



RR

BUYER'S GUIDE

YOUR GUIDE TO HELP YOU
WITH YOUR HOME BUYING
PROCESS!

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MEET YOUR *agent*

Hello I am
ABI MACKENZIE

YOUR LOCAL AGENT

Real estate is not just about transactions; it's about finding the ideal fit between people and properties. Each match represents a unique combination of personal preferences, lifestyle requirements, and financial considerations. The joy of witnessing clients discover their dream homes and seeing their visions come to life is the most rewarding aspects of my career!

I could not be more excited to assist you with finding your dream home. Let's do this thing!



LET'S STAY CONNECTED!



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MOZAIC

REALTY GROUP

YOUR SMARTEST MOVE YET

Mozaic Realty Group

GET TO KNOW ALL ABOUT YOUR LOCAL
REAL ESTATE BROKERAGE

Mozaic Realty Group is a fresh, 100% local brand and brokerage based in Edmonton, AB.

Mozaic Realty Group proudly differentiates itself as the only firm in Edmonton SPECIALIZING in new construction homes as a real estate brokerage.

It makes a huge difference since this business model combines the huge potential and product choice by the new construction sector and ALL POSSIBLE resources and tools accessible only to licensed REALTORS®.

The combination above allows our new homes team to serve equally well both the individual clients and the real estate agents by delivering the best choice, as well as understanding and implementing best practices in real estate.

Mozaic Realty Group collaborates directly with top managers of several award-winning new home builders. As a result, the company delivers the most competitive pricing and the most universal product knowledge both to individual clients and real estate agents.

