

# The Informed Home Buyers Guide



TYLER GIESBRECHT

REAL ESTATE PROFESSIONAL





## *Tyler was by far the best realtor I have had to date.*

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*Rarely does someone make such an impression to motivate me to go out of my way to write a testimonial. Tyler was by far the best realtor I have had to date. His professionalism, work ethic, and preparedness at every stage of the viewing and buying process remained un-wavered! In addition, his experience in home construction and renovations was a huge asset.*

*We were in the market for an older home where we were looking to do upgrades to our liking. He was not only able to provide ideas and potential renovations costs at the home we were considering but also connect us with trusted contractors. This last home purchase with Tyler was by far the best buying experience we've had to date.*

Tim & Kathleen Janzen



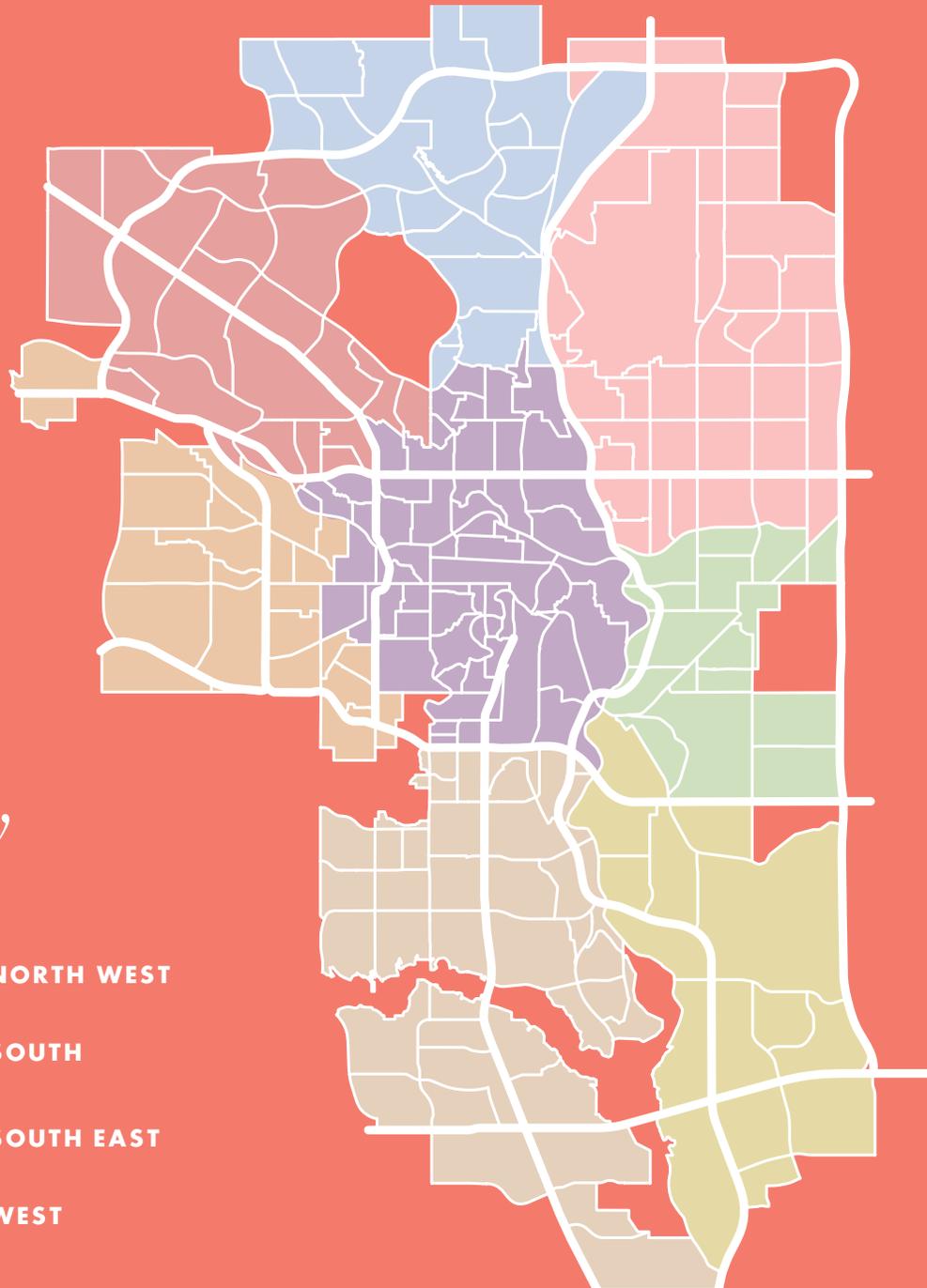
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# *City of Calgary*

- |   |             |   |            |
|---|-------------|---|------------|
|  | CITY CENTRE |  | NORTH WEST |
|  | EAST        |  | SOUTH      |
|  | NORTH       |  | SOUTH EAST |
|  | NORTH EAST  |  | WEST       |



# Community & Home Style

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## CONGRATULATIONS ON TAKING THIS FIRST STEP IN HOME BUYING

Pride of home ownership is indeed one of life's greatest joys and biggest accomplishments. It's an exciting time and my hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started! The first step is deciding where you want to live, what type of home you are looking for and what features are "must haves" or "would be nice to have" in a home.

