BUYER'S GUIDE

YOUR GUIDE TO A SUCCESSFUL HOME PURCHASE

BADION
HOMES TEAM

COLDWELL BANKER
MOUNTAIN CENTRAL

WELCOME

Buying a home is more than a transaction — it's an important decision and often the beginning of your next chapter.

Our goal is to make that journey as smooth, informed, and successful as possible. From understanding your needs and navigating the market to negotiating, conditions, and closing, we'll be there to guide you through every step.

This guide will walk you through what to expect when buying a home and how we'll work together to help you find the right home with confidence.

John & Cherry

REALTORS®

WHY WORK WITH US

Buying a home takes more than finding the right property. It requires local market knowledge, careful evaluation, strong negotiation, and REALTORS® committed to protecting your interests from search to possession.

01 LOCAL MARKET KNOWLEDGE

We help you understand neighbourhoods, current market conditions, comparable sales, and property values so you can make informed decisions with confidence.

02 A FOCUSED HOME SEARCH

We listen to your needs, priorities, and budget to help narrow your search and identify the right fit — whether that's a resale home or new construction.

03 SKILLED NEGOTIATION

We negotiate strategically on your behalf, carefully evaluating price, terms, conditions, and timelines to help protect your interests and pursue favourable terms.

04 GUIDANCE FROM OFFER TO POSSESSION

From preparing your offer and navigating conditions to the final walkthrough and possession, we'll guide you through each step and keep you informed along the way.

CONSIDERING NEW CONSTRUCTION?

If you're considering a new-build home, please contact us before visiting or registering with a builder's show home or sales centre. We can help you compare builders, communities, pricing, features, and incentives while guiding you through the purchase process and representing your interests.

OUR BUYING PROCESS

From understanding your needs to finding the right home, negotiating an offer, and taking possession, we guide you through each step with clear communication, professional advice, and your goals at the forefront.

01 PREPARE & PLAN

We discuss your goals, needs, preferred areas, timeline, and budget. We'll also help you understand the buying process and the importance of having your financing or mortgage pre-approval in place.

02 SEARCH & VIEW HOMES

We focus your search based on your priorities and arrange showings for properties that meet your criteria, helping you evaluate each home and its potential fit.

03 OFFER & NEGOTIATION

When you're ready to make an offer, we help you evaluate the property and comparable sales, then prepare and negotiate the price, terms, conditions, and timelines on your behalf.

04 CONDITIONS & POSSESSION

Once your offer is accepted, we guide you through conditions, important deadlines, closing with your lawyer, a final walkthrough if provided for in your purchase contract, and the steps leading to possession of your new home.

PREPARING TO BUY

Being financially prepared helps you understand your buying power, focus your home search, and move confidently when the right property becomes available.

01 MORTGAGE PRE-APPROVAL

Before beginning your home search, speak with a mortgage professional to understand how much you may qualify for and what financing options are available to you.

02 KNOW YOUR BUDGET

Your purchase price is only part of the picture. Consider your monthly mortgage payment, property taxes, utilities, insurance, condominium fees if applicable, and other ongoing expenses.

03 PLAN FOR UPFRONT COSTS

Be prepared for expenses such as your deposit, down payment, home inspection, legal fees, title insurance if applicable, and other closing-related costs.

04 KEEP YOUR FINANCES STABLE

While preparing to purchase and until your financing is complete, avoid major financial changes whenever possible. Before taking on new debt or making significant purchases, consider speaking with your mortgage professional.

EVALUATING A HOME

Finding a home you love is important, but making a confident purchase also means looking beyond first impressions. We help you consider the property, location, value, and other factors that may affect your decision.

01 LOCATION & NEIGHBOURHOOD

Consider the community, commute, schools if important to you, nearby amenities, future plans for the area, and how the location fits your lifestyle.

02 CONDITION & FEATURES

Look beyond finishes and décor to consider the home's overall condition, layout, major systems, maintenance needs, renovations, and features that matter most to you.