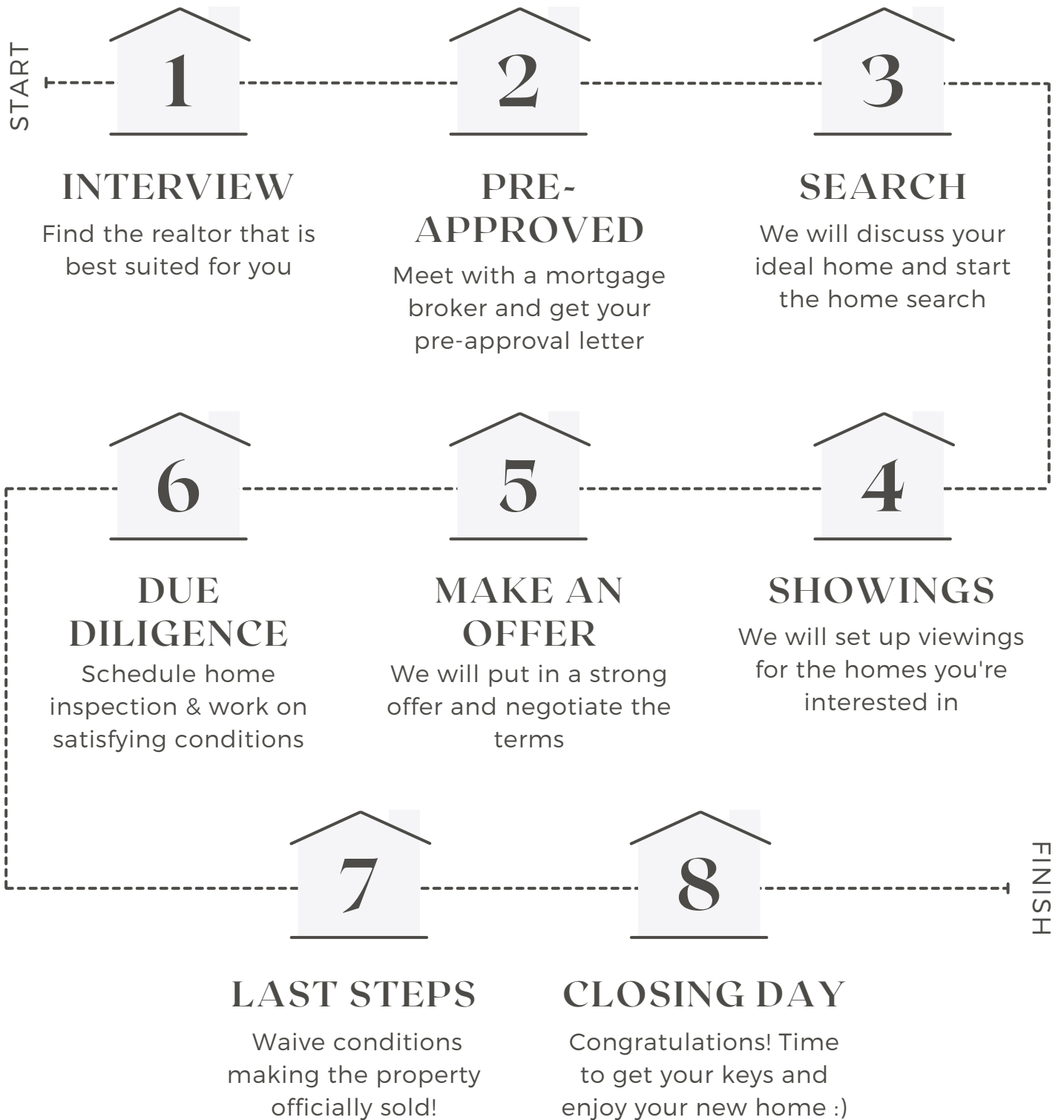


LET'S FIND YOUR
**DREAM
HOME**

WE ARE HERE TO GUIDE YOU
THROUGH YOUR HOME-BUYING
JOURNEY

every step of the way!

THE HOME BUYING PROCESS





MOST COMMON

BUYER MISTAKES *To avoid*

Homebuyer mistakes are common, but they can be disastrous & lead to unwanted process delays and financial issues down the road. Here are the top 6 common mistakes to avoid:

Not Getting Pre-approved Before Looking

- 1 Beneficial to determine how much house you can afford

Not Working With A Real Estate Agent

- 2 Having a real estate expert helps make the home buying process go more smoothly overall

Not Saving Up Enough

- 3 There are a number of expenses to consider when buying a house, make sure to be prepared

Neglecting First-Time Buyer Programs

- 4 Programs & grants exist that can help you to get your first home.

Not Researching The Neighborhood

- 5 Take the time to research the home's neighborhood before committing to a sale.

Rushing To Make An Offer

- 6 Be 100% sure of your interest in the home before making an offer.

10 steps TO BUYING A HOME

There are 10 key steps that are taken when it comes to buying a new home. I will help guide you through each of the stages and explain each of the processes we will take. Below are the steps we will cover in this home buyer guide.

- 1 FINDING AN AGENT
- 2 PREPARE YOUR FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKING AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRASIAL ORDERED
- 9 SCHEDULE YOUR MOVE
- 10 CLOSING DAY!



home buying
PROCESS



1

FINDING AN AGENT

THAT IS BEST SUITED TO YOU!

Buying a home is no small feat, and it's one of the biggest financial decisions of your life. When you're ready to buy, finding a real estate agent with the experience to guide you through the home-buying process is key.

Your agent will be working with your best interests in mind.



Listens To You And Prioritize Your Needs

When you're buying or selling a home, there is no one-size-fits-all solution – you need advice specific to your situation. The right agent will be attentive to your needs and try to come up with the best solutions for you.

Understands Your Local Real Estate Market

It's essential to have a realtor who's familiar with the local market where you're buying or selling. To develop a pricing strategy and allow them to move quickly.

Knows How To Negotiate

You need a realtor who can negotiate on your behalf. Someone who understands when to make concessions and when to push to get you the best deal.

Solves Problems Expeditiously

When you're buying or selling a home, it's only a matter of when a problem arises. You need a realtor who can respond quickly & come up with possible solutions.

Communicates With You Regularly

The right realtor has good communication skills and sets clear expectations as to how the process will work.

2

PREPARE YOUR *finances*

HOW MUCH CAN YOU AFFORD?

Mortgage lenders recommend you do not stretch yourself beyond buying a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure their monthly payments never increase.



CHECK YOUR CREDIT

It's important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates. Your mortgage broker will assist with this step!

YOU CAN IMPROVE YOUR SCORE BY

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for a new credit card until you have been approved

Save for a down payment & other expenses!

In order to make your dream of buying a home a reality, you will need to save cash for your downpayment, closing costs, lawyer costs, and home inspector.

THE MINIMUM DOWN PAYMENT NEEDED IS
5% OF PURCHASE PRICE

GET PRE APPROVED

If you're ready to make your dream of owning a home a reality, you've probably already heard that you should consider getting preapproved for a mortgage. It's time to understand exactly what that means and how it might help you.