Invariably, there will be trade-offs but rest assured we are here to help sort through the options to find you the best home, at the best price and with as many of your wants and needs as possible.

A modern living room with light blue walls and a stone fireplace on the left. The room features a patterned rug, a brown sofa with a fur throw, and a white armchair. In the background, a kitchen and dining area are visible through an open archway. The text "Asking the Right Questions..." is overlaid in the center.

Asking the Right Questions...

## No.1

### *Why are you thinking about buying a new home?*

- Is this your first home?
- Do you need a bigger home?
- Are you downsizing?
- Is this your forever home?
- Are you looking for an investment property?

## No.4

### *What are you looking for in a community?*

- Mature neighborhood or new neighborhood?
- Proximity to Transit, Shopping or Hospitals?
- What about your daily commute?
- Are schools important?

## No.2

### *What special features do you need?*

- Separate dining room, office, main floor laundry?
- Fully finished basement?
- Who will be living there or visiting frequently?
- How many bedrooms?
- Garage?

## No.5

### *What about the outdoor space?*

- Is the backyard important?
- What about the front yard?
- Is the direction the home faces important?
- Do you want to back onto a park or walking path?
- Do you have pets that require a fenced yard?

## No.3

### *What style of home best suits your needs?*

- Bungalow, Two Storey, Split level?
- Condo, Townhouse, Duplex?

Knowing these answers will be sure to make for the perfect experience.

# Your Real Estate Goals

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## THE PATH TO MAKING THEM A REALITY

Whatever Real Estate goals are important for you to accomplish, Tyler Giesbrecht has the experience to help you reach them.

### *Myth*

You can't buy a home today with less than 20% down.

*FHA loans require only 3.5% down, and there are a number of other products out there to allow buyers to buy with less than 20% as well.*

### **Investment Property**

Location, Rental Prospectus - Will the property CASH FLOW? House vs. condo

### **Renovate & Upgrade**

Finding a home with potential - Best places to spend money for highest return on investment

### **Re-Sale in 2 to 5 years**

Location, Trends and knowing the buyer for that home/community



“

*My wife and I have 2 very different personalities we are not easy to satisfy. I thought Tyler was very patient, honest in his advice, knowledgeable because of his long experience in flooring/construction and aggressive when needed at negotiation time. for 3 months during the selling and the buying process, our line of communication always stayed open through emails, phone calls, and even texts. Tyler sold our condo for 98.7% of the asking price, and we now have our dream house. Thanks buddy.*

- Samer & Pamela Khatib

# Your Budget & Financing

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## FINANCING THE HOME OF YOUR DREAMS

*Nothing matters unless you know how you're going to pay for your property. You want the best mortgage for your needs at the lowest interest rate available. We would like to share some basic components of financing and some tips to get you well ahead of the game.*

### Mortgage Brokers

Brokers are typically self-employed and are paid by the lenders (or banks) and not by you. This means that they are motivated to get you approved and also give you great service in hopes of future referrals. They use as many as 30 different lending sources, which even include a lot of major banks. One of the greatest advantages of using a mortgage broker is that they work with hundreds of unique situations and know how to ensure your mortgage gets the green light.

### Lines of Credit

By financing your home with a line of credit, rather than a mortgage, there are some serious benefits. The line of credit will be secured against the home similar to a mortgage and the payment options are sometimes wide open. There are no penalties for paying off a large lump sum or clearing it completely (very important when you sell). If your monthly finances are short, or if monthly cash flow is the goal, then on some LOCs you can make interest only payments which will maximize your monthly income. A line of credit can also be a better way to refinance your home. You can use as much, or as little, of it as you need, and only make payments on the portion you have used.

### Traditional Banks

An advantage of using banks rather than mortgage brokers is that you get to deal with someone who knows a lot more than just mortgages. Often, what is best for you in terms of mortgage might also play into your long term financial planning.

For example, your bank can take into account any credit cards or lines of credit that you may have, along with any savings or RRSP accounts to make sure you have a high cash flow and low borrowing costs. Although getting you approved for your mortgage may be your number one priority, a bank will work with you to make sure that whatever you end up with suits your lifestyle and matches your long term goals. Some banks even have access to alternative lending sources that may be able to help if your credit is less than perfect or a transaction is out of the ordinary.

