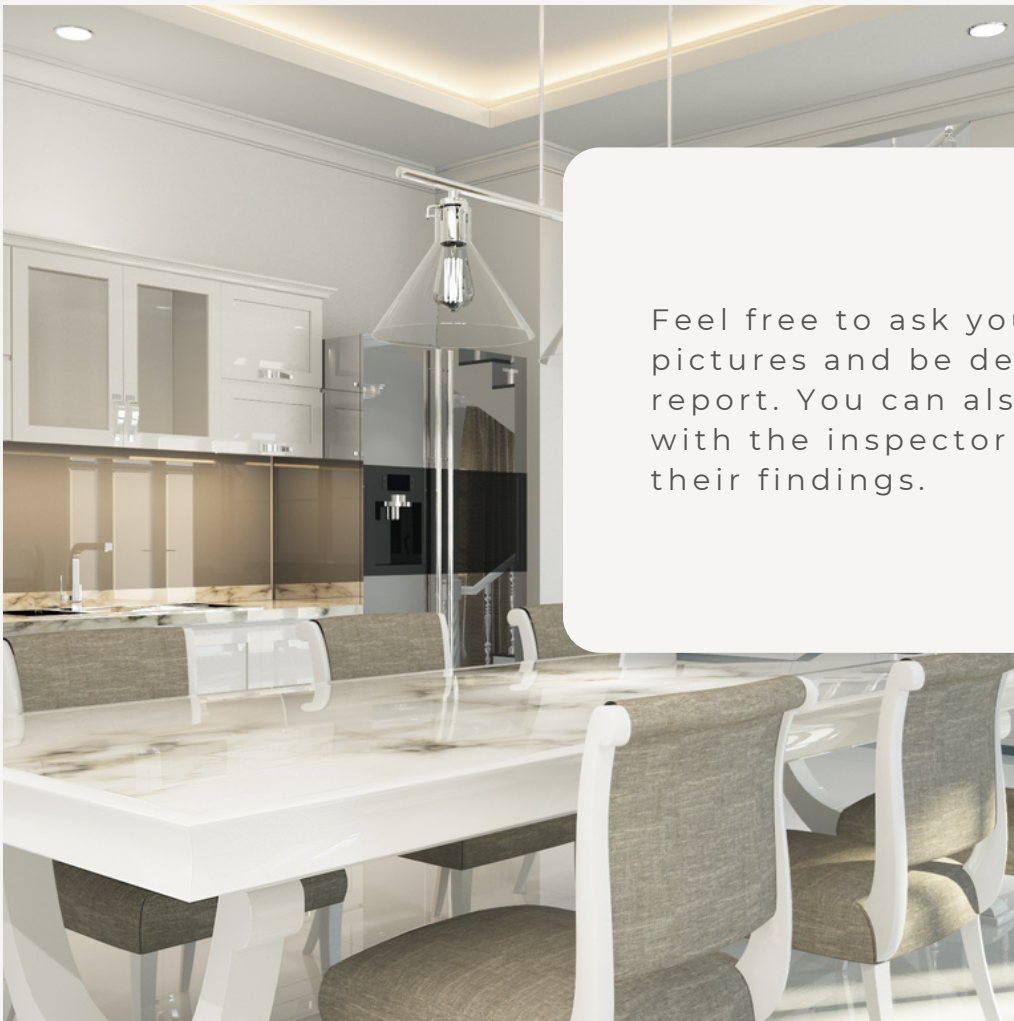
Counter offers happen on a regular basis, I am a skilled negotiator and will guide you through the process. Multiple offer situations arise at times as well and I will walk you through this should it happen.

Inspection

05

Home inspections are a common conditions to ask for as part of an offer. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or it gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

SCHEDULE

your move

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details



Notes

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Monique Green

REAL ESTATE ADVISOR



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