WHAT IS MORTGAGE PRE-APPROVAL?

Being pre-approved, unlike being pre-qualified means you've actually been approved by a lender for a specific loan amount. You will complete a mortgage application and the lender will verify the information you provide. They'll also perform a credit check.

Homebuyer Tip!

EXPECT SURPRISES!

Lenders look at every detail of your finances when granting preapproval. You might be asked about a car loan payment you made with a credit card. Be prepared to answer lender questions as soon as they come up.



A modern dining room with a dark, rectangular table and four grey upholstered chairs. In the background, a staircase with a dark metal railing and wooden steps is visible against a grey wall. To the right, a kitchen area with wooden cabinetry and a white countertop is partially visible. A large window with vertical wooden blinds is on the far right. The floor is made of light-colored wood. The text "begin your HOME SHOPPING" is overlaid in the center of the image.

begin your
**HOME
SHOPPING**

4

START HOME *shopping*

START TOURING HOMES

Time to start house shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written.

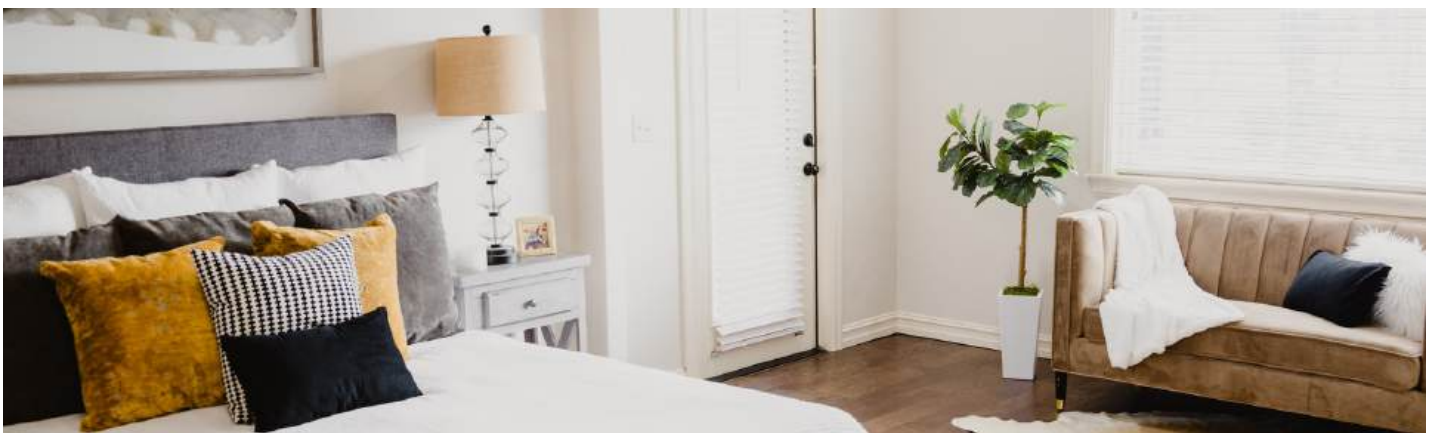


Once we have found the house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area.

GET SETUP WITH A SAVED MLS SEARCH

Your agent will set you up with a saved MLS search called a collaboration center. You will receive all properties that match your search criteria. You can heart your favorites, and put a thumbs down on the rejects! This is a great way to stay organized when searching through properties online.

SCHEDULE AN IN-PERSON TOUR OF THE HOUSES YOU'RE INTERESTED IN.



HOUSE HUNTING *Tips*

TO FIND YOUR DREAM HOME



Planning

Write down all of the things you must have in your new home, things that would be nice to have and things that don't really matter.



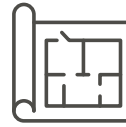
Stay in Budget

Get pre-approved for a loan before looking at houses. It will make the buying process much easier and you will know which houses to look at.



Location

Consider any potential home's proximity to your work, neighborhoods charm, and how the home is situated on the lot.



Size & Floor Plan

Think about how the new home space will be used and whether it will fit your lifestyle now and in the future.