### Creative Financing

How do people buy homes with no money or no credit? Well, some banks still offer zero down mortgages, however you still have to have good credit and income. Some self-employed people have lots of money but can't provide their income. Sometimes you need non-traditional methods of financing.

Here are a couple of possibilities:

**Private Lenders.** Some lenders will work with high risk clients and simply charge a higher interest rate

**Vendor Take Backs.** Have the owner carry the mortgage.

### Summary

If you have enough motivation and the proper guidance, there is nothing holding you back from finding the money to purchase real estate. The key thing is to check out your options. If you plan on spending \$100,000s on a new home, it will be well worth your time to do a little homework.

Don't let everyone pull your credit rating, have the bank run some hypothetical examples and once you find one or two you trust, then pull the details. The more times your credit is pulled, the lower your credit rating becomes. Get pre-approved and lock into an interest rate. Some lenders will hold a rate for up to 120 days. If the rate is lower when you take possession, you get the lower rate, don't get caught if the rates climb and be careful whose advice you take. Review the terms of your mortgage in depth and be sure you understand the payout options, conditions, interest rates, etc.

If you are not approved, ask why not and find out what options you have to get approved (if they can't tell you, then find someone else). Sometimes it would just take an additional letter from an employer or something simple to remedy. There is always a way.



# Mortgage Mystery Explained

## UNDERSTANDING ALL OF THE VARIABLES

For CMHC insured high ratio mortgages the maximum price must be below one million dollars. The interest rate used to access the buyer's eligibility is the 3 year rate. Surcharges may apply for self employed persons.

### The Conventional Mortgage

Your down payment is 20% or more.

Mortgage Company lends 80% or less

### The High Ratio Mortgage

Your down payment is less than 20%.

Mortgage Company lends more than 80%

### Insurance Premiums

Be sure to consider the premiums applicable to your purchase.

Loan to Value Ratio	Existing Homes	New Construction
Over 75% to 80%	1.00%	2.00%
Over 80% to 85%	1.75%	2.50%
Over 85% to 90%	2.00%	3.00%
at 95%	2.75%	4.20%

## Understanding Tax Adjustments

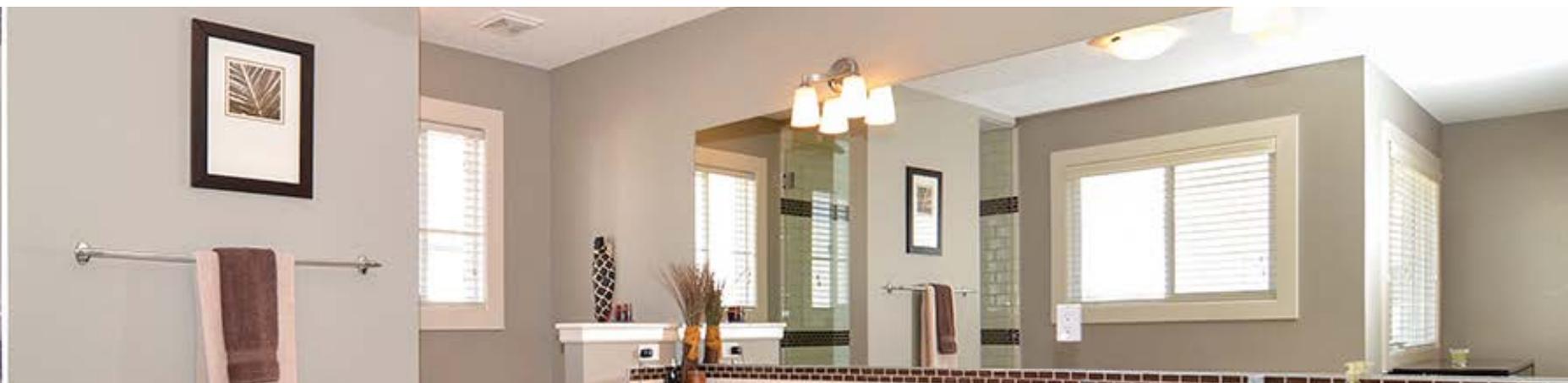
City taxes are paid once per year, for the current year. There are actually three ways to pay your taxes.

- 1 Write one cheque which must be paid at the end of June. This covers 6 months back (January - June) and 6 months ahead (July - December).
- 2 Use the city of Calgary tax program called the TIPP Program. Taxes are paid monthly for the current year and automatically drawn out of your chequing account. Property taxes are adjusted by the lawyers, for the buyer and seller, based on who owns the property for what portion of the current year. This is calculated by the adjustment date of your offer to purchase agreement.
- 3 You may have the mortgage company collect the taxes and pay them for you at the end of June. They will then set up a tax account for you and collect the taxes monthly, with your house payment. This is called a P.I.T. payment program. The draw back for this choice is that the mortgage company must have collected the full current years taxes by June 30 each year. The buyer must contribute approximately 6 months taxes to his/her tax account in advance for this to work, the surplus is maintained until you again sell your home, at which you could receive the funds back by way of a tax account credit.