03 VALUE & COMPARABLE SALES

We review relevant comparable sales and current market conditions to help you understand how the property is positioned and make an informed decision before writing an offer.

04 FUTURE CONSIDERATIONS

Think about how well the home may meet your needs over time, including potential maintenance, renovations, condominium considerations if applicable, and possible resale appeal.

MAKING AN OFFER

Once you've found the right home, we'll help you prepare an offer that reflects the property, current market conditions, and your goals while protecting your interests throughout the negotiation.

01 DETERMINE YOUR OFFER

We review comparable sales, market conditions, and the property itself to help you make an informed decision on price and overall offer strategy.

02 TERMS & CONDITIONS

An offer involves more than price. We'll help you consider important terms, timelines, deposit, possession date, and conditions such as financing and home inspection when appropriate.

03 NEGOTIATION

We present your offer and negotiate on your behalf. If the seller makes a counteroffer, we'll review the changes with you and help you evaluate your options before you decide how to proceed.

04 ACCEPTED OFFER

Once both parties agree to the terms and the offer is accepted, we'll keep track of important dates and guide you through satisfying or waiving conditions in accordance with the purchase contract.

BUYER CONDITIONS

An accepted offer may still be subject to conditions. This period gives you time to complete important due diligence before deciding whether to proceed in accordance with the purchase contract.

01 FINANCING

Work closely with your mortgage professional to complete the financing requirements for the property and meet the financing condition deadline in your contract.

02 HOME INSPECTION

A professional home inspection can help you better understand the condition of the property and identify items that may require further attention before you make your decision.

03 REVIEW & DUE DILIGENCE

Depending on the property and your contract, additional documents or information may need to be reviewed. We'll help you keep track of the requirements and important deadlines.

04 CONDITIONS COMPLETED

Once you are satisfied with your due diligence and the agreed conditions are satisfied or waived in accordance with the purchase contract, the transaction can proceed toward closing and possession.

REALTOR® COMPENSATION

REALTOR® services are provided through brokerage compensation as outlined in your written representation agreement. We'll review the compensation terms with you so you understand how they apply before you sign.

01 AGREED COMPENSATION

The brokerage fee and how it is calculated are set out in your written representation agreement and reviewed with you before you sign.

02 HOW THE FEE MAY BE PAID

Your agreement authorizes the brokerage to ask the seller's brokerage, or the seller if they are not represented by a brokerage, to pay the brokerage fee.

03 YOUR RESPONSIBILITY

Depending on the compensation received and the terms of your representation agreement, you may be responsible for some or all of the brokerage fee. We'll explain how this applies to your transaction.

04 FULL TRANSPARENCY

We'll review the compensation arrangements with you, answer your questions, and clearly explain the amounts and terms that may apply before you make a commitment.

CLOSING & POSSESSION

Once your purchase is firm, there are still important steps before you receive the keys. We'll help you stay organized and informed as you prepare for closing and possession.

01 PREPARE FOR CLOSING

Stay in contact with your mortgage professional and lawyer, arrange property insurance as required, and make sure any remaining documents or information are provided on time.

02 MEET WITH YOUR LAWYER

Before closing, you'll meet with your lawyer to review and sign the required legal documents and arrange for the funds needed to complete your purchase.

03 FINAL WALKTHROUGH

If provided for in your purchase contract, we'll complete a final walkthrough with you before possession to view the property in accordance with the agreed terms.

04 POSSESSION DAY

Once the purchase has completed and possession can be released in accordance with the contract, you'll receive access to your new home. We'll be there to help make the transition as smooth as possible.

READY TO MAKE YOUR MOVE?

Every successful home purchase starts with a clear plan. We're ready to guide you through the process with professional advice, strong communication, and your goals at the forefront.

LET'S TALK ABOUT YOUR NEXT HOME

John & Cherry
REALTORS®

Your Goals. Our Commitment.

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