Neighborhood

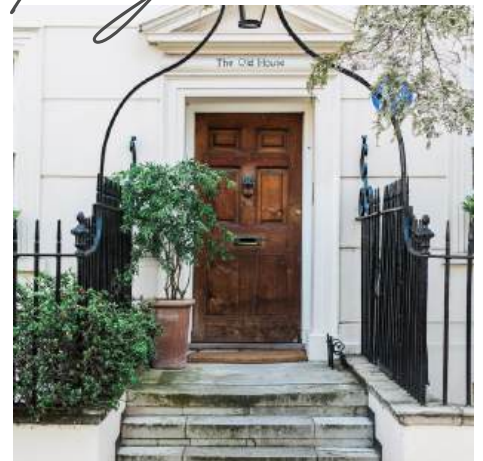
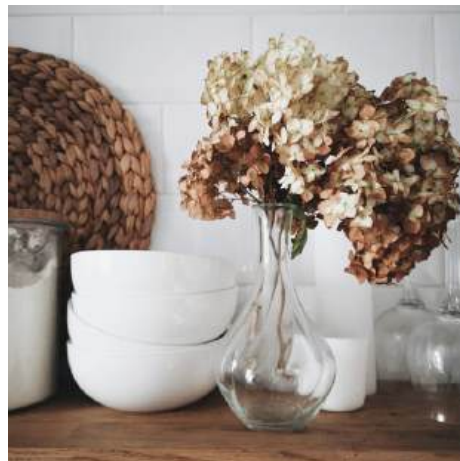
Take some time and drive through the areas you are most interested in! You will get a feel if the community seems right for you.



Keep an Open Mind

The key is looking past the exterior cosmetic blemishes to the home's bones. Look for a well-built home with potential for changes.

happy house hunting!



your house WANTS VS NEEDS

MUST HAVE	WOULD LIKE TO HAVE
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

DETERMINE THE FEATURES

THAT YOU ARE LOOKING FOR IN YOUR IDEAL HOME AND PRIORITIZE

TYPE OF HOME	CONDITION OF HOME	DESIRED FEATURES
<input type="checkbox"/> Single Family	<input type="checkbox"/> Fixer upper	<input type="checkbox"/> Open concept
<input type="checkbox"/> Condo	<input type="checkbox"/> Some Work Needed is fine	<input type="checkbox"/> Garage - Att, Det & SI, Dbl
<input type="checkbox"/> Townhouse	<input type="checkbox"/> Move in ready	<input type="checkbox"/> Basement - FF, PF, UF
<input type="checkbox"/> Duplex	<input type="checkbox"/> New construction	<input type="checkbox"/> _____
<input type="checkbox"/> Detached home	<input type="checkbox"/> Re-sale	<input type="checkbox"/> _____

Min year built: _____

Bedrooms: _____

Bathrooms: _____

Location: _____

Sqft: _____

Other: _____

Other: _____

Other: _____

Other: _____

Other: _____

MAKING *an offer*



MAKING AN OFFER

So you've found your perfect house yay! The next stage is making a competitive offer. Demand for homes is at a high, so the competition is higher! This makes it important to act fast.

Competitive Offer

A good rule of thumb, specifically in a seller's market, is to start strong. To do this we will access the property's market value with a CMA and determine what it is worth in the current market.

Cash vs Loan

Paying in cash vs taking out a loan offers a faster closing timeline & fewer chances of issues arising, making it more appealing.

Shorter Closing Timeline

An offer with a shorter timeline for closing is generally more attractive to sellers.

Larger Deposit

A larger initial money deposit presents a more serious offer.

Personal Connection

Include a letter to the sellers with your offer, letting them know why you love their home! To create an emotional connection making you stand out from the rest. :)



how much

TO OFFER

We will look at recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Using this we can determine the best price that you would like to offer.

THE PROCESS OF MAKING AN *offer!*

OFFERS PRESENTED

TO THE SELLER COULD

ACCEPT



COUNTER



DECLINE



Your offer is accepted!
It's time to celebrate,
now we will move
ahead with any
conditions laid out in
the offer like home
inspections.

The seller may come
back with their own
counter offer. In this
case, we will review the
terms with you and
proceed to negotiate
until we reach an
agreement.

The seller may reject
your offer. We will ask
questions to discover
why and if there is
anything we can do to
make the offer more
appealing.

NOTE!

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

YOUR OFFER IS ACCEPTED

congrats

You will now sign the purchase agreement, then you are officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.

you're in
ESCROW



ORDER AN *inspection*



During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of the findings.