# You should know there will be buyers “closing costs”

The following figures are approximate and should be used as guidelines only. We recommend that you reserve about \$2,500 - \$3,500 for closing costs, CHMC requires buyers to have 1.5% set aside for closing costs.

<b>Legal Fees</b>	City Home Sale	\$750.00 + Land Titles Office (LTO)
	City Purchase and Mortgage	\$1125.00 + Land Titles Office (LTO)
	City Purchase Cash Sale	\$750.00 + Land Titles Office (LTO)
<b>Disbursements</b>	Around \$100 - \$200 approx.	
<b>Transfer of Ownership</b>	Property (current year division)	
<b>Mortgage Registration</b>	\$1 per \$5,000 of value of home plus a \$35.00 admin fee. (ie) 400K = \$80+\$35= \$115	
<b>Condo Docs Review</b>	\$350 - \$450 plus	
<b>Real Property Report</b>	Cost \$575 plus \$97 city stamp	
<b>Mortgage and CHMC Fee</b>	Usually included in insurance fees	
<b>Appraisal Fee</b>	\$350 - \$400 plus (lender neg. or in CHMC fees)	
<b>GST Costs</b>	Five percent of the above	
<b>Repairs</b>	Paint, dripping faucets, etc.	
<b>Home Inspection</b>	\$350 - \$550 plus based on size	
<b>Home Insurance</b>	\$500 - \$700 per year	
<b>Weekend Possessions</b>	Add mortgage interest weekend	



## Myth

All real estate agents are the same, so it doesn't matter who takes me to see a house.

*This is one of the biggest financial decisions of your life. Having a full time market expert on your side can make a big difference*



# Choosing the Right Realtor

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## UNDERSTANDING THE ROLE OF THE LISTING AGENT

*First, it's important that you understand whose interests Realtors® are legally bound to serve in a real estate transaction.*

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. When you call the Listing Agent directly they can provide you with several valuable services.

- 1 Arrange a showing of the property.
- 2 Provide details about the property.
- 3 Explain all the forms and agreements related to buying the property.

*The Listing Agent is responsible for the seller's best interest. Not yours.*



Ensuring you are an  
educated buyer in all aspects  
of the home buying process...



# Tyler Giesbrecht Realty Group

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## YOUR PERSONAL REALTOR®

*When you engage the services of your own personal agent—someone who is under contract to work solely in your best interest—you receive all of the services of a Listing Agent plus your personal Realtor® provides:*

### **A Trusted Partner**

Confidential assistance that addresses your needs first. Honest, loyal and diligent care free from any conflicts of interest.

### **Experience & Expertise**

*Expert* advice on useful Terms & Conditions such as home inspections and financing to protect you and your deposit completely.

Expert advice on market value, inclusions, location, as well as to help you decide when you should walk away. Expert negotiation of the offer to purchase to achieve the best possible price and terms.

### **Access to Information**

Access to all listings including MLS, bank owned properties, distress and estate sales, even homes that were previously on the market where the seller might still be interested in selling.

Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, and market and planning activity in the area.





Everything available on the market now within their criteria as well as what is potentially coming to market soon so they can compare.



They receive the most relevant and up-to-date market information available.



When they have found a great home at a great price.



How wonderful it feels to have a stress-free and enjoyable home buying experience!



How comforting it feels to know we have their interests protected.



They are in a strong negotiating position with us in their corner.



They get the best financing options, rates and terms.

## *Myth*

Sellers today expect full price because the market is hot.

*Some may, others won't - every seller is different. A lot depends on their motivation to sell and how their home is priced*

# When You Choose Us

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## THE BENEFITS OF SELECTING TYLER GIESBRECHT REALTY GROUP

*More than 80% of our business comes from referrals. Our clients understand these benefits and stick with us. If you'd like to speak to any of them to learn why we would be happy to arrange it.*

### **Experienced**

37 homes SOLD last year valued at over 24 million dollars.

### **Trusted**

A trusted professional Realtor® dedicated to serving your personal real estate needs first and foremost.

### **Referred**

A team with over 80% of their business coming from REFERRALS BY happy homeowners who can't wait to tell their friends about their extraordinary home buying experience.

### **Awarded**

An Award winning Realtor® 2016 Directors award. 2017-18 Presidents award

### **Skilled**

A Highly skilled negotiator working strictly on your behalf.

### **Focused**

A representative whose primary goal is to help you find the right home, at the right price with little to no stress or inconvenience to you.

# Tyler Giesbrecht

## THE VALUE OF EXPERIENCE

When I first became a Real Estate Professional, I was told that I couldn't drive a truck and still be professional (by a well-meaning 'professional'). So, I sold my truck, bought a fancy Lincoln - and quickly realized that the car just didn't feel right to me.

I feel like myself in a truck. And I think the house you buy has to feel right to you and your family.

I respect your wishes and only offer my expertise, not all my opinions (unless asked). When we find the right house - that feels right to YOU, then I really go to work.

I will walk you through all the due diligence, make sure the contracts protect you and are enforceable.

I listen for what is important to you and your family and represent you completely so you receive the best value possible.

I am a born and raised Calgarian who loves building, renovating and selling homes. My Father and Grandfather taught me the value of HOME and also instilled in me the pride of ownership that comes along with owning your home.

Certified Negotiation Expert

Certified Condominium Specialist

Accredited Staging Professional

Sellers Representative Specialist

Buyers Representative Specialist

Real Estate Digital  
Marketing Certification

# Becoming an Educated Buyer

## THE HOME BUYER SERVICE PROGRAM

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### **Absolutely no fees or costs to you as my buyer.**

Access to property listings from a variety of advanced property search programs.

Proactive prospecting within your desired area to locate potential sellers with homes that match your criteria that are not actively for sale on the market now but may be considering selling.

Access to For Sale By Owner homes that match your criteria.

Up-to-the-minute access to the best deals on the market including brand new MLS listings, newly price reduced properties, current bank power of sales, new home options, private sales and deals under contract that have fallen through.

*Our exclusive Home Buyer Service Program will empower you with key market information and every possible advantage to ensure you become an educated buyer. Educated buyers are able to make informed decisions creating a stress-free and enjoyable home buying process.*

The most current real estate market information that may impact your buying decision including mortgage changes, statistical sales data on median house prices, sales and months of inventory, local area market changes, trends and much more.





# Our program empowers you...

After our initial Buying Consultation, we **enter a detailed summary of your wants and needs** in a home into our database and a variety of property search programs. This information is instantly shared with our entire brokerage, other agents, and potential sellers to begin the property match process.

We won't bombard your email with information that is not relevant to you. **We will provide daily update emails** on all the homes that are new to the market or have had a recent price change and that match a broadened scope of what you are looking for.

**You get all the information** about every property - the same information only Realtors have access to.

As market area specialists with a pulse on local and national real estate market trends and changes, we also ensure you are kept informed of all relevant industry changes that may impact your buying decision including price trends and mortgage rates.

**We personally inspect all the potential properties** in the area and we are always marketing several listings of our own. This hot new listing information is passed on to our clients first.

When you find a home that peaks your interest, **simply contact us** and we will arrange a convenient time to view.

## *Myth*

The bottom of the market was years ago, it's a bad time to buy.

*While home prices have gone up over the past few years, in the long term, real estate has proven to be a solid investment. That hasn't changed.*

# Home Viewing Tips

Choose the style and type of home that meets your needs.

Drive by the home and area for your first impression -  
Make sure you like the surroundings.

Select a maximum of 5 homes to visit in one day (3 - 4 is best).

Schedule time after the showings to sit down and discuss each home's merits. You may want to schedule a second visit during a different time of day to get a better feel for the home.

