

POPOWICH & COMPANY

LET'S FIND YOUR

*home!*

# ABOUT US

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Your journey with Popowich & Company starts here, and the good news is, that your search for the *right* Realtors® in Calgary ends here. We couldn't be happier to have you! At Popowich & Company, we are your personal concierge service in Real Estate, dedicated to serving clients through the latest in marketing and technology, while maintaining classic communication and good service. We are thrilled to have you partner with us.

We want our clients to remember their experience with us. With busy lives, you have stresses and demands, both personal and professional, especially when it comes to the purchase or sale of a home. That's where we come in. Just as you would seek medical or legal advice, Popowich & Company is here to help with all the details associated with buying or selling a home – typically the most important purchase in most people's lives.

At Popowich & Company, we understand people, and work to meet your needs in ways you like them to be met. Our service will make you feel welcomed, cherished, and cared for; we fit seamlessly into your life, like your own personal home-buying butler.



Popowich & Company

REAL ESTATE TEAM



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# YOUR HOME BUYING STRATEGY

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“Each decision you make in the home buying process, could save or cost you thousands of dollars. You can trust Popowich & Company to guide you every step of the way. ”

# THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



# FINANCING

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Before you officially begin your home search, we always recommend to start by talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

## Questions to ask potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate? How long will it be locked in for?
- What fees can I expect from you?
- What are my estimated closing costs?



# FINANCING

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There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns



Pay Stubs



Bank Statements



List of Monthly Debt





# HOME SEARCH

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As your Real Estate Team, our number one goal is to help you achieve your own. We make it our priority to understand your situation when it comes to buying your home so we can accomplish your goals.

## STEP ONE

After you speak with a lender and get pre-approved, we will begin your online home search. We will set you up on an automated search on the Multiple Listing Service (MLS).

## STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help us to best assist you during the home search period.

## STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract and the condition period begins.





# IMPORTANT INFO

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What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)



What features are important to you in your new home?

What are the must-haves in your new home?



What are the deal breakers in a new home?

Any specifics not mentioned above:



# 'MUST HAVE' CHECKLIST

Place a check mark next to any amenity that you consider a must have in your next home.

## KITCHEN

- Gas Cooktop/Range
- Updated Countertops
- Walk-In Pantry
- Updated Cabinets
- Double Sink
- Updated Appliances
- Wall Oven

## BATHROOMS

- Double Vanities
- Bathtub
- Walk-In Shower
- Full Bathroom

## MAIN FLOOR

- Hardwood or LVP Floors
- Open Floor Plan
- Storage Space
- Master On Main Floor
- Full Bath or Half Bath

## ADDITIONAL FEATURES

- Fireplace
- Office
- Formal Dining Room
- Laundry Room
- Attached Garage
- Storage Space
- Green Space/Patio

# OFFERS & NEGOTIATIONS

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## INFORMATION NEEDED

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Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Deposit
- Closing Date
- Conditions & Terms
- Closing Costs



# OFFERS & NEGOTIATIONS

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## MULTIPLE OFFER SITUATIONS

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It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of our best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter
- Offer a higher amount for the deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



## CONDITION PERIOD

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Congrats! We are almost there. You will turn in your Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.





# INSPECTION PERIOD

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## TYPES OF INSPECTIONS

- Home Inspection
- Radon Testing
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Plumbing Inspection
- Fireplace/Chimney Inspection
- Roofing Inspection



## RECOMMENDED HOME INSPECTORS

Please ask us about Home Inspectors we recommend. Please feel free to reach out and interview some of the Home Inspectors that we know and trust.

## INSPECTION TIME PERIOD

**The typical inspection period is between 7-10 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.

# PREPARING FOR CLOSING DAY

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## LOAN APPLICATION & APPRAISAL

You will want to get your signed offer, MLS listing and Title over to your lender as soon as the contract has been executed. Your file will go to the lender's underwriter for full approval and, if applicable, an appraisal will be ordered. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

2

## HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to us and we will be more than happy to provide you with a list of recommendations.

3

## IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home...DON'T! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

## REMOVAL OF CONDITIONS

This means that the mortgage underwriter has approved your loan documents and that you are satisfied with the home inspection and any other conditions that were contingent in your offer. We can now confirm your closing date with your Lawyer.

# CLOSING DAY

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## WHAT TO EXPECT

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Here's what you can expect to happen the week leading up to closing day.

- Final Walk-Thru
- Meet with your Buyer's Agent, Lender and/or Lawyer
- Review the Purchase Agreement and Financing Agreement
- Sign Appropriate Documents
- Obtain the Keys to Your New Home!







# CLIENT RESOURCES

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While we're thrilled that you closed on your new home, it doesn't stop there! You'll now become part of Popowich & Company's exclusive *Clients For Life* program, which allows us to serve you beyond closing day.



## ONGOING SUPPORT

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- Post Closing Questions & Advice
- Real Estate Support for Friends & Family
- Ongoing Market Updates



## TRUSTED VENDORS

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- Carpet Installing/Cleaning
- Exterior Services
- Cleaning Services
- Painting & Remodeling

## CLIENT EVENTS

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- Client Events
- Holiday Giveaways
- Market Snapshots
- Educational Seminars
- Resources & Support

# Popowich & Company

REAL ESTATE TEAM



*"Real Estate is not simply a job for us, it is our passion. We are dedicated to helping each and every one of our clients achieve their real estate goals and realize an exceptional home buying experience."*

Thank you for partnering with us in choosing your new home. We look forward to working with you to make your real estate dreams come true.

YOUR LOCAL REALTORS®