

BUYER GUIDE



HOME BUYING WITH CONFIDENCE



HEY THERE!

I'm Heather, your Windsor/Essex County Realtor. I have a passion for teaching people how to make smart real estate decisions and I'm here to help guide you through that process.

I created this guide to provide home buyers with the tools they need to begin their home buying journey. I want to equip you with the right tools so you can feel confident when buying your first, second, or forever home.

Whether you're ready to get started tomorrow or 12 months from now, I've got your back! I always tell my clients "a prepared buyer is a successful buyer" and I can't wait to help you navigate your home purchase with the least amount of stress and maximum amount of fun as possible. Let's do this!

Heather

HEATHER KARLOFF | REAL BROKER ONTARIO

Your Buyer Worksheet

MUST HAVE FEATURES

		<input type="checkbox"/>

DEAL BREAKERS

		<input type="checkbox"/>

BONUS FEATURES

		<input type="checkbox"/>

YOUR NEXT STEPS:

Focus here:

After writing out your lists of must haves and deal breakers, go back and circle the things that can't be changed - the lot size, the location, the school district, the distance to work, layout, etc. The things that can't be changed should be your top priorities.



01

02

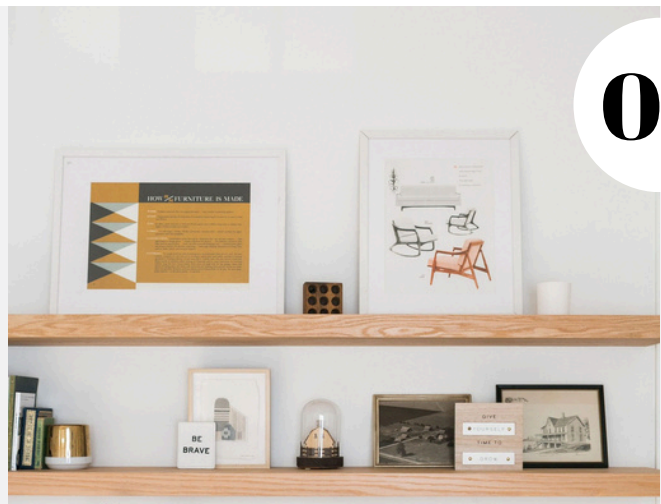


Be flexible here:

What features are on your list that you could compromise on? Are hardwood floors a must have or a "would like to have"? Things like paint colors and flooring can easily be changed compared to floor plans and bedroom sizes.

Re-write your top 3:

After circling the must haves that can't be changed and eliminating some of the "want to haves" that aren't your #1 priority, re-write your list of top 3 must haves and top 3 deal breakers. Before writing an offer, make sure those 3 priorities have been met!



03

YOUR HOME GOALS

DESCRIBE YOUR IDEAL DAY AT HOME:



HOW LONG DO YOU THINK YOU'LL LIVE IN THE HOUSE YOU BUY?



THE HOME BUYING BREAKDOWN

01

MEET YOUR MODERN AGENT & ESTABLISH YOUR PLAN

Set up a Zoom or Facetime call so we can meet and establish your specific game plan. This includes getting your pre-approval, talking about your goals, timelines, home search criteria, deal breakers, must haves, all the things. Having roughly a 5% deposit accessible is also important prior to going on showings. Make sure you have access to a deposit, and it isn't locked up in a bank.

02

DIGITAL HOME SEARCH AND HOME TOURS

I'll set you up on a digital home search based on the criteria discussed at your initial consult. From there, we'll coordinate in person or virtual showings based on listings you're interested in that match your criteria. *24 hour notice possibly required for showings.

03

YOU FOUND THE ONE - LET'S WRITE AN OFFER

First, we need to talk strategy. Are there other offers on the table, how long has the home been on the market, how does the list price compare to other homes in the area, what can we do to accommodate the sellers, what is the assessed value, etc. How do these compare to the goals we discussed in our initial consultation and what contingencies do we need to include? We'll use digital signatures to sign offer docs.

04

POSSIBLE NEGOTIATIONS

Be prepared to negotiate with the sellers. They may counter our offer on price, closing date, inclusions, etc. From here we'll determine our next steps and proceed accordingly. *It's important not to let your emotions get involved here. We need to look at this logically so you can make smart real estate decisions.

05

YOUR OFFER IS ACCEPTED - YAY! HERE'S WHAT'S NEXT

All offer documentation will be forwarded to your lender. You will submit your deposit money to the sellers brokerage, start your loan application and schedule your home inspection. I'll be sending you a timeline of dates and deadlines along with weekly updates to keep you on track and in the loop.

THE BREAKDOWN CONTINUED...

06

SCHEDULE YOUR HOME INSPECTION

I will share my list of Home Inspector recommendations but feel free to choose anyone who is licensed in the area. They will coordinate a date and time to do your in person home inspection and share a digital report following the inspection. I encourage you to attend the inspection and learn as much as you can about the house.

07

COMPLETE LOAN APPLICATION AND APPRAISAL

You will start the loan application process with your lender and submit all required documentation. They will then order an Appraisal to be done by an independent 3rd party Appraiser to verify the market value of the home.

08

SATISFY ANY REMAINING CONTINGENCIES

Between now and closing is when we'll need to make sure all contingencies in the offer have been satisfied. If there were repairs required from the home inspection, a home sale contingency on your end, other inspections being done, etc. Once these are completed we're almost there!

09

LOAN COMMITMENT AND FINAL WALK THROUGH

Once your contingencies have been satisfied and your financing has been approved, you'll receive your final loan commitment and clear to close from the lender. Our final step prior to closing is to schedule a final walk through of the property. We'll want to go through and make sure everything is as agreed upon with the sellers.

10

CLOSING DAY, KEYS AND CELEBRATION

It's finally closing day! All the official paperwork is usually signed a couple of days prior to closing. Once the funds have cleared with the bank on the actual closing day, your lawyer will be able to give you the keys to your new home!



The difference between ordinary and extraordinary is that little extra. Working with me always includes "that little extra"! Bringing personal tools on showings, like a moisture meter, laser measure, having a modern approach that allows me to communicate efficiently, build relationships with other agents and finding the right house for every buyer.

I am an open book and always sharing my best (financial tips, expert moving tips, organizational tips, etc) to help make your move as smooth as possible and buy your home with confidence. These are just some of the unique touch points that are part of my client experience.

Every experience is slightly different because every client is different! I strive to continuously provide that "little extra" in every single transaction (turned friendship). I want your home buying experience to not only be enjoyable but to be memorable and fun!

I hope to continue serving you as your agent soon!

Heather

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