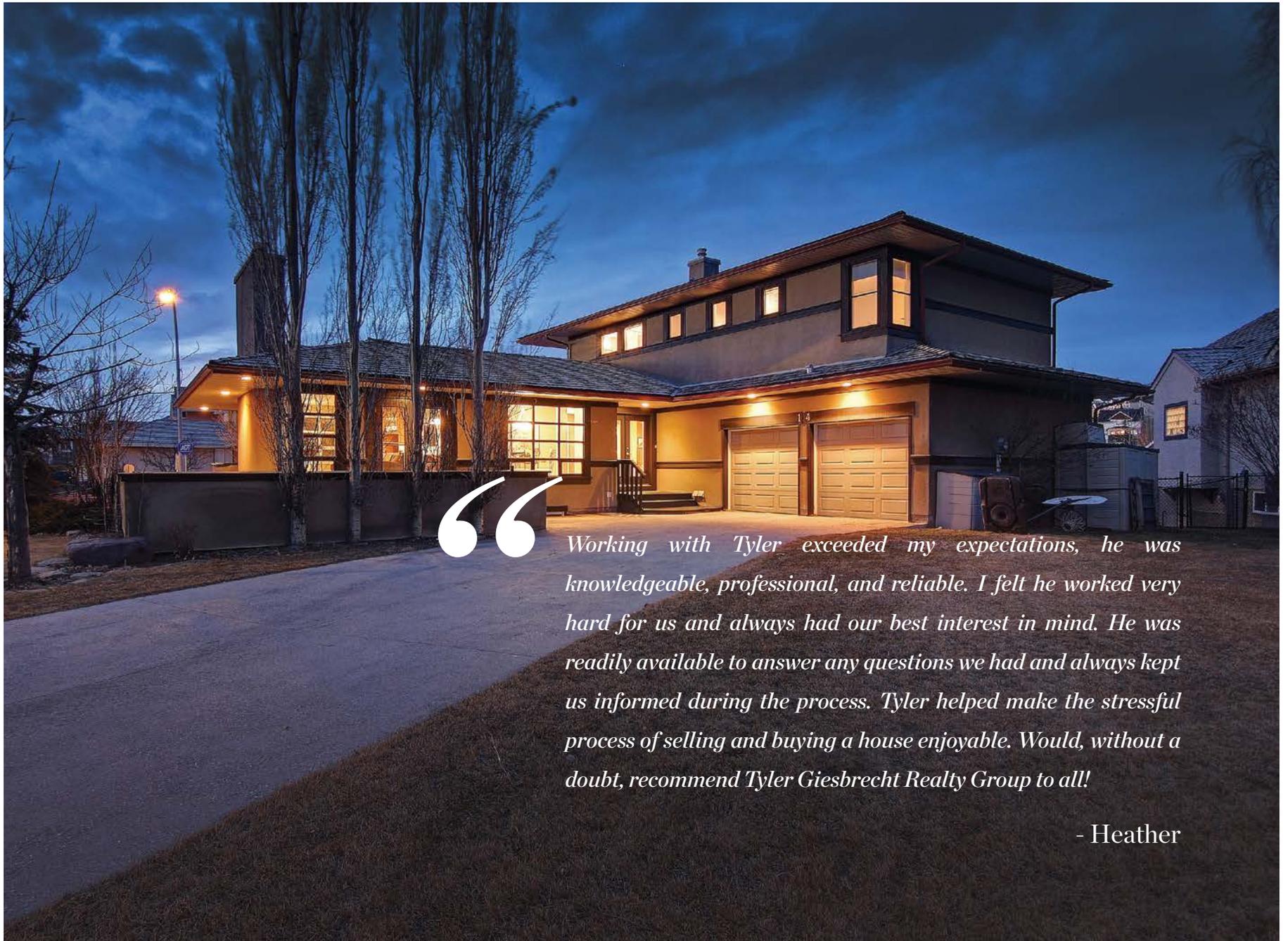
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## **WE'LL TAKE CARE OF THE REST**

We gather more detailed statistics and information regarding the neighbourhood, house and even the street it is on.

We'll examine specific sales percentages, days on market, sale frequency.

Schedule the appointments so we have sufficient time to thoroughly go through each home.



“

*Working with Tyler exceeded my expectations, he was knowledgeable, professional, and reliable. I felt he worked very hard for us and always had our best interest in mind. He was readily available to answer any questions we had and always kept us informed during the process. Tyler helped make the stressful process of selling and buying a house enjoyable. Would, without a doubt, recommend Tyler Giesbrecht Realty Group to all!*

- Heather

A living room with a stone fireplace on the left, a glass coffee table in the center, a leather sofa on the right, and a staircase in the background. The room has a carpeted floor and recessed ceiling lights.

“

*My wife and I were tossing around the idea to sell our house for about 2 years, after a vacation in Phoenix, we decided the time was right and the market was perfect. Tyler came the day of my first call, numbers in hand, gave us all the information we needed to make our decision final. Sold in Two weeks!! Tyler answered phone calls from a first-time seller every time, that was really important for us to ease this process. 2 days after selling our house for way over asking price, we bought our dream home with Tyler for under asking price - double win!! Selling your house is a stressful process Tyler made sure this wasn't the case, with professional marketing of our home and Professional Pictures our house didn't last long, we are now just one short month from moving into the house of our dreams!*

- T. Foremsky

# Making an Educated Offer

## YOU'VE FOUND THE ONE, HERE'S WHAT HAPPENS NEXT

*The ongoing communication and education you will receive from our team will empower you to get the best possible deal on the home that you desire.*

- 1 We will conduct a detailed Market Analysis complete with comparable active and expired listings, recent sales and historical data relevant to determining the market value of the home.
- 2 We suggest parameters for the offer to make sure the offer is taken seriously, elicits a response and starts the negotiating process.
- 3 We will prepare an offer that protects you, your deposit, follows your instructions and matches your schedule and needs.
- 4 We will explain the details of the offer, the terms, the conditions, and suggest options for specialty clauses ensuring you know exactly what you are agreeing to.
- 5 We will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

### *Myth*

You get a better price if you go straight to the listing agent.

The listing agent is legally obligated to get the best terms for the seller. That puts them, not you, in the driver's seat!



# Conditions, Home Inspections & Waivers

**IT'S TIME TO ADD SOME PEOPLE TO OUR TEAM.**

Congratulations!! The offer has been accepted. Now we need to satisfy the conditions. This usually involves performing a home inspection, getting the rest of your personal information and the property information to your mortgage broker or bank. It could also include arranging for other information that might be necessary, like surveys, water tests, and condominium documents. We will help you make the necessary arrangements to ensure that the entire process runs smoothly before the deadline.



# Finding a Home Inspector

Ensure that the home inspector is a **qualified professional**.

Being a member of an association can reassure you are getting an experienced knowledgeable professional.

Ensure the home inspector checks for visible issues with plumbing, electrical systems, the roof, insulation, walls, ceilings, floors and windows, and the condition of the foundation. They can also check that included chattels, like furnaces and air conditioners, are in working order.

Ensure your home inspector gives you an up close and personal look at your potential new home. It takes about 3 hours to go through all the systems, and if there are any

problems, you will see them with your own eyes. They will also give you maintenance tips and easy fix-ups, if necessary.

Ensure that in the end, you receive a detailed report that summarizes the condition of your potential new home.

We have several inspectors that we can recommend to you for any type of home purchase and we will also accompany you throughout the entire inspection!

*We have several inspectors that we can recommend to you for any type of home purchase and we will also accompany you throughout the entire inspection!*

# Finalizing the Sale

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## THE WAIVERS

*If we have satisfied all of our conditions to purchase the home, we then have to send in a Contract Waiver which in turn forms a complete purchase contract or in other words a Firm sale.*

However, if you are unhappy with the home inspection or the state of the condo documents we can remove you from the contract by sending in a Non-Waiver form and your initial deposit will be returned to you.

On all successful home purchases, we schedule a 24-hour walk through prior to possession day to ensure the property is in the same state as when we made our offer to purchase. This further protects our clients as it gives time for your lawyer to hold back funds if something is not as it should be pertaining to the contract.

### *Myth*

A smart strategy is to make offers of X% of list price

*This strategy assumes that all list prices are created equal. In reality, it depends on how realistic the list price was to begin with.*

# Choosing a Lawyer

## THE VALUE OF EXPERIENCE

Lawyers are an invaluable member of our team whose job is to ensure that you get what you are paying for and in accordance with the terms of your agreement of purchase. Your lawyer will ensure:

- There is nothing on title that isn't supposed to be there.
- The property taxes, utilities, and condo fees, if applicable, are up to date.
- You have all the information that you need about your new home.
- Your mortgage lender is satisfied and that your mortgage is secured on property title as required by your mortgage agreement.
- You know exactly how much money you will need in order to complete the transaction on closing day.
- They also ensure that the seller gets paid the purchase price.