A home inspection can help identify deficiencies in a home you're considering purchasing. If the inspection reveals problems or repairs are needed, you may be able to negotiate with the seller to fix those issues.

INSPECTION TIME PERIOD

USUALLY 10-14 DAYS!

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

TYPES OF INSPECTIONS

- Home Inspection
- Radon Testing
- Wood Destroying Organism (WDD)
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead-Based Paint Inspection

NEGOTIATE FINAL *offer*

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixtures. If you are working with a real estate agent they should handle the negotiations on your behalf.



HERE ARE YOUR OPTIONS AFTER A HOME INSPECTION REVEALS ANY PROBLEMS

1. Ask the seller to make the necessary repairs themselves
2. Ask for credits towards your closing costs
3. Ask the seller to reduce the sales price to make up for the repairs
4. Back out of the transaction (if you have an inspection contingency in place)
5. Move forward with the deal!



APPRAISAL

ordered



When your home is under contract, you can't move forward with the sale until an appraisal is done on your home. The outcome can affect whether or not you make it to closing and the price of the offer is the price you will end up with on settlement day.

WHAT DO HOME APPRAISERS LOOK FOR?

During the actual inspection, an appraiser looks at a number of factors in the home to determine its value, including:

- **THE BASIC CONDITION OF THE HOME** - Count the number of bedrooms and check for health and safety considerations.
- **UPGRADES** - Looking at any upgrades or improvements made to the property.
- **OTHER HOMES IN YOUR AREA** - As the location is a major factor in determining the value of a property.



APPRAISALS ARE BENEFICIAL FOR EVERYONE

This lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter. If approved you will receive your final commitment letter that includes the final loan terms and percentage rates.

MOVING

process



SCHEDULE

your move

AFTER SIGNING

- Declutter, sell or give anything away you don't want, maybe plan a garage sale :)
- Finalize your home mortgage
- Sort out your important documents

4 WEEKS UNTIL MOVE

- Make sure you give enough notice if you are currently renting
- Make a list of everything to be moved
- Find packing materials
- Call several movers for estimates
- Start your packing

2 WEEKS UNTIL MOVE

- Transfer/add your insurance to be covered at your new home
- Notify utility companies of the moving date to stop services, & get final meter readings
- Schedule time for closing
- Change address for mailing, subscriptions, etc
- Pack one room at a time and label all boxes

1 WEEKS UNTIL MOVE

- Meet with your lawyer to review transaction
- Confirm moving/travel arrangements
- Pack clothes for each person, with enough clothes & personal items needed for a few days
- Schedule and attend a final walkthrough if required.



CLOSING

day!



CLOSING *day!*

1 CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

2 FINAL WALKTHROUGH

We will do a final walkthrough of the home within 24 hours of closing to check the property's condition if necessary. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to have been done.

3 KEY RELEASE

You will wait patiently for the lawyers to advise keys are released. Typically this will be around 12:00pm noon. Your agent will meet you to hand over the keys to your new home!

4 RECEIVE YOUR KEYS!

congratulations,

You did it!



A modern kitchen island with a white countertop and light wood cabinetry. Three black bar stools with wooden seats are tucked under the island. In the background, a kitchen area with a marble backsplash and wooden cabinets is visible. Several large, spherical pendant lights hang from the ceiling. The text "helpful RESOURCES" is overlaid on the image in a white, serif font.

helpful
RESOURCES

CLIENT COMPLIMENTS

WHAT PAST CLIENTS HAVE TO SAY



EDDY T

AMBLESIDE |

“Abi is the best realtor you can get in Edmonton. Very professional and responsive.”

She would discuss with her clients every detail throughout the buy/sell process. She knows the housing market very well, and provided great insight. I am really satisfied with her performance.”



ANNA K

KESWICK |

“She immediately understood what we needed and very quickly found a house we liked.”

Always and in a short time answers calls and messages, quickly solves all problems. Very friendly and helpful. We really enjoyed working with Abi.



IRYNA B

WALKER |

“It is very easy to work with such a professional. I definitely recommend this realtor”

Abi helped us sell our property and then buy a new house. We are very pleased with the result. This is the case when a realtor answers any questions 24 hours a day.



RR

REFINED RESIDENCES

EDMONTON REAL ESTATE

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