

BUYER'S *Guide*



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ABOUT ME



Hello! I'm Margaret Burt.

I specialize in real estate sales across Saskatoon, Martensville, Warman, and neighboring areas, drawing from my deep roots in Saskatoon and experiences in Warman and rural living. Currently residing in Saskatoon's vibrant Varsity View neighborhood, I enjoy its proximity to downtown and Broadway.

With a Bachelor's Degree in Agriculture from the University of Saskatchewan and a 20-year dedication to real estate, I bring a wealth of skills and a passion for sales to every transaction. Whether you're a first-time buyer, investor, or selling your family home, I'm committed to ensuring your satisfaction and peace of mind throughout.

As a CENTURY 21® Real Estate professional, I deliver top-notch service, leveraging my local market knowledge and the reputable CENTURY 21® brand to exceed your expectations. Let's work together to turn your real estate aspirations into reality!

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Home Buyer's ROADMAP



Note: This is only a general overview of the buying process. For more detailed steps, please refer to your real estate agent.

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

Conditions are related to a property is when the preliminary offer is accepted, pending certain conditions set out by the buyer..

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

DEPOSIT

A deposit is an amount of money that is set into a trust account to show the buyer is serious about the purchase.

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.

DISCLOSURES

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

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.



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Preparing
to Buy



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.

I 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. I can help you determine the best price and time to sell.

SMART NEGOTIATING

With my expertise, I can help you negotiate the best price for your home.

PROFESSIONAL EXPERIENCE

As an agent, 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 you answer any questions that arise from this process. I treat you, how I would like you to treat me!

Financials

02



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, appraiser costs, and renovation costs.

HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common, however, it is not your only option!

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





CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range for your score is 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

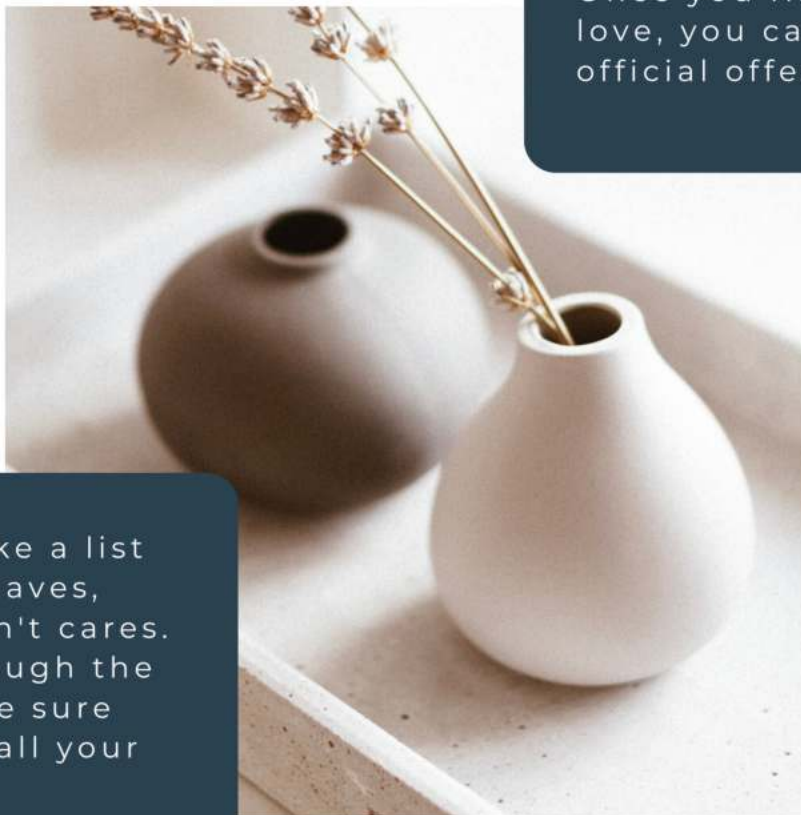
It is important not to make any significant purchases or alter your credit score in any way during this time.

Find a Home



HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- 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 check out the small details like the light switches, water features, and appliances to make sure everything works.



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

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.

MAKE *an Offer*

04



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

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.

NEGOTIATE *an Offer*

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

Inspection

05

Make sure that you allow for an inspection to be completed prior to the closing of the sale. 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 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.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.

A bedroom scene featuring a white bed with a curved headboard. The bed is dressed in white linens and a grey patterned runner. A breakfast tray with a cup of coffee and a small dessert sits on the bed. A white tufted stool with a gold frame is positioned at the foot of the bed. A large potted plant is visible in the background. The text "FINAL Steps" is overlaid on the image.