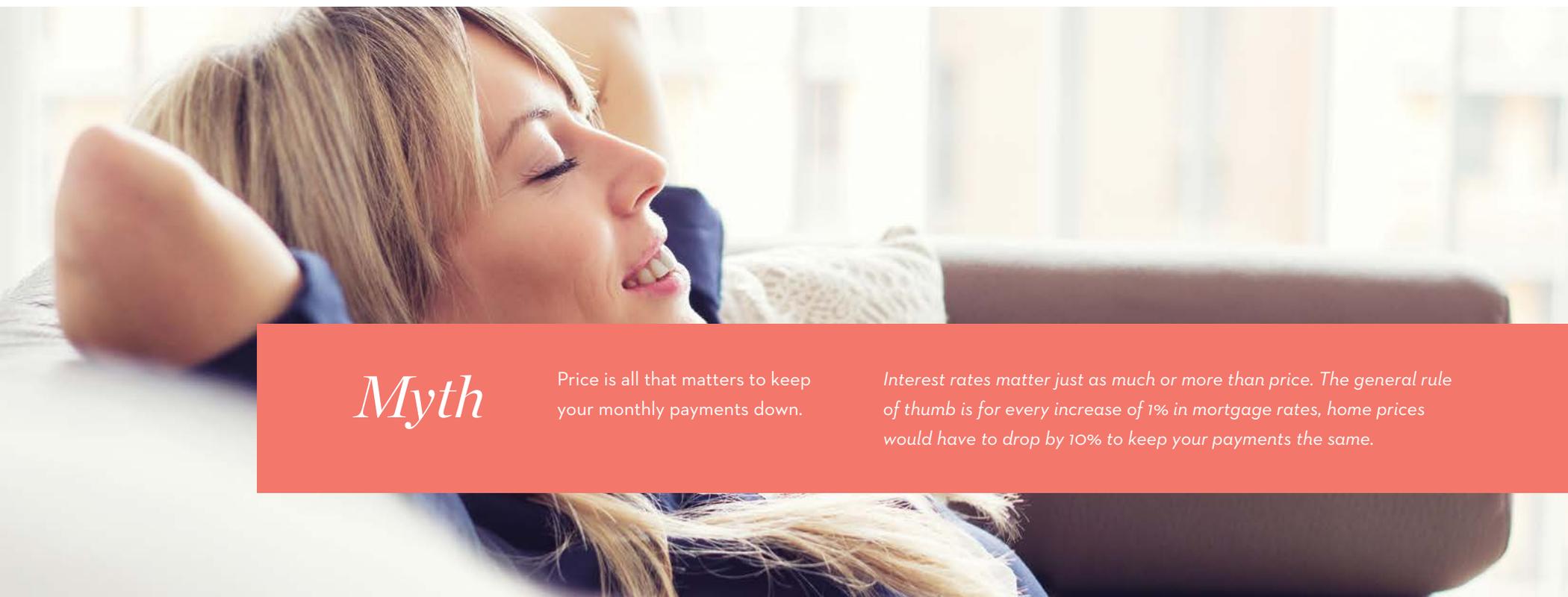
# Common Closing Costs

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## MAKING SURE THAT ALL THE EXPENSES ARE COVERED

*Funds to cover your down payment and closing costs will most likely have to be in the form of a bank draft or wire transfer to your lawyer's trust account. Your lawyer will detail the exact values for several items.*

- Balance of Down Payment After Initial Deposit with Offer
- Mortgage Loan Administration and / or Appraisal Fees - If applicable
- Points, or loan discount fees, you pay to receive a lower interest rate - If applicable
- Credit report fees
- Mortgage insurance premiums - if applicable (CMHC)
- Land Transfer Tax and Title Registration Fees
- Title insurance policy premiums - If applicable
- Real Property Report - If applicable
- Legal fees and associate disbursements (couriers, copies, etc.)
- Pro-rated amounts for your share of any prepaid costs, such as Home Owner Association fees, Condo Fees or property taxes.



## *Myth*

Price is all that matters to keep your monthly payments down.

*Interest rates matter just as much or more than price. The general rule of thumb is for every increase of 1% in mortgage rates, home prices would have to drop by 10% to keep your payments the same.*

# Understanding the Legalities

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## GUIDING YOU THROUGH THE LEGAL OBLIGATIONS OF YOUR PURCHASE

*As your REALTOR® and representative, your best interest is always our first priority and as such we owe you six important legal duties, referred to as Agency.*

**Undivided Loyalty • Confidentiality • Full Disclosure • Obedience • Reasonable Care & Skill • Full Accounting**

**Buyer Brokerage.** We offer a written service agreement outlining the details of the agreed upon buying services you desire. As a consumer, your interests are further protected through our regulating bodies to ensure your transaction is handled in a professional manner.

**Calgary Real Estate Board (CREB).** 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

**Real Estate Council of Alberta (RECA).** 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.

**Canadian Real Estate Association (CREA).** 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. CREA owns the MLS and REALTOR trademarks which signify a high standard of service and identify members of CREA.

**Personal Information Protection Act of Alberta (PIPA).**

Deals with how companies can collect and use personal information

**Personal Information Protection and Electronic Documents of Canada (PIPEDA).** Deals with consumer privacy.

**Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).** Deals with protection from money laundering and terrorist financing.





# Preparing to Move

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## GETTING THINGS ORGANIZED

*Typically, you will have anywhere from 30 to 90 days to get everything ready for your new home. It could be shorter or longer, depending on what you need and have agreed upon with the seller. The closing date is usually the same as your move-in date. It is a good idea to get things organized well in advance of the closing date to reduce the stress of the move.*

**Lawyers.** We will send your lawyer the information about your purchase. You will need to provide the lawyer with some additional information: insurance, down payment information, fee payments, adjustment payments, and possibly other signed documents that they ask you for. You will meet with the lawyer about a week before the closing to finalize everything.

**Down Payment and Closing Costs.** Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require some additional time.

**Movers.** Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.

**Insurance.** The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them. Call your insurance broker with the listing information. They might also want to know the age of the house, the condition of the roof, furnace, electrical system as well as other general information.

**Change of Address.** It's time to start giving out your new address to everyone. Use our checklist to make sure you have everyone covered.

**Utilities.** It is important that you call the local utilities to get their services changed into your name. These include phone, internet, television, gas, electricity, water, and any rental agreements. Remember, too, to cancel the services at your old address.





“

*Tyler, thanks for your help in finding the very best home for my clients' needs. I will refer to you again and again and again! :) Great Job*

*- Paul Bojakli, Quantus Mortgage Solutions*



**TYLERGIESBRECHT**  
REALTY GROUP

**PHONE**

*403-606-2158*

**FAX**

*403-476-7605*

**EMAIL**

*tyler@tylergrealty.com*

**WEBSITE**

*www.tylergrealty.com*

*MaxWell*®