FINAL *Steps*

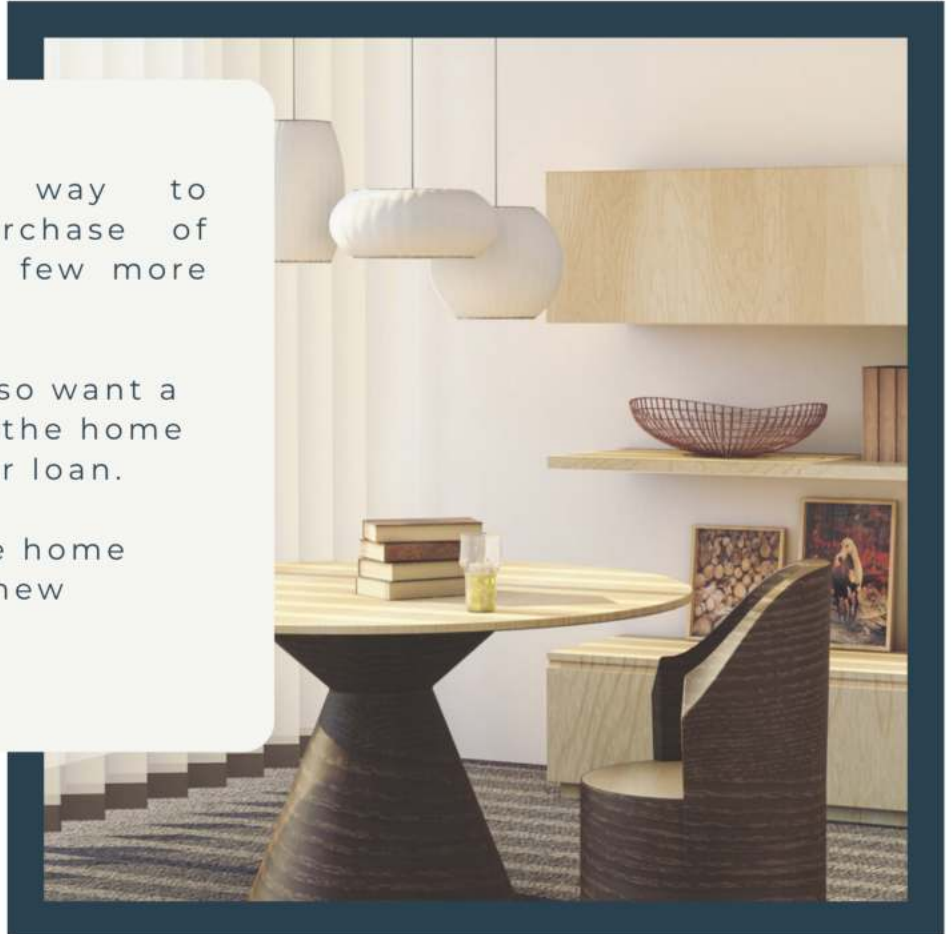
APPRAISAL

06

You're on the way to finalizing the purchase of your new home. A few more things to do:

Your banker may also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!



and Loan APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

CLOSING
and Moving



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



Closing



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, certified cheque and any other documents required by your lawyer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER *Testimonials*



” Margaret was very thorough and responsive. She is very well resourced and connected us with quality professionals during our home buying journey. She was attentive to our needs when the previous owners did not follow through on their promises, and personally rectified the problems to ensure we were satisfied. Thank you, Margaret!

Riley & Chad

”

Margaret was very helpful in our search for a house. She knew what we were looking for and delivered. She really understood what we wanted and we were able to buy quickly.

Earl & Roxanne



”

Margaret is very professional, responsive and accommodating. She made the sale of our home a pleasant experience. I would recommend Margaret if you are looking for an agent to help sell your home.

Kirby



Resources

MORTGAGE BROKERS

Geoff Rathgaber (RBC)....306-341-2522
Roger Van Piggelen (Mortgage Now) ..
306-229-1234
Kristi Knippel (Kindred Mortgage).....
306-227-7051

HOME INSPECTORS

Pillar To Post 306-956-6760
Young Inspections 306-220-8553
NSP Inspections 306-222-6594

RENOVATIONS

SLD Developments 306-220-2979
Meraki Contracting 306-514-2977
Mike Putko 306-229-1374
Evan-CertaPro Painters .. 306-462-3782

PROFESSIONAL MOVERS

Ray's Moving 306-933-1122
Nimble Movers 306-292-4112
Britebox Storage 306-668-3300



HOME TOURING *Checklist*

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

INSIDE

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

OUTSIDE

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

PRICE/ COST

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

LOCATION

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

NEIGHBORHOOD

- 1
DISLIKE
- 2
- 3
NEUTRAL
- 4
- 5
LOVE

NOTES